

Testimony from Carol Pace, Volunteer Advocate. AARP (303) 764-5991.**HB 19-1150 Recreate Consumer Insurance Council**

Assigned to House Health & Insurance; Feb. 13 1:30 pm, rm 0107

Health & Insurance: Susan Lontine, Chair; Yadira Caraveo, Vice Chair; Mark Baisley; Susan Beckman; Janet Buckner; Marc Catlin; Dominique Jackson; Sonya Lewis; Kyle Mullica; Matt Soper; Brianna Titone.

Madam Chair, Members of the Committee, my name is Carol Pace. I am a volunteer with AARP Colorado. AARP has some 680,000 members in Colorado and is focused on Coloradans age 50 and above, as well as their families.

AARP supports House Bill 1150, Recreate Consumer Insurance Council, as consumer input is core to good government and consumer protection is the stated mission statement of the Division of Insurance, Department of Regulatory Affairs.

I had the honor of serving on the Consumer Insurance Council for about a year and a half before it was sunsetted last year. I've provided a list of the kinds of topics and recommendations that were made by the council. These included a broad range of consumer insurance issues. I've also provided the recent composition of that committee, representing a wide geographical diversity of council members. Some of the issues addressed included:

- * Health insurance, long-term care insurance, network adequacy, pharmacy benefits, mental health parity in health insurance
- * Homeowners insurance, roof scams
- * Home-sharing, Air bnb
- * Title insurance
- * Auto insurance, driverless cars

The Consumer Insurance Council is the single consumer group that addresses the full range of consumer insurance issues from the perspective of the consumer.

AARP would like the support of the committee for House Bill 1150, Recreate Consumer Council.

Consumer Insurance Council Topics Addressed

- I. Reviewed broad range of Division of Insurance Issues and provided consumer input
 - a. Agenda examples and recommendations made
 1. Health insurance – IT changes, public forum,
 2. Long-term care insurance
 3. Home-sharing (e.g. Airbnb & VRBO) insurance
 4. Roof repair scams & home-owners insurance
 5. Mental health service parity in health insurance
 6. Worker’s Compensation –property & casualty insurance
 7. Colorado Exchange & insurance outreach – Connect4HealthCO
 8. Network Adequacy in insurance – health and dental insurance
 9. Title Insurance
 10. Pharmacy Benefits in Health Insurance
 11. Misleading Advertising
 12. Market Conduct/Market Regulation/Investigations
 13. Health Insurance -Open enrollment, Tax Forms
 14. Travel Insurance
 15. Auto Insurance (inc. driverless cars)
 16. Non-discrimination, consumer protection
 17. Legislative updates January through May, end of session

- II. Health Insurance Rate Review
 - a. Adjusted mtg schedule to include mtg during 3 wk public comment
 - i. Contributed dozens of hours to consumer viewpoint of rate review
 - ii. Researched Best Practices – Oregon, w similar insurers, population & resources
 - b. Proposed public hearings, as is conducted in many states

**CONSUMER INSURANCE COUNCIL BROAD GEOGRAPHICAL
REPRESENTATION as of 4-2018**

CIC Council Member Representation		Congressional District	Count
Zip Code	County		
80238	Denver County	1st Congressional District	1
80231	Denver County	1st	1
80513	Larimer County	2nd Congressional District	1
80451	Grand County	2nd	1
81328	Montezuma County	3rd Congressional District	1
81140	Conejos County	3rd	1
80108	Douglas County	4th Congressional District	1
80503	Boulder County	4th	1
80550	Weld County	4th	1
	Candidate invited	5th Congressional District	0
80111	Arapahoe County	6th Congressional District	1
80403	Jefferson County	7th Congressional District	1
Consumer Insurance Council Members as of 4-18			11