

## IAC 11/6/2023 meeting minutes

- Roll Call
  - o No quorum today, cannot vote on executive committee candidates for 2024
  - o Suggestion for potential vote by email or special interim meeting
- Commissioner's report
  - o Universal Health Plan Governance Board – DCBS is providing services to independent board, including job search for executive director and board recruitments
  - o NAIC work - Commissioner discussed his and staff roles at NAIC
    - Suggested IAC partner with Commissioner to find consumer representative to NAIC from Oregon
  - o DCBS Strategic Planning – goal is to have that done by the end of this year; DFR is also working on their own strategic planning
    - Also working on revisions to DEI strategic plan, and will publish an internal audit of DEI
  - o Drug Pricing Transparency Program - Annual Public hearing on December 7
  - o 2024 Legislative session - Short session, no agency bills
  - o Wildfire risk map state tour - Nine stop tour, very informative
- Consumer Liaison
  - o 688 emails received, 1,200 complaints in Q3
  - o Filled education and engagement manager position
  - o Social media, radio, TV messaging – focus on disaster preparedness, student loan repayment
  - o Events – completed 36 county in person outreach events; 35 additional events in Q3
  - o Completed first ever CCV webinar to help homeowners file insurance claims
  - o Next year sponsorship award winners:
    - Fact Oregon
    - Financial Beginnings of Oregon
    - Warm Springs Community Action Team
    - Community Connection of NE Oregon, Inc.
- Executive Committee voting – no quorum, but Chair presented slate of existing EC members as nominees for next year. No comments from committee, but voting will have to be done another time with a quorum
- Legislative and Rulemaking update
  - o DCBS focus is on rulemaking after 2023 long session, so not much by way of legislative updates
  - o Rulemaking updates highlighted six upcoming rulemaking efforts coming out of 2022 and 2023 legislative sessions.
- Priority issues for consumer advocates:
  - o Public health care option with sustainable benefit package without high out of pocket cost, client choice of providers, etc.
  - o Network adequacy
  - o Major priority to consider behavioral health equity issues so consumers can receive adequate mental health and drug addiction treatment coverage
  - o Accessibility and transparency issues around rising costs of prescription drugs

- Climate change
- Credit rating for calculating auto insurance – emphasis should be on driving record
- Consumer discount process within auto insurance allowing for the tracking of driving in real time in exchange for potential discounts – not enough transparency and inappropriate use of data
- Supporting consumer outreach efforts and education and outreach efforts
- Review of insurance issues for homeowners and renters around wildfires
- Other commentary from committee:
  - Focus on impact to historically marginalized groups and communities, need to build in DEI lens to everything
  - Financial literacy training in schools should include insurance products
- Priority issues for industry
  - U.S. Wildland Fire Mitigation and Management Commission report and furthering work on wildfire safety and mitigation in partnership with industry
  - Paid Leave Oregon implementation and education for consumers
  - Basic Health Plan – work to mitigate rate impacts to individual market participants
  - Committee process: recommend discussion on whether to continue publishing minutes to website, as concern exists for companies to speak candidly
  - Other commentary from committee:
    - Work continues on mitigating rate impacts from basic health plan
    - Will have discussion on minutes with intent to find satisfactory outcome to all perspectives
- Priority issues for producers
  - Medicare advantage participation for hospitals and providers
  - Other commentary from committee:
    - Worth additional discussion, as this could be very concerning for seniors and presents complex issues between hospitals, insurance companies, regulator, and Medicare