

MEDICAL SECTION INSIDER

The Latest News from ACLI Medical Section

Charleston, South Carolina, site of the ACLI Medical Section Annual Meeting 2020

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ACLI
Financial Security for Life

FROM THE PAST CHAIR

Gina Guzman, MD, VP & Chief Medical Director, Munich Re Life US

As I sit here at my makeshift work-from-home desk (aka the dining room table) and reflect back on my term as Chairman, I have an overwhelming sense of extreme gratitude.

First and foremost, I am so very thankful to the members of the ACLI Medical Section for the opportunity to serve. Serving you has been an amazing experience and I will always cherish this time with you.

Thank you also to the multitude of volunteers who serve on the Board of Managers, Membership & Medical Relations Committee, Medical Issues Committee, Program Committee, and Risk Classification Committee. Thank you for selflessly sharing your time, expertise, ideas, and experience with me. Your hard work makes our success possible.

Extra special thanks go to my Program Committee Chair, Dr. Mark Lewy, who did a superb job leading this year's Program Committee. Our Medical Section Annual Meeting 2020 took place in February at the Francis Marion Hotel in the heart of historic Charleston, SC. We partnered for a second time with the Medical University of South Carolina. I was hoping for an informative cutting-edge meeting - and wow, did this team deliver! Each speaker brought their own mix of expertise, stage presence, and humor, making it one of the finest educational programs we've had. We also had exemplary attendance, with many first-timers joining us. I'm thankful for the opportunity to catch up with long-time friends as well as meet new colleagues whom I now call friends.

I would be remiss if I didn't also thank the exceptional ACLI staff: Nancy Moon, Jenn Cutri, Chandler Chastain, and Geneva Barber. Thank you for your ongoing diligence and dedication to our section. I couldn't have done my job without you!

Again, I am so thankful. Who could fathom when we met last February that we would now be in the midst of a global pandemic? I surely did not think that the Medical Section Annual Meeting 2020 in Charleston, SC would be my last business trip for the year. And my last face-to-face industry meeting of the year. Thanks to all of you for making it the best it could be! This year will hold a special place in my heart for more reasons than one!

Thank you again to all who helped make this a successful year. I am confident of the success next year with Dr. Mark Vincent at the helm of the Medical Section.

PROGRAM COMMITTEE CHAIR

Steven A. Wabnitz MD
Vice President & Medical Director, Ohio National



Goodness, how the world has changed since we last met. Shortly after our 2020 meeting in beautiful, historic Charleston, SC, the entire world changed with the COVID-19 pandemic. Businesses and gatherings of more than just a few people were shut down as we responded to the threat. Many of our important and traditional life insurance medical director meetings were cancelled including MMDA, CLIMOA, and AAIM. Now that the world is starting the process towards normalization, we are excited to begin planning for the ACLI Medical Section Annual Meeting 2021 to be held in San Antonio, TX, home of the Alamo and the University of Texas Health Science Center. Personally, and I suspect many of you feel the same, I cannot wait to be able safely attend a high-quality medical educational meeting, but, more importantly, I cannot wait to see my friends and colleagues again for what has seemed like an eternity.

We will be holding our meeting in conjunction with the University of Texas Health Science Center at San Antonio; the largest trainer of physicians in South Texas. UT Health San Antonio is the premier academic research center of the seventh largest city in the country. The Long School of Medicine and UT Health San Antonio have a highly productive research enterprise replete with basic scientific discoveries and state-of-the-art clinical care. World leaders in Alzheimer's disease, diabetes, cancer, aging and kidney disease, to name a few fields, are translating molecular discoveries into new therapies for these diseases. UT Health San Antonio is one of the few universities with a National Institutes of Health-funded cancer center, NIH-funded aging center and NIH-funded clinical trials center. Only a dozen institutions in the country have all three.

The Planning Committee is diligently working to produce a diverse, top-notch educational experience, and we would be remiss if we did not provide important updates regarding COVID-19 to help in mortality assessment as well as preparing us to answer questions from management that we have all been subject to. As the world is rapidly changing before our eyes in multiple areas, we plan to place a greater focus on regulatory issues that affect our industry.

The format will be the same as has been successfully used in the past- Saturday through Tuesday. If anyone has any suggestion please feel free to reach out to me at steven_wabnitz@ohionational.com or call me at 513-794-6431.

