November 10, 2026

The Honorable Paul Utke, president
The Honorable Edmund Jordan, vice president
The Honorable Jim Dunigan, treasurer
The Honorable Brenda Carter, secretary
National Council of Insurance Legislators
cc: William Melofchick, CEO

Re: Comments on the NCOIL Model Act Ensuring Access to Eye Care Services and Materials for Patients through Transparent and Fair Business Practices by Vision Benefit Plans

Dear Senator Utke and Representatives Jordan, Dunigan, and Carter:

On behalf of the American Council of Life Insurers, we urge you to **oppose** the draft *Model Act Ensuring Access to Eye Care Services and Materials for Patients through Transparent and Fair Business Practices by Vision Benefit Plans*.

ACLI has serious concerns that the current draft model act, if enacted in states, would significantly increase the cost and accessibility of vision care. The proposed requirements on reimbursement, network administration, and regulatory enforcement would have far-reaching negative impacts on employers and consumers who depend on affordable vision care.

Most ACLI member life insurance companies that offer vision care benefits are not themselves vision care plans but contract with those plans to offer vision benefits to employers as a suite of voluntary group benefits for their employees. They do so because vision care plans have unique expertise, purchasing and claims administration systems, and provider networks that allow them to offer high quality and extremely cost-effective vision care coverage plans. We are very concerned that the severely restrictive, burdensome, and consumer-unfriendly requirements in the draft model act would make it very difficult for life insurers to continue to offer these highly valued benefits.

The draft model act could increase not only the cost of vision insurance, but out-of-pocket costs for consumers by restricting the ability of vision care plans to negotiate for high-quality, cost-effective vision services and eyewear. This could, in turn, cause consumers to forgo routine eye examinations and other important vision care services.

Some of ACLI's primary concerns with the draft model act are as follows:

- **Objective Network Participation Standards**
  Providers should maintain clinical independence, but vision care plans must also be able to establish and enforce reasonable, uniform standards governing credentialing, quality, clinical performance, administrative capability, network operations, and consumer benefits, and discontinue contracts with optometrists who are not meeting those standards.
- **Noncovered Services and Preferred Laboratories**
  The draft model would limit the ability of vision care plans to negotiate discounts for noncovered services

The American Council of Life Insurers (ACLI) drives public policy and advocacy on behalf of the life insurance industry. Our 275 member companies provide products like life insurance, workplace benefits, annuities, long-term care, and more to help 90 million American families protect the lives they've built, support the people who depend on them, and prepare for a secure retirement. As the single largest investor in U.S. corporate bonds, America's life insurers invest $8.9 trillion across the U.S. economy.

and materials. This would benefit optometrists but harm their patients. Notably, vision care plans rely on affiliated, credentialed laboratories that meet strict quality standards to secure favorable prices for eyeglasses and contact lenses. Nonaffiliated laboratories may offer financial incentives to providers to utilize their services, which cost their patients substantially more for lower-quality products.

- **Onerous One-Sided Requirements**
  The proposed disclosure, contracting, and communication requirements would apply solely to insurers and vision care plans, with no corresponding requirements for providers. The required disclosure would be of no benefit to consumers; it would increase administrative costs by requiring several pages of information that is irrelevant to either the provider or their patients.

ACLI is supportive of legislative frameworks that promote consistency across state jurisdictions. NCOIL model laws typically involve extensive stakeholder collaboration and compromise among insurers, provider groups, legislators, and consumer representatives. However, the draft model has been developed based only on the concerns of optometrists. The concerns of vision care plans and insurers have not been adequately considered or addressed.

NCOIL model laws aim to prioritize consumer protection and preserve affordable coverage, while respecting providers' clinical independence. The draft model would do the opposite – it would prioritize the financial interests of optometrists, while leaving consumers to pay the price.

ACLI urges you to oppose the draft model law and instead call for more open discussions and negotiations to find common ground that benefits the consumers you represent. Thank you for considering our comments and please do not hesitate to reach out to me if you want to discuss our concerns further.

Sincerely,



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