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November 18, 2022

NAIC Improper Marketing Of Health Insurance Working Group

current definition of "Solicit" as follows:



The result of expanding the definition would arguably require lead generators looking to prequalify or gauge a consumer's interest in purchasing insurance to be licensed by the states and thereby extend regulatory oversight of lead generators to the states. Additionally, NAIC membership may be more receptive to adopting amendments to a model that was last amended in 2005 and clearly needs to be updated to address presently deceptive marketing practices. As you can see, rather than limiting the working group's review just to Model 880, including reviews of Models 218, 40, 660 and perhaps other model laws and guidelines will provide a more comprehensive review consistent with the expectations of the working group's second charge and ultimately yield greater reform of the marketing practices utilized by lead generators.

Again, the Department commends the working group on its efforts to combat deceptive marketing of health insurance practices and appreciates its consideration of the feedback provided by the Department. While the review of Model 880 is a good starting point in addressing this pervasive and ever-growing problem, it seems that true reform is more likely to occur if the working group adopts a more comprehensive approach that extends beyond Model 880.

Should the working group have any questions, please do not hesitate to contact me at 614-399-2007.

Sincerely,

Michelle Rafeld
Assistant Director of Fraud & Enforcement
Ohio Department of Insurance