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Rep. Tom Oliverson MD, TX  
President



Thomas B. Considine  
NCOIL CEO



Asw. Pamela Hunter, NY  
Vice President

## NCOIL Concludes Successful Summer Meeting in Costa Mesa

Belmar, NJ – The National Council of Insurance Legislators (NCOIL) concluded a highly successful 2024 Summer National Meeting (Meeting) from July 17<sup>th</sup> – 20<sup>th</sup> in Costa Mesa, CA. In what was the second of the organization's three National Meetings in 2024, there were 344 participants consisting of 66 legislators from 30 states, 22 first-time legislators from 10 states, 9 Insurance Commissioners (or equivalent), and 13 total insurance departments represented.

"This Meeting went a long way towards further strengthening NCOIL's reputation as a highly respected, national, bipartisan organization. The strong attendance from legislators, regulators, and interested parties shows a lot of enthusiasm about the work NCOIL is doing and we could not be more pleased," said Rep. Tom Oliverson, M.D. (TX), NCOIL President. "I was particularly happy with the strong turnout of first-time legislators as bringing fresh faces into the organization really is important in its continued growth."

The packed agenda featured discussions on topics such as: how insurers' use of aerial images is impacting coverage; regulation of the third party litigation financing industry; the importance of preventive medicine; regulation of earned wage access providers; value-based purchasing agreements between States and drug manufacturers; site-neutral payment reforms; methods to incentivize homeowners to protect their homes from natural disasters; and more.

NCOIL CEO, Commissioner Tom Considine stated, "NCOIL's growth over the past several years has led to high-quality discussions meeting after meeting and Costa Mesa was no exception. As a national organization, it is essential to have a wide range of viewpoints participating at our meetings, and this is now the second Meeting in a row where we have seen legislator participation from 30 states which is a great indication of the organization's reach and influence."

At the traditional Welcome Breakfast on Thursday morning, attendees were greeted by California Insurance Commissioner Ricardo Lara who spoke about his experience leading one of the country's largest state consumer protection agencies as well as his service in the California State Legislature.

Also during the Breakfast, Commissioner Considine announced his retirement effective December 31<sup>st</sup>, 2024. Considine, who has served since 2016 as NCOIL's first ever CEO, oversaw a period of growth and financial stability for the over 50-year-old organization which in 2015 was struggling with an uncertain future. He announced NCOIL General Counsel, Will Melofchik as his successor. (See separate Press Release on page 4).

## NCOIL Concludes Successful Summer Meeting in Costa Mesa (cont'd)



Sen. Paul Utke, MN  
Treasurer

Following the Breakfast, the policy committee meetings then kicked off with the Joint State-Federal Relations and International Insurance Issues Committee, chaired by Rep. Rachel Roberts (KY). The Committee heard an update on the NCOIL Mental Health Parity Model Act, sponsored by Rep. Roberts, and discussed a Resolution in Support of Establishing Catastrophe Savings Accounts, sponsored by Rep. Matt Lehman (IN), Past NCOIL President, Sen. Walter Michel (MS), Chair of the NCOIL Articles of Organization & Bylaws Revision Committee, Rep. Elynn Hefner (OK), and Rep. Carl Anderson (SC), Chair of the NCOIL Life Insurance & Financial Planning Committee. The Committee also engaged in discussions on recent federal rules encroaching on the state-based system of insurance regulation.

“Federal encroachment onto the state-based system of insurance regulation is reaching arguably unprecedented heights so this was a perfect time to bring the Committee together to discuss those developments and consider what we as state insurance legislators can do in response,” said Rep. Roberts. “It was also great to continue work on the NCOIL Mental Health Parity Model Act that I’m sponsoring, as well as begin discussions on the Resolution in Support of Establishing Catastrophe Savings Accounts.”

