



Sen. Paul Utke, MN
President



Will Melofchik
NCOIL CEO



Rep. Edmond Jordan, LA
Vice President



Inside this issue :

From the President's Desk	P. 1
New Model Law Adoption	P. 2
Distracted Driving Model Readopted	P. 3
Summer Mtg Minutes	P. 4
Annual Mtg Save the Date	P. 5
NCOIL Open Golf Outing	P. 5
YouTube/One on One	P. 6
Stipend Information	P. 6
Annual Mtg Schedule	P. 7

From the President's Desk

Senator Paul Utke (MN) - NCOIL President

Welcome to the third installment of my quarterly newsletter column.

I hope everyone has been enjoying a wonderful summer since we gathered in Boston last month for another highly successful NCOIL National Meeting. The work we have put in this year in an effort to continue advancing the organization and developing sound insurance public policy has been very encouraging and I'd like to take this opportunity to reflect on what we have accomplished so far and what we will continue to work on this year.

I'm proud to say the Boston Meeting was the highest attended NCOIL Meeting ever with 425 total participants including 76 legislators from 32 states, 16 first time legislators from 11 states, and 12 Insurance Commissioners with 15 Insurance Departments represented. This mix of strong turnout from legislators, regulators, and interested parties shows that the work we are putting in is paying off in a big way. We cannot be more appreciative of everyone for their efforts throughout the years as the only way NCOIL can succeed is by having a wide range of opinions participating in our discussions.

While the attendance at our National Meetings is of course encouraging, we have also made great progress so far this year on the policy front with the adoption of important and timely Model Laws and Resolutions including:

- Individual Coverage Health Reimbursement Arrangement (ICHRA) Model Act;
- Model Act Regarding Life Insurers' Use of Genetic Information;
- Charity Medical Care & Medical Debt Reform Model Act;
- Resolution in Support of Public Policy Improving Maternal Health; and
- Resolution Affirming U.S. State-Based Regulation of Artificial Intelligence in Insurance Consistent with the McCarran-Ferguson Act.

There of course is still a lot of work to do this year and we look forward to rounding out our 2026 Meetings this Fall with our Annual Meeting taking place from November 19th-22nd in Sanibel, FL. I look forward to continuing many of the robust policy discussions we have been having this year at the Annual Meeting as this is such an important time for legislators to be engaged and informed on the many different insurance issues across all lines impacting our constituents.

From the President's Desk (cont'd)

There are several important initiatives pending for the Meeting such as the:

- Strengthening Transparency in the 340B Drug Pricing Program Model Act, which I am proud to co-sponsor;
- Model Act Ensuring Access to Eye Care Services and Materials for Patients Through Transparent and Fair Business Practices by Vision Benefit Plans;
- Model Act Regarding Insurers' Use of Aerial Images;
- Amendments to the Model Act to Regulate Insurance Requirements for Transportation Network Companies and Transportation Network Drivers; and
- Amendments to the NCOIL Telemedicine Authorization and Reimbursement Model Act.

While we'll continue to work on these items, that of course doesn't mean that all, or any, of these initiatives will get adopted as nothing is set in stone at NCOIL. A consensus may not always be reached. But the discussion and debate around these issues is always beneficial no matter what the outcome is as we go back and work on legislation in our respective states with more knowledge on the issues. I look forward to working together to further those discussions and getting Models across the finish line in Florida.

Additionally, the Meeting will kick off with our Fifth Annual NCOIL Open Insurance Legislators Foundation (ILF) Golf Outing. The event will be held at 1 PM on November 19th at the Sanibel Island Golf Club. Past Outings have proven to be very successful in supporting the ILF and its mission of educating legislators, so we look forward to having everyone back out on the greens. I encourage you all to participate and you can find more information on the Golf Outing at the link [here](#).

Lastly, as some of you likely know, I was running for another term in the Minnesota State Senate and while I went to bed on election night having been declared the winner of my primary, those results had changed when I woke up the next morning in favor of my opponent. My team and I are still looking into everything for transparency's sake, but whatever the results may be, there is still a lot of work to get done throughout the rest of the year in both Minnesota and at NCOIL and I look forward to working with you all on these critically important issues in the lead up to our final Meeting of 2026.

Enjoy the rest of your Summer and see you in Florida!

Paul

NCOIL Adopts Charity Medical Care and Medical Debt Reform Model Act

Model Aims to Reduce the Financial Burden of Medical Debt by Strengthening Hospital Charity Care Screening Procedures and Prohibiting Medical Debt Obtained from Lifesaving and Emergency Care Services from Being Reported

Belmar, NJ – At the 2026 National Council of Insurance Legislators (NCOIL) Summer National Meeting in Boston, MA, the organization adopted the NCOIL Charity Medical Care and Medical Debt Reform Model Act sponsored by Rep. Tom Oliverson, M.D. (TX), Past NCOIL President, and co-sponsored by Sen. Paul Utke (MN), NCOIL President, and Rep. Brenda Carter (MI), NCOIL Secretary. The Model was passed by both the Health Insurance & Long Term Care Issues Committee and the NCOIL Executive Committee.

