



Inside this issue :

| | |
|----------------------------------|------|
| From the President's Desk | P. 1 |
| NCOIL Holds Successful DC Fly-in | P. 2 |
| No Shave November | P. 4 |
| Annual Mtg Registration | P. 5 |
| Stipend Information | P. 5 |
| 30 Day Materials | P. 5 |
| NCOIL One on One | P. 6 |
| NCOIL Youtube | P. 6 |
| Recent Interim Cmte Meetings | P. 6 |
| Annual Mtg Schedule | P. 7 |



Rep. Deborah Ferguson DDS AR
President

From the President's Desk

Rep. Deborah Ferguson, DDS (AR) – NCOIL President

As we approach the 2023 NCOIL Annual Meeting, I would like to take a few moments to reflect on what we have accomplished together over the past few years, particularly this past one in which I have been honored to serve as NCOIL President.

I'd like to start out by thanking my fellow officers, legislative colleagues, and everyone who has attended our meetings and contributed to the advancement of NCOIL over the past few years. The work we have accomplished has happened because of, not in spite of, differing perspectives coming together to provide their viewpoints on the many issues impacting insurance public policy. That collaboration has been a key component of NCOIL's success for over 50 years and it is vital that it continues.

In my first quarterly newsletter column as NCOIL President, I said that I hoped to help advance the organization from both substantive and legislative membership perspectives. As I write this, I am very proud of the progress we have made on each of those items. We have adopted model laws on emerging issues ranging from insurance underwriting transparency, to coverage for biomarker testing, to hospital price transparency requirements. We also held educational sessions on many important issues such as liability insurance for gun owners, the ongoing effort to achieve mental health parity, and different types of environmental, social and governance (ESG) public policy. Bringing legislators together from all over the country to tackle these issues has led to more informed public policy nationwide.

It's important when we are developing these model laws and discussing important issues that our legislative membership is both bipartisan and representative of America. At both of our national meetings this year, we have seen a near perfect split of Democrats to Republicans among legislator attendees which is something that has not always been the case. As an organization that emphasizes a bipartisan approach to insurance public policy, it's important to make sure we "practice what we preach." This has allowed us to have discussions with many different viewpoints and reach consensus on difficult issues.

Additionally, our recent national meetings have seen almost 50% of legislator attendees of gender or racial diversity which is a vast improvement from where we previously stood just a few years ago. Having legislators of diverse talent, thought, and background has proved to be essential in developing model laws that best represent our constituencies. Looking around at our national meetings now feels worlds away from when I first started attending NCOIL meetings and was one of very few woman attendees.



Thomas B. Considine
NCOIL CEO



Rep. Tom Oliverson MD, TX
Vice President

From the President's Desk (cont'd)



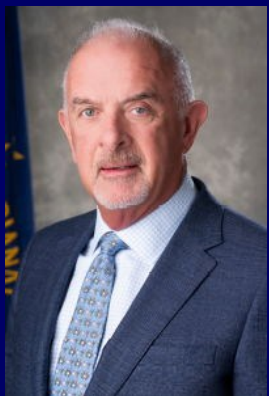
Asw. Pamela Hunter, NY
Treasurer



Sen. Paul Utke, MN
Secretary



Rep. Matt Lehman, IN
Immediate Past President



Sen. Travis Holdman, IN
Immediate Past President

Throughout this year I've also been proud of how we have all worked to make NCOIL conferences more convivial and welcoming. We've held Women's Caucus meetings, organized dinners for first time attendee legislators, and will be launching a legislator mentorship program at our upcoming meeting in Columbus. These opportunities to connect outside of the session rooms have helped build meaningful connections and camaraderie that pay endless dividends when it comes to working on the substantive issues during our meetings and back home in our legislatures.

Serving as President of NCOIL has been one of the great honors of my career. While I have always been involved in healthcare related issues through my work as a dentist, being involved in NCOIL has proven to be a fantastic way to learn about all lines of insurance and exchange ideas with fellow legislators and insurance industry experts from all across the country. Each NCOIL meeting provides an opportunity to hear various perspectives on issues and learn how other states are finding ways to create the best insurance marketplace for their citizens.

Having served in the legislature for a decade, I have never seen a better time for legislators to get involved in this national organization than now. I strongly encourage every legislator – whether they are new to their insurance committee or have served for years – to get involved.

NCOIL has strengthened in recent years thanks to many who came before me and built a solid foundation that has allowed the organization to thrive. I want to thank the past NCOIL Presidents for providing such a great example for leading the organization. I'd also like to Tom and the NCOIL staff. I couldn't have accomplished so much this past year without their dedication, perseverance, and knowledge. I hope I leave the organization stronger for the next President.

