



Inside this issue :

| | |
|---------------------------|------|
| Spring Mtg Recap | P. 1 |
| From the President's Desk | P. 4 |
| Financial Literacy Month | P. 5 |
| Summer Meeting STD | P. 5 |
| Spring Meeting Pictures | P. 6 |
| One on One | P. 8 |
| YouTube | P. 8 |
| Stipend Information | P. 8 |

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.

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.

Cont'd on Page 2



Sen. Paul Utke, MN
President



Will Melofchik
NCOIL CEO



Rep. Edmond Jordan, LA
Vice President

NCOIL Concludes Successful Spring Meeting in Louisville (cont'd)

"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."



Rep. Jim Dunnigan, UT
Treasurer



Rep. Brenda Carter, MI
Secretary



Asw. Pamela Hunter, NY
Immediate Past President

Future NCOIL Meetings:

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

NCOIL Concludes Successful Spring Meeting in Louisville (cont'd)

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 Policy-makers 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 ICHRA's 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.

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
April 12th-15th
Seattle, WA
The Westin

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

Annual 2029
TBD

From the President's Desk Senator Paul Utke (MN) – NCOIL President

Welcome to my second quarterly newsletter column. As you likely know, we just wrapped up our first National Meeting of the year in Louisville. I am very happy with how everything turned out and I am looking forward to continuing that momentum throughout my term as NCOIL President.

From an attendance perspective, the Louisville Meeting was the second highest attended NCOIL Spring Meeting ever with 399 participants including 75 legislators from 27 states as well as 5 insurance commissioners. This consistent strong participation at our Meetings is illustrative that the work we are doing is making an impact and that NCOIL continues to be trusted as a prominent educational forum on insurance public policy issues.

Substantively, this was busier than a typical Spring Meeting as we had topics that were carried over from last year as well as relatively newer ones that we were able to reach enough of a consensus on to finalize our discussions. The Spring Meeting saw the adoption of: the NCOIL Individual Coverage Health Reimbursement Arrangements Model Act sponsored by Rep. Meredith Craig (OH); the NCOIL Model Act Regarding Life Insurers' Use of Genetic Information sponsored by Rep. Brenda Carter (MI), NCOIL Secretary; a Resolution in Support of Public Policy Improving Maternal Health sponsored by Rep. Carter and Rep. Greg Scott (PA); and 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). To be able to get two new Model Laws and two Resolutions over the finish line at our first Meeting of 2026 is a great sign for the rest of the year.

Shifting the Spring Meeting from March to April a few years ago has proven to work very well in terms of better attendance, but one of the effects of that is a quicker turnaround to our Summer Meeting which will be held from July 15th-18th in Boston, MA. To that end, we are already hard at work in putting together the agenda and registration will be opening in a matter of days. Some topics already scheduled to be discussed include:

- the 340B Drug Pricing Program;
- charity care and medical debt reform;
- developments in the vision care services marketplace;
- insurers' use of aerial images; and
- discussions on the pros and cons of certain tort reform measures.

As you know, this is a fascinating time for insurance public policy. As things like technology continue to evolve, so do the issues that we all must address in order to ensure that both consumers are protected and that the insurance marketplace is competitive and vibrant. I think a big part of NCOIL's growth over the past several years is that people realize that NCOIL is **the** place to engage, learn about new issues, hear different perspectives, and gain a wider knowledge base and network that at the end of the day will benefit the consumer.

Prior to the Summer Meeting, we'll look forward to seeing members of the NCOIL Corporate & Institutional Partners (CIP) Program in June in Savannah, GA for the 2026 CIP Planning Meeting. The Meeting is always a great opportunity to discuss how everyone's first half of the year has been and what everyone has been experiencing in legislatures and departments of insurance across the states. It will also provide momentum and guide certain policy discussions for the remainder of the year, and we thank our CIP Members for participating.

Later that month, we'll be hosting our 10th D.C. Educational Fly-in where NCOIL legislators will meet with Members of Congress and their staffs to discuss the importance of the state-based system of insurance regulation and the McCarran-Ferguson Act. I wish I could say this was our 10th *consecutive* Fly-in but unfortunately last year's event was cancelled due to the record breaking government shutdown. My colleagues and I are extra eager to return to the Hill this year. The event is always incredibly important because the knowledge of the state-based system of insurance and the McCarran-Ferguson Act at the Federal level can quickly be forgotten due to the high Member and staff turnover. Accordingly, having a consistent presence to reinforce that on the Hill is essential.

From the President's Desk (cont'd)

At a time when there are so many complex issues shaping the insurance landscape across the country, it is more important than ever that we come together in a bipartisan spirit to develop thoughtful solutions that protect consumers and promote a healthy marketplace. NCOIL is stronger than ever and very well positioned to do just that.

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 soon.



NCOIL Salutes April as Financial Literacy Month

Applauds Effort to Increase Financial Literacy and Education Across the Country

Belmar, NJ – The National Council of Insurance Legislators (NCOIL) is proud to highlight April as Financial Literacy Month. This nationwide initiative encourages proper financial planning and education and serves as a reminder of the importance of financial literacy for consumers of all ages across the country.

NCOIL President Sen. Paul Utke (MN) stated, “Building lasting financial security starts with a clear understanding of everyday financial decisions. While many schools are now prioritizing financial education, far too many Americans never had the opportunity to learn those essentials. As we close out Financial Literacy Month, we at NCOIL strongly encourage consumers to understand important financial tools such as making a savings plan, managing debt, or securing proper insurance coverage to best ensure their overall financial well-being.”