The Model provides states with a framework to establish important protections to ensure patients have access to available financial assistance before facing medical debt collection. It requires nonprofit hospitals to adhere to charity care screening procedures and prohibits hospitals from pursuing debt collections of any patient until the hospital verifies the patient is not eligible for the hospital's financial assistance program and charity care policy. It also promotes greater transparency and patient awareness of charity care programs in an effort to ensure there is clear information presented to patients on how to apply for such programs. Also, the Model states that if a hospital is found to be consistently non-compliant with following its charity care program requirements, the Attorney General shall be informed of the nature of the non-compliance who may bring an action in the name of the State to revoke the hospital's state tax exemptions.

Cont'd on Page 3



Rep. Jim Dunnigan, UT
Treasurer



Rep. Brenda Carter, MI
Secretary



Asw. Pamela Hunter, NY
Immediate Past President

Future NCOIL Meetings:

Annual 2026
November 19-22
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 Adopts Charity Medical Care and Medical Debt Reform Model Act (cont'd)

Additionally, the Model further strengthens consumer protections by limiting the impact of emergency medical debt on patients' financial stability. It prohibits creditors, debt collectors, and consumer reporting agencies from reporting or including medical debt arising from lifesaving and emergency care services on consumer credit reports. Together, these reforms aim to improve access to charity care programs, increase accountability for hospital non-compliance with such programs, and protect patients from the long-term consequences of medical debt.

"As both a legislator and healthcare provider, I was proud to sponsor this Model as it is certainly timely and needed," said Rep. Oliverson. "Ensuring that patients have access to the care they critically need and that there is proper oversight over hospital compliance with their charity care programs is essential in ensuring the system is well suited to support the people that need it most."

During the drafting and deliberation process, NCOIL legislators and staff heard from a wide array of interested parties including: the American Hospital Association (AHA), Ascension, Blood Cancer United, Dollar For, the Paragon Health Institute, and a patient who provided her personal experience in navigating hospital charity care programs.

"The passage of this Model demonstrates how state legislators can come together in a bipartisan way to address a pressing issue with practical solutions that promotes access to financial assistance programs while supporting a fair and sustainable healthcare system," said Sen. Utke. "The collaborative work that went into developing a balanced approach to charity care and medical debt reform really shows NCOIL at its best."

Rep. Michael Sarge Pollock (KY), Chair of the Health Insurance & Long Term Care Issues Committee, said, "The work that went into getting this Model over the finish line reflects the Committee's commitment to developing thoughtful, state-based solutions to challenges facing patients and healthcare providers alike. I know this will provide a much needed framework to states all around the country."

"The outcome achieved with this Model is the result of the Committee putting a significant amount of time and consideration into this very important issue," said NCOIL CEO Will Melofchik. "This really is a testament of the hard work of the legislators and interested parties that consistently stay engaged with NCOIL and I'm thrilled that the organization was able to adopt a Model that is focused on improving the lives of patients nationwide."

A full copy of the NCOIL Charity Medical Care and Medical Debt Reform Model Act can be viewed here: <https://ncoil.org/resource/ncoil-charity-medical-care-and-medical-debt-reform-model-act-adopted-july-2026/>

NCOIL Readopts Distracted Driving Model Act

Model Has Been Successful in Contributing to Safer Roads since Adoption in 2021

Belmar, NJ – At the 2026 National Council of Insurance Legislators (NCOIL) Summer National Meeting in Boston, MA, the organization readopted the NCOIL Distracted Driving Model Act. The Model was readopted by both the Property & Casualty Insurance Committee and the NCOIL Executive Committee.

The Model was originally adopted with the intent to provide States with a structure to strengthen distracted driving laws by establishing a comprehensive hands-free law to curb driver distraction. The Model makes distracted driving a primary offense which is an important part of the strategy to reduce traffic deaths and life altering crashes.

"I was glad to see NCOIL readopt this important Model that has had great success in terms of state adoption since it was passed by the organization in 2021," said Sen. Paul Utke (MN), NCOIL President. "Distracted driving has been a big topic in states all around the country, so I encourage states that have yet to adopt this Model to take a serious look at it in an effort to have safer roads."

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
Fort Lauderdale, FL
Marriott Harbor Beach

Spring 2029
April 12-15
Seattle, WA
The Westin

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

Annual 2029
November 7-10
San Antonio, TX
The Hyatt Regency

NCOIL Readopts Distracted Driving Model Act (cont'd)

Data shows that the implementation of the Model in certain States that have adopted it is paying big dividends. For example, according to reports from the Ohio State Highway Patrol and Ohio Department of Public Safety, together with telematics data, since the enactment of Ohio's law, the state has seen double-digit reductions in distracted-driving crashes and overall fatalities, and overall less phone use while driving. Also, after Iowa passed its hands-free law, traffic deaths fell 27% compared with 2024 levels, reaching near-century-low fatality levels in 2025, and telematics data shows reductions in on-screen tapping interactions, handheld calling, phone-motion events.

Pursuant to NCOIL bylaws, all NCOIL Model Acts are scheduled to be considered for re-adoption every five years. If a Model is not re-adopted, it sunsets.

