



Sen. Paul Utke, MN  
President



Will Melofchik  
NCOIL CEO



Rep. Edmond Jordan, LA  
Vice President



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## Capital

**O** By Christa Rapoport – NCOIL General Counsel

**r** Greetings -

**n** Welcome to the latest installment of **Capital Corner**, a column that aims to update you on some of the issues NCOIL is following. Below are issues that NCOIL will be discussing at the upcoming NCOIL Spring Meeting and throughout 2026

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### *Can't Miss Sessions in the "Derby City"*

At the upcoming Spring Meeting in Louisville, Kentucky, the agenda is packed with timely and important topics. The general sessions will focus on a topic on nearly everyone's mind, healthcare<sup>1</sup>. In the first general session on the Rural Health Transformation Program, panelists will share how the federal \$50 billion, five-year initiative launched by the Centers for Medicare & Medicaid Services aims to help improve rural medical care in states from 2026 to 2030. Panelists from the Kentucky Department of Public Health, North Dakota Rural Health Transformation Committee, National Association of Rural Health Clinics, American Hospital Association, and Health Carousel will discuss, among other things, the timing, funding structure, key goals, and state implementation of the Program.

Network leasing in healthcare is the topic of the second general session, which will be a deep dive into the topic after last year's discussion in the Health Insurance & Long Term Care Issues Committee. Recognizing that there are tensions between providers and plans in terms of expectations with networks, many have asked how do we best move forward? Providers can obtain numerous benefits from networks such as increased patient volume, but there are calls for more transparency around the building and leasing of the networks. On the other hand, payers assert that the process is very transparent and the benefits of network leasing to both providers and consumers are abundant. The panel will discuss the mechanics and perspectives of network leasing, equipping attending legislators with great knowledge on the issue should they encounter it in their state legislatures.

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## Capital Corner (cont'd)



Rep. Jim Dunnigan, UT  
Treasurer



Rep. Brenda Carter, MI  
Secretary



Asw. Pamela Hunter, NY  
Immediate Past President

The Workers' Compensation Insurance Committee will discuss innovations in treatments for mental injuries. Psychedelics and cannabis are increasingly recognized as being highly effective in treating conditions such as PTSD, depression and anxiety caused by workplace incidents<sup>2</sup>. Definium Therapeutics will provide a presentation on the latest research and developments in psychedelics being used to treat mental injuries and how that could impact and intersect with the workers' compensation insurance marketplace.

The Health Insurance & Long Term Care Issues Committee will continue discussion on the NCOIL Charity Care and Medical Debt Reform Model Act, sponsored by Rep. Tom Oliverson, M.D. (TX), and will discuss a Resolution supporting certain policies to improve maternal health. Also, representatives from the American Optometric Association and National Association of Vision Care Plans will share perspectives on a Model Act dealing with vision care services reforms, sponsored by Rep. Deanna Frazier Gordon (KY). The Committee will also consider re-adoption of NCOIL's Model Act Regarding Air Ambulance Patient Protections, Telemedicine Authorization and Reimbursement Model Act, Accumulator Adjustment Program Model Act, and Employer-Sponsored Group Disability Income Protection Model Act. For the Telemedicine Model, a brief presentation from American Specialty Health will be delivered focusing on the rapidly changing telemedicine landscape in the five years since the Model's adoption.

When it comes to a person's DNA, genetic testing or family history, protecting consumers while also ensuring that insurers are able to accurately underwrite and price products is a dominant concern of the Life Insurance & Financial Planning Committee as it considers the NCOIL Model Act Regarding Life Insurers' Use of Genetic Information, sponsored by Rep. Brenda Carter (MI), NCOIL Secretary. Next, TIAA has graciously offered to educate the Committee on its 50-state survey of state retirement plans as a follow-up to last year's adoption of the NCOIL Resolution in Favor of Encouraging a Redesign and the Use of Lifetime Income Investment Solutions in Defined Contribution Plans, sponsored by Sen. George Lang (OH) and co-sponsored by Rep. Brian Lampton (OH). Also, McKinsey has reported that 36%<sup>3</sup> of employees are gig workers as opposed to traditional employees so it is great timing for the American Academy of Actuaries to present on retirement security issues for the gig workplace segment. The Committee will then consider the re-adoption of model laws including the NCOIL Beneficiaries' Bill of Rights, NCOIL Life Insurance Consumer Disclosure Model Act, and the NCOIL Long Term Care Tax Credit Model Act.

