Regulation Matters:
a CLEAR conversation

Episode 96: Innovation and Impact – Spotlight on CLEAR's 2025 Award Recipients, Part 1

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Line Dempsey: Welcome back to our podcast, Regulation Matters: a CLEAR conversation. Once again, I'm your host, Line Dempsey. I'm the Chief Compliance Officer with Riccobene Associates Family Dentistry in North Carolina, South Carolina, and Virginia. And I've also been a board member and past president of CLEAR. As many of you are aware, the Council on Licensure, Enforcement and Regulation, or CLEAR, is an association of individuals, agencies, and organizations that comprise the international community of professional and occupational regulation.

This podcast is an opportunity for you to hear about current topics in our regulatory community. Now, each year CLEAR presents awards in several CLEAR Award categories, and we always like to feature those award winners on the podcast. The 2025 Awards were presented in Chicago during our Annual Educational Conference. I had the opportunity to chat with some of our award recipients in person and catch up with others virtually. I'm excited to share those conversations with you now.

Line: So today we're in Chicago at the CLEAR Annual Educational Conference, and we're celebrating CLEAR's 2025 Regulatory Excellence Award Winner. The Regulatory Excellence Award recognizes a program or agency that has gone above and beyond the regular functions of regulation, showcasing leadership, vision, creativity, and real results that enhance public protection.

This year's team award goes to the Illinois Division of Professional Regulation for their CORE, the Comprehensive Online Regulatory Environment. CORE reformed professional licensing across the state, streamlining processes, modernizing systems, and most importantly, improving the experience for applicants and licensees. I'm excited to sit down today with Camile Lindsay, director of the Department. Camille, welcome and congratulations on the award.

Camile Lindsay: Thank you, and thank you for having me.

Line: Absolutely. Well, we've had a chance to chat on previous podcast episodes about Illinois's CLIMB Task Force, and today we want to talk about CORE. So for listeners who may not be familiar, could you briefly describe what CORE is and why this launch was such a transformational step for professional regulation in Illinois?

Camile: So, as you stated, CORE is the Comprehensive Online Regulatory Environment. It is essentially our online licensing system, and it is replacing a very antiquated licensing system that the state of Illinois used. In fact, prior to CORE coming online, the vast majority of our initial applications were still paper-based applications.

Line: Wow!

Camile: Most of our renewals were online. But the other, the initial applications - people were sending in paper, they were sending in checks. They were coming to our offices with cash which you can see. . .

Line: No bueno. Right?

Camile: Right. And so the prior system had a lot of glitches, and one of the biggest criticisms that we received from the public was that they had no idea where their application was in the process of being approved. And so with CORE, they will be able to go in and see real time where their application is. They'll be able to make their payments online, which we love that part for a variety of reasons. And then they'll be able to upload their documents and everything. So it will be a very quick process. We hope it'll be better for my staff and it will also be better for the public.

Line: Yeah. I think, you know, being able to track, because that always seems to be the number one thing. And sometimes there are things that take longer time - you know, background checks and things of that nature. But, you know, this project wasn't just solely about technology. It also involved policy reform, right? Workflow redesign, and new approaches to even customer service, like how you even approach that. What was the vision that guided your team through such a, we'll call it, wide-ranging modernization effort?

Camile: So let me just say this. We're not done!

Line: Okay!

Camile: It's not a complete process. In fact, it will not be done until the end of 2026, but we have put a lot of our applications on the system, and when we went into it, we wanted to improve our licensing times. We were getting a lot of criticism from both legislators and the public about how long it was taking for people to get their licenses. And then we wanted to be smart about it. And so not only did

we look for a vendor who could expedite the licensing process, but we also asked our staff too, as they started advising the vendor on what the application should look like. We did not want to do it the same way we had been doing it in our existing system. And so we asked our staff to start thinking about things that maybe we can eliminate from the new applications and ways that we can streamline the process and just be smart about it. That was the whole goal when we went into working on CORE.

Line: What better person to understand the process and the people that are actually doing the process, right?

