



## Policy Directives and Resolutions for Consideration

**2023 Legislative Summit  
Indianapolis, Indiana**

### **MEMORIAL CALENDAR**

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1 **COMMITTEE: COMMUNICATIONS, FINANCIAL SERVICES, &**  
2 **INTERSTATE COMMERCE**

3 **POLICY: RESOLUTION IN SUPPORT OF POSITION**  
4 **STATEMENT RECOGNIZING CONGRESSIONAL**  
5 **CONSENT TO THE INTERSTATE INSURANCE**  
6 **PRODUCT COMPACT**

7 **TYPE: MEMORIAL RESOLUTION**

8 **WHEREAS**, it is well established that states have primary jurisdiction and responsibility  
9 for regulating insurance products offered by the life insurance industry to consumers in  
10 their respective jurisdictions; and

11

12 **WHEREAS**, the National Conference of State Legislatures (NCSL) strongly supports  
13 rights of states to regulate their unique insurance markets while joining together to  
14 support targeted modernization initiatives that protect insurance consumers and  
15 streamline regulation; and

16

17 **WHEREAS**, NCSL endorsed the development and implementation of the *Interstate*  
18 *Insurance Product Regulation Compact* (Insurance Compact) in 2004 and has actively  
19 supported its mission with NCSL legislators serving on the Insurance Compact  
20 Legislative Committee; and

21

22 **WHEREAS**, the Insurance Compact serves to bring states together to set national  
23 Uniform Standards that apply as the product requirements for life insurance, annuity,  
24 disability income, and long-term care insurance products, including requirements that in  
25 certain cases may differ from state-specific product requirements; and

26

27 **WHEREAS**, the Insurance Compact is an instrumentality of the states serving as a  
28 central clearinghouse for prompt and thorough product review and approval while  
29 preserving state authority over all other areas of insurance regulation—including agent  
30 licensing, market conduct, company licensing and solvency regulation—as well as  
31 preserving applicable state filing fee revenues; and

32 **WHEREAS**, since it became operational in 2006, the Insurance Compact has  
33 demonstrated sustained growth in the number of Compacting States, the number of  
34 Uniform Standards for the authorized product lines, the number of filing companies and  
35 product filings and has transformed the state-based product filing platform for  
36 Compacting States, their regulated entities and insurance consumers.

37

38 **WHEREAS**, the Compacting States represent 46 jurisdictions comprising more than 70  
39 percent of the nationwide premium volume for asset-protection insurance products; and

40

41 **WHEREAS**, more than 100 product Uniform Standards prepared and adopted by the  
42 Insurance Compact member states have fulfilled the promise of stringent and detailed  
43 requirements administered by knowledgeable, professional staff, with over 12,000  
44 insurance products reviewed and approved for use in the Compacting States; and

45

46 **WHEREAS**, states' legislatures determine the extent and authority of participation in the  
47 Insurance Compact, and further exercise their sovereign authority and rights, through  
48 their legislatively designated representative to the Insurance Compact, who serves on  
49 the Compact Commission, its governing body; and

50

51 **WHEREAS**, the Insurance Compact has become an extremely important part of the  
52 fabric of state-based product regulation for these authorized insurance products; and

53

54 **WHEREAS**, a recent court opinion by the Colorado Supreme Court found that  
55 congressional consent to an interstate compact would affect whether states could join  
56 together to embrace provisions in duly promulgated uniform standards that may differ  
57 from state laws; and

58

59 **WHEREAS**, it is well-established in interstate compact case law that regulations  
60 adopted by states pursuant to an interstate compact with congressional consent can  
61 apply when different from state law; and

62 **WHEREAS**, the Insurance Compact is considering adoption of a position statement  
63 known as Position Statement 1-2022 to document that Congress conferred implied  
64 consent for the Insurance Compact in 2006 in the form of Public Law 109-356 enacted  
65 by Congress and signed by President George W. Bush, which authorized the District of  
66 Columbia to enter the Compact, and approved the delegation of authority necessary for  
67 the Commission to achieve the purposes of the Compact; and

68  
69 **NOW, THEREFORE BE IT RESOLVED** that NCSL reaffirms its endorsement of the  
70 Insurance Compact as the legislative-regulatory state-based solution to making the  
71 product submission, review, and approval process more uniform, efficient, and robust  
72 across states; and

73  
74 **BE IT ALSO RESOLVED** that NCSL agrees that the Compact Commission, working  
75 with legislators, regulators, and others in Compacting States, should take action to  
76 further strengthen and inform on the legal foundation of the Insurance Compact, an  
77 interstate agreement among the states requiring passage by their respective  
78 legislatures; and

79  
80 **BE IT FURTHER RESOLVED** that at the recommendation of the Insurance Task Force  
81 of the Communications, Financial Services and Interstate Commerce Committee, NCSL  
82 supports the adoption by the Compact Commission of Position Statement 1-2022  
83 acknowledging implied congressional consent was given to the Insurance Compact in  
84 2006; and

85  
86 **BE IT FINALLY RESOLVED** that a copy of this Resolution shall be distributed to the  
87 Office of the Interstate Insurance Product Regulation Commission with instructions to  
88 distribute to its members, members of the Legislative Committee and members of its  
89 Consumer and Industry Advisory Committees.