See ya in Texas y'all....

FROM THE CHAIR

Mark Vincent, MD
Corporate Vice President, New York Life

I am honored to serve as the 2020-2021 Chair of the ACLI Medical Section! As we head into summertime in this unique, new world we now find ourselves in, I sincerely hope that you and those dear to you are safe and well. I want to heartily thank our hard-working ACLI staff headed by Jennifer Cutri and Nancy Moon as well as Dr. Gina Guzman, our Past Chair who, along with Program Chair Dr. Mark Lewy executed a wonderful Medical Section Annual Meeting 2020, held earlier this year in lovely Charleston, SC at the Francis Marion Hotel; as fate would have it, this was our industry's last live and in-person meeting before COVID-19 hit our shores.

As previously announced, the Medical Section Annual Meeting 2021 will take place in San Antonio, TX from February 20-23 at the Omni La Mansion del Rio. The hotel is a Four-Diamond property, built with a combination of "Spanish colonial architecture and European style". It is situated centrally along the famed River Walk with many cultural, culinary, and entertainment options within walking distance.

Our CME partner for the meeting will be the University of Texas Health Science Center at San Antonio with whom we have worked in the past. This year's Program Chair, Dr. Steve Wabnitz, along with our program committee has already begun planning the educational program; as always, we will strive to put together a slate of topics that are meaningful and relevant for insurance medicine.

Thank you for your participation in the ACLI and in particular, your support of the Medical Section and we look forward to seeing you next February in San Antonio!



San Antonio, TX, site of the
ACLI Medical Section Annual Meeting 2021

RISK CLASSIFICATION COMMITTEE

Jan Graeber, Senior Health Actuary, ACLI

The 2020 legislative year has seen its share of proposals that are impacting insurance underwriting.

Legislation was introduced in Florida in 2020 (HB 1189 and SB 1564) that would have placed a complete ban on the use of genetic information in underwriting. Similar legislation was proposed and defeated in 2018 and 2019. In March 2020, an amended version of HB 1189, which permits life insurers and long-term care insurers to underwrite based on genetic test results that are contained in the applicant's medical record and acts as a diagnosis, was sent to the governor for signature. While life insurer stakeholders were not able to sustain the amended version developed by the Risk Classification Committee that would have provided important consumer protections while enabling life insurers to have all relevant medical information in the applicant's medical record, including any genetic test results, a complete ban was averted.

Legislation relating to HIV also surfaced during the 2020 session. Legislation in Maine (SB 596) initially prevented the denial of life insurance for persons who take preexposure prophylaxis medication to prevent HIV infection. ACLI testified in opposition to the legislation and was successful in incorporating amendments to the bill to prevent the denial solely on such basis.

Similar legislation was also introduced in California (SB 961). As introduced, SB 961 prohibited an insurer from declining a life or disability income insurance application or enrollment request on the basis of a positive HIV test, regardless of when or at whose direction the test was performed. However, after extensive negotiations with the bill author and the California Insurance Commissioner's office, ACLI developed compromise language to Senate Bill 961. The amendments were accepted and will limit any denials to those based solely on the existence of a positive HIV test. In addition, the amendments clarified that life and disability insurers may still underwrite the applicant based on "sound actuarial principles and actual or reasonably expected experience."

Finally, the COVID-19 pandemic added to the list of risk classification topics threatening insurers' ability to underwrite life, disability income and long-term care insurance. State activities placing restrictions on an insurers' ability to ask questions relating to COVID-19 on insurance applications surfaced in Connecticut. In addition, media reports suggested insurer delays in underwriting due to COVID-19. In response ACLI continued to build on 2019 public affairs successes by leveraging updated ACLI risk classification advocacy materials and talking points for a multi platform public affairs campaign explaining and defending risk classification in a voluntary market.

The Risk Classification Committee welcomes associates from member companies to join the periodic calls that discuss these important issues. Links to the most Risk Classification Committee webpage as well as the ACLI legislative tracking system can be found using the following links:

<https://members.acli.com/Committees/Committees-and-Informal-Groups/Risk-Classification-Committee>

<https://lts.acli.com/staff/bill-search>

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Email: JenniferCutri@acli.com

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