Rep. Lehman then moderated a General Session titled, “Eye in the Sky: How Insurers’ Use of Aerial Images is Impacting Coverage.” Rep. Lehman stated, “This is a topic that has recently garnered significant, national media coverage and it is a growing concern for consumers. As new technologies continue to have a larger and larger impact on insurance rates and coverages it is imperative that we find the balance between technology and consumer protections. I’m glad we were able to dedicate a session to understanding the issue and discussing potential solutions. I am looking forward to developing a Model Law on this issue so that NCOIL can offer guidance to states that are grappling with this.”

The Health Insurance and Long Term Care Issues Committee, chaired by Rep. Jim Dunnigan (UT), then met to continue discussions on site-neutral payment reforms, and the NCOIL Value Based Purchasing Model Act sponsored by Sen. Mary Felzkowski (WI), Chair of the NCOIL Financial Services & Multi-Lines Issues Committee. The Committee also heard presentations on policies to support maternal health, and billing practices in the ground ambulance service industry.

“It was great for the Committee to meet in Costa Mesa to continue its important work on an interesting range of issues. The health insurance marketplace is undoubtedly one of the most complex markets out there so gathering experts with different perspectives in an effort to keep legislators informed on issues is critically important in protecting consumers,” said Rep. Dunnigan.

Sen. Felzkowski then presided over the meeting of the Financial Services & Multi-Lines Issues Committee. The agenda included continued discussion on the NCOIL Transparency in Third Party Litigation Financing Model Act sponsored by Rep. Lehman and co-sponsored by Del. Steve Westfall (WV), as well as the NCOIL Earned Wage Access Model Act, sponsored by Asw. Pam Hunter (NY), NCOIL Vice President. The Committee also heard a presentation on regulation of the bail bonds industry.

“The Committee really is extremely busy this year and I was glad to see us continue to make advances on the earned wage access and third party litigation financing Model Laws. Those are two important and emerging issues and I look forward to us getting these Models over the finish line so we can provide effective frameworks for the States,” said Sen. Felzkowski.

Friday kicked off with a meeting of the Workers’ Compensation Insurance Committee, chaired by Sen. Lana Theis (MI). The Committee: heard a “State of the Line” presentation focused on the on the status of and trends in the overall workers’ compensation insurance marketplace; heard presentations on workers’ compensation premium fraud in the construction industry; and discussed developments in the California workers’ compensation insurance marketplace. The Committee also re-adopted the NCOIL Workers’ Compensation Drug Formulary Model Law.



Rep. Edmond Jordan, LA  
Secretary



Rep. Deborah Ferguson DDS, AR  
Immediate Past President

## Future NCOIL Meetings:

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

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

## NCOIL Concludes Successful Summer Meeting in Costa Mesa (cont'd)

"I was glad to see the re-adoption of the drug formulary model, and it was encouraging that we were able to provide legislators with timely information on workers' compensation legislative and regulatory trends that they can take back to their states. I look forward to the Committee continuing its work in November," said Sen. Theis.

A very productive NCOIL-NAIC Dialogue was then held which included a strong lineup of NAIC representatives: Colorado Commissioner Michael Conway; Georgia Commissioner John King; Idaho Director and NAIC Past President Dean Cameron; Indiana Commissioner Amy Beard; Kansas Commissioner Vicki Schmidt; Oklahoma Commissioner Glen Mulready; and Pennsylvania Commissioner Mike Humphreys.

Rep. Oliverson stated, "It's important that legislators and regulators continue to have an open dialogue on issues of mutual interest so we can make the best decisions to protect consumers and promote solvency in the market. I was very pleased with the substantive discussions we held as well as with the strong turnout of Commissioners and Directors which really underscores the continued positive working relationship between NCOIL and the NAIC. It's vital that we continue that relationship to protect consumers and preserve the state-based system of insurance regulation."

During the Keynote Luncheon, Nicholas Whyte, Senior Director of Global Solutions for APCO Worldwide, delivered a fascinating presentation discussing the developments in recent European elections.