The Property & Casualty Insurance Committee is also very busy as it will discuss next steps for the potential return of a Model Act Regarding Insurers' Use of Aerial Images in Underwriting, and proposed amendments to the NCOIL Model Act to Regulate Insurance Requirements for Transportation Network Companies and Transportation Network Drivers. Then, Dan Rabinowitz, Esq., of Herbet Smith Freehills Kramer LLP, will provide color on the recent change in New York law needed to allow insurers to write parametric insurance. The Committee will then hear a presentation on potential pathways to affordability and availability in the homeowners insurance market.

When it comes to the Joint State-Federal Relations & International Insurance Issues Committee, many healthcare economic themes will be examined. The Committee will hear a presentation about the federal 340B Drug Pricing Program, with Rep. Oliverson interested in potentially using a recently passed Indiana law<sup>4</sup> as the basis for an NCOIL Model Law. The Indiana law requires 340B "covered entities" to annually report certain information to the state with the goal of more transparency around the program. The Committee will then continue discussion and potentially consider the NCOIL Individual Coverage Health Reimbursement Arrangement (ICHRA) Model Act, sponsored by Rep. Meredith Craig (OH). Finally, the Center on Health Insurance Reforms at Georgetown University will present its perspectives on data related to the No Surprises Act Balance Billing Independent Dispute Resolution Program.

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## Future NCOIL Meetings:

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

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

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

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

Summer 2027  
July 21-24  
Asheville, NC  
Renaissance Downtown

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

## Capital Corner (cont'd)

Rounding out the Louisville meeting agenda will be the Financial Services & Multi-Lines Issues Committee's continued discussion and potential consideration of a Resolution Affirming U.S. State-Based Regulation of Artificial Intelligence in Insurance Consistent with the McCarran-Ferguson Act, sponsored by Asm. Erik Dilan (NY). Then, URAC will brief the Committee on its private accreditation program for enterprise-wide governance of artificial intelligence use by health care entities. The Committee will then pivot to a cryptocurrency first in the nation development, when the Wyoming Stable Token Commission will describe the creation of the nation's first stable coin issued by a state, and recognition of that asset by state insurance financial examiners. Finally, a presentation will be delivered on the basics of risk retention groups.

Please submit any thoughts or comments on these topics to [crapoport@ncoil.org](mailto:crapoport@ncoil.org). We're looking forward to a great meeting which will coincide with the 37<sup>th</sup> annual Thunder Over Louisville on Saturday, April 18th featuring an amazing air show and fireworks show. We hope to see you in Louisville, and to hear from you in the interim.

*Christa*

<sup>1</sup>Health Insurance Is Now More Expensive Than the Mortgage for These Americans, Rachels Louise Ensigen, Wall Street Journal, January 26, 2026; How to Reduce Surging Health Care Costs, by Zack Cooper, New York Times, December 21, 2025.

<sup>2</sup><https://riskandinsurance.com/workers-compensation-faces-wave-of-mental-health-cancer-coverage-expansions-in-2025/>; Psychedelic-Assisted Therapy for PTSD, Leslie Morland, PsyD, Joshua Woolley, MD, PhD, January 2024, [https://www.ptsd.va.gov/professional/treat/txessentials/psychedelics\\_assisted\\_therapy.asp](https://www.ptsd.va.gov/professional/treat/txessentials/psychedelics_assisted_therapy.asp)

<sup>3</sup><https://www.mckinsey.com/featured-insights/sustainable-inclusive-growth/future-of-america/freelance-side-hustles-and-gigs-many-more-americans-have-become-independent-workers>. See also, [https://niwr.org/wp-content/uploads/2020/10/Gig-Economy-By-The-Numbers\\_The-Institute\\_2020.pdf](https://niwr.org/wp-content/uploads/2020/10/Gig-Economy-By-The-Numbers_The-Institute_2020.pdf)

<sup>4</sup><https://iga.in.gov/legislative/2025/bills/senate/118/details>

## NCOIL Highlights Insurance Careers Month

Belmar, NJ – As February marks the tenth annual Insurance Careers Month, the National Council of Insurance Legislators (NCOIL) is proud to join the Insurance Careers Movement (ICM) in highlighting the many important and fulfilling career opportunities the insurance industry has to offer. The ICM is a global network of more than 1,000 insurance carriers, agents, trade associations, and industry partners working to engage the next generation for careers in insurance.