Camile: Exactly!

Line: Getting that feedback from staff and being able to make the pivots that you need to make. Now large IT and regulatory projects like this can face, I'm sure, a lot of obstacles. What were some of the biggest challenges that you guys encountered in rolling out CORE, and how did you overcome them?

Camile: So, the biggest challenges that we continue to encounter are that is just very, very time consuming. Having to meet with the vendor, educate them about our licenses whilst simultaneously doing our actual job and still doing your work. And so that's been the thing for me, is not wanting my staff to feel overwhelmed with work, wanting them to have energy and, you know, still be up to bringing fresh ideas and not just get like I said, overwhelmed with the process. So that really has been the biggest challenge. And then just trying to change the way people think. So many times we are like, 'this is how it's always been done, so we should continue to do it that way.' And so trying to make sure that they are not doing that and tell them in fact, that we are encouraging them not to do that. Let's think about what your dream license application will look like, and let's do that.

Line: Yeah. Change is always challenging, so that's good. Always. You have to embrace that. Now, a major theme in your award nomination was keeping, I think we call it, the human experience at the center of regulation.

Camile: Mm-hmm.

Line: Can you share maybe an example where that focus directly shaped maybe a policy change or maybe a process improvement about that human experience?

Camile: Sure. So there have been a number of things. As I mentioned before, when I joined the department almost two years ago, the vast majority of our applications were paper-based. And there was no opportunity for people to pay online when they applied via paper. So we started EPAY for paper applications. People were asking, 'why can't I use a credit card? It's 2025. This is ridiculous, right?' And so we started that.

We looked at bifurcating the way that we process licenses. So before people would apply, but you couldn't get that license until the fiscal process had completed, had been completed. And so we decided to bifurcate it. As long as we have proof that you have the check, that you've submitted the check, then my processors were given the authority and the permission to go ahead and issue the license based on all of the paperwork that you submitted. So that also cut down on times and was in direct response to the public saying, 'Hey, you guys are just taking way too long.'

And then one of the other things that I'm most proud about is that we had this system called intent to deny. What we would tell people, 'Hey, based on your criminal background, we intend to deny your license unless you respond to us and give us additional information.' And we totally revamped that process based on feedback from the public. That one, the letters we sent out were so scary that people with backgrounds wouldn't respond. And two, that because we were denying them, even though some of the criminal background wasn't necessarily. . . well, most of the background was not things that would actually stop them from getting licenses. They would then have a denial on their background, and so we stopped doing that. Instead, we let their applications just expire instead of actually putting a denial on their background. So these are all things that we did in direct response to either stakeholders or the public reaching out to us or the legislators really giving us a hard time whenever we'd have to testify in Springfield.

Line: Can you can you ballpark how much this has sped up the process? Like what was it taking before and how is it now?

Camile: The problem was we did not keep a lot of good records in terms of the timeframe, but I will say that when I started in the division, we had people who had been waiting for a year for an application.

Line: A year? Wow!

Camile: That was not the norm. Sure. But people were waiting a long time for their applications, and now you hear of people getting a license within a week sometimes.

Line: Wow! Depending on obviously their circumstances, right? Everything's gotta line up just right. But that is a stark contrast and such a process improvement, both for your licensees and for the public.

Camile: Yes. It's much better. I wouldn't say that a year was not necessarily the norm, and one week is not necessarily the norm, but we're closer to about a month. So we're still doing an amazing job.

Line: And whereas a lot of organizations and agencies, it might be, you know, three or four times that time. So that's fantastic. Now, the award nomination also emphasized cross-functional teamwork.

How did you foster collaboration across different areas like IT and policy, but also customer service, to kind of keep everyone aligned and on the same path?