NCOIL CEO Will Melofchik stated, "the Model Law readoption process is a very important part of NCOIL's work as it allows the organization to see how Models have been utilized by the states since adoption. It's clear that this Model has been a great success and I look forward to seeing even more states use this Model to best serve their constituents."

A full copy of the NCOIL Distracting Driving Model Act can be viewed here: <https://ncoil.org/resource/ncoil-distracted-driving-model-act-adopted-4-18-21/>

Interim Zoom Meeting of the NCOIL 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 Friday, September 25, 2026 at 12:00 p.m. ET/11:00 a.m. CT/10:00 a.m. MT/9:00 a.m. PT.

The purpose of the meeting is for the Committee to:

- continue discussion and take comments on the Strengthening Transparency in the 340B Drug Pricing Program Model Act sponsored by Rep. Tom Oliverson, M.D. (TX), and co-sponsored by Sen. Paul Utke (MN), NCOIL President, ahead of potential consideration at the Annual Meeting in November; and
- provide an opportunity for discussion and comments on the NCOIL Model Laws scheduled for readoption at the Annual Meeting. Those Models are the Resilient Revolving Loan Fund Model Act and the Company Licensing Modernization Model Act.

Registration will open soon at ww.ncoil.org

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



**Meeting Minutes from
the 2026 NCOIL Summer
National Meeting are now
available here**

***Annual Meeting
Model Laws for
Readoption:***

**NCOIL Resilient
Revolving Loan
Fund Model Act**

**Company Licensing
Modernization
Model Act**

**NCOIL Remote
Notarization Model
Act**

**NCOIL Uniform
Captive Insurer
Model Act**

**Identity Theft
Protection Model Act**

**NCOIL Insurer
Division Model Act**

**Telemedicine
Authorization and
Reimbursement Act
(TARA)**

**Model Act to
Regulate Insurance
Requirements for
Transportation
Network Companies
and Transportation
Network Drivers**

**Peer-to-Peer Car
Sharing Program
Model Act**

Save-the-Date: NCOIL Annual Meeting



**The 2026 NCOIL Annual National Meeting will take place from
November 19th-22nd at the Marriott Sanibel Harbour in
Sanibel, FL**

Registration will open in September



NCOIL is pleased to be holding the 5th Annual NCOIL Open Insurance Legislators Foundation (ILF) Golf Outing. Past Outings have proven to be very successful in supporting the ILF and its mission of educating legislators so we look forward to having everyone back out on the greens.

The event will be held on November 19th to kick off the 2026 NCOIL Annual Meeting in Sanibel, FL at the Sanibel Island Golf Club. The format is a shotgun scramble with balls in the air at 1:00 PM. A boxed lunch will be provided.

You can find more information on the outing including sponsorships and how to register at the link [here](#).

**Thank You to our
2026 Summer
Meeting Sponsors:**

Liberty Mutual

MassMutual

Progressive

**American
Optometric
Association**

Aflac

###

**Please Note That
Sponsorship
Opportunities for
the 2026 Annual
Meeting and 5th
Annual NCOIL
Open ILF Golf
Outing Are Now
Open**

**View Conference
Sponsorships Here**

**View Golf Outing
Sponsorship Here**

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
- 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



**[Click here to view all
presentations & materials
from the NCOIL Summer
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!

Things to See in Sanibel:

Arts & Entertainment Beaches

Cruises & Eco Tourism

Fishing

Golf & Tennis

Nature Tours & Historical Walks

Science & Nature Centers

Snorkeling & Scuba Diving

2026 NCOIL Annual Meeting Schedule

THURSDAY, NOVEMBER 19TH

5th Annual NCOIL Open Insurance Legislators Foundation (ILF) Golf Outing	1:00 PM		
Welcome Reception	6:30 PM	-	7:30 PM

FRIDAY, NOVEMBER 20TH

Welcome Breakfast	8:15 AM	-	9:45 AM
The Welcome Breakfast is an important opening session. The Committee meetings/sessions for Friday, November 20 th will start at approx. 10:00 a.m. and end at approx. 5:00 p.m. There will also be a luncheon for public policymakers and staff at approx. 1:00 p.m. Specific committee meetings/sessions will be listed in the next draft of the schedule	10:00 AM	-	5:00 PM
CIP Member & Sponsor Reception	6:00 PM	-	7:00 PM

SATURDAY, NOVEMBER 21ST

Committee meetings/sessions for Saturday, November 21 st will start at approx. 9:00 a.m. and end at approx. 5:00 p.m. There will also be a Keynote Luncheon for all attendees at approx. 1:00 p.m. Specific committee meetings/sessions will be listed in the next draft of the schedule	1:00 PM		
Women's Caucus Reception ***Open to All Women Attendees***	6:30 PM	-	7:30 PM

SUNDAY, NOVEMBER 22ND

Committee meetings/sessions for Sunday, November 22 nd will start at approx. 9:00 a.m. and end at approx. 1:00 p.m. Specific committee meetings/sessions will be listed in the next draft of the schedule	9:00 AM	-	12:30 PM
Executive Committee	12:30 PM	-	1:00 PM