I look forward to continuing my service as an NCOIL Officer in the role of Immediate Past President, and seeing NCOIL continue to grow for many years to come.

I hope to see y'all in Columbus!

Deborah

NCOIL Holds Successful DC Fly-in to Educate Congress About the Importance of State-Based Insurance Regulation

Belmar, NJ- A bipartisan group of NCOIL legislators from State Legislatures around the country met in Washington, D.C. to meet with Members of Congress and their staffs about the vital importance of the state-based regulation of insurance and its success for more than 70 years.

Legislators participating in the educational sessions included: AR Rep. Deborah Ferguson, DDS, NCOIL President; TX Rep. Tom Oliverson, M.D., NCOIL Vice President; MN Sen. Paul Utke, NCOIL Secretary; IN Sen. Travis Holdman, NCOIL Immediate Past President; OH Sen. Bob Hackett, Chair of the NCOIL Workers' Compensation Insurance Committee; OK Rep. Forrest Bennett, Chair of the NCOIL Financial Services & Multi-Lines Issues Committee; and KY Rep. Rachel Roberts, Vice Chair of the NCOIL Health Insurance & Long Term Care Issues Committee.

They, together with NCOIL CEO, Commissioner Tom Considine, General Counsel Will Melofchik and staff, participated in dozens of meetings with Senators, House Members, and committee and congressional staff, including significant numbers of both the House Financial Services Committee and Senate Banking Committee, to highlight the importance of preserving the state-based system of insurance regulation, along with other NCOIL policy priorities.

Future NCOIL Meetings:

Annual 2023
November 15 –18
Columbus, OH
Renaissance Columbus
Downtown Hotel

Spring 2024
April 11-14
Nashville, TN
Sheraton Grand
Nashville Downtown

Summer 2024
July 17-20
Costa Mesa, CA
Westin South Coast
Plaza

Annual 2024
November 21-24
San Antonio, TX
The Westin Riverwalk

NCOIL Holds Successful DC Fly-in to Educate Congress About the Importance of State-Based Insurance Regulation (cont'd)

“Meeting with our federal counterparts to discuss the importance of state-based insurance regulation is vital in ensuring that we continue to create the best marketplace possible for our mutual constituencies,” said Rep. Ferguson. “NCOIL’s efforts to have an ongoing dialogue with Members of Congress and their staffs have proven to be very useful in advancing our shared policy goals.”

The day began with U.S. Representative Warren Davidson (R-OH) speaking to NCOIL legislators about preserving the state-based system of insurance regulation as well as current congressional priorities relating to insurance issues. Rep. Davidson, a U.S. Army veteran and graduate of West Point, currently chairs the U.S. House Financial Services Subcommittee on Housing and Insurance.

Throughout their meetings, NCOIL legislators discussed several topics including: the preservation of the McCarran Ferguson Act; the need for a long-term reauthorization and modernization of the National Flood Insurance Program (NFIP); amending the Employee Retirement Income Security Act of 1974 (ERISA) to add a statutory waiver provision so that States could seek ways to apply their particular reforms to all health insurance plans whose members all reside in that State – including self-insured plans of a certain number of members; the Federal Insurance Office (FIO); the return of the Systemically Important Financial Institution (SIFI) Designation for Non-Banks; the Federal Tri-Agency Health Insurance Rule Proposal; and the Secure and Fair Enforcement Regulation Banking (SAFER) Act.

“Each state has diverse needs that require unique solutions. This is particularly true when it comes to insurance,” said Rep. Oliverson. “Discussing and educating Congress about allowing States to operate as ‘laboratories of democracy’ leads to well-tailored and innovative insurance public policy that benefits consumers and industry alike.”

NCOIL CEO Commissioner Tom Considine said, “With so many timely and important insurance issues currently intersecting at the State and Federal levels, this was a crucial time for NCOIL legislators to visit The Hill and meet with Congress about the established and proven state-based system of insurance legislation and regulation. This is an approach that has led to the largest, most competitive, and innovative insurance market in the world and it is vital that it continue.”



Future NCOIL Meetings:

Spring 2025
April 24-27
Charleston, SC
Francis Marion Hotel

Summer 2025
July 16-19
Chicago, IL
Renaissance Chicago
Downtown Hotel

Annual 2025
November 10-15
Atlanta, GA
The Whitley Hotel

Spring 2026
Louisville, KY
The Hyatt Regency

Summer 2026
July 15-18
Boston, MA
Westin Copley Place

Annual 2026
TBD

NCOIL Staff to Participate in “No-Shave November” for the Eighth Consecutive Year

Belmar, NJ – This week the team at NCOIL’s National Headquarters had their last shave as they gear up for the fight against cancer by participating in “No-Shave November” for the eighth consecutive year.