Sen. Justin Boyd (AR) then moderated Part 1 of the NCOIL Special Series on Preventive Medicine titled "Early Expenses Prevent Significant Later Costs." Sen. Boyd said "I was proud to facilitate this dialogue as it really is important for everyone to take action and invest in their health now. As the saying goes, "prevention is the first rule of good health." I look forward to seeing this conversation develop during Part 2 of the series in November which will focus on the role of proper nutrition in disease prevention and how food really is medicine."

The Life Insurance & Financial Planning Committee then met with Sen. Jerry Klein (ND), NCOIL Chairman-at-Large, presiding. The Committee heard presentations on a Retirement Security Bill of Rights, Transamerica's Center for Retirement Studies Annual Retirement Survey, and received an update on litigation surrounding the U.S. Department of Labor's Fiduciary Rule. Discussions also continued on proposed amendments to the NCOIL Life Settlements Model Act, sponsored by Rep. Forrest Bennett (OK), Chair of the NCOIL Property & Casualty Insurance Committee.

"The Committee certainly had robust conversations on a range of issues, and I look forward to the Committee continuing to discuss the amendments to the Life Settlements Model Act. It's likely we'll have an interim meeting on that issue in an effort to try and have the amendments finalized by November," said Sen. Klein.

Saturday began with Rep. Ellyn Hefner (OK) moderating a General Session titled "Financial Literacy: Providing Students With More Life Skills But At What Cost?" "It's important that we as legislators are doing all we can to provide students with access to financial literacy education and to ensure that it is provided in the most effective manner possible. I'm glad we were able to dedicate time to this issue and have a constructive dialogue," said Rep. Hefner.

The Property & Casualty Insurance Committee, chaired by Rep. Forrest Bennett (OK) then met and continued discussion on the NCOIL Strengthen Homes Program Model Act, sponsored by Rep. Dunnigan, and the NCOIL Online Marketplace Guarantees Model Act, sponsored by Rep. Brian Lampton (OH). Rep. Michael "Sarge" Pollock, Vice Chair of the Committee, also introduced the NCOIL Motor Vehicle Glass Model Act, and the Committee heard updates on the NAIC's Property & Casualty Market Intelligence Data Call and Federal initiatives impacting the title insurance marketplace. Lastly, the Committee re-adopted three existing model laws: Model Act Regarding Use of Claims History Information; Model Act Concerning State Interpretation of State Insurance Laws; and State Flood Disaster Mitigation and Relief Model Act.

## Future NCOIL Meetings:

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  
November 19-21  
Sanibel, Florida  
Marriott Sanibel  
Harbour Resort & Spa

## NCOIL Concludes Successful Summer Meeting in Costa Mesa (cont'd)

"This summer's meeting was another productive one for the Property & Casualty Insurance Committee. I was glad to see us build on the work done earlier this year, especially during a time when consumers are increasingly worried about the affordability and availability of coverage," said Rep. Bennett. "The Model Laws we are advancing, and the issues we continue to discuss, will hopefully lead to some meaningful solutions to those concerns in our respective states. At the end of the day, consumer protection remains the central focus of all we do."

The Summer Meeting concluded on Saturday afternoon with a meeting of the Executive Committee. Several new members were elected to the Executive Committee. They are: Sen. Larry Walker (GA), Rep. Gabe Firment (LA), Sen. Kirk Talbot (LA), Rep. Bob Titus (MO), Rep. Hefner, and Rep. Mark Tedford (OK).

"From developing new Model Laws on a wide range of issues to growing our membership nationwide, we have made great strides in recent years to advance NCOIL and that is the result of a lot of hard work and collaboration. The work we have done so far this year has set the stage for our Annual Meeting to truly be a can't-miss event given the number of Models and Resolutions scheduled to be considered. I look forward to working with everyone to make that Meeting a success," concluded Oliverson.

Committee minutes will be posted soon at [www.ncoil.org](http://www.ncoil.org).

The 2024 NCOIL Annual Meeting will take place in San Antonio, TX at the Westin Riverwalk from November 21<sup>st</sup> – 24<sup>th</sup>. Registration will open in September.

