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NCOIL CONCLUDES SUCCESSFUL SPRING MEETING IN LOUISVILLE
New Model Laws and Resolutions Adopted; Strong Attendance Continues; Timely Policy Discussions Held

Belmar, NJ – The National Council of Insurance Legislators (NCOIL) concluded a highly successful 2026 Spring National Meeting (Meeting) from April 16th – 19th in Louisville, KY. In what was the first of the organization’s three National Meetings in 2026, there were 399 participants consisting of 75 legislators from 27 states, 11 first-time legislators from 9 states, 5 Insurance Commissioners, and 13 total insurance departments represented.

The packed agenda featured topics such as: developments in the vision care services marketplace; the use of genetic testing in life insurance underwriting; affordability and availability in homeowners insurance; the Rural Health Transformation Program; the 340B Drug Pricing Program; the use of artificial intelligence in claims processing and coverage determinations; and more.

NCOIL President, Sen. Paul Utke (MN) stated, “Our first Meeting of the year featured wide ranging and productive policy discussions that have certainly laid the groundwork for a busy 2026. We also saw strong attendance from both legislators and interested parties, ensuring that our discussions included a variety of viewpoints which leads to well informed policy frameworks for all 50 states. I know our legislative membership shares my commitment to the work ahead in advancing timely and important insurance public policy issues.”

“The enthusiasm we saw in Louisville is really indicative of the trend we have seen over the past few years of growing NCOIL’s participation and prominence across the country,” said NCOIL CEO Will Melofchik. “Having more legislators, regulators, and interested parties engaging with the organization is essential in making well vetted public policy that is useful in protecting consumers all across the country.”

At the traditional Welcome Breakfast, attendees heard from Kentucky Insurance Commissioner Sharon Clark who spoke on the work her Department does to protect consumers as well as the things that make the Bluegrass State unique.

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The policy committee meetings then kicked off with the Workers' Compensation Insurance Committee, chaired by Rep. Brian Lampton (OH). The Committee held discussions on the unique nature of the Ohio work comp system as well as current trends and developments in the Kentucky work comp marketplace. The Committee also heard a presentation on innovations in treatments for mental injuries in the work comp system such as post-traumatic stress syndrome.

"It's an honor to Chair the Work Comp Committee this year, and it was great to have important discussions on the legislative and regulatory trends currently impacting the marketplace. Workers' compensation systems vary significantly from state to state, so I was particularly pleased to hear a presentation from my home state which is one of the few monopolistic systems in the nation, and to compare that approach with of Kentucky's system," said Rep. Lampton.

The Health Insurance & Long Term Care Issues Committee then met, chaired by Rep. Michael Sarge Pollock (KY). The Committee discussed the NCOIL Model Act Ensuring Access to Eye Care Services and Materials for Patients Through Transparent and Fair Business Practices by Vision Benefit Plans sponsored by Rep. Deanna Gordon (KY), as well as the NCOIL Charity Care and Medical Debt Reform Model Act sponsored by Rep. Tom Oliverson, M.D. (TX). The Committee also adopted a Resolution in Support of Public Policy Improving Maternal Health sponsored by Rep. Brenda Carter (MI), NCOIL Secretary, and Rep. Greg Scott (PA).

Four Model Laws were also readopted by the Health Committee: the NCOIL Model Act Regarding Air Ambulance Patient Protections; the NCOIL Accumulator Adjustment Program Model Act; the NCOIL Employer-Sponsored Group Disability Income Protection Model Act; and the NCOIL Telemedicine Authorization and Reimbursement Model Act was adopted until the July Summer Meeting while potential amendments are developed.

"It was great to have NCOIL in my home state for a well-rounded and productive Meeting. With two Model laws being developed and a Resolution getting adopted, the Committee didn't waste any time. I look forward to getting the Models to a place where they can be voted on this year, and seeing how the Resolution encourages states to tackle issues relating to maternal health."

A very productive NCOIL-NAIC Dialogue was held that afternoon which included an impressive lineup of NAIC representatives: NAIC Vice President and Utah Commissioner Jon Pike; Kentucky Commissioner Sharon Clark; Oklahoma Commissioner Glen Mulready; and Washington Commissioner Patty Kuderer.

"We at NCOIL greatly value the positive working relationship we have with the NAIC and the consistently strong participation of Commissioners at our Meetings is a great sign of that. It's essential that legislators and regulators have an open dialogue as we work together to protect consumers on issues of mutual interest," said Rep. Edmond Jordan (LA), NCOIL Vice President & Co-Chair of the Committee.

