



## Division of Financial Regulation Insurance Advisory Committee

Thursday August 4, 2022 1:00 pm -3:00 pm

### Microsoft Teams meeting

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### Agenda

**1:00pm -1:05p:** Welcome and roll call- Ryan Chieffo, IAC Chair  
- (Absent) Tamra, Jennifer Baker, Chris Boone, Dawn Miller

**1:05pm – 1:08pm:** Approval of minutes for April 2022 meeting-Karla Martinez, Consumer Liaison  
- Adopted

**1:08pm -1:30pm:** Commissioner Stolfi's report

NAIC Portland: Oregon is hosting the summer NAIC national meeting. We chair the health innovations working group. We got two focuses, telehealth and telehealth medicine to improve access to care.

Consumer Liaison Committee: We chair the consumer liaison committee one of the most important committees for NAIC. Took a real look on how we can further improve the work that consumer reps are doing.

Wildfires: We are now in the height of wildfire season. The state developed a wildfire map to create a resource for the public to see what the risk level of the property is. There is a new position in the gov office to coordinate some things. There is a fear, someone stated at a meeting that they have travelers and they were told they were not going to be covered because of the map. We are trying our best to correct this info, we have been engaging with insurance companies about this. We are really trying to correct that. It is not surprising that consumers are getting rate increases.

Health Insurance: Work continues to go on for the Bridge task force. There are folks that might lose Medicare coverage. Actuarial analyses we should have next month. Dealing with silver loading.

RHEA: This law was passed in 2017, it requires insurers to provide covering reproductive health including abortion at no cost this went into effect in 2019. We picked three forms and launched exams of all insurers in the state. We are wrapping this process up have sent final draft report. They have 30 days to request a hearing or ask any questions. The data collecting we did were confirmed with our exams that some companies are in a much better spot than others. There is still some work to do, expect to see reports some time next month. Our enforcement team has been involved they will start formal enforcement activity.

Strategic Planning: We got a stirring company that has helped push this a long. We are focusing first on our mission and values. We want to make sure we are accurately describing who we are and what we do. Please look out and I want to make sure we are going down the right path.

Ryan C: Is there any big things in the long term care market? No structural changes in the plain field, it is still the same that we've been on for a while.

**1:30pm – 1:40pm:** DFR Consumer Liaison report-Karla Martinez

Complaints Report: 2,131 complaints answered 2614 calls included services lines and financial.

Job Fillings:

- Patrick Walsh: Life & health advocate
- Lane Thompson: Student Loan Ombudsman

Social Media: social media topics coming up are the outreach grant program. Encouraging partners to like our page and follow us on Facebook and Twitter

Events:

- Tabling Event- Early July
- Blue River- Helped fire victims and did some hands on work with survivors and took complaints.
- Mexican Consulate in Tillamook a couple weeks ago
- Wildfire Deschutes event in La Pine

Developments:

- 1 pager on manufactured home insurance.
- Consumer Awareness Survey
- Fraud Fighters Conference
- Working on start up Oregon
- Continuation to support Mexican consulate doing mobile events for Spanish speakers
- New development on radio & tv ads, working on creating ad in English and Spanish

- Working on partner feedback sessions met with several partners (14) requested how we can collaborate and out reach material

#### Trends & Issues:

- Working with Policy on finishing the no surprises act. We have more request on cyber security, doing material and publications on that
- Foreclosure Prevention
- Doing a lot of work around DEI with our partners

Sponsorship Program: Excited to work with organizations we will be selecting 5 with grant of \$25,000. The goal is to protect our partners and their underserved community. We are going to be hosting two session on 8/9 and 8/10. Asking for folks to spread the word. We considered the application process we have website dedicated to this so folks can apply.

**1:40pm – 2:20pm:** Follow up discussion: *Paid Family & Medical Leave Insurance Program (outreach efforts)*

Michael Drummonds: started a conversation to give us a quick review. The unpaid leave is drafting and finalizing our project standards that will be released no exact date on this. There are three options that employers have for unpaid Oregon. At the moment the DCBS is close to having the internal discussions wrapped up. We will be reviewing insurance products, we will ultimately approve the products.

Michelle Roland-Schwartz & Kaitlynn Chritton: Outreach engagement manager our primary role was to build a team that started from 3 to 9 or 10. This will provide engagement across the state. Michelle shared and talked about websites including the Paid Leave Oregon website, Paid Leave Oregon Resources, Paid Leave Oregon Events Calendar, Paid Leave Oregon Contact Us, Paid Leave Oregon Bulletin and Paid Leave Oregon YouTube channel. There is a 2 day business day turnaround for response. The Communications team has a plan specific to bulletins going out. Will have our own Paid Leave Oregon page on Facebook, Instagram and Twitter.

Letters and modeled notices: Drafting is happening with notices for employers. Employers will around November get a employer letter letting them know about the program. Sarah Kilburn has been working with unpaid Oregon on how to expand outreach. This is a complex program payroll deductions will start shy of 4 months. We work with families with children with complex health needs. We are hearing from peers and families is that people don't know about this program. Concerned there is not enough outreach. Paid FMLA is something that is imperative. Have been working on a tip sheet about this program.

Sarah K: If employer has less than 25 employees if rather than collect can they cover the employees contribution on the state plan? Yes

**2:20pm-2:50pm:** IAC Committee topic of interest #3: The use of insurance credit scoring in auto insurance rating: Impact of limiting credit score to the insurance industry.

Cassie Soucy: Wanted to make sure this is a topic we can spend some time on. A bill was introduced in 2020 and did not pass. Came back in 2021 and did not pass. Cassie gave us an overview on what the bill is and has been working on this bill since 2021, ran through highpoints on this bill. Auto insurance rating there is different factors based on their risk level. Driver info, annual mileage, type of car, purpose. Insurance claim history, demographic, marital status another factor that is commonly used is credit history. This is disadvantage for black, latino and low income communities.

**2:50pm-3:00pm:** Roundtable