“Financial literacy enables individuals and families to make informed decisions that safeguard their financial health and long-term stability,” said NCOIL CEO Will Melofchik. “Insurance is sometimes overlooked in broader financial discussions, but it remains a critical component of any sound financial plan. By helping people prepare for unexpected events, whether it’s damage to a home, a hospital visit, or a car accident, insurance provides an essential layer of protection that allows consumers to recover, remain financially secure, and continue working toward their future goals.”

NCOIL SUMMER MEETING

Save the Date! The 2026 NCOIL Summer Meeting at the Westin Copley Place in Boston, MA will take place from July 15th—18th. Registration will open soon.



NCOIL Summer Meeting: Models for Re-adoption:

Workers Compensation Insurance Committee:

The Trucking/Messenger Courier Industries Workers' Comp Model Act

Model Agreement Between Jurisdictions to Govern Coordination of Claims and Coverage

Property & Casualty Insurance Committee:

Distracted Driving Model Act

Coronavirus Limited Immunity Model Act

NCOIL Peer-to-Peer Car Sharing Program Model Act

Property/Casualty Insurance Modernization Act

NCOIL Summer Meeting: Models for Re-adoption:

Property & Casualty Insurance Committee:

Property/Casualty Flex-Rating Regulatory Improvement Model Act

Post-Assessment Property and Liability Insurance Guaranty Association Model Act
(to be considered for re-adoption, along with potential amendments sponsored by Rep. Matt Lehman (IN))

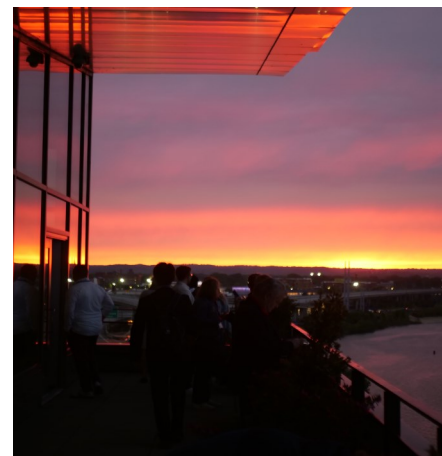
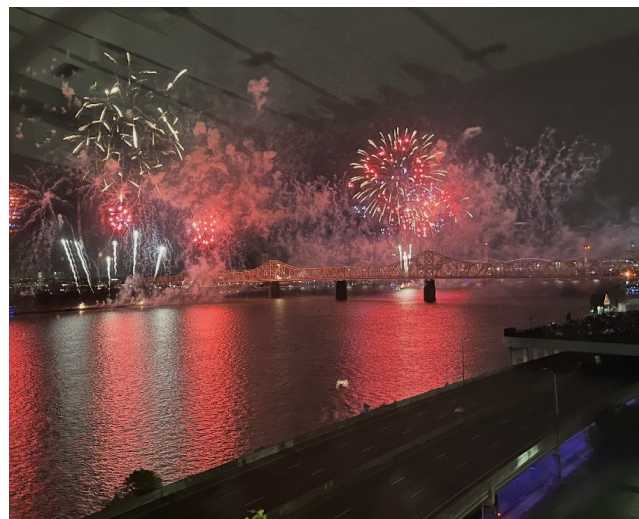
Model Act to Regulate Insurance Requirements for Transportation Network Companies and Transportation Network Drivers
(To be considered for re-adoption, along with potential amendments sponsored by Sen. Walter Michel (MS))

Health Insurance & Long Term Care Issues Committee:

Telemedicine Authorization and Reimbursement Model Act

NCOIL Spring Meeting in Pictures

Thank you Everyone for a Fantastic Meeting!



**Things to See
in Boston:**

Boston Tea
Party Ships &
Museum

Fenway Park

Freedom Trail

JFK
Presidential
Library and
Museum

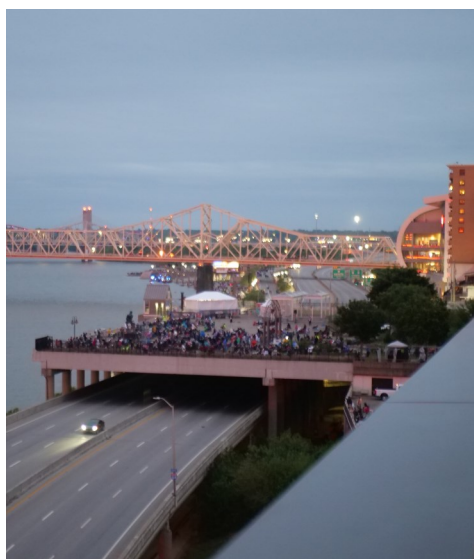
Museum of
Fine Arts

Public Garden

Quincy Market

Sail Boston

NCOIL Spring Meeting in Pictures



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 Veda
- 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
- AR Sen. Justin Boyd

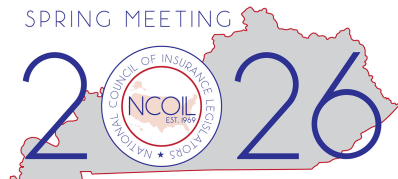
Reminder that Contributing States are eligible for two legislator stipends per National Meeting to help underwrite the cost of participating.

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](#)

SPRING MEETING



★ LOUISVILLE, KENTUCKY ★

[Click here to view the presentations & materials from the 2026 NCOIL Spring Meeting.](#)

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!

