



**Meeting Notes**  
**Division of Financial Regulation**  
**Insurance Advisory Committee**

April 27, 2021  
9:00 am-11:00 am

**1. Call to Order: Jennifer Baker, Chair**

Chair Jennifer Baker, welcomed everyone and conducted a roll call of participants:

In attendance included: Consumer representatives: Jerry Cohen and Jim Davis (Tamara Bakewell had conflict).

Industry representatives included Jennifer Baker, Eric Cutler, James Workington, Ryan Chieffo and David Nessler-Cass.

Industry Producers included: Wendy Abel-Hatzel, Christopher Boone, Dawn Miller, Patrick O'Keefe and David Willis.

DCBS/DFR staff included Commissioner Stolfi, Nancy Yuill, Veronica Murray, Tricia Goldsmith, TK Keen, Alex Cheng, Jesse O'Brien, Kirsten Anderson, Michael Schopf, Tashia Seizmore and Cassie Soucy.

**Committee Action and Division Reports and Discussion**

**2. Commissioner Stolfi's Report**

- Review of Charter and Jennifer's new position: Per review it is OK that Jennifer remain on IAC and in her role. The position is not set in Charter by employer per se, but by industry.
- Budget: The agency budget is as it proposed and a work session by Joint Ways & Means is expected shortly. Unlike most agencies, DCBS does not rely upon GR funding and actually it supports other areas from its funding. Because of this, action on its budget is expected to take place much sooner than the rest of agencies' budgets. For example: Of the over \$1 Billion funds brought in via regulated sources, funds go to OHA, OHSU, Counties, etc. \$280 Million goes towards DCBS operations.
- Staffing update: Nancy Yuill is our newly appointed (February) Consumer Liaison. IAC member Jim Davis applauded this and noted the invaluable role of this position. JP Jones has officially "retired" from DCBS and Kirsten Anderson is in the Acting Deputy role at least through the current Legislative session.
- COVID Quarantine Relief Fund update: Reminder--The \$30 million fund was assigned to DCBS to set up and distribute as a benefit program to bridge the gap for employees who need to take two weeks of sick leave for quarantine, but their employer does not provide COVID sick leave. This fund fills exemptions that are in the CARES act. Over 30,000 checks in over \$20 million have been distributed to date. A slight uptick in claims has recently occurred.
- A [Wildfire Outreach Town hall](#) will be held Thursday April 29.
- Oregon Reinsurance Program: State had been awarded \$54 million and joined other states in requesting that Federal Government reexamine how monies are distributed given recent Stimulus changes. The Feds just indicated they will indeed reexamine this.
- Key points on Session (not to steal Jesse's thunder): All agency priorities are alive, but two. The Rx Update bill failed due to a procedural hurdle (a House member was not available for the vote)

and the Auto credit fairness bill could not get out of its House Committee. HB 2508 (telehealth); HB 3272 (Wildfire insurance issues); HB 2, 010 (study bill on public option) and SB 65 (move Exchange from DCBS to OHA) all are on track.

- Random thoughts:
    - Trade offs in a virtual session: tough across board and makes it difficult to collaborate and educate, yet seems to also allow those from afar ability to now testify. How this plays out post-COVID will be interesting.
    - Mandates: Sees analogy to what insurance is about; ie shared risk and costs.
    - Q&A on the issue of Credit scores and driver insurance. DCBS concern is the emphasis placed on credit scores, not their use per se. It was suggested by an IAC member that a workshop of all parties might be held to flesh out the uses of credit scores across various industries (such as banks etc).
  - Charter/Mission of IAC: We should flag 1-2 issues for DCBS and IAC to focus on as hot issues or trends. Also, we need MORE consumer representatives. Jennifer asked each member to identify 5 organizations from which to she wants to approach. Jim Davis offered up the Oregon Consumer League. Another IAC member suggested we consider the Chambers of Commerce consumers as well.
3. Veronica Murray addressed DFR Equity Work: DCBS now has gone from a 10% to 17% persons of color as employees. But the key is less about numbers than human capital. An Advisory Council has been created and all members are equal; Commissioner Stolfi is a participant, but not a chair or leader of it. The next meeting is May 5, heritage recognition and IAC members will receive invitation/link. An external facing website also is available. Jerry Cohen noted that Veronica can be a great help in connecting with organizations to seek out members for the IAC, not just immediate Consumer positions, but moving forward Industry and Agent/Broker positions.
  4. Michael Schoepf, State Continuation Guidance: American Rescue Plan Act (ARPA) continues COBRA at no cost from April 1-September 30. The State law (mini-COBRA for those employers less than 20 employees) also falls under ARPA. Note that the persons effected cannot be eligible for Medicare or for another group plan (spouse/community partner has plan that can cover). The payroll tax credit raises the complexity. There are now some FAQs and notices for model use developed by US Department of Labor, Health & Human Services and Treasury. DCBS is still working with carriers on language to use in notices.
  5. Legislative Update (Jessie O'Brien): Commissioner Stolfi addressed the agency's bills he prioritized. The handout provided covers bills being tracked. Jesse noted that any bill that may affect staffing of DCBS is monitored to address capacity concerns that need to be raised.
    - HB 3772 on Wildfires just passed House Monday.
    - HB 2484 addresses insurance issues around home-based childcare facilities. The Department of education Early Childhood unit will lead on this while overall insurance regulation remains with DCBS.
    - There was also dialogue by IAC members regarding health plans spreading costs regarding what is deemed "medically necessary" as the fee for service model fails to shift emphasis upon quality care. Alternative payment models need to be explored more in depth.

6. Tricia Goldsmith and Nancy Yuill: Advocacy & Outreach Roundtable discussion: Tricia shared data with a PowerPoint. She noted how closely they are working with Oregon Department of Justice. She then introduced Nancy and her amazing background in advocacy and outreach. Nancy loves to educate and help consumers and respond to crises, but also wants proactive campaigns. So the Wildfire outreach is as much “what needs to be in place next time” as it is responding to immediate problem. She also cited outreach with Tribal communities and wildfires and expanding partnerships with underserved communities.
7. Approval of January minutes with edit to correct Patrick O’Keefe’s name. Motion, second and passed by IAC.
8. Roundtable: Suggested we add time to discuss move of Exchange to OHA and impact.

The meeting was adjourned at 11 am sharp!