2015 Spring National Meeting  
Phoenix, Arizona  

NAIC/CONSUMER LIAISON COMMITTEE  
Sunday, March 29, 2015  
1:30 – 3:00 p.m.  
Phoenix Convention Center North—Room 132—Street Level  

ROLL CALL  

Marguerite Salazar, Chair  
Ken Selzer, Vice Chair  
Jim L. Ridling  
Lori K. Wing-Heier  
Dave Jones  
Anne Melissa Dowling  
Karen Weldon Stewart  
Chester A. McPherson  
Gordon I. Ito  
TBD  
Stephen W. Robertson  
Sharon P. Clark  
Al Redmer Jr.  
Annette E. Flood  
Colorado  
Kansas  
Alabama  
Alaska  
California  
Connecticut  
Delaware  
District of Columbia  
Hawaii  
Illinois  
Indiana  
Kentucky  
Maryland  
Michigan  
Mike Rothman  
Mike Chaney  
Scott J. Kipper  
John G. Franchini  
Wayne Goodwin  
Mary Taylor  
John D. Doak  
Laura N. Cali  
Raymond G. Farmer  
David Mattax  
Todd E. Kiser  
Jacqueline K. Cunningham  
Mike Kreidler  
Michael D. Riley  
Ted Nickle  
Minnesota  
Mississippi  
Nevada  
New Mexico  
North Carolina  
Ohio  
Oklahoma  
Oregon  
South Carolina  
Texas  
Utah  
Virginia  
Washington  
West Virginia  
Wisconsin  

2015 NAIC Consumer Liaison Representatives  

Elizabeth Abbott  
Amy Bach  
Binny Birnbaum  
Brendan M. Bridgeland  
Bonnie Burns  
Brenda J. Cude  
Howard Goldblatt  
Kathleen Gmeiner  
Marguerite Herman  
Anna Howard  
Timothy Stoltzfus Jost  
Debra Judy  
Karrol Kitt  
State of California, Office of the Patient Advocate  
United Policyholders  
Center for Economic Justice (CEJ)  
Center for Insurance Research  
California Health Advocates  
University of Georgia  
Coalition Against Insurance Fraud  
Universal Health Care Action Network (UHCAN) of Ohio  
Consumer Advocates: Project Healthcare  
American Cancer Society  
Cancer Action Network  
Virginia Organizing  
Colorado Consumer Health Initiative  
The University of Texas at Austin  
Peter Kochenburger  
Sonja L. Larkin-Thorne  
Angela Lello  
Adam Linker  
Sarah Lueck  
Annalise Mannix  
Claire McAndrew  
Stephanie Mohl  
Lincoln Nehring  
Jesse O’Brien  
Christina Postolowski  
Lynn Quincy  
Andrea Routh  
Alyssa Vangeli  
JoAnn Volk  
Jackson Williams  
Cindy Zeldin  
University of Connecticut School of Law  
Consumer Advocate  
Autism Speaks  
North Carolina Justice Center  
Center on Budget and Policy Priorities  
Fair Insurance Rates in Monroe  
Families USA  
American Heart Association  
Voices for Utah Children  
Oregon State Public Interest Research Group (OSPIRG)  
Young Invincibles  
Consumers Union  
Missouri Health Advocacy Alliance  
Health Care For All  
Georgetown University Health Policy Institute  
Dialysis Patient Citizens  
Georgians for a Healthy Future  

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AGENDA

1. Introduce 2015 NAIC Consumer Representatives—Commissioner Marguerite Salazar (CO)

2. Consider Adoption of Nov. 17 Minutes—Commissioner Marguerite Salazar (CO) (see NAIC Proceedings – Fall 2014, NAIC/Consumer Liaison Committee Nov. 17, 2014, minutes)

3. Hear a Presentation on a New Risk Classification Providing an Example of Unfair Discrimination in Current Rate Filings—Birny Birnbaum (CEJ) Attachment One

4. Hear a Presentation on the Potential Consequences of King v. Burwell for State Insurance Regulation—Timothy Stoltzfus Jost (Virginia Organizing), Kathleen Gmeiner (UHCAN) and Adam Linker (North Carolina Justice Center)

5. Hear a Presentation on Consumer Perspectives on Recent NAIC Market Analysis and Market Conduct Initiatives as They Affect Health Insurance—Andrea Routh (Missouri Health Advocacy Alliance)

6. Hear a Presentation on Out-of-Network Bills, Legislative and Regulatory Remedies Being Considered by the States and Network Adequacy—Lynn Quincy (Consumers Union), Anna Howard (American Cancer Society Cancer Action Network) and Claire McAndrew (Families USA) Attachment Two

7. Hear a Presentation on Incentivizing Mitigation: Premium Discounts and Support for Consumers to Make Risk Reduction Improvements to Structures—Amy Bach (United Policyholders) and Annalise Mannix (Fair Insurance Rates in Monroe)

8. Hear a Presentation on Non-Discrimination in Health Plan Benefit Design—Stephanie Mohl (American Heart Association) Attachment Three-a and Three-b

9. Discuss Any Other Matters Brought Before the Committee—Commissioner Marguerite Salazar (CO)

10. Adjournment