

NCOIL NEWSLETTER



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Asw. Pamela Hunter, NY
President



Will Melofchik
NCOIL CEO



Sen. Paul Utke, MN
Vice President

From the President's Desk Asw. Pamela Hunter (NY) - NCOIL President

I hope everyone had a wonderful Memorial Day Weekend.

As we close out Spring and head into Summer, I'd like to share some thoughts on what NCOIL has achieved so far this year and the outlook for where the organization is heading for the future.

Our Spring Meeting in Charleston really set the tone for a successful and productive year. I'm proud to say we broke all previous NCOIL Meeting attendance records with 408 attendees including 85 legislators from 32 states. And for 23 of those legislators, it was their first time attending an NCOIL National Meeting. We also had 8 insurance commissioners attend with 14 insurance departments represented.

Additionally, we were pleased to have a very strong lineup of speakers at the Meeting. In an NCOIL first, we were joined by a sitting U.S. Cabinet Member as U.S. Secretary of Health and Human Services Robert F. Kennedy Jr. spoke to attendees at the Welcome Breakfast to announce a new state-federal partnership aimed at expanding access to treatment for sickle cell disease. South Carolina Lieutenant Governor Pamela Evette welcomed attendees to the Palmetto State during the Welcome Reception, and South Carolina Attorney General Alan Wilson spoke at the Luncheon about his philosophy on leadership and the work his office is doing to protect South Carolinians.

The strong participation at the Meeting is illustrative that the work we are putting in to advance issues and improve the organization is paying off. Making more people aware of NCOIL and involving as many unique perspectives as possible really is key in making sure the organization continues to grow and thrive. I cannot thank everyone enough for taking time from their schedules to come to our Meetings and engage on the timely and important public policy issues before us. While NCOIL is stronger than ever, we never want to rest on our laurels which is why we conducted a Strengths, Weaknesses, Opportunities, and Threats (SWOT) exercise during the Spring Meeting. It was great to see so many people who care about the success of the organization come together to provide their perspectives on where NCOIL should be heading in the years to come. The conversation was certainly fruitful, and we look forward to working to implement some of the items raised during the exercise.

While it feels like we were just in Charleston, we are full steam ahead in preparing for the Summer Meeting in Chicago. The agenda is already filled with a wide range of topics, including new Model Laws set for introduction, as well as existing Models that will continue through the development process.

From the President's Desk (Cont'd)

Some topics already on the agenda include:

- the use of artificial intelligence in claims processing and coverage determinations;
- prior authorization reforms;
- alternative funding programs (AFPs);
- the latest developments in the long-term care insurance marketplace;
- issues relating to wildfires including prevention and utility liability;
- Medicaid reforms;
- Policy initiatives relating to medical debt;
- Prescription Drug Affordability Boards (PDABs); and
- the use of genetic testing information in life insurance underwriting.

During a time when there are so many issues impacting the insurance landscape across the country, it is vitally important that we come together in a bipartisan way and engage on the issues and find solutions to best protect consumers and promote a healthy marketplace.

In closing, I'd like to thank everyone for their participation and contributions to the organization so far this year and I look forward to seeing you all in Chicago in July.

Panela J. Hutter

NCOIL Property & Casualty Insurance Committee Interim Meeting

Oklahoma Rep. Forrest Bennett has called an interim Zoom meeting of the NCOIL Property & Casualty Insurance Committee on Monday, June 9 at 12:00 p.m. ET/11:00 a.m. CT/10:00 a.m. MT/ 9:00 a.m. PT.

Items on the agenda will include:

- Continue discussion on the NCOIL Model Act Regarding Insurers' Use of Aerial Images, sponsored by Rep. David LeBoeuf (MA) and Rep. Brian Lampton (OH); and
- Provide an opportunity to comment on and discuss the Model Laws that are scheduled for re-adoption by the Committee at the upcoming NCOIL Summer Meeting in July.

Those Models are:

- Storm Chaser Consumer Protection Act
- Model Act Regarding Medicaid Interception of Insurance Payments
- Model Act to Regulate Insurance Requirements for Transportation Network Companies and Transportation Network Drivers; and
- Model Act Regarding Use of Credit Information in Personal Insurance

You can register for the meeting and view all of the materials for discussion [here](#).



Rep. Edmond Jordan, LA
Treasurer



Rep. Jim Dunnigan, UT
Secretary



Rep. Tom Oliverson, MD, TX
Immediate Past President



SPRING MEETING MINUTES

CLICK HERE FOR MORE INFO

Future NCOIL Meetings:

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

Annual 2025
November 12-15
Atlanta, GA
The Whitley Hotel

Spring 2026
April 16-19
Louisville, KY
The Hyatt Regency
Louisville

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

NCOIL Adopts Improving Affordability for Patients Model Act

Model Addresses Escalating Healthcare Costs and Improves the Affordability of Healthcare Benefits for Consumers

At the 2025 National Council of Insurance Legislators (NCOIL) Spring National Meeting in Charleston, SC, the organization adopted the NCOIL Improving Affordability for Patients Model Act sponsored by Rep. Tom Oliverson, M.D. (TX), NCOIL Immediate Past President. The Model was passed by both the Health Insurance & Long Term Care Issues Committee and the NCOIL Executive Committee.

