

Madam Chair, Members of the Committee, my name is Carol Pace. I am a volunteer with AARP Colorado. AARP has some 690,000 members in Colorado.

I have been a member of the Consumer Insurance Council for a little under 2 years. AARP is interested in seeing the Consumer Insurance Council continue. In my work on the Council I believe this group provides important consumer perspectives, and consumer input to the Division of Insurance, and they do this on all insurance types and issues, regulated by the Division of Insurance.

I'd like to identify a couple of important points about the council

Committee Membership – Geographical/Congressional District Representation

- We currently have 11 members.
- Members represent 6 of the 7 Congressional Districts in the state.
- Members represent 10 different Colorado counties from Montezuma County and Conejos County to Weld, Larimer and Grand counties, representing diverse areas outside of metropolitan areas. Committee members are also from Denver County, Boulder, Arapahoe, Jefferson and Douglas counties.

We have an enthusiastic, knowledgeable and attentive group of council members. We are extremely appreciative of the volunteer time and effort of this committee.

Committee Accomplishments, Workload and Agendas

The council hears presentations about wide areas of insurance topics:

- Travel
- Auto insurance
- Homeowners insurance
- Title insurance
- Health insurance topics—including regulated health insurance plans, long term care, pharmacy benefits, mental health insurance coverage, the Exchange
- Discussions included market conduct, investigations, consumer complaints/tools

The committee has made recommendations related to consumer outreach, education, notification, as well tools and resources available to consumers (such as complaint lines and processes)

We have heard from the Interim Commissioner that there is an increased need for options, solutions, directions, and not just the identification of problems. The Commissioner has expressed appreciation for providing potential solutions/options.

Consumer protection is the stated mission of the Colorado Division of Insurance. The Consumer Insurance Council is an outstanding vehicle for consumer engagement across the state in collaboration with the Division.

We ask that the committee support continuance of the Consumer Insurance Council.

Respectfully,

Carol Pace, AARP volunteer, and Consumer Insurance Council member

**INFORMATION IDENTIFYING COMMITTEE WORK EFFORT AND ACCOMPLISHMENTS
AND THEREFORE SUPPORTING REQUEST TO CONTINUE THIS VITAL CONSUMER ADVISORY
COMMITTEE**

Consumer Insurance Council Work Effort and Accomplishments

- I. Reviewed broad range of Division of Insurance Issues and provided consumer input
 - a. Agenda examples May 2016 through August 2017
 - Topics
 1. Health insurance
 2. Long-term care insurance
 3. Home-sharing (e.g. Airbnb & VRBO) insurance
 4. Roof repair scams & homeowners 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

**INFORMATION IDENTIFYING CONSUMER INSURANCE COUNCIL BROAD GEOGRAPHICAL REPRESENTATION
AND THEREFORE SUPPORTING REQUEST TO CONTINUE THIS VITAL CONSUMER ADVISORY COMMITTEE**

CIC Council Member Representation Zip Code County	Congressional District	Count
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 2-18		11