## NCOIL CEO Announces Retirement

Belmar, NJ – July 18, 2024 - NCOIL CEO Commissioner Tom Considine today announced his retirement effective December 31, 2024. The announcement came during the Welcome Breakfast of the organization's 2024 National Council of Insurance Legislators (NCOIL) Summer National Meeting in Costa Mesa, CA. Considine has served as NCOIL's first ever CEO since January 2016. The organization previously had an Executive Director Model.

"I think I can speak for everyone at NCOIL when I say Tom has made immeasurable contributions in terms of advancing the organization both substantively on the issues and expanding our legislative membership," said Rep. Tom Oliverson, M.D. (TX), NCOIL President. "The growth we have seen over the past decade has been tremendous and I know we are well positioned for that continue."

NCOIL has grown markedly under Considine from an average National Meeting attendance of 226 participants in 2015 prior to his arrival to over 350 attendees during the most recent year. Legislator participation also increased 42% in that time frame.

"Tom's strategic vision and engaging personality was just what NCOIL needed from a leader when he came on as the first ever CEO in 2016. The organization is now not just in a position of stability but truly a position of strength with a strong and growing membership. We all owe him a great debt of gratitude for his service," said Rep. Matt Lehman (IN), Past NCOIL President.

Considine's tenure ushered in fresh perspective and ideas to the now over 50-year-old organization that in 2015 was struggling financially with an uncertain future. NCOIL now has a fortress balance sheet, ensuring it can continue to serve as an educational forum for legislators on insurance public policy issues for many more years to come.

"Tom's exceptional leadership and extensive experience coupled with his outgoing personality has significantly contributed to NCOIL's success and growth over the past decade," said Rep. Deborah Ferguson, DDS, (AR) NCOIL Immediate Past President. "On a personal note, I am immensely grateful for his help in navigating my presidency from our first meeting in New Jersey to my last meeting as President in Ohio. His guidance and camaraderie have been invaluable, and I have truly enjoyed our friendship and the times we've shared."

## NCOIL CEO Announces Retirement (cont'd)

### NCOIL Remembers Past President Sen. Jim Seward (NY):

We at NCOIL are devastated to hear the news of the passing of NY Sen & former NCOIL President, Jim Seward.

During his time in public service, he embodied the word gentleman and made major impacts in NY & at NCOIL.

We will miss him and our thoughts are with his family & colleagues.



Idaho Insurance Director and Past NAIC President Dean Cameron said, "Tom is a dynamic, energetic and experienced leader. His leadership restored NCOIL to its appropriate influential position. Tom's energy and passion tackled complicated and critical insurance challenges and drove towards responsible solutions. His experience recognized the critical role of state-based regulation and he advanced legislators and regulators collaborating to protect consumers. I am honored to have worked with Tom and I am grateful for his leadership and friendship."

During the Welcome Breakfast, Considine announced NCOIL General Counsel Will Melofchik as his successor. Melofchik, who has been with NCOIL since 2016, currently serves as the Chief Advisor to NCOIL's Officers, including the CEO, on legal, compliance, and regulatory issues, as well as an overall strategic advisor to all key senior leaders.

"I'm extremely honored to have the opportunity to serve as NCOIL's CEO," said Melofchik. "What Tom has done throughout his time at NCOIL to grow and strengthen the organization has been truly amazing. To that end, I am very thankful to be starting the new role while NCOIL is in a strong position, both from a standpoint of developing important model laws and educating state insurance legislators."

"Will has been in the copilot seat here since his promotion to general counsel," Considine said. "He has been a full partner, and NCOIL could not be in better hands."

"When I came to NCOIL as CEO in 2016, my goals were to stabilize & secure NCOIL financially; to grow the organization in overall attendance and legislator participation through higher quality meetings; and to re-establish first the relevance then the importance of NCOIL in insurance public policy. I'm proud of the work we've done together with the great legislative leadership we've had here to meet and exceed all of these goals," stated Considine.

"It's time for NCOIL to do another strategic assessment for the next 5-7 years, and so I decided it's time for me to pass the torch, to retire as NCOIL's CEO, fully confident in the organization's strength for the whatever lies ahead. I cannot thank everyone enough who has contributed to the organization's success over the years. I will be forever grateful to the Officers for the opportunity to meet the challenge NCOIL presented." he concluded.



*Pilot & Copilot*

## Healthy and Resilient for the Future From the CIP

*Submitted by NCCI*

NCCI has a unique role in gathering and analyzing data about the workers compensation system. At our recent [Annual Insights Symposium 2024](#), we shared the latest key performance metrics, research, and analysis, and looked ahead to key issues and questions we must address.

### Remarkable Results

As NCCI Chief Actuary Donna Glenn said at our symposium, the workers compensation system is in an era of extraordinary strength. A key factor in this is the steady and consistent decline in claim frequency. For two decades, claim frequency has declined at an average annual rate of 4% with 2023 showing an 8% reduction, due in large part to a continuous commitment to workplace safety. I'd be remiss if I did not also mention the industry's commitment to addressing the opioid crisis, which impacted system costs and worker outcomes for too long.

## NCOIL Summer Meeting in Pictures:



## Healthy and Resilient for the Future (cont'd) From the CIP

Other performance metrics reflecting the [state of the industry](#):

- Workers compensation premium increased by 1% in 2023, the lowest among property/casualty lines
- The combined ratio increased slightly to 86%, the seventh straight year below 90
- Reserves remain robust with an estimated redundancy of \$18 billion at year-end 2023
- Severity changes were moderate for 2023 with increases of 2% for medical claim severity and 5% for indemnity claim severity, in line with wage increases

The workers compensation line is also benefiting from a [growing economy and stabilizing labor market](#), according to NCCI Senior Economist Stephen Cooper. Labor market churn has slowed significantly. Employment in 2023 expanded 2.3% and wages also increased 3.9%, supporting premium growth.

However, stakeholders have told us they're concerned about how medical inflation, the economy, and the labor market will affect workers compensation in the years ahead. They also have lingering concerns about the steady decline in rates and loss costs, according to our [recent survey](#). At the crux of these concerns is rate adequacy and the long-term health of the system.

### Keeping a Watchful Eye

The workers compensation system is healthy, in part, because it is a mature system with a long history and familiar risks. NCCI has collected and analyzed workers compensation data for more than a century, and we've seen the industry deliver remarkable results for a prolonged period.

As I see it, to sustain the system's health, we must continue to innovate and keep a watchful eye on key industry drivers, trends, insights, and emerging issues. NCCI experts are breaking new ground in our analysis and actively monitoring the market for specific trends that may disrupt and even improve the system.

For example, we've launched a deep dive into frequency trends in the Construction, Manufacturing, Transportation, and Retail industries. [Our new research](#) shows that construction claim frequency is dropping nearly twice as fast as the average across all industries. Conversely, the research also shows that frequency rose dramatically for couriers and messengers, which was caused by a wave of small severity claims.

We have also doubled down on our efforts to understand what is happening with medical inflation. It's a factor that is top of mind for many industry stakeholders due to its ability to undermine years of careful planning and analysis.

Our [latest research](#) shows that increases in medical paid cost per claim remain modest, at a 2% annual growth rate. We have also expanded our analysis by creating a timely new Workers Comp Weighted Medical Price Index (WCWMI) and [Medical Inflation Insights](#) report, which delivers a quarterly look at medical inflation. This new resource provides stakeholders with insights into how overall medical prices for workers compensation are trending and when to dive deeper into the details.

Our research is enabled by our stakeholders—it is their significant commitment and investment to provide quality data that enables us to deliver tomorrow's insights.

### Healthy, Resilient, and Caring.

These are my final months as NCCI's leader. As I reflect on the past eight years, I am immensely proud of what we have accomplished together.

We have thoughtfully improved our delivery of timely analysis, impactful thought leadership, and practical benchmarking tools to stakeholders. We have made NCCI's solutions even easier to use and our data more readily accessible. Of course, there is still much work to be done, but I am confident that NCCI is on course to help the workers compensation industry address whatever the future brings.

## NCOIL Summer Meeting Pictures:



## Healthy and Resilient for the Future (cont'd)

When the workers compensation system is at its best, it is healthy, resilient, and caring. Today, this is what we're seeing, and we will continue to evolve and adapt to meet the needs of our stakeholders.

Together, we make a difference for injured workers and are there when they need us most.

It has been an honor to be part of NCCI and to support our industry's noble mission.

Bill Donnell is President and CEO of the National Council on Compensation Insurance. He's held this role since 2015 after decades as an underwriter and executive in insurance and reinsurance. Donnell plans to retire in early 2025.

## Registration for NCOIL Open ILF Scholarship Golf Outing is Now Open



NCOIL is pleased to announce the 3rd NCOIL Open Insurance Legislators Foundation (ILF) Scholarship Golf Outing. The event will be held on November 21<sup>st</sup> at TPC Golf Course in San Antonio, TX. The format will be a scramble shotgun. Lunch will be provided as well as transportation to and from the Westin Riverwalk (NCOIL Annual Meeting Host Hotel).

Registration is currently open for foursomes as well as sponsorship opportunities. There will be one legislator per foursome unless you affirmatively request that your foursome consists of private sector players. You can find more information on the outing at the link [here](#).

***Please reach out to [pgilbert@ncoil.org](mailto:pgilbert@ncoil.org) with any questions***

## NCOIL One on One

NCOIL One on One Interview with Kevin McKechnie, Executive Director of the American Bankers Association Health Savings Account Council 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:

- IN Rep. Matt Lehman
- NY Asw. Pam Hunter
- OH Sen. Bob Hackett
- AR Rep. Deborah Ferguson
- ND Sen. Jerry Klein
- LA Rep. Edmond Jordan
- CA Asm. Ken Cooley
- TX Rep. Tom Oliverson
- 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
- NY Sen. Neil Breslin
- LA Ins. Cmsr. Jim Donelon
- KY Rep. Sarge Pollock
- OK Rep. Ellyn Hefner
- Charise Richard, PhRMA
- MI Sen. Lana Theis
- OH Rep. Brian Lampton
- CA Asm. Tim Grayson

**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](mailto:pgilbert@ncoil.org) with any questions**

## **LEGISLATOR STIPENDS NOW AVAILABLE FOR CONTRIBUTING STATES**

**CLICK HERE FOR MORE INFORMATION**

### **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!

### **2024 NCOIL Summer Meeting Presentations & Materials**

2024  
NCOIL  
SUMMER MEETING  
COSTA MESA  
CALIFORNIA

## **PRESENTATIONS AND MATERIALS**

**CLICK HERE FOR MORE INFO**

### **Save the Date: 2024 NCOIL Annual Meeting**

The 2024 NCOIL Annual National Meeting will take place from November 21st—24th at the Westin Riverwalk Hotel in San Antonio, TX

Registration will open in early September



NCOIL applauds the unanimous & bipartisan progress made by the US Senate in passing the Affordable Prescriptions for Patients Act, S. 150. If enacted, the Act will ultimately provide consumers with lower costs for medications that can sometimes be life-saving.

NCOIL President Rep. Tom Oliverson, M.D., (TX) stated: “This is a landmark day for consumers and for the value of dedication and commitment.”

“By fixing patent issues, decreasing costs associated with generic competition, and increasing speed to market, this bill goes a long way in lowering costs for consumers,” he continued.

“I know that sponsors Sen. John Cornyn (R-TX) and Sen. Dick Blumenthal (D-CT) worked for years on this issue and bill, and I thank and congratulate them both. I look forward to watching the bill pass through the House & ultimately signed into law,” he concluded.

“NCOIL CEO Tom Con-sidine stated: “As NCOIL is a national, bipartisan legislative organization, it's always refreshing when Congress takes this type of bipartisan action on a bill, especially during these polarizing times.”