Following the Dialogue was a general session titled, "Developments in Rural Health Improvement Policies and the Rural Health Transformation Program" moderated by Del. Walter Hall (WV), Vice Chair of the NCOIL Property & Casualty Insurance Committee. "I was happy to facilitate this conversation surrounding rural health as the topic has generated a lot of discussion in my

home state of West Virginia and all throughout the country recently. It's clear that the topic struck a chord with our membership and I'm sure it will continue to be discussed in the year ahead," said Del. Hall.

Friday wrapped up with a meeting of the Life Insurance and Financial Planning Committee chaired by Rep. David LeBoeuf (MA). The Committee adopted the NCOIL Model Act Regarding Life Insurers' Use of Genetic Information, sponsored by Rep. Carter. Presentations were also held on retirement security for gig workers and successful state retirement plans. The Committee also readopted the NCOIL Beneficiaries' Bill of Rights, the NCOIL Life Insurance Consumer Disclosure Model Act, and the NCOIL Long Term Care Tax Credit Model Act.

"It was great for the Committee to start the year off with adopting a new Model Law and continuing our discussions on a range of life insurance and financial planning topics that will provide valuable information to legislators," said Rep. LeBoeuf. "I look forward to continuing this important work in my home state this July when we meet in Boston."

Saturday began with a Meeting of the Property & Casualty Insurance Committee chaired by Sen. Lana Theis (MI). The Committee heard presentations on developments in parametric insurance as well as potential policy measures to help improve affordability and availability in the homeowners insurance marketplace. Discussions were also held on a potential NCOIL Model Act Regarding Insurers' Use of Aerial Images as well as amendments to the NCOIL Transportation Network Company (TNC) Model Act sponsored by Sen. Walter Michel (MS). The TNC Model was readopted until the Summer Meeting while the proposed amendments continue to be developed.

"There is no shortage of issues impacting the property & casualty insurance market and our agenda in Louisville was certainly reflective of that," said Sen. Theis. "The TNC Model has been one of, if not the most, successful NCOIL Model laws in terms of state adoption, so we look forward to continuing a robust discussion at our next Meeting as the Committee considers these proposed amendments."

A General Session was then held titled, "Network Leasing in Healthcare – What Policymakers Need to Know," moderated by Rep. Pollock.

At the Keynote Luncheon, Rep. Michael Meredith (KY) facilitated a discussion with CNN Contributor and former Presidential Advisor Scott Jennings who spoke on a number of interesting items including his impressive career and his views on current events both at home and abroad.

The day concluded with the Joint State-Federal Relations & International Insurance Issues Committee, with Rep. Meredith, Vice Chair of the Committee, presiding. The NCOIL Individual Coverage Health Reimbursement Arrangements (ICHRA) Model Act sponsored by Rep. Meredith Craig (OH) was adopted. Presentations were also held on the 340B Drug Pricing Program and on data from the No Surprises Act balance billing independent dispute resolution program.

"It was great to have the Committee meet in Louisville to discuss a range of important issues currently impacting healthcare at both the State and Federal levels," said Rep. Meredith. "Bills surrounding ICHRAs have been introduced and passed in several states so it was good for us to

get that Model over the finish line as it will provide important and timely guidance to states around the country.”

The Financial Services & Multi-Lines Issues Committee, chaired by Asm. Jarett Gandolfo (NY), met on Sunday morning. The Committee adopted a Resolution Affirming U.S. State-Based Regulation of Artificial Intelligence in Insurance Consistent with the McCarran-Ferguson Act. Discussions were also held on AI in healthcare accreditation programs, Wyoming’s First-in-the-Nation Cryptocurrency Framework, and risk retention groups.

“This Committee deals with issues relating to all types of insurance and financial services which can often make the topics discussed complex, but that also makes the Committee best suited to address issues such as AI which is of course impacting all industries. We’ve been committed to continuing our work on AI and the Resolution we adopted was a big step forward,” said Asm. Gandolfo.

The Spring Meeting concluded on Sunday morning with a meeting of the Executive Committee.

“The success of the Spring Meeting has created tremendous momentum for the work ahead at NCOIL in 2026 and beyond. The organization is well positioned to grow both its legislative membership and advance public policy that will benefit consumers and the marketplace alike. It will be great to reconnect with everyone and work to have another successful meeting this Summer in Boston,” concluded Utke.

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

The 2026 NCOIL Summer Meeting will take place in Boston, MA at the Westin Copley Place from July 15th – 18th. Registration will open in May.

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NCOIL is a national legislative organization with the nation’s 50 states as members, represented principally by legislators serving on their states’ insurance and financial institutions committees. NCOIL writes Model Laws in insurance and financial services, works to preserve the State jurisdiction over insurance as established by the McCarran-Ferguson Act over seventy years ago, and to serve as an educational forum for public policymakers and interested parties. Founded in 1969, NCOIL works to assert the prerogative of legislators in making State policy when it comes to insurance and educate State legislators on current and longstanding insurance issues.