

JULY 2019

MEDICAL SECTION INSIDER

The Latest News from ACLI Medical Section



The Ritz Carlton, Amelia Island, site of the
2019 ACLI Medical Section Annual Meeting

Medical Section Insider

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From the Past Chair

Jeff Grubbe, MD, Former Chief Medical Director, Allstate

First, I want to thank the membership of the ACLI Medical Section for allowing me the privilege to serve as chairman for this last year. It was an incredible experience and I will greatly cherish all the friendships and opportunities I have experienced over the last year!

I would also like to thank to all of you who have selflessly shared your time, expertise and experience serving on the Medical Section's Board of Managers, Risk Classification Committee, Genetics Task Force, and various other ACLI committees. Your hard work has made our successes possible. But our success would have been virtually impossible without the on-going diligence and dedication of Nancy Moon, Amy Knobloch, Geneva Barber and all the other ACLI staff supporting what we do.

A myriad of important topics requiring the Medical Section's deliberation and input were brought forth over the year. Genetic testing, organ donation, the opioid crisis, naloxone and PEP/PEP, and others generated much thoughtful discussion and debate. Many of us attended the Genetics Task Force special conference on genetics last spring. The information shared during that conference was exceptional and extremely timely for all of us. I also had the privilege to share thoughts on the potential impact of the opioid epidemic for our industry at the ACLI Annual Conference in Washington, D.C. last October. The attendees were engaged and the information generated many follow-up questions and interest.

The Medical Section's 2019 Annual Meeting took place in February at the Ritz-Carlton on Amelia Island, FL and was well attended. From the opening comments to the finish, the conference was filled with lively conversation and excellent medical updates and presentations. Program Chair, Mark Vincent, and his Program Committee did an outstanding job putting together the conference in concert with the University of Florida College of Medicine. Thank you all for your great work!

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

Program Committee Chair

**Mark Lewy, MD, Assistant Vice President & Chief Medical Director, Individual Life Underwriting
The Guardian Life Insurance Company of America**

We are excited to be holding the ACLI Medical Section Annual Meeting 2020 in the historic city of Charleston, SC. We will be holding our educational meeting in conjunction with the Medical University of South Carolina (MUSC), the oldest medical school in the southern United States. MUSC boasts a 700-bed state of the art medical center which includes a nationally recognized children's hospital, the Hollings Cancer Center, a level 1 trauma center, and the Institute for Psychiatry. The program committee is already hard at work trying to utilize the expertise afforded by a nationally recognized medical school to provide an outstanding educational program geared to the life insurance medical community. We are looking at topics such as mortality of adult survivors of childhood cancer, current use of genetic therapy and CRISPR technology, updates in HIV treatment and mortality, and PTSD.

We have found the Saturday through Tuesday meeting format to have been extremely successful in the past and will continue it for this meeting. The schedule allows us 13 hours of Category 1 CME and yet plenty of time to explore the historic Charleston landmarks and attractions. I look forward to seeing all of you for a tremendous meeting in Charleston 2020.

If you have any topics that you would like to see on the program please do not hesitate to reach out to me at mark_lewy@glic.com.

Charleston, SC, site of the ACLI Medical
Section Annual Meeting 2020

From the Chair

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

It is my privilege to serve as the 2019-2020 Chair of the ACLI Medical Section. I would like to thank Past Chair, Dr. Jeff Grubbe, Program Chair, Dr. Mark Vincent, and the exceptional ACLI staff, Nancy Moon, Amy Knobloch, and Geneva Barber, for planning and organizing the tremendous 2019 Annual Meeting held earlier this year at the Ritz-Carlton on Amelia Island, FL. They and all the past chairs and program chairs have set the bar very high in terms of educational standards and meeting execution. I will strive to maintain this excellence for you this year!

The 2020 Medical Section meeting will be in Charleston, SC, February 22-25 at the Francis Marion Hotel in the heart of historic Charleston on Marion Square. Built in 1924, this hotel has a long tradition of gracious service, elegant accommodations, and superb banquet/meeting facilities. Beautifully restored in 1996, the hotel now perfectly balances modern day comfort and convenience while maintaining the 1920s charm. The central location is perfect for easy walks to antique shops, gardens, and high-quality restaurants.

For CME, we are partnering again with the Medical University of South Carolina, whom we successfully worked with in 2012. Our program committee, under the direction of Dr. Mark Lewy, Program Chair, has already begun planning the educational program which promises the latest and greatest in insurance medicine topics.

I'm very excited for the opportunity to bring you an informative, cutting-edge meeting in one of the most beautiful cities on the east coast. Looking forward to seeing you in Charleston!



Risk Classification Committee

Jan Graeber, Senior Health Actuary, ACLI

The 2019 legislative year has seen its share of proposals that could impact insurance underwriting. Bills related to genetic testing and the opioid epidemic have taken center stage. Two bills in Florida, CS/H. 879 and CS/S. 258, did not advance, following an intensive effort by ACLI and its member companies. CS/H. 879, would have banned the use of genetic test results by life insurers in underwriting for life, long-term care, and disability insurance. CS/S. 258, as amended, represented a compromise reflecting industry and consumer concerns. Although the bills did not pass this session, the Florida Legislature will reconvene and with House leadership committed to this issue, we fully expect to see a version of CS H. 879 reintroduced.

With opioid deaths on the rise, the U.S. surgeon general has called for an increased availability of naloxone, a nasal spray that blocks the effects of opioids and can be administered to an overdosing patient. The opioid epidemic has raised questions about good Samaritans who have prescriptions for naloxone and how that may impact their ability to obtain life insurance coverage. As an industry dedicated to promoting long, healthy lives, the staggering loss of life resulting from the opioid epidemic strikes at the nation's overall well-being and the core of our industry. Life insurers support the efforts of "good Samaritans" to prevent loss of life due to opioid overdose. We also support the use of "Standing Orders" that make the anti-overdose drug naloxone more accessible to prevent loss of life. While life insurers fully support the use of naloxone by good Samaritans, information on an applicant's medical record or prescription history report for naloxone may prompt additional questions and a deeper review of the request for coverage and reason for the prescription.

In summary, the clearer the picture life insurers have of applicants' medical situations, the more accessible and affordable coverage is for all. The Risk Classification Committee welcomes associates from member companies to join the periodic calls that discuss these important issues. Links to the most recent meeting material as well as the ACLI legislative tracking system can be found using the following links:

<https://members.acli.com/Posting/AG19-169>

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

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FEEDBACK

Let us hear from you! What are your questions and concerns?

Email: amyknobloch@acli.com.

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