1 **COMMITTEE: EDUCATION**

2 **POLICY: NCSL AFFIRMS IMPORTANCE OF CIVIC**  
3 **EDUCATION**

4 **TYPE: CONSENT**

5 The National Conference of State Legislatures (NCSL) recognizes that voter turnout in  
6 the United States lags behind that of other countries, with approximately 60%  
7 participation in presidential elections and only 40% in midterm election years. To  
8 address this challenge and increase voter turnout over the long term, cultivating social  
9 and political engagement among students is a crucial strategy.

10

11 NCSL has been committed to promoting and supporting civic education and learning.  
12 NCSL established the Trust for Representative Democracy, and through this initiative  
13 sponsored the Legislators Back to School Week, fostering engagement between  
14 lawmakers and students. Over time, NCSL has produced a variety of materials,  
15 including educational resources on the legislative process, and the podcast "Building  
16 our Democracy". NCSL has conducted extensive training for legislators, both  
17 domestically and abroad, in partnership with the US State Department, media, and the  
18 general public, focusing on the legislative and elections processes. NCSL is also a  
19 proud member of the CivXNow Coalition, a collective of over 250 organizations  
20 dedicated to promoting civic education.

21

22 Civic education plays a fundamental role in preparing and encouraging students to  
23 actively participate in the public and political life of their communities. By engaging in  
24 civics, students learn to identify and understand social problems, evaluate potential  
25 solutions, distinguish evidence-based claims from opinions, and take meaningful action  
26 based on what they have learned. This preparation fosters the development of a robust  
27 and healthy civil society.

28

29 Moreover, civic education is essential for the functioning of a democratic republic,  
30 particularly in relation to the legislative function and the creation of sound laws that

31 enjoy the support and engagement of an informed citizenry. By equipping individuals  
32 with knowledge about their rights, responsibilities, and the inner workings of  
33 government, civic education empowers them to actively contribute to the democratic  
34 process and effectively advocate for their communities.

35

36 In conclusion, NCSL remains committed to promoting civic education as an  
37 indispensable component of a vibrant democracy. By continuing our work in this field,  
38 collaborating with legislators, educators, and partners, and actively participating in  
39 national conversations and events, we strive to create a more informed, engaged, and  
40 participatory citizenry that ensures the vitality and strength of our democratic  
41 institutions.

1 **COMMITTEE: HEALTH AND HUMAN SERVICES**

2 **POLICY: GLOBAL HEALTH EQUITY WEEK**

3 **TYPE OF POLICY: CONSENT**

4 NCSL Applauds Global Health Equity Week, Oct. 23-27, 2023 (Memorial Resolution)

5 Global Health Equity Week 2023(GHEW) is an annual event that will next take place on  
6 Oct. 23-27, 2023. GHEW provides key public and private health and information  
7 technology stakeholders an opportunity to convene around the country in support of the  
8 advancement of health equity and to promote the value and potential of health  
9 information and technology to transform the public’s overall health and well-being.  
10 Initiated in 2006 by HIMSS as National Health IT Week, Global Health Equity Week has  
11 emerged as the culminating successor given the importance of health equity to our  
12 national health improvement agenda. The week serves as a landmark annual occasion  
13 for bringing together diverse global policymakers to affect change. This year’s theme is  
14 “Supporting Healthy Communities” and will focus on the following areas:

- 15 1. Digital Health Literacy, Inclusion, and Access
- 16 2. Maternal Health Equity

17 The National Conference of State Legislatures (NCSL) has worked closely with HIMSS  
18 and other stakeholder organizations to promote understanding among state  
19 policymakers of the contributions of health IT in meeting the quadruple aim for  
20 improving health outcomes, the quality and safety of healthcare delivery, containing  
21 healthcare costs, and improve the work life of health professionals. Moreover, NCSL  
22 applauds HIMSS for elevating the value of health IT in addressing social determinants  
23 of health through the annual Global Health Equity Week events. NCSL and other  
24 stakeholders recognize the importance of health information technology and data to  
25 ensure states become more resilient to public health threats like COVID-19, the opioid  
26 crisis, natural disasters, and chronic diseases that greatly affect our most vulnerable  
27 communities. NCSL and HIMSS support state actions to leverage health IT and data

28 systems to achieve these goals. For instance, broadband access and connected health  
29 often lead to better health outcomes through the adoption of telehealth and digital  
30 decision-making tools essential to empowering people to engage in their own care –  
31 care that is value-based, secure, reliable, and that takes into account the social  
32 determinants that drive improved outcomes and reduced health disparities.

33 NCSL encourages its members to observe Global Health Equity Week in appropriate  
34 ways in their respective state capitals as well as in the Nation's Capital. NCSL also  
35 encourages its members to advocate for their respective delegations to the United  
36 States Congress to join in recognizing the benefits of health information and technology  
37 as they act to improve healthcare for all citizens during Global Health Equity Week and  
38 beyond.

39 Expires August 2024