## IAC 2/2/2023 meeting notes

- Role call
  - Absent:
    - Sarah Kilburn
    - Michelle gustuvson (special guest)
    - Dave Nessler-kass
- November meeting minutes approval
  - Motion to approve minutes passed without opposition
- Jim thanks to former chairs and EC members
- Update that we are looking to update website to make it easier for people to learn about and apply for membership in the committee
- EC slate presented and voted on as a slate:
  - o Motion to approve EC members passes without opposition
- Commissioner Stolfi report
  - Health insurer compliance with reproductive health equity act (RHEA) market conduct exams released
  - Reproductive Health Services required to be provided without cost sharing
  - 12 simultaneous exams on insurers found that lots of cost sharing still being incurred
  - Reports issued on 2/1
  - Findings were generally three things:
    - All carriers = failure to fully implement RHEA requirements around claims (some evidence of claim denial or cost-sharing)
    - 3-4 carriers = failure to appropriately cover contraceptives
    - ~5 carriers = failure to properly resolve consumer complaints or have systems set up in a way that appropriately responds to consumer complaints/grievances
  - Next steps:
    - Ensuring compliance
    - Penalties
    - rules/guidance for more clarity to companies
    - education for consumers
  - answered questions from committee members
  - tribal consultation
    - formal appointment process = Ruth Kemmie and Andrew Stolfi
    - but also need less formal consultation, communication and engagement with tribes
    - rulemaking, legislative issues, programming ask: does this affect the tribes and make sure we engage with them
  - strategic planning
    - working with stakeholders, new governor's priorities
    - governor delivered 11 agency expectations, those include DEI plan and strategic plan, which DCBS is working on

- o governor's budget
  - focused on equity and focused on operational excellence
  - asked for 25 new staff, including 13 staff at DFR got all except one position
  - very excited, but only Governor's recommendation to legislature the Legislature will need to actually fund it
  - TK KEEN: asked for three positions in consumer outreach and advocacy; asked for consumer advocate for wildfires
  - IAC URGED TO ADVOCATE MARCH 27/28 IS WHEN BUDGET IS IN WAYS AND MEANS (JOINT COMMITTEE ON TRANSPO AND ...)
- Karla consumer liaison report
  - Looking to late February on-boarding for new position education outreach coordinator
  - Social media and other education campaigns
  - Classes and presentations
    - Mobile consulates with Mexican consulate
    - Small business insurance class
    - OHSA Spanish conference
    - FACT Oregon
    - Fix-it fairs
  - In-development projects
    - NAIC buyer's guide
    - Earthquake insurance education/disaster preparedness
    - Outreach around strategic planning
    - Make website more accessible and consumer friendly
  - Trends
    - SB 762 Fire Marshalls educating consumers around reducing fire risk, home insurance, inventorying personal property, etc.
    - Gearing up for wildfire season working with OEM
    - Cybersecurity insurance
    - Cryptocurrency education/outreach
  - Sponsorship program
    - Awarded five organizations awards
    - Will work on newsletters, events, presentations, panels, etc.
  - Events
- Legislative Report
  - o Provided to committee
- Topics
  - Insurers: auto rating, universal health care, basic health plan implementation, AI and machine learning
  - Producers repeats, plus PFML
  - Consumers list of 9
    - Behavioral health equity issues
    - Dongles/insurance tracking
    - Consumer outreach efforts/education advocacy efforts

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## o OVERLAP

- Wildfires
- Auto rating
- Universal health care
- Timing of discussions to match up with legislative schedule
- Next meeting = wildfires + key healthcare issues in the legislature
  - o (final decision by executive committee)
  - o Executive committee will update the committee and send out an agenda of topics