

MEDICAL SECTION INSIDER

The Latest News from ACLI Medical Section

Medical Section Annual Meeting 2022

February 26 - March 1
Omni La Mansión del Rio
San Antonio, TX



IN THIS ISSUE

PERSPECTIVE FROM THE PROGRAM COMMITTEE CHAIR

PAGE 2

LETTER FROM THE CHAIR

PAGE 2

UPDATE FROM ACLI RISK CLASSIFICATION COMMITTEE

PAGE 3

FROM THE PAST CHAIR

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

Greetings to you all! Another year has passed, but some things remain the same: COVID-19 is still a pandemic, I'm still sitting at my makeshift work-from-home desk (aka the dining room table), and because last year's Medical Section meeting didn't proceed exactly as planned, I'm happily serving another year as the Past Chair of the Medical Section.

In last summer's newsletter, I reflected back on my term as Chairman with an overwhelming sense of extreme gratitude. I remain thankful to the members of the ACLI Medical Section, the multitude of volunteers who serve on the Board of Managers, Membership & Medical Relations Committee, Medical Issues Committee, Program Committee, and Risk Classification Committee, and the exceptional ACLI staff: Nancy Moon, Jenn Cutri, Chandler Chastain, and Geneva Barber. Jenn has since moved on to pursue a master's degree (all the best to Jenn!), but I'm happy to report that Liz Cookson, ACLI's Vice President of Conference Development & Marketing, is now on board.

As I look back, it's hard for me to believe that our Medical Section Annual Meeting 2020 took place over a year and half ago back in February 2020 at the Francis Marion Hotel in the heart of historic Charleston, SC. That meeting will always hold a special place in my heart as that was also my last business trip of 2020 and my last face-to-face industry meeting of the year. I remain especially thankful to my Program Committee Chair, Dr. Mark Lewy, who did a superb job leading the 2020 Program Committee. Under his leadership, I can honestly say that was one of the finest education programs we've had.

I am so looking forward to my first face-to-face industry meeting since the onset on COVID-19. As it looks, Medical Section Annual Meeting 2022 may be it! Congratulations to Dr. Mark Vincent who remains at the helm of the Medical Section and continues to do an amazing job. Stay healthy and well!

PROGRAM COMMITTEE CHAIR

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

As I look back on my July 2020 Medical Section Insider comments, I cannot help but thinking about a quote from one of baseball's greatest all time characters, Yogi Berra; "It seems like déjà vu all over again". Shortly after our 2020 meeting in beautiful and historic Charleston South Carolina, the entire world changed with the outbreak of the COVID-19 pandemic. We all know what followed, meetings and gatherings were cancelled en masse. Since that time the world has been clawing its way back to normal, especially with the advent of the vaccines. However by February 2021, the world was not quite there yet and in the interest of safety, the 2021 meeting was changed from an in-person event to a briefer virtual event. Thanks to the vaccines, and the fact that more people are protected from the worst of the disease it looks at this point that the 2022 ACLI Medical Section Meeting is being planned for in-person. The 2022 venue is planned to be the same: San Antonio, Texas, home of the Alamo and University of Texas Health Science Center.

We plan to hold our meeting in conjunction with the University of Texas UT Health San Antonio, School of Medicine, 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. 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 Institute 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.

While the planning committee is diligently working to produce a diverse high quality educational experience, we would be remiss if we did not provide important updates to COVID-19 to help in mortality assessment as well as simply being better able to answer those questions from management regarding back to the office transitioning.

If anyone has any suggestions please feel free to reach out to me at steven_wabnitz@ohionational.com or call me at (513) 794-6431.

Hope to see ya soon y'all.... Steve

FROM THE CHAIR

Mark Vincent, MD
Corporate Vice President and Medical Director, New York Life

As an unexpected pleasure/honor due to the COVID-19 pandemic, I am writing to you as the second-term Chair of the ACLI Medical Section for 2021-2022; because we were not able to have our in-person annual meeting this past February, it was decided by our leadership that we would all simply maintain our current positions until we can have formal re-elections in 2022.

The pandemic has unfortunately become part of our lives, affecting all of us in many ways, both at home and at work. Amazingly, it has now been about a year and a half since we were able to gather together and I am sure that I speak for the rest of the committee that we are very much looking forward to the next time we can see you, our colleagues, again in person.

Speaking of the Medical Section meeting, we are fortunate indeed that we are planning to keep the meeting in San Antonio and stay in the same property, the Omni La Mansion del Rio. Crucially, we have continued our working relationship with our CME provider, The University of Texas Health Science Center at San Antonio. The ACLI staff has done an amazing job of keeping both the hotel and academic relationships strong in order to facilitate this shift.

Dr. Steve Wabnitz and the rest of the planning committee are well on the way to finalizing what we think will be an exciting slate of presentations, covering a broad range of topics germane to our work in Insurance Medicine. Some of the content to be covered includes Breast and Prostate Cancer, Diversity and Inclusion, Echocardiography, and of course, COVID-19.

Thank you for your ongoing participation within the ACLI Medical Section and we very much look forward to making new friends and renewing acquaintances the next time we meet again!

RISK CLASSIFICATION COMMITTEE

Jan Graeber, Senior Health Actuary, ACLI

In 2021, insurance regulators and legislators are grappling with factors used in underwriting, including redefining differences between risk categorization and unfair discrimination. The outcome could impact fair pricing and product accessibility. This includes the use of genetic testing and other restrictions on underwriting and risk classification, and the avoidance of proxy discrimination.

As in years past, ACLI continued to see an upward trend in legislation directed at limiting insurers' ability to underwrite based on factors that have a proven correlation to increased mortality and morbidity risks. Legislative proposals were aimed at limiting or prohibiting underwriting based on health-related factors, such as genetic test results, opioid antagonists, organ donor status, gender identity, and HIV positive status. This trend continued into 2021 with over 50 bills introduced covering these same topics.

One new twist relating to genetic testing is a heightened interest from groups associated with medical research or clinical trials. These groups advocated for a limit or ban on an insurers' use of genetic information in underwriting due to their perception that individuals are hesitant to participate in medical research or clinical trials because of concern about the potential impact that their participation could have on their current insurance or future insurability.

2021 also saw an increase in proposed legislation limiting insurers' ability to consider non-medical or behavioral factors, such as credit history, felony convictions, and vaccine status in the underwriting process. In response, ACLI's Risk Classification Committee developed material aimed at educating regulators and lawmakers on the importance of an insurer's use of these factors in continuing to provide consumers with continued access to affordable financial products that meet their needs.

Increased attention related to COVID-19 resulted in media inquiries regarding the impact of the virus and vaccine on underwriting. In response, ACLI highlighted the difference between the impact of the virus and vaccine on coverage that is already in place versus applications for new coverage.

With respect to proxy discrimination, Senate Bill 169 was introduced in Colorado, which would have fundamentally altered the way insurance is marketed, underwritten, and sold. As introduced, this legislation would have prohibited an insurer from considering an individual's race, color, national or ethnic origin, religion, sex, sexual orientation, or transgender status in any insurance practice. Through an open dialogue with Colorado's Insurance Commissioner, Mike Conway, ACLI was able to reach consensus on several areas of concern for life insurers. Although ACLI did not reach a point of support, the bill greatly improved for both consumers and companies from its original version.

The Risk Classification Committee welcomes associates from member companies to join the periodic calls that discuss these important issues.

Links to the 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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