Camile: Well, I'm a firm believer in bringing everybody who's impacted to the table at the same time and letting them hear each other, instead of folks coming to the table and then talking about, 'well, I think IT will have this to say,' or 'I think, you know, this division of the agency will have this to say.' Instead, I like to have everybody there at the table talking it through. And then I like to have a lot of follow up meetings. 'Okay, so where are we?' And so most of the changes that we put into place involved having the folks at the table and then having consistent follow up meetings until it was done, and also making sure that people knew who was responsible for what, instead of just saying, 'Hey, we gotta do this.' And assuming that someone's going to take the leadership. I've learned that's not wise.

Line: Absolutely. Well, Camille, thank you so much for joining us here at the Annual Educational Conference. And congratulations again to you and your team for receiving the 2025 Regulatory Excellence Award. Your work with CORE highlights new innovation, collaboration, and a focus on the human experience that can make a real difference in professional licensing and public service. It really is encouraging to hear about your efforts and how they are improving the experience for both licensees and the public in Illinois. And we definitely look forward to seeing what comes next from your team. I'm starting to see a regular thing here with you. That's fantastic.

Camile: Thank you so much.

Line: Absolutely!

Line: I am glad to get chance to speak with CLEAR's 2025 Consumer Protection Award Winner. This award honors individuals who go beyond enforcement to enhance public understanding of regulation and strengthen consumer protection. Our award recipient is Kelsey Hammack, investigations manager with Utah's Division of Consumer Protection.

Now, Kelsey led a major investigation into Elan Solar that uncovered a pattern of harm to more than 90 consumers. Her work not only secured restitution and enforcement actions but also helped drive new legislation to better protect Utahns purchasing solar energy systems. Kelsey, we're delighted to have you with us today and to share more about your work and its impact. So welcome to the to the podcast today.

Kelsey: Thank you. I'm honored to be here today to talk to you about it.

Line: Well, first off, congratulations on this recognition. Can you take us back to the beginning, like how did a few isolated complaints about this system, the Elan Solar, led you to uncover a much larger problem?

Kelsey: Well to begin, I was already familiar with the company at the time with Elan Solar here in Utah. And I began noticing a pattern in the complaints that we were receiving at that time. I was very concerned, and so I began just digging deeper into Elan Solar's business practices, their finances, and started speaking with other Elan customers who hadn't yet filed a complaint with the Division. And this initial digging and looking further revealed a much larger problem than just the few isolated cases.

Line: Well, that kind of brings me to the next question there. Part of the nomination that highlights your ability to identify this troubling pattern that was going on where others maybe might seem like unrelated cases. So what helped you connect the dots in this, and how important is that skill in consumer protection work?

Kelsey: Yeah. I mean, it was a combination for me of meticulous record keeping, note taking, cross-referencing complaints, being aware of what consumers were saying, actively listening to their stories, knowing which questions to ask to be able to connect those dots. Sometimes the individual complaints might seem, you know, distinct, and we might be overworked, overwhelmed, and just trying to move cases through. But if you take a step back and look for those common threads - those similar sales tactics or the reoccurring issues with installation - then the pattern emerges.

I believe being able to identify that pattern is extremely important because it helps us get to the root cause of the consumer harm and figure out why this is happening over and over.

Line: Yeah, that's a great thing to do, great skill to have. As a former investigator myself, you know, sometimes we get tunnel visioned if you would into what that investigation is. We wanna obviously investigate it thoroughly for that particular patient, make sure we're protecting the public or consumer, whoever it is. But then to be able to take a step back and start to look at it from a larger, you know, 10,000-foot look and seeing where things kind of start to line up. That's fantastic. So, obviously you worked very diligently to get Elan Solar to complete installations so that consumers actually received the systems that they had actually paid for. What was it like to see these homeowners finally get these results from waiting so long?

Kelsey: You know, actually it's unfortunate. Elan Solar was unable to complete many of the installations here in Utah after their professional license was revoked. We were able to communicate with some lenders, and they stepped up to help consumers get the projects to completion, and I was happy to do that, work with the lenders, communicate with them in any way I could. Unfortunately

though, the fact is that some consumers are still fighting to get their systems operational, still fighting to get warranty work done. And you know, it's incredibly gratifying to see any consumer get justice or get their system working. But like I said, the reality of this case is that many consumers are still in that limbo.

