

NAIC Special Committee on Race and Insurance Thursday, July 8 | By: Steptoe

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On Thursday, July 7, the NAIC Special (EX) Committee on Race and Insurance Work Stream #5 held a call to continue discussions regarding provider networks, provider directories, and cultural competency discussions. Consumer representatives, providers and the industry provided comments.

Consumer representatives presented the current impacts of disparity in the health care system among black women, people living with disabilities, and Latino, LGBTQIA+, and API communities. Panelists emphasized that before any changes to network adequacy requirements regarding race disclosure can occur, historical biases within the health care system must first be addressed through provider cultural competency classes, improvements in access to care for minorities, and diversifying the physician market. Committee members asked panelists to provide examples of current best practices in the states and of specific organizations working to combat disparity in the current health care system (e.g., members would like to survey the work currently being done before making formal recommendations).

Ben Money with the National Association of Community Health Centers (NACHC) indicated that providers should, at the minimum, have the option to disclose what they identify as and if they practice in an underserved community.

Industry representatives offered support for the Committee's ongoing and future efforts. Panelists indicated that in many cases, providers are hesitant to self-identify in provider directories out of fear of retaliation or racial profiling from beneficiaries. AHIP representative, John Mathewson, asked that Committee members reach out to the American Medical Association (AMA), the Latin-American Medical Association, and Gay and Lesbian Medical Association (GLMA) to survey how providers of these communities feel about disclosures in provider directories. Randi Chapman with the Blue Cross Blue Shield Association (BCBSA) asked the NAIC to work closely with federal regulators to ensure alignment in any future deliverables to avoid confusion and contradictions.

Co-Chairwoman Jessica Altman noted that the next meeting would be held at the summer conference where the Committee will determine any upcoming work products

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