



President's Message

IT'S ALL ABOUT RELATIONSHIPS

Human beings are social creatures, and relationships are an integral part of our lives. From family and friends to romantic partners and colleagues, relationships play a vital role in shaping our personalities and influencing our behavior. It's no wonder that the importance of relationships cannot be overstated.

Relationships provide us with a sense of belonging and connection. They allow us to form bonds with others who share similar values, interests, and experiences. This sense of connection is vital to our mental and emotional wellbeing, as it helps us feel supported, understood, and validated. When we feel connected to others, we are less likely to experience loneliness, depression, and anxiety. Instead, we feel happier, more secure, and more confident in our abilities to navigate life's challenges.

Relationships are essential for personal growth and development. When we interact with others, we gain new perspectives and insights into the world around us. We learn to empathize with others and to see things from different points of view, which broadens our horizons and expands our understanding of the world. Relationships can also challenge us. They provide us with opportunities to develop new skills, overcome our fears and insecurities, and grow as individuals.

Shifting from the abstract to the reality, I haven't always been good at relationships. Shocking, I know... But, one of the first lessons I learned from my boutique broker when I was first hired as his in-house compliance attorney was: This industry is all about relationships. He said you don't have to agree with everyone, but you cannot burn bridges. I took that to heart.

During my time in this Association, I formed surface-level, collegial relationships. It was beneficial because I could call on colleagues – even those who were employed by “my competitor” – to ask for perspective, understanding, and to see if my “take” was on point or needed refining. As President, I've lost whatever anonymity I thought I had prior to July 1, 2021.

These past couple of months have been incredibly challenging. I found myself at odds with industry goings-on, and I couldn't keep quiet. In my quest to *chase windmills*, I ruffled feathers and made others uncomfortable with my approach and “passion.” However, from my soap box, I distinguish(ed) the industry shenanigans from the individuals who make an honest living and work with integrity to provide this valuable service we call insurance. Unfortunately, I think that distinction wasn't shared by some. And, for this, I apologize. I don't want to burn bridges. But I don't want to be scared to speak out when I see a problem, nor do I want others to be fearful to enlighten me on the things about which I am ignorant, naïve, or simply mistaken. One should not precipitate the other. I don't recall how it ended with Don Quixote – I imagine not well since he's infamous. For me, I will continue to fight the good fight but will do so with diplomacy and in a way that is likely to maintain, strengthen, and

Cheers!

Jen Stanley, President



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Regulatory & Legislative Updates

LONE STAR STATE UPDATES

What I learned at NABIP-TX Day at the Capital 2023

1. Puppy love can be found in Austin at a PAC event.
2. Texas is the 9th largest economy in the world. We moved up from 13th!
3. The number one source of income for the state is sales tax.
4. The current funding surplus in Texas is a once in a lifetime event.
5. The highest healthcare costs in the country can be found in Texas.
6. Finding a Representative's office in the Capital can be tricky.
7. You only have about 15 minutes to explain to a staff member the concepts of insurance.
8. That staff member is still covered on their parent's health insurance plan.
9. The legislative process is a lot of compromise and education.
10. There are a bunch of realtors in Texas!
11. Over sixty-five realtors can fit in the tiny office of your local representative---all at the same time!
12. Take the stairs...the elevators are too slow!

If you were not at Day at the Capital on March 22nd you missed a real treat! Over one hundred members and non-members of NABIP-TX assembled in Austin to discuss with legislators, legislative staff, health plans, think tanks, business associations, and each other how to make healthcare in Texas more affordable, transparent, and accessible.

The goal of NABIP-TX is that our healthcare system should be accessible and affordable. Successful healthcare reform will maximize consumer choice, restrain skyrocketing medical care costs and increase access to healthcare for all Americans.