The Model provides states with a framework to prohibit healthcare facilities, including hospitals, from imposing facility fees for outpatient services and requires those facilities to accurately bill for services provided at hospital-owned facilities. Facility fees refer to any fee charged that is intended to compensate the hospital, healthcare facility, or health system for its operational expenses and that are separate and distinct from fees billed by a healthcare facility for healthcare services. By prohibiting these fees from being collected for services performed at off-campus locations, patients are not charged higher rates for the same quality of care based on where the services are performed.

Additionally, the Model sets forth transparency requirements for providers that charge a facility fee not prohibited by the Model. In those instances, facilities would need to give notice in plain language to patients that a facility fee may be charged, indicate in that notice the range of the facility fees that could be charged, and require the healthcare provider to give the notice to a patient at the time an appointment is scheduled and again at the time the healthcare services are rendered. Providers must also comply with annual reporting requirements and adhere to honest billing guidelines. Finally, the Model outlines penalties and enforcement mechanisms for non-compliant facilities.

“As an anesthesiologist, I have seen from the ground level how this issue has grown in recent years. There are instances where patients that went in for a doctor’s visit 20 years ago and paid no facility fee are now going to the same office and receiving the same quality of care but seeing their medical costs unexpectedly increase as a result of these fees being imposed,” said Rep. Oliverson. “It’s important that states address this issue to keep patients protected and I was proud to sponsor this Model to provide important guidance on how states can best do that.”

Rep. Michael “Sarge” Pollock, Chair of the NCOIL Health Insurance & Long-Term Care Issues Committee stated, “the Committee began discussing this topic over a year ago and it was clear from the get-go that many of our members wanted to take action in an effort to lower healthcare costs and protect consumer. I applaud Representative Oliverson for leading this effort and I know we will all be watching with great interest as bills based on this Model are introduced in legislatures across the country.”

During the drafting and deliberation process, NCOIL legislators and staff heard from a wide array of interested parties including: the American Hospital Association, the BlueCross BlueShield Association, the Center on Health Insurance Reforms at the McCourt School of Public Policy at Georgetown University, the Leukemia & Lymphoma Society, the Texas Hospital Association, United States of Care, and the Utah Hospital Association.

“Making sure our constituents receive the healthcare they need in both an efficient and affordable way is always top of mind for us as legislators,” said Asw. Pamela Hunter (NY), NCOIL President. “With many individuals and families experiencing rising medical costs, and in many cases accumulating medical debt, it’s important to ease that burden and common-sense solutions like the provisions in this Model go a long way in doing just that.”

NCOIL CEO Will Melofchik said, “The Committee put a significant amount of time and consideration into this issue and I’m thrilled that the organization was able to produce a result that will improve the lives of patients all across the country. The outcome is a real testament to the hard work of the legislators and interested parties that consistently stay engaged with NCOIL.”

A full copy of the NCOIL Improving Affordability for Patients Model Act can be viewed [here](#)

Future NCOIL Meetings:

Annual 2026
November 19-21
Sanibel, Florida
Marriott Sanibel
Harbour

Spring 2027
April 15-18
Newport Beach, CA
VEA Newport Beach

Summer 2027
July 21-24
Asheville, NC
Renaissance Asheville

Annual 2027
November 17-20
New Orleans, LA
Westin New Orleans

Spring 2028
TBD

Summer 2028
TBD

Annual 2028
November 15-18
Harbor Beach, FL
Marriott Harbor Beach

REGISTRATION FOR NCOIL SUMMER MEETING IS OPEN

Registration for the 2025 NCOIL Summer Meeting at the Renaissance Chicago Downtown Hotel in Chicago, IL from July 17th-20th is open.



For registration information please click [here](#)

See the meeting schedule on page 6 or view at the NCOIL website [here](#)

DON'T FORGET TO BOOK YOUR HOTEL!!!

The hotel block closes on June 22nd

Legislators book here:



General Participants book 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

Things to See in Chicago:

[The Art Institute of Chicago](#)

[Millennium Park](#)

[The Magnificent Mile](#)

[Museum of Science and Industry](#)

[Wrigley Field](#)

[Cloud Gate “The Bean”](#)

[Chicago Riverwalk](#)

[Lincoln Park Zoo](#)

[Field Museum](#)

[Skydeck Chicago—Willis Tower](#)

[Chicago Architecture Center](#)

NCOIL Summer Meeting: Models to be Considered for Re-Adoption

At the upcoming 2025 NCOIL Summer Meeting, per NCOIL Bylaws, the following Models are up for consideration for re-adoption:

- [NCOIL Storm Chaser Consumer Protection Act](#) (To be considered for re-adoption by the Property-Casualty Insurance Committee)
- [Model Act Regarding Medicaid Interception of Insurance Payments](#) (To be considered for re-adoption by the Property-Casualty Insurance Committee)
- [Model Act to Regulate Insurance Requirements for Transportation Network Companies and Transportation Network Drivers](#) (To be considered for re-adoption by the Property-Casualty Insurance Committee)
- [Model Act Regarding Use of Credit Information in Personal Insurance](#) (To be considered for re-adoption by the Property-Casualty Insurance Committee)

Please submit any comments regarding the re-adoption of these Models to NCOIL General Counsel, Anne Kennedy at akennedy@ncoil.org

NCOIL One on One

NCOIL One on One Interview with Patrick Gillespie, Regional Vice President of State Affairs at Elevance Health is out now. Click the link [here](#) to check it out.

