

LEG REG REVIEW

2023, 18th Issue August 24, 2023

LEG REG REVIEW is a periodic newsletter produced by Vince Phillips who retired from active lobbying after 31 years of advocacy in Harrisburg. It contains news on the legislative and regulatory scene in Pennsylvania that may be of interest to the Insurance and Business Communities. Annual subscriptions are \$100 and information may be obtained by contacting PHILLIPS ASSOCIATES at 717/728-1217 or e-mail to xenobun@aol.com.

SENATE RETURNS ON AUGUST 30

The Senate is resuming its business on August 30. As of this writing, there is only the one date listed but that could easily change depending on resolution of Fiscal Code legislation that would release some or all of the sequestered Funds and new programs contained in the FY 2023-24 State Budget.

It is a fluid situation. There are eight other agenda items on third consideration (ready to be voted on) and 13 bills on second consideration (needs one more session before a final vote can be taken in the Senate). None directly concerning Insurance are on the calendar for third consideration. There are two bills listed as up for second consideration of interest to the Insurance Community:

- **Senate Bill 365** (Bartolotta-R-Beaver/Greene/Washington) provides for Workers Compensation coverage for post-traumatic stress injury.
- **Senate Bill** (Vogel-R-Beaver) regulates Telemedicine and requires health insurance coverage for those claims.

Note that the Senate may choose to consider all or none of these bills on the calendar if leadership decides to focus solely on the Fiscal Code legislation. There are two Fiscal Code bills on second consideration now, each of which could be amended and serve as a vehicle for the sequestered funds language. The bills are **Senate Bill 817** (Brooks-R-Mercer/Crawford/Lawrence) which deals with workforce matters concerning Federally Qualified Health Centers and **Senate Bill 802** (Farry-R-Bucks) which would establish the Redevelopment Authority Startup Loan Program.

COMMITTEE WORK...

Eight committee meetings are scheduled between now and September 8. Neither the House Insurance Committee nor the Senate Banking & Insurance Committees have scheduled meetings. Being held are hearings/informational meetings on topics ranging from career and technical education (House Democratic Policy Committee, Aug. 29) to invasive species (House Agriculture & Rural Affairs Committee, Sept. 8).

REGULATION UPDATES

- The PA Compensation Rating Bureau issued a release on August 22 stating that the PA Insurance Department approved, as filed, the PCRB's proposed PA Experience Rating Plan Revisions effective April 1, 2024. Details: PCRB Circular No. 1799 and Filing No. 340 at www.pcrb.com.
- On October 16, the PA Insurance Department and the Governor's Office issued a reminder for insurers and consumers that insurance companies and Pennie, the PA health insurance exchange, are required to cover breastfeeding essentials such as pumps and counseling. This coverage does not have a co-pay, deductible, or coinsurance.
- National Association of Insurance Commissioners issued media releases of interest. First, NAIC voted to adopt a change to the Life Risk-Based Capital formula. This followed approvals by the NAIC Capital Adequacy Task Force and the Financial Committee. NAIC stated that the estimated change in the RBC ratio of life insurers "is very small." The second release concerned an NAIC announcement that it plans a data call to "assist state regulators in collecting insurer data in better assessing their markets and insurer underwriting practices by developing property market...(performance) and identify new coverage gaps, deductible changes and coverage types, and affordability and availability issues." Details: www.naic.org.

UPCOMING... CROP INSURANCE ADVISORY

U.S. Representative ‘GT’ Thompson (R-PA), Majority Chair of the House Agriculture Committee, is convening a Farm Bill Listening Session on **August 30** at 2:00 p.m. at the Allentown Fair. Crop Insurance Agents Take Note! The Federal Farm Bill is the drafting ground for legislative changes and even the survival of Crop Insurance and Congress may vote this autumn. Details: Ann Kaufman at ann.kaufman@mail.house.gov or <https://docs.google.com/forms/d/e/1FAIpQLSfRcah2R20oeZjv1K1mSZgxz7OWmAwNVjcwoMAD5mMlPHQDGA/viewform>.

AUTUMN MEETINGS

- **September 7:** Pittsburgh Assn. Health Underwriters, ‘Inside the Vision Health Industry’. Details: <https://www.pittsburghahu.org/events/continuing-education>.
- **September 13:** Greater Phila. Assn. Of Health Underwriters (GPAHU), ‘Selling the Value of Voluntary Benefits’ in Malvern. Details: Karen Mardis, kwmardis@gpahu.net.
- **September 14:** PA Assn. of Mutual Insurance Companies, ‘2023 Financial Management Seminar’ in Hershey. Details: www.pamic.org or <https://pamic.info/event>.
- **October 2-3:** NAIFA-PA State Meeting and Day on the Hill in Camp Hill. Details: www.pa.naifa.org/event or 855-714-5757.
- **October 4:** GPAHU (virtual), ‘A Practical Understanding of New Individual Coverage HRA’. Details: Karen Mardis, kwmardis@gpahu.net.
- **October 16-17:** The 96th Pittsburgh I Day at the Rivers Casino, Pittsburgh. Details: www.pittsburghiday.com or 412-489-5626.
- **October 17:** NAIFA-PA, ‘LIVE PA Long-Term Care Refresher’ in Pittsburgh. Details: www.pa.naifa.org/event or 855-714-5757.
- **November 2:** GPAHU, ‘Behavioral Health and Our Youth’. Details: Karen Mardis at kmardis@gpahu.net.

INSURANCE SOCIETY of PHILA. UPDATE

The Insurance Society of Philadelphia (<https://insurancesociety.org> or 856-437-4770) is not holding a Philly I-Day in 2023. Also sponsored by CPCU Philly Chapter, the decision was made “*to use 2023 as a strategic planning year for the event so that we can return in 2024 with a superior educational and career development event that best suits the current needs of our industry.*” The notice says that the date is to be announced and that registration will open in January 2024.

The Society also announced that it is awarding an inaugural grant to support the Insurance Industry’s next generation. It will be awarded to professionals in the Delaware Valley who are furthering their education in Risk Management and Actuarial Science and professional development to support career growth. Applicants must have at least three years of work experience in the insurance/risk management industry. Application information will be kept confidential and will only be used by the Scholarship Committee.

POLITICS/ELECTIONS... The latest state legislator to announce an effort to seek higher office is State Rep. Rob Mecuri (R-Allegheny) who is in his second term. If he wins the Republican nomination next spring, he will face off against incumbent Democratic Member of Congress Chris Deluzio. Previously, State Rep. Ryan Mackenzie (R-Lehigh) declared his candidacy for the nomination as GOP contender against incumbent Democratic Member of Congress Susan Wild.