We believe these four pillars form the key to crafting a comprehensive approach to meeting this challenge. The following issues are critical to maintaining a responsible, accessible, and affordable healthcare system for all:

Value of Agents, Brokers, and Consultants- access to critical services that state-licensed agents, brokers and consultants provide is necessary to help individual and employers of all sizes purchase health insurance and get the most value from these benefits

Containing Healthcare Costs - The greatest access barrier is cost. Healthcare costs are skyrocketing and are a key driver in healthcare delivery and access.

Transparency – Healthcare is the only consumer purchase where the consumer does not know the cost in advance. Consumers should be able to easily comparison shop for price and quality.

Foster Choice and Access- Texas has one of the largest uninsured populations in the country. Most uninsured are low income, working families. The creation of a robust and competitive health insurance market with maximum private competition and consumer choice of affordable options is critical to addressing the needs of all Texans.

The NABIP-TX Legislative Council and the NABIP-TX lobbyist, Mike and Shannon Meroney are working very hard on several bills that have been filed this session. Here is a partial list of bills we are working on this session.

Regulatory & Legislative Updates

PRIORITY BILLS THIS SESSION (partial list)

COST:

- **PRIVATE PAY BY ENROLLEES** – Allows freedom of choice by members to use their insurance or not but requires the provider to charge the no more than the lowest contracted rate.
 - [HB 633](#) Frank, James (R) - Support
- **PRIVATE PAY OUT OF POCKET MAXIMUMS** – We support enrollees having private pay options but have concerns about applying costs to a member's out of pocket maximum when the insurance is not used.
 - [HB999](#) Price, Four (R) & [HB2002](#) Oliverson, Tom (R) – Negotiating
- **PROHIBIT INAPPROPRIATE FACILITY FEES** – Ban fees from facilities not attached to a hospital.
 - [HB 1692](#)/SB 1275 Frank, James/Hancock, Kelly (R) – Support

TRANSPARENCY:

- **PLAIN LANGUAGE DISCLOSURES ON DEFINED BENEFIT POLICIES, INDIVIDUAL OR GROUP** – Would allow TDI to create a uniform disclosure to ensure consumers are informed on what their policies cover.
 - [SB457](#) Menendez, Jose (D) – Support
- **EXPANDED HOSP PRICE TRANSPARENCY** – Require faster, binding price estimates for elective procedures and itemized bills before collection can commence
 - [HB 3218](#) Klick, Stephanie (R) & SB 490/[HB 1973](#) Hughes, Bryan/Harris (R) - Support
- **AMBULANCE & AIR AMBULANCE SURPRISE BILLING REFORM** – Would allow counties and cities to accept partial payment and ban surprise billing if they do.
 - [HB58](#) Talarico, James (D) & [HB89](#) Talarico, James (D) – Support
- **PHYSICIAN QUALITY TRANSPARENCY** – Loosen restrictions on health plan publication of quality data
 - [HB 3351](#) Harris, Caroline (R) - Support

CHOICE:

- **MEWA EXPANSION** – Would include working owners and groups of one.
 - [HB290](#) Oliverson, Tom (R) – Support
- **STATE BASED EXCHANGE** – Create a state-based Exchange with a family/small biz premium asst program.
 - [HB2554](#) Oliverson, Tom (R) – Support
- **MANDATE LITE PLANS** – Streamlines consumer choice plans to eliminate unnecessary items above comprehensive coverage to lower cost of the plans.
 - [HB 1001](#)/SB 605 Capriglione, Gio/Springer (R) – Support
- **VALUE BASED CONTRACTING** – Allows sale of EPO & PPO Concierge medical type plans.
 - [HB 1073](#) Hull, Lacey (R) – Support

ACCESS:

- **EXPANDING THREE SHARE PROGRAMS** – We support the expansion of existing three-share programs that provide premium assistance for small employers.
 - [HB 5280](#) Bucy, John (D) – Support
- **END ANTI-COMPETITIVE CONTRACTING** – Prevents providers from banning health plan management practices (steering, tiering, gag clauses)
 - [HB 711](#) Frank, James (R) – Support
- **PIERCING THE ERISA VEIL** – There is a concern for the potential erosion of ERISA protections that give self-funded plans flexibility in plan design. Employers should weigh in on the value of these bills:
 - [HB 1527](#) Oliverson, Tom (R), [HB1592](#) Oliverson, Tom (R) , and [HB 2021](#) Oliverson, Tom (R)

