

Draft date: 3/11/25

*2025 Spring National Meeting
Indianapolis, Indiana*

NAIC/CONSUMER LIAISON COMMITTEE

Sunday, March 23, 2025

12:45 – 2:15 p.m. ET

JW Marriott Indianapolis—JW Grand 5–10—Level 3

ROLL CALL

NAIC Member

Grace Arnold, Chair
D.J. Bettencourt, Vice Chair
Mark Fowler
Lori K. Wing-Heier
Peter M. Fuimaono
Alan McClain
Ricardo Lara
Michael Conway
Andrew N. Mais
Trinidad Navarro
Karima M. Woods
Michael Yaworsky
Jerry Bump
Dean L. Cameron
Ann Gillespie
Timothy J. Temple
Marie Grant
Anita G. Fox
Mike Chaney
Angela L. Nelson
Scott Kipper
Justin Zimmerman
Alice T. Kane
Adrienne A. Harris
Mike Causey
Jon Godfread
Judith L. French
Glen Mulready
Andrew R. Stolfi
Michael Humphreys
Alexander S. Adams Vega
Cassie Brown
Tregenza A. Roach

Representative

Grace Arnold, Chair
D.J. Bettencourt, Vice Chair
Larry Chapman
Heather Carpenter
Peter M. Fuimaono
Alan McClain
Ricardo Lara
Michael Conway
Kurt Swan
Susan Jennette
Sharon Shipp
Sheryl Parker
Sam Thomsen
Randy Pipal
Corbin McGhee
Ron Henderson
Marie Grant
Renee Campbell
Ryan Blakeney
Jeana Thomas
Scott Kipper
Justin Zimmerman
Margaret Pena
Bhavna Agnihotri
Angela Hatchell
John Arnold
Jana Jarrett
Donna Dorr
Andrew R. Stolfi
Michael Humphreys
Alexander S. Adams Vega
Cindy Wright
Tregenza A. Roach

State/Territory

Minnesota
New Hampshire
Alabama
Alaska
American Samoa
Arkansas
California
Colorado
Connecticut
Delaware
District of Columbia
Florida
Hawaii
Idaho
Illinois
Louisiana
Maryland
Michigan
Mississippi
Missouri
Nevada
New Jersey
New Mexico
New York
North Carolina
North Dakota
Ohio
Oklahoma
Oregon
Pennsylvania
Puerto Rico
Texas
U.S. Virgin Islands

Jon Pike
Scott A. White
Patty Kuderer
Allan L. McVey
Nathan Houdek
Jeff Rude

Tanji J. Northrup
Zuhairah Tillinghast
Patty Kuderer
Allan L. McVey
Sarah Smith
Jeff Rude

Utah
Virginia
Washington
West Virginia
Wisconsin
Wyoming

NAIC Support Staff: Lois E. Alexander

2025 NAIC Consumer Representatives

Theresa Alban—*Cystic Fibrosis Foundation (CFF)*
Amy Bach—*United Policyholders (UP)*
Kellan Baker—*Whitman-Walker Institute*
Charles Bell—*Consumer Reports (CR)*
Ashley Blackburn—*Health Care For All (HCFA)*
Brendan M. Bridgeland—*Center for Insurance Research (CIR)*
Jaclyn de Medicci Bruneau—*Ceres*
Bonnie Burns—*California Health Advocates (CHA)*
Jalisa Clark—*Georgetown University Center on Health Insurance Reforms*
Laura Colbert—*Georgians for a Healthy Future (GFHF)*
Brenda J. Cude—*University of Georgia*
Lucy Culp—*The Leukemia & Lymphoma Society (LLS)*
Deborah Darcy—*American Kidney Fund (AKF)*
Michael DeLong—*Consumer Federation of America (CFA)*
Shamus Durac—*Rhode Island Parent Information Network (RIPIN)*
Eric Ellsworth—*Consumers' Checkbook, Center for the Study of Services*
Erica Eversman—*Automotive Education and Policy Institute (AEPI)*
Carly Fabian—*Public Citizen*
Joseph Feldman—*Cover My Mental Health NFP*
Lauren Finke—*The Kennedy Forum (TKF)*
Adam Fox—*Colorado Consumer Health Initiative (CCHI)*

Stephanie E. Hengst—*The AIDS Institute*
Marguerite Herman—*Healthy Wyoming*
Brenda Claire Heyison—*Center for Budget and Policy Priorities (CBPP)*
Anna Schwamlein Howard—*American Cancer Society Center Action Network (ACS CAN)*
Anna Hyde—*Arthritis Foundation*
Janay Johnson—*American Heart Association*
Amy Killelea—*Individual Consumer Advocate*
Kenneth S. Klein—*Individual Consumer Advocate*
Peter R. Kochenburger—*Individual Consumer Advocate*
Erin Miller—*Community Catalyst*
Carl E. Schmid, II—*HIV+Hepatitis Policy Institute*
Jennifer Snow—*National Alliance on Mental Illness (NAMI)*
Deborah Steinberg—*Legal Action Center (LAC)*
Harry Ting—*Individual Health Care Consumer Advocate*
Wayne Turner—*National Health Law Program (NHeLP)*
Milo Vieland—*Legal Council for Health Justice*
Brent Walker—*Coalition Against Insurance Fraud (CAIF)*
Richard M. Weber—*Life Insurance Consumer Advocacy Center (LICAC)*
Caitlin Westerson—*United States of Care (USofCare)*
Jackson Williams—*Dialysis Patient Citizens (DPC)*
Sylvia Yee—*Disability Rights Education and Defense Fund (DREDF)*

AGENDA

1. Hear a Summary of the NAIC/Consumer Participation Board of Trustees Meeting—*Commissioner Grace Arnold (MN)*
2. Hear a Presentation on How Recent and Upcoming Federal Actions Will Impact State Regulation of the Health Insurance Market—*Stephanie Hengst (The AIDS Institute), Anna Hyde (Arthritis Foundation), and Wayne Turner (NHeLP)—18 minutes*
3. Hear a Presentation on the Impact of Health System Consolidation on Affordability and Access for Consumers—*Caitlin Westerson (USofCare), Lucy Culp (LLS), and Ashley Blackburn (HCFA)—18 minutes*
4. Hear a Presentation entitled, Overburdened: The Dramatic Increase in Homeowners Insurance Premiums and its Impact on American Homeowners—*Michael DeLong (CFA)—18 minutes*
5. Hear a Presentation on the Insurance Problems in Los Angeles and What We Should Learn from Them—*Kenneth S. Klein (Individual Consumer Advocate) and Amy Bach (UP)—18 minutes*
6. Hear a Presentation on Consumers Needing Help Finding Insurance Advisors—*Richard M. Weber (LICAC) and Harry Ting (Individual Health Care Consumer Advocate)—18 minutes*
7. Discuss Any Other Matters Brought Before the Liaison Committee—*Commissioner Grace Arnold (MN)*
8. Adjournment