And the ongoing struggle is exactly why the legislative changes were so vital to help prevent the future consumer harm and ensure this doesn't happen moving forward.

Line: Well, clearly, this must have led to lawsuits and settlements. But you mentioned legislation. And I think that's House Bill 57. How did your investigative work help shape those consumer protection reforms?

Kelsey: I think that this case illustrated some regulatory gaps in the solar industry at the time. And so we were able to show legislators here in Utah the real world impact on Utahns. And for instance, the sheer number of incomplete projects demonstrated the need for greater financial security, which directly influenced the requirement for surety bonds for solar retailers here in Utah.

The new legislation also created this registration system for solar retailers in addition to the surety bonds. And it also mandated that they have W2 employees working for them. And so the hope is that this directly enhances the public's understanding of potential risk in solar sales and empowers them to kind of, you know, take charge and advocate for their rights before entering into this very large transaction that might have negative impacts or negative consequences later on.

Line: Clearly this case has increased public awareness, beyond enforcement itself, but the public has gotten more awareness about the risks in this particular industry, in the solar industry. How do you see consumer education fitting alongside regulation and enforcement in protecting the public? Because sometimes they just don't know.

Kelsey: Yeah. And I think consumer education is vital. That's a huge part of our Division here in Utah. You know, the enforcement holds bad actors accountable, regulation sets the standards, but that consumer education is what empowers people to make informed decisions, recognize red flags, and then protect themselves proactively.

In a rapid evolving market like solar, educating consumers on things like the importance of checking licenses, understanding the contract before signing it, can help prevent them from falling victim to predatory practices. So I think an informed consumer is the most effective defense against fraud.

Line: Absolutely! Well, so from your perspective, what lessons from this case might be valuable to other investigators or regulators beyond the solar world, who maybe want to go beyond simply resolving complaints to maybe dealing with a larger systemic issue?

Kelsey: Hmm. So for me, the key lesson was, you know, the looking beyond the individual complaint, making that connection, the pattern that I noticed. So I think instead of trying to solve a single case, the thing we should be asking ourselves is why is this problem occurring? Who else might be affected? How can I look deeper? You know, not just trying to solve those cases like we talked about earlier, to get things moving as we're all busy. But our work doesn't end when the investigation is closed, at least here in Utah. You know, I'm thankful to have a leader who goes out and advocates for necessary changes to legislation so that we're not in the same position next year with another solar company or another bad actor.

Another valuable lesson is the persistence. You know, if I had just given up after the first few cases, I wouldn't have probably found this larger pattern. So you know, it's challenging, it's long, but the results are worth it usually.

Finally, the lesson that was probably the biggest for me was to build strong relationships with stakeholders and other agencies who can help you, other attorneys. It was essential for me in a case like this, but it's those long lasting relationships that then I can fall back on in another case, another investigation. And so having that effective communication and relationships was extremely important for me.

Line: Yes, my dad always used to say, 'it's not what you know, it's who you know.' And it's having those connections to be able to call and get an answer to something quickly or get some assistance in an investigation in an area that you're not familiar with. So thank you, Kelsey, for sharing your story with us and congratulations again on receiving CLEAR's Consumer Protection Award. Your work on the Elan Solar case shows how persistence and pattern recognition and consumer advocacy can lead to not only justice for the affected individuals, but also to lasting protections to the public. So it's an inspiring reminder for the impact that one investigator can have on a larger scope. So thank you again and congratulations.

Kelsey: Thank you.

Line: It was a lot of fun to talk with our award recipients. We hope these conversations have given you some ideas, techniques, and skills that you can focus on in your regulatory role as we all pursue regulatory excellence. I wanna thank our listeners for tuning in for this episode. And we will have more award winners to feature when the 2026 award nominations open in the spring. We'll be back with part two of our conversations with the 2025 award recipients. Be sure to tune in then.

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The audio version of this podcast episode is available at https://podcast.clearhq.org/e/clear_awards_2025_part1/.