"Insurance public policymakers are always looking for ways to ensure that both the insurance arm of the legislature and the industry as a whole is well staffed," said Sen. Paul Utke (MN), NCOIL President. "It is important that our constituents know about the many meaningful professional doors that a career in insurance can open. Working in the insurance industry not only offers great opportunities for professional development, but also provides a unique way to serve consumers by helping them navigate an increasingly complex marketplace and secure the protections they rely on every day."

NCOIL CEO Will Melofchik stated, "The insurance sector offers a variety of rewarding career paths for individuals of many different talents and professional backgrounds. Before joining NCOIL in 2016, I spent a number of years at the New Jersey Department of Banking & Insurance, and I strongly encourage those entering the workforce or considering a career change to explore the exceptional opportunities the industry has to offer for advancement and long-term stability."

Rep. Carl Anderson (SC), NCOIL Chairman-at-Large stated, "As we highlight the many career paths that the insurance industry offers during Insurance Careers Month, it's also important to note that February is of course Black History Month which provides a great opportunity to underscore the importance of making the insurance workforce look more like America. Ensuring that the industry reflects the diversity of the communities it serves strengthens our ability to meet consumers' needs nationwide. My own experience as an insurance agent has shown me just how rewarding and impactful this profession can be, and I hope others explore the wide range of opportunities it offers."

More information about the Insurance Careers Movement can be found [here](#).

## Future NCOIL Meetings:

Spring 2028  
April 5-8  
The Mayflower Hotel  
Washington, DC

Summer 2028  
July 9-12  
Salt Lake City, UT  
Grand American Hotel

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

Spring 2029  
TBD

Summer 2029  
July 18-21  
Cleveland, OH  
The Hotel Cleveland

Annual 2029  
TBD

## Upcoming Interim Meeting of the Joint State-Federal Relations & International Insurance Issues Committee

Please mark your calendars for an interim Zoom meeting of the Joint State-Federal Relations & International Insurance Issues Committee on Thursday, March 12, 2026 at 2:00 p.m. ET/1:00 p.m. CT/12:00 p.m. MT/11:00 a.m. PT.

The purpose of the meeting is for the Committee to:

- discuss a draft Individual Coverage Health Reimbursement Arrangement (ICHRA) Model Act, sponsored by Rep. Meredith Craig (OH); and
- for Chair Dilan to introduce a proposed Resolution Affirming U.S. State-Based Regulation of Artificial Intelligence in Insurance Consistent with the McCarran-Ferguson Act, and discuss his plans for his draft Model Act Regarding Insurers' Use of Artificial Intelligence he is sponsoring in the Financial Services & Multi-Lines Issues Committee. As part of the discussion, members of that Committee will be invited to participate in the meeting.

Please submit any questions or comments to NCOIL Director of Policy, Administration, & Member Services, Pat Gilbert at [pgilbert@ncoil.org](mailto:pgilbert@ncoil.org).

You can register for the Meeting [here](#).

\*\*\*This meeting will be conducted via Zoom. Upon registering, you will receive an e-mail from Eventbrite – the Zoom link/meeting ID/password/dial-in information is at the bottom of that e-mail. Please be mindful that upon registering, the Zoom link does not automatically go on your calendar directly. You must scroll down quite a bit in the e-mail you receive from Eventbrite to obtain all information.\*\*\*

Thank you for your participation and we are looking forward to a productive meeting.

## ICYMI: NCOIL Life Insurance & Financial Planning Committee Interim Meeting

Massachusetts Representative David LeBoeuf recently called an interim meeting of the NCOIL Life Insurance & Financial Planning Committee. The purpose of the meeting was for the Committee to continue discussion on the NCOIL Model Act Regarding Life Insurer's Use of Genetic Information sponsored by Rep. Brenda Carter (MI), NCOIL Secretary. An opportunity for discussion and comments on the NCOIL Model Laws scheduled for readoption at the upcoming NCOIL Spring Meeting in April also was provided. Those Models are:

- the Beneficiaries' Bill of Rights;
- the Life Insurance Consumer Disclosure Model Act; and
- the Long Term Care Tax Credit Model Act

You can view a recording of the Meeting [here](#).