Registered NABIP TX Lobbyists

Meroney Public Affairs

Shannon Meroney and Mike Meroney

Phone: 512-499-8880

Website: www.MeroneyPublicAffairs.com

Regulatory & Legislative Updates

NABIP- TEXAS DAY AT THE CAPITOL UPDATES

1. Texas lawmakers technically have \$188 BILLION to play with in the next budget cycle, which is a massive 26% more than the previous 2-year cycle.
2. Spending limits found in the state's constitution and statutes will prevent lawmakers from spending all of it; the current limit is a 12.3% increase.
3. This year's large budget means legislators will be able to focus on multiple issues, including taxes, education, and health insurance.
4. More bills have been filed for this session than in the history of the Texas Legislature, including 120 insurance mandate bills.
5. There's a Select Committee on Health Care Reform, which was created last year. It has a significant amount of legislative heavy hitters and although it has met several times, has not come out with any recommendations yet. Information on this committee is found [here](#).

The chairman of the Insurance Committee (Rep. Oliverson) is proposing several bills of interest our industry:

1. A bill that would create a state-run insurance marketplace in lieu of the federal marketplace we currently have.
2. A bill that would support a small employer premium subsidy.
3. A three-pay proposal, where health insurance premium payments could be made up of employee \$, employer \$ and dollars funneled into TexHealth, a community-based non-profit that is in Austin, but has expanded out across the state.

These are all bills that NABIP – Texas supports. Naturally, there are others we are trying to influence. However, it's still early in the session. We are watching and participating in hearings on these bills as well as commenting on any changes and substitutions. As the bill process gets closer to the finish line, lobbyists Shannon and Mike Meroney will continue to keep us informed and involved. The legislative session runs fast and furious; they will adjourn on May 29. June 18 is the last day the governor can sign or veto bills. Most bills will go into effect on September 1.

Just to give you a taste of the types of speakers that NABIP was able to bring to us, we heard from Texas Comptroller Glenn Hegar; Lee Loftis from the independent Insurers Association of Texas; Senior Policy Advisor from Texas 2023 Charles Miller; President and CEO Jim Rodriguez of Texas health; State Director of the NFIB Annie Spillman and the Insurance Committee Chair Dr. Tom Oliverson. Dr. Oliverson spoke during a working lunch, and actively solicited the room's input on several different proposals.

ACROSS THE NATION

CapCon Round-Up with Reid Rasmussen (Our May Speaker)

Watch the [video](#) and post to your network.



Regulatory & Legislative Updates



[Sign Up](#) for Operation Shouts!

Through Operation Shout, you as a member have the opportunity to participate in this process.

https://nabip.quorum.us/action_center/



Representatives Adrian Smith (R-NE) and Mike Thompson (D-CA) have recently introduced H.R. 1264 which will provide much-needed relief for employers seeking to comply with the reporting requirements under Section 6055 and 6056 for enforcement of the ACA's individual and employer mandates. This bill introduction is a testament to the work our NABIP membership did advocating on our federal priorities in their respective Hill meetings during last month's NABIP Capitol Conference. NABIP has long sought these reforms and we look forward to advancing this as a bipartisan solution to address the challenges being faced under the health-reform law.

H.R. 1264 will ease the compliance reporting requirements for employers offering health insurance coverage to their employees. Specifically, the legislation would:

- Establish a new voluntary reporting system for employers to report to the IRS information about their health plans. Exchanges will use the federal data hub to access this data for individual verification for tax credits.
- Require that employers report to the IRS only those employees (and/or their dependents) who are not receiving healthcare from their employer, greatly simplifying the requirement that all employees be reported.
- Specify that information that would be reported would include name and employer identification, who has been extended an offer of minimum essential coverage, whether coverage meets minimum value and the affordability safe harbor, and months that coverage is available without waiting periods.
- Allow employers to deliver reports to employees electronically without another consent form.
- Instruct the Government Accountability Office to conduct a study on the notifications, HHS appeals process and the prospective reporting system.
- Require HHS to review the most recent tax filing for individuals automatically reenrolled in exchange-based coverage and adjust their tax credits accordingly.
- Limits the time horizon for IRS lookback for prior compliance period in accordance with current regulatory and statutory guidelines.