“For the last eight years, the NCOIL staff have tossed aside their razors for the month of November, and this year we will do the same, as uncomfortable as that may be,” said NCOIL CEO Commissioner Tom Considine. “As some of you know, I am a cancer survivor and sadly lost my mom to this disease. The fight against cancer has always been personally important and our team is very proud to be supporting these causes.”

No-Shave November's mission is to raise funds for cancer research and treatment, and to educate the population about preventive measures. Starting with the surviving children of one father who died of cancer in November 2007, the movement has since spread around the globe. Participants put down their razors for the 30 days of November each year to join the fight against cancer. This year, NCOIL Support Services will make contributions to the Melanoma Research Foundation (MRF) and the Prostate Cancer Foundation (PCF).

The MRF is the leading melanoma community to transform melanoma from one of the deadliest cancers to one of the most treatable. Melanoma diagnoses are increasing at staggering rates, claiming close to 8,000 American lives every year. It is the deadliest form of skin cancer. However, nine out of ten cases are considered to be preventable. The MRF’s mission is to eradicate melanoma by accelerating medical research while educating to and advocating for the melanoma community.

The PCF funds the world’s most promising research to improve the prevention, detection, and treatment of prostate cancer and ultimately save patients’ lives. Right now, one man dies every 17 minutes from prostate cancer in the United States. PCF’s goal is to end all deaths from prostate cancer by raising awareness and funding urgent cutting-edge research.

NCOIL General Counsel Will Melofchik said, “I am proud to say this is the eighth year that I will be participating in No-Shave November to benefit a very worthy cause. This month is a great opportunity to do my part to help fight this disease that affects so many. Three years ago, one of my sisters was diagnosed with breast cancer. Luckily, she was able to courageously defeat it and is doing great with her family. No-Shave November has meant even more to me and my family these past few years.”

The No-Shave November campaign has successfully raised millions of dollars to combat this disease. Every dollar raised brings us one step closer in our efforts to fund cancer research and education, help prevent the disease, and aid those fighting the battle.

More information on No-Shave November can be found at:

<https://no-shave.org/>

More information on the Melanoma Research Foundation can be found here:

<https://melanoma.org/>

More information on the Prostate Cancer Foundation can be found here:

<https://www.pcf.org/>



NCOIL October Twitter Activity:

Columbus, OH Fun Fact:

25 astronauts are from Ohio, including John Glenn who called the Buckeye State home. Columbus's John Glenn International Airport was named in honor of the first U.S. astronaut to orbit the planet, who also later represented Ohio as a U.S. senator.

Columbus, OH Fun Fact:

Columbus is often called "The Arch City" due to the many arches adorning its landscape. They serve as a tribute to the city's rich architectural heritage and can be seen in various forms, from decorative arches in parks to the iconic LeVeque Tower

Columbus, OH Fun Fact:

25 astronauts are from Ohio, including John Glenn who called the Buckeye State home. Columbus's John Glenn Intn'l Airport was named in honor of the first astronaut to orbit the planet, who also represented Ohio as a US Senator

REGISTRATION FOR NCOIL ANNUAL MEETING IS STILL OPEN

Registration for the 2023 NCOIL Annual Meeting at the Renaissance Columbus Downtown Hotel in Columbus, OH from November 15th—18th is open.



For registration information please click [here](#)

See the meeting schedule on page 7 or view at the NCOIL website [here](#)

Reminder that Contributing States are eligible for two legislator stipends per National Meeting to help underwrite the cost of participating.

Click below for more information

Please reach out to Pat Gilbert at pgilbert@ncoil.org with any questions

LEGISLATOR STIPENDS NOW AVAILABLE FOR CONTRIBUTING STATES

[CLICK HERE FOR MORE INFORMATION](#)

The 2023 NCOIL Annual Meeting 30 Day Materials are now available [here](#)

Things to See in Columbus:

[Franklin Park Conservatory](#)

[Columbus Zoo and Aquarium](#)

[National Veterans Memorial and Museum](#)

[COSI](#)

[Columbus Museum of Art](#)

[German Village](#)

[The Wexner Center for the Arts](#)

NCOIL One on One

NCOIL One on One Interview with New York Senator Neil Breslin is out now. Click the link [here](#) to check it out! Interested in learning more about other NCOIL members? Visit the link [here](#) to see past NCOIL One on One Interviews.



