



STATE OF WASHINGTON
COMMISSION ON HISPANIC AFFAIRS
COMISIÓN DE ASUNTOS HISPANOS

CHA Monthly Conference Call
Friday January 8, 2021
10:00AM – 11:00AM

Meeting called to order at 10:00 AM.

Roll Call:

Name	Title	Organization	Present
Bernal Baca	Chair	CHA	Yes
Lina Alvarez	Vice Chair	CHA	Yes
Brian Moreno	Vice Chair	CHA	Yes
Jessica Hernandez	Commissioner	CHA	Yes
Lili Navarrete	Commissioner	CHA	Yes
Candice Garza	Commissioner	CHA	Yes
Lola Flores	Commissioner	CHA	Yes
Randy Nuñez	Commissioner	CHA	Yes
Rodrigo Renteria	Commissioner	CHA	Yes
STAFF			
María Sigüenza	Executive Director	CHA	Yes
Nancy Rocha Aguilar	Communications and External Relations Manager	CHA	Yes
Myra Hernandez	Operations and Special Projects Manager	CHA	Yes
GUESTS			
Insurance Commissioner Mike Kreidler Alejandro Sanchez, Governor's Office Candice Myrum, Office of the Insurance Commissioner John Noski, Office of the Insurance Commissioner Unannounced Guests: two			

Purpose of Meeting:

- Informational Overview on proposed OIC Legislation, Commissioner Mike Kreidler
- Voting Legislative Priorities
- Update on Commissioner Applications
- Committee Assignment Request

Agenda Approval

Chair Baca moved for any changes on the December notes

- Executive Director made a correction to the December notes: changing the date to Saturday, December 5, 2020

With no further discussion, the notes were amended and approved.

Icebreaker: One word to describe the events in Washington DC

Commissioners shared their thoughts on the events that took place Wednesday, January 6, 2021.

Informational Overview: Banning Credit Scores to Determine Insurance Rates Office of the Insurance Commissioner, Commissioner Mike Kreidler

- Executive Director Sigüenza gave a summary of the legislation
- Commissioner Garza is scheduling a meeting with the Legislative Manager at State Farm and extended the meeting invitation to other commissioners.
- Insurance Commissioner Mike Kreidler
 - Insurance Commissioner Kreidler is the longest serving insurance commissioner in the country and shared with CHA his family cultural experience.
 - Insurance Commissioner Kreidler spoke about equity: having a fair chance in society. He explained credit scoring does not reflect a personal choice or responsibility and shared examples on how events out of one's control can affect credit such as medical debt decreasing credit scores and increasing interest rates.
 - Credit scores are "generalizations of being told you are not as good based on an assumption that you might file a claim, not that you can't pay your premium."
 - Pandemic highlighted what this will do to people for years to come and especially to essential workers. "It is not fair and not just. Driving record is a personal choice, not a credit score."
 - Insurance Commissioner Kreidler reiterated many companies released their support of the Black Lives Matter movement and that insurance companies will push back but they need to be held accountable.
- Questions from commissioners
 - Dr. Nuñez, Commissioner, shared that credit score use is synonymous to student standardized testing and that credit scores support an addiction to debt and the debt culture. Dr. Nuñez thanked OIC for tackling the issue and for their perspective on removing barriers for essential workers.
 - Dr. Renteria, Commissioner, elaborated on the unfamiliarity with credit score literacy within our communities and many families are focused on making ends meet, often paycheck to paycheck.
 - Chair Baca asked for a bill number and the next steps
 - Insurance Commissioner shared the bill will be sponsored by Senator Mona Das, 47th Legislative District, Kent.
 - John Noski provided the bill number: SB 5010. The bill will be heard on Jan. 14 and will be in the committee chaired by Senator Mullet at 8:00AM.
 - Public is to sign up a day in advance to testify in committee.
 - Will the bill repeal a law? Yes.
- OIC website has information regarding credit scores in English and Spanish. The video has Spanish subtitles as well.

Vote: Legislative Priorities

- Economic and Workforce Development Committee Priorities:
 - o Prohibiting the use of credit scores to determine rates for personal lines of insurance.
 - o Homeownership disparities workgroup
 - Call upon the legislature and request for them to have a pointed task force with individuals across the state to assess disparities to homeowners and barriers to homeownership.
 - o Discussion:
 - Commissioners reiterated the importance of this legislation as credit scores are another mechanism to hurt BIPOC.
 - o Vice Chair Moreno moved to accept the Economic and Workforce Development legislative priorities. Vice Chair Alvarez seconded. Without further discussion, the priorities were approved unanimously.
- Law and Justice Committee Priorities:
 - o Police accountability and reform – establish an office to investigate police using excessive force.
 - o Banning of for-profit detention centers.
 - o Maintenance of WA COVID-19 immigrant relief fund.
 - o Discussion:
 - Heard from Rep. Goodman, work from Commissioner Moreno on the taskforce for police accountability, and Commissioner Navarrete request for relief fund for immigrants.
 - o Commissioner Garza moved to accept the Law and Justice legislative priorities. Commissioner Flores seconded. Without further discussion, the priorities were approved unanimously.

Update: Commissioner Application Review Team

- Executive Director Sigüenza explained that the appointment process is still in motion with the Governor's Office.

Committee Assignment Request

- Commissioner Garza requested to be assigned to the Health Committee and be removed from the Education Committee.
- Chair Baca assigned Commissioner Flores to confirm Commissioner Garza's appointment to the Health Committee by writing. Executive Director Sigüenza offered to assist with writing a confirmation letter.
- Chair Baca suggested we add a process for CHA Committee reassignments in the future.

Announcements:

- DOH released info on the vaccine distribution
 - o You can find information on their social media channels
 - o Online tool will be released on Jan. 18: Phase Finder – this will indicate where you fall in the priority scheme and when you'll get the vaccine
- Spanish panel with Latino doctors addressing questions
- Commissioner Navarrete shared she voluntarily received the vaccine for COVID.

- CCT video was shared via chat box

Adjourn: The meeting adjourned at

- Vice Chair Alvarez moved to adjourn the meeting at 11:03 AM. Commissioner Garza seconded. The meeting adjourned at 11:03 AM.

CHAT

From Brian Moreno to Everyone: 09:59 AM

<https://nanoleaf.me/>

From Randy Nuñez to Everyone: 10:21 AM

The use of credit score, to my understanding, serves as a predictive indicators; whether someone will pay a debt. There are similarities to how SAT is used for college admissions, how well a student will do. Though, institutions are finding these predictive indicators as problematic, class and race biased, and ultimately building upon a class oppressive structure. Credit Score supports the addiction to debt, which is an incredible problem in our society at large, and impacts working-class people the most.

From Bernal Baca to Everyone: 10:23 AM

Interesting thank you Randy for the comparison.

From Randy Nuñez to Everyone: 10:29 AM

During this pandemic, consumers with the great credit scores are able to take advantage of the lower mortgage rates, while others are dealing with evictions.

From María Sigüenza | CHA | she/her/ella to Everyone: 10:38 AM

<http://lawfilesexternal.wa.gov/biennium/2021-22/Pdf/Bills/Senate%20Bills/5010.pdf?q=20210108101315>

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From Me to Everyone: 11:01 AM

<https://www.youtube.com/watch?v=4vXlqasnPgw>

CCT video is live :)

From Candice Garza to Everyone: 11:04 AM

Thank you Lili!