1. Contact your Representative. Take action today! Please urge your Representative to cosponsor H.R. 1264 to ease employer reporting requirements!

Upcoming Events

MONTHLY MEETING LINE-UP

3rd Wednesday of Each Month: 11:30-1:15

Luncheon sponsored by



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We appreciate your Support!

Thank you to Jared Leshin with Hyperspark for being our Spotlight Sponsor on March 15th. Sponsors make our chapter stronger and more successful! For more Hyperspark information, visit <https://www.hyperspark.co/contact-hyperspark>

It's EASY to build your following on social media (and win more business) with Hyperspark. They create expert-made videos and social posts that make you look like the expert that you are. SPECIAL OFFER for NABIP members: Send Hyperspark a message and mention NABIP for a free 2-week trial! <https://www.hyperspark.co/contact-hyperspark>

Contact Suzanne Crim to learn more about our Sponsorships and how to secure your MIC TIME!

Upcoming Events

Registration is open for all the following events! Set your calendar to a recurring date – 3RD Wednesday OF EVERY MONTH. Register [here](#).

April 19: The Good, The Bad, and the Benefits with Mallory Herrin

As trusted advisors, many brokers are hands on with clients when it comes to administrative HR tasks that would typically be handled by an in-house HR professional. However, outsourcing these tasks may be a better option. HR professionals and brokers coupled together can create an advantageous. Join Mallory Herrin to get an insider's perspective.



May 17, 2023, Coffee Wisdom: Lessons from Brokers in Cars Getting Coffee with Reid Rasmussen

How did brokers adjust their businesses recently? What innovations are worth the effort this year? How are diverse professionals succeeding in our industry? Brokers are sharp, and they've got a lot to say. Especially if you get them out of their office and soften them up with a great cup of coffee. That was the goal of the video series, "Brokers in Cars Getting Coffee." This class pulls together the largest panel of industry experts from around the country. We'll discover & dive into the common themes and lessons that jump out of these interviews!

Insurance Brokers & Consultants in attendance will learn:

- What new services are necessary to include in a total benefit package.
- How to best install, engage & teach clients to use telehealth & behavioral telehealth services.
- How advocacy services address the needs for price / quality transparency & more.
- Various innovation strategies that benefits consultants need to be aware of.



June 21, 2023 Individual Coverage HRA (ICHRA) with Ron Cornwell

A new way to do group health insurance. Learners will have an understanding of where ICHRA's came from as well as how they work for employers, employees, and brokers.

August 16, 2023, What Got Us Here Won't Get us There with Erin Issac

Join us in August with Erin Issac presenting What Got Us Here Won't Get Us There: The changing landscape of Employee Benefits.

Also, Erin has a Book Club Challenge.



Upcoming Events

JULY 19 MEDICARE SUMMIT

LEARN THE SOLUTIONS TO SELLING THE PROBLEMS

The 2023 Medicare Summit committee has been busy planning the Summit scheduled for July 19, 2023, at the Vouv Dallas. “Sell the Problem, Be the Solution.”

We have four wonderful CEs lined up and a Keynote speaker Greg Gurnokian. He has a [YouTube Channel](#), Medicare Rockstars, and is a published author. We are looking forward to his inspirational Keynote.

Group agents don't get the month off. Our Lunch CE was designed for all members, not just those in the Medicare space. #somethingforeveryone

“Maximizing Medicare in Small Employer and TPA Populations” presented by Craig Horton of SSDC Services.

Keynote Speaker Greg Gurbikian, