ISSUE 7 2025

NCOIL NEWSLETTER

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Asw. Pamela Hunter, NY
President

Will Melofchik
NCOIL CEO

Sen. Paul Utke, MN
Vice President

NCOIL Concludes Successful Summer Meeting in Chicago

Highest Attended NCOIL Summer Meeting; Development Started and Continued on Several Model Laws; Timely Policy Discussions Held

Belmar, NJ – The National Council of Insurance Legislators (NCOIL) concluded a highly successful 2025 Summer National Meeting (Meeting) from July 16th – 19th in Chicago, IL. In what was the second of the organization's three National Meetings in 2025, there were 405 participants consisting of 72 legislators from 34 states, 15 first-time attendee legislators from 9 states, 7 Insurance Commissioners, and 16 total insurance departments represented.

The packed agenda featured topics such as: the use of genetic testing in life insurance underwriting; alternative funding programs; insurers' use of artificial intelligence; wildfire prevention and liability issues; prescription drug affordability boards; trends and innovations in long term care insurance coverage and financing; the recently passed federal reconciliation bill; prior authorization reform efforts; insurer's use of aerial imaging; and more.

"I was thrilled to see that the momentum we created at our Spring Meeting in Charleston continued on at our Summer Meeting in Chicago. This was the highest attended NCOIL Summer Meeting ever and the second consecutive Meeting to have over 400 participants," said NCOIL President, Asw. Pamela Hunter (NY). "This strong participation and enthusiasm for the organization is indicative that the work we are putting in to make advances on policy issues and bring more faces to NCOIL is paying off in a really big way."

NCOIL CEO Will Melofchik said, "The turnout we have been seeing at our Meetings, whether it's from legislators, regulators, or interested parties, is a real testament to what the organization has worked to achieve over the past several years. The Summer Meeting proved to be extremely productive and many of the conversations we had will continue at our Annual Meeting in November. We really cannot thank everyone enough for their continued engagement and given all of the important issues we are working on this year, we are primed to finish the year off in a great way at our November Meeting."

At the traditional Welcome Breakfast, Illinois Insurance Director Ann Gillespie thanked attendees for coming to Chicago and spoke about her Department's top priorities as well as her experiences serving in the Illinois legislature.

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NCOIL Concludes Successful Summer Meeting in Chicago (Cont'd)

Rep. Edmond Jordan, LA
Treasurer

Rep. Jim Dunnigan, UT
Secretary

Rep. Tom Oliverson, MD, TX
Immediate Past President

The policy committee meetings then began with the Life Insurance and Financial Planning Committee, chaired by Rep. Brenda Carter (MI). The Committee introduced and discussed the NCOIL Model Act Regarding Life Insurers' Use of Genetic Information, sponsored by Rep. Carter, and heard a presentation on the latest trends in life insurance and annuities as well as an update on the activities of the Interstate Insurance Product Regulation Commission (IIPRC).

"Adequate life insurance coverage is an important part of a well-rounded financial plan so it's vital that we as legislators stay informed on the top issues impacting that line of insurance to best help our constituents," said Rep. Carter. "I was particularly pleased with the conversation we had regarding the genetic testing Model I am sponsoring and I look forward to seeing that Model continue on in its development and ultimately be adopted."

The Joint State-Federal Relations & International Insurance Issues Committee then met, chaired by Sen. Lana Theis (MI). During its meeting, the Committee adopted the NCOIL Health Savings Account State-Federal Regulatory Coordination Model Act, sponsored by Rep. Jim Dunnigan (UT), NCOIL Secretary, and co-sponsored by Sen. Jerry Klein (ND) and Rep. Ellyn Hefner (OK). Discussions and presentations were also held on alternative funding programs and federal healthcare matters including the recently passed reconciliation bill and the U.S. Supreme Court's Kennedy v. Braidwood decision.

"It's always crucial that we as state legislators continue to monitor and stay engaged on developments happening at the federal level. This is especially true as many federal policy changes will have effects throughout the States due to the reconciliation bill. It was great for the Committee to come together for some in-depth discussions," said Sen. Theis.

The Keynote Luncheon was then held during which Asw. Hunter sat down with Tom Ricketts, Chairman of the Board of the Chicago Cubs, who spoke about his experience owning one of the most storied franchises in all of sports, as well as the impact of recent rule changes on Major League Baseball.

A General Session was then held titled, "Prescription Drug Affordability Boards (PDABs): Part 2 – Perspectives on PDABs" moderated by Rep. Mark Tedford (OK). "Part 1 of this series at our Spring Meeting sparked a productive dialogue among our members so I was glad to moderate this session which provided even more vital information that will serve us well if this issue arises in our legislatures," said Rep. Tedford.

The Financial Services & Multi-Lines Issues Committee then met, chaired by Asm. Jarett Gandolfo (NY). The Committee held an introductory discussion on the NCOIL Model Act Regarding Insurers' Use of Artificial Intelligence (AI) sponsored by Asm. Erik Dilan (NY) and Rep. Forrest Bennett (OK). Presentations were also heard on price controls and rate review and their impact on insurance markets, as well as efforts to combat insurance fraud.

"AI is undoubtedly one of the most talked about issues these days so it is great that the Committee is taking a leading role on how AI should be regulated in the insurance space without impeding innovation and removing the efficiencies that AI can offer," said Asm. Gandolfo. "There is certainly a lot of interest in this Model, so I look forward to us meeting again in November to continue development."

Friday started off with the Workers' Compensation Insurance Committee, chaired by Rep. Carl Anderson (SC). The Committee continued discussion on the NCOIL Experience Rating Modification Model Act sponsored by Rep. Matt Lehman (IN), Past NCOIL President, and heard the National Council on Compensation Insurance (NCCI)'s annual "State of the Line" presentation focused on the status of and trends in the workers' compensation insurance marketplace. Presentations were also heard on trends in work comp claims as well as developments in the Illinois workers' compensation marketplace.

Rep. Anderson said, "It was great for the Committee to meet in Chicago to discuss a range of important issues. The Chicago Workers Compensation Chairman and Commissioners had a very informative presentation that all states need to look into. Keeping our members informed on the latest legislative and regulatory workers compensation trends is important as we go back and deal with these issues in our respective states."

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Future NCOIL Meetings:

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

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

NCOIL Concludes Successful Summer Meeting in Chicago (Cont'd)

A very productive NCOIL-NAIC Dialogue was then held which included an impressive lineup of NAIC representatives: NAIC President and North Dakota Commissioner Jon Godfread, NAIC Vice President and Rhode Island Director Elizabeth Dwyer, NAIC Secretary-Treasurer and Utah Commissioner Jon Pike, Arkansas Commissioner Alan McClain, Louisiana Commissioner Tim Temple, and Washington Commissioner Patty Kuderer.

"Having legislators and regulators at the same table to discuss issues of mutual interest is an important part of producing the best insurance public policy possible for our constituents. Given the recently passed reconciliation bill and the numerous provisions contained in it that will impact our state insurance markets, it's very important that state insurance legislators and regulators maintain an open line of communication and work together. It was great to have a constructive dialogue, and we continue to be very happy with our positive working relationship with the NAIC," said Asw. Hunter.

A General Session was then held tilted "The Growing Risk of Wildfires: A Discussion on Prevention and Liability Issues," moderated by Rep. Dunnigan. "This is an issue that we are increasingly having to contend with in my home state of Utah and unfortunately, I know many other states are dealing with the same problems. As the prevalence of wildfires grows, we need to have a complete understanding of the risks and steps we can take to combat them, as well as what the proper policy response is when discussing utilities and their responsibility following wildfires."

The Health Insurance & Long Term Care Issues Committee then met, chaired by Rep. Michael Sarge Pollock (KY). The Committee continued discussion on the NCOIL Prior Authorization Reform Model Act sponsored by Sen. Walter Michel (MS), Chair of the NCOIL Articles of Organization & Bylaws Revision Committee, as well as proposed amendments to the NCOIL Transparency in Dental Benefits Contracting Model Act sponsored by Sen. Justin Boyd (AR), Vice Chair of the Committee. The Committee also adopted a Resolution Regarding Audiology Services, Hearing Instrument Specialists Services, and Classification of Non-Over The Counter Hearing Aids as Prescription Devices sponsored by Rep. Deanna Frazier Gordon (KY) and Rep. Pollock. The Committee also heard presentations on hospital charity care and medical debt as well as the Every Child A Swimmer organization.

"With so many recent developments impacting the health insurance marketplace, it was great for the Committee to come together for another highly productive meeting. The discussion surrounding the Prior Authorization Reform Model Act in particular seemed to have struck a chord with the Committee, and I am looking forward to continuing development on that Model throughout the rest of the year," said Rep. Pollock.

Sunday began with a General Session titled, "Trends and Innovations in Long Term Care Insurance Coverage and Financing" moderated by Rep. Carter. "Ensuring that long term care coverage is affordable and available to those who need it is crucial, especially at a time when we see an increasingly aging population. I was proud to moderate this discussion to give our members a deeper understanding of the topic," said Rep. Carter.

Following that session, the Property & Casualty Insurance Committee met, chaired by Rep. Bennett. The Committee continued discussion on the NCOIL Insurers' Use of Aerial Images Model Act sponsored by Rep. David LeBoeuf (MA) and Rep. Brian Lampton (OH) and held a discussion on developments in Fair Access to Insurance Requirements (FAIR) plans. Then, the NCOIL Storm Chaser Consumer Protection Model Act, NCOIL Model Act to Regulate Insurance Requirements for Transportation Network Companies and Transportation Network Drivers, and the NCOIL Model Act Regarding the Use of Credit Information in Personal Insurance were readopted until the Annual Meeting this November to allow time for further discussions and development of potential amendments. Last, the NCOIL Travel Insurance Model Act (with technical amendments) and the NCOIL Model Act Regarding Medicaid Interception of Insurance Payments were readopted for five years.

"The Property & Casualty Insurance Committee had another busy meeting discussing some very timely issues currently impacting consumers and the marketplace. I was very happy to have a robust dialogue on these topics and hear from a wide range of interested parties and subject matter experts. Ensuring that all perspectives are heard before we vote to adopt a Model Law is what ultimately leads to well vetted public policy, so it's prudent that we didn't rush anything at our Summer Meeting.

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Future NCOIL Meetings:

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

NCOIL Concludes Successful Summer Meeting in Chicago (Cont'd)

I look forward to having an interim Zoom meeting of the Committee before our November meeting so that we can continue our discussions and hopefully adopt Model policy that states can use as guidance."

The Summer Meeting concluded on Saturday morning with a meeting of the Executive Committee. The Committee adopted a Resolution in honor of former NCOIL Executive Committee Member and Kentucky Representative Jeff Greer who passed away earlier this month. "Rep. Greer was a truly dedicated public servant and a great friend to everyone he worked with here at NCOIL and in Kentucky. He and his family and colleagues remain in our thoughts," stated Asw. Hunter.

"The first NCOIL Meeting I ever attended was in Chicago in 2017, so to come back here while serving as President was a full circle moment. Seeing how much NCOIL has grown and evolved since 2017 has been fantastic and I look forward to meeting again in November to continue advancing the organization," concluded Asw. Hunter.

Committee minutes will be posted soon at www.ncoil.org

The 2025 NCOIL Annual Meeting will take place in Atlanta, GA at the Whitley Hotel from November 12th – 15th. Registration will open in September.

NCOIL Summer Meeting in Pictures

NCOIL Summer Meeting New Adoptions:

NCOIL Health Savings Account State -Federal Regulatory Coordination Model Act
Sponsored by Rep. Jim Dunnigan (UT), NCOIL Secretary

View Model Here

Resolution Regarding Audiology Services, Hearing Instrument Specialists Services, and Classification of Non-Over The Counter Hearing Aids as Prescription Devices
Sponsored by Rep. Deanna Frazier Gordon (KY) & Rep. Michael Sarge Pollock (KY)

View Resolution Here

Amendments to NCOIL Travel Insurance Model Act
Sponsored by Rep. Matt Lehman (IN), Past NCOIL President

View Model Here

NCOIL Summer Meeting in Pictures

★ SUMMER MEETING ★
2025
CHICAGO ★ ILLINOIS

PRESENTATIONS AND MATERIALS

CLICK HERE FOR MORE INFO

Thank You to our First Time Legislator Attendees at the 2025 Summer Meeting:

Rep. Carolyn Hall (AK)

Rep. Hillary Cassel (FL)

Rep. Kevin Chambliss (FL)

Sen. Angus McKelvey (HI)

Rep. Elijah Pierick (HI)

Rep. Tram Nguyen (MA)

Sen. Pat Woods (NM)

Sen. Mark Mann (OK)

Sen. Allen Blackmon (SC)

Sen. Bob Hasegawa (WA)

Rep. Kristine Reeves (WA)

Rep. Mike Steele (WA)

Rep. Mike Volz (WA)

View Them Here

Save the Date: 2025 NCOIL Annual Meeting

The 2025 NCOIL Annual Meeting will take place from November 12th-15th at the Whitley Hotel in Atlanta, GA

Registration will open in early September

★ ANNUAL MEETING ★
2025
ATLANTA ★ GEORGIA

Registration for NCOIL Open ILF Scholarship Golf Outing Now Open

★ 4TH ANNUAL ★
NCOIL OPEN
2025
HERITAGE GOLF LINKS
ATLANTA, GEORGIA

NCOIL is pleased to announce the 4th Annual NCOIL Open Insurance Legislators Foundation (ILF) Scholarship Golf Outing. The event will be held on November 12th at Heritage Golf Links in Atlanta, GA. The format will be a shotgun scramble.

Registration is currently open for foursomes and individual golfers as well as sponsorship opportunities. There will be one legislator per foursome unless you affirmatively request that your foursome consist of private sector players. You can find more information on the outing here.

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

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

NCOIL One on One

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
- Kevin McKechnie, ABA
- MA Rep. David LeBoeuf
- Wes Bissett, Big I
- NY Asm. Jarett Gandolfo
- NY Asm. Erik Dilan
- Patrick Gillespie, Elevance
- Del. Walter Hall (WV)

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!