Thanks to everyone who has participated so far:

- IN Rep. Matt Lehman
- NY Asw. Pam Hunter
- OH Sen. Bob Hackett
- AR Rep. Deborah Ferguson DDS
- ND Sen. Jerry Klein
- LA Rep. Edmond Jordan
- CA Asm. Ken Cooley
- TX Rep. Tom Oliverson MD
- NV Asw. Maggie Carlton
- MN Sen. Paul Utke
- MI Rep. Brenda Carter
- WV Del. Steve Westfall
- SC Rep. Carl Anderson
- NC Sen. Vickie Sawyer
- IN Sen. Travis Holdman
- OK Rep. Forrest Bennett
- CT Rep. Tammy Nuccio
- MS Sen. Walter Michel
- KY Rep. Rachel Roberts
- UT Rep. Jim Dunnigan
- NJ Sen. Nellie Pou
- ND Sen. Shawn Vedaa
- RI Sen. Roger Picard
- WI Sen. Mary Felzkowski

Don't Miss the NCOIL YouTube Channel: Subscribe Today

Weren't able to attend our past meetings? Good news— you can visit our YouTube channel for recordings of past meetings. Prior national meeting sessions and interim committee meetings are posted on our YouTube channel now.

Visit the link below to subscribe and keep up to date on all things NCOIL!

<https://www.youtube.com/channel/UCe09Z77z4q6HG1kv3fDG7Bq>

Recent NCOIL Interim Committee Meetings

- On September 22nd, the P&C Committee met and discussed potential amendments to the NCOIL Delivery Network Company (DNC) Insurance Model Act as well as some of the Committee's pending Model Laws in advance of the upcoming NCOIL Annual Meeting in November. A recording of the meeting can be viewed [here](#).
- On September 29th, the Financial Services & Multi-Lines Issues Committee met and discussed a Resolution regarding independent procurement transactions, as well as proposed amendments to the NCOIL Insurance E-Commerce Model Act. A recording of that meeting can be viewed [here](#).
- On October 6th, the Health Insurance Committee met to discuss the NCOIL Medical Loss Ratios for Dental (DLR) Health Care Services Plans Model Act, and the recent Notice of Proposed Rulemaking issued by the Federal Tri-Agencies (DOL, HHS, Treasury). A recording of that meeting can be viewed [here](#).

2023 NCOIL Annual Meeting Schedule

Ohio State Capitol Tour:

On Wednesday,
November 15th,
there will be a tour
of the Ohio State
Capitol at 3 PM

If you are interested
in attending, please
reach out to Pat
Gilbert at
pgilbert@ncoil.org to
secure your spot as
space is limited.

WEDNESDAY, NOVEMBER 15TH

Welcome Reception 6:15 PM - 7:15 PM

THURSDAY, NOVEMBER 16TH

Welcome Breakfast 8:15 AM - 9:45 AM
Networking Break 9:45 AM - 10:00 AM
Health Insurance & Long Term Care Issues Committee 10:00 AM - 11:30 AM
General Session 11:30 AM - 1:00 PM
The Institutes Griffith Foundation Legislator Luncheon 1:00 PM - 2:00 PM
Workers' Compensation Insurance Committee 2:00 PM - 3:15 PM
Networking Break 3:15 PM - 3:30 PM
Life Insurance & Financial Planning Committee 3:30 PM - 4:45 PM
Articles of Organization & Bylaws Revision Committee 4:45 PM - 5:15 PM
Nominating Committee (Members Only) 5:15 PM
CIP Member & Sponsor Reception 6:00 PM - 7:00 PM

FRIDAY, NOVEMBER 17TH

Financial Services & Multi-Lines Issues Committee 9:00 AM - 10:30 AM
Networking Break 10:30 AM - 10:45 AM
NCOIL—NAIC Dialogue 10:45 AM - 12:00 PM
Luncheon with Keynote Address 12:00 PM - 1:30 PM
General Session 1:30 PM - 3:00 PM
Networking Break 3:00 PM - 3:15 PM
Property & Casualty Insurance Committee 3:15 PM - 5:00 PM
Budget Committee 5:00 PM - 5:20 PM

SATURDAY, NOVEMBER 18TH

General Session 8:00 AM - 9:40 AM
Joint State-Federal Relations & International Insurance
Issues Committee 9:40 AM - 11:00 AM
Executive Committee 11:00 AM - 11:30 AM

***Note the earlier Saturday schedule to accommodate great interest in the Ohio State vs. Minnesota Game. Additionally, Saturday's Networking Break has been eliminated, but the typical food and beverage offered during the break will still be provided.