## ANNUAL MEETING MINUTES

[CLICK HERE FOR MORE INFO](#)

## NCOIL Honors Black History Month:

During #BlackHistoryMonth, NCOIL celebrates the profound impact Black Americans have had on our nation and reaffirms our commitment to advancing true equality and inclusion.

Seeing a growing trend of representation of Black Americans in elected positions across the country, including within NCOIL's officer ranks, leadership, and membership is tremendous and also essential in ensuring that our policy discussions are representative of America.

## REGISTRATION FOR NCOIL SPRING MEETING IS OPEN

Registration for the 2026 NCOIL Spring Meeting at the Hyatt Regency in Louisville, KY from April 16th-19th is open.



*For registration information please click [here](#)*

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

**DON'T FORGET TO BOOK YOUR HOTEL!!!**  
***The hotel block closes on March 24th***

**Legislators book here:**



**General Participants book here:**



## ***Special NCOIL Can't Miss Event on Saturday in Louisville!!***



NCOIL is thrilled to announce a special event during the Spring Meeting in Louisville on Saturday, April 18th. All NCOIL Meeting attendees are invited to the Muhammad Ali Center to have fun, relax, and watch the famous Thunder Over Louisville event. The event will begin after the adjournment of the NCOIL Meeting agenda at approximately 3:30 pm. Food and drinks will be provided up until the amazing fireworks show at 9:30 pm. The Muhammad Ali Center is located just 0.5 miles from the Hyatt Regency (conference host hotel).

## Thunder Over Louisville Things to Know:

Click the link [here](#) for an article from the Courier Journal for a complete guide to the can't miss Thunder Over Louisville event happening on Saturday, April 18th



## NCOIL One on One

Haven't had a chance to watch the interviews with all our NCOIL One on One 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
- Pat Gilliespie, Elevance
- WV Del. Walter Hall
- GA Sen. Larry Walker

**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!

## 2026 Spring National Meeting Schedule

**Things to See in  
Louisville:**

**21c Museum**

**Big Four Bridge**

**Churchill Downs**

**Louisville Slugger  
Museum &  
Factory**

**Muhammad Ali  
Center**

**Thunder Over  
Louisville**

**The Urban  
Bourbon  
Experience**

**Waterfront Park**

### THURSDAY, APRIL 16th

NCOIL President's Policy Roundtable <i>**Open to NCOIL President's &amp; Speaker's Roundtable CIP Members Only**</i>	2:30 PM - 4:30 PM
Welcome Reception	6:00 PM - 7:00 PM

### FRIDAY, APRIL 17th

Welcome Breakfast	8:00 AM - 9:30 AM
First Time Attendee Legislator & Staff Meeting	9:30 AM - 9:45 AM
Networking Break	9:30 AM - 9:45 AM
Workers' Compensation Insurance Committee	9:45 AM - 11:00 AM
Health Insurance & Long Term Care Issues Committee	11:00 AM - 12:45 PM
The Institutes Griffith Foundation Legislator Luncheon	12:45 PM - 1:45 PM
NCOIL-NAIC Dialogue	1:45 PM - 3:00 PM
General Session	3:00 PM - 4:30 PM
Networking Break	4:30 PM - 4:45 PM
Life Insurance & Financial Planning Committee	4:45 PM - 6:00 PM
CIP Member & Sponsor Reception	6:30 PM - 7:30 PM

### SATURDAY, APRIL 18th

Property & Casualty Insurance Committee	9:00 AM - 10:45 AM
Networking Break	10:45 AM - 11:00 AM
General Session	11:00 AM - 12:30 PM
Luncheon with Keynote Address	12:30 PM - 2:00 PM
Joint State-Federal Relations & International Insurance Issues Committee	2:00 PM - 3:30 PM

### SUNDAY, APRIL 19th

The Institutes Griffith Foundation Legislator Breakfast	8:00 AM - 9:00 AM
Financial Services & Multi-Lines Issues Committee	9:00 AM - 10:45 AM
Executive Committee	10:45 AM - 11:15 AM