Interested in learning more about other NCOIL participants? Visit the link [here](#) to see past NCOIL One on One Interviews.

Thank you to all who have participated so far:

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|----------------------------|-----------------------------|-------------------------------|
| • IN Rep. Matt Lehman | • NC Sen. Vickie Sawyer | • KY Rep. Sarge Pollock |
| • NY Asw. Pam Hunter | • IN Sen. Travis Holdman | • OK Rep. Ellyn Hefner |
| • OH Sen. Bob Hackett | • OK Rep. Forrest Bennett | • Charise Richard, PhRMA |
| • AR Rep. Deborah Ferguson | • CT Rep. Tammy Nuccio | • MI Sen. Lana Theis |
| • ND Sen. Jerry Klein | • MS Sen. Walter Michel | • OH Rep. Brian Lampton |
| • LA Rep. Edmond Jordan | • KY Rep. Rachel Roberts | • CA Asm. Tim Grayson |
| • CA Asm. Ken Cooley | • UT Rep. Jim Dunnigan | • Kevin McKechnie, ABA |
| • TX Rep. Tom Oliverson | • NJ Sen. Nellie Pou | • MA Rep. David LeBoeuf |
| • NV Asw. Maggie Carlton | • ND Sen. Shawn Vedaa | • Wes Bissett, Big I |
| • MN Sen. Paul Utke | • RI Sen. Roger Picard | • NY Asm. Jarett Gandolfo |
| • MI Rep. Brenda Carter | • WI Sen. Mary Felzkowski | • NY Asm. Erik Dilan |
| • WV Del. Steve Westfall | • NY Sen. Neil Breslin | • Patrick Gillespie, Elevance |
| • SC Rep. Carl Anderson | • LA Ins. Cmsr. Jim Donelon | |

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 [here](#) to subscribe and keep up to date on all things NCOIL!

NCOIL May X Activity:

AANHPI Heritage Month:

As we reflect on Asian American, Native Hawaiian, and Pacific Islander Heritage Month, NCOIL honors this year's theme "A Legacy of Leadership and Resilience" by celebrating all that the many trailblazing AANHPI Leaders have done to contribute to our culture & shape our future.

Mental Health Awareness Month:

As Mental Health Awareness Month concludes, NCOIL recognizes the importance of access to quality mental healthcare and its impact on one's overall wellbeing. Ensuring that individuals are able to obtain care when and how they need it without any delays can save countless lives.

2025 NCOIL Summer Meeting Schedule

WEDNESDAY, JULY 16

Budget Committee	3:30 PM	-	4:00 PM
Audit Committee (Members Only)	4:00 PM	-	4:45 PM
Welcome Reception <i>99th Floor—Willis Tower (1 mile from Hotel)</i>	5:30 PM	-	7:30 PM

THURSDAY, JULY 17

Welcome Breakfast	8:15 AM	-	9:45 AM
First time Attendee Legislators & Staff Meeting	9:45 AM	-	10:00 PM
First time Attendee Interested Party Meeting	9:45 AM	-	10:00 AM
Networking Break	9:45 AM	-	10:00 AM
Life Insurance & Financial Planning Committee	10:00 AM	-	11:30 AM
Joint State-Federal Relations & International Insurance Issues Committee	11:30 AM	-	1:00 PM
The Institutes Griffith Foundation Legislator Luncheon	1:00 PM	-	2:00 PM
General Session	2:00 PM	-	3:30 PM
Networking Break	3:30 PM	-	3:45 PM
Financial Services & Multi-Lines Issues Committee	3:45 PM	-	5:15 PM
CIP Member & Sponsor Reception	6:00 PM	-	7:00 PM

FRIDAY, JULY 18

Workers' Compensation Insurance 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
Health Insurance & Long Term Care Issues Committee	3:00 PM	-	4:45 PM
Articles of Organization & Bylaws Revision Committee	4:45 PM	-	5:15 PM

SATURDAY, JULY 19

The Institutes Griffith Foundation Legislator Breakfast	8:00 AM	-	9:00 AM
General Session	9:00 AM	-	10:30 AM
Networking Break	10:30 AM	-	10:45 AM
Property & Casualty Insurance Committee	10:45 AM	-	12:30 PM
Executive Committee	12:30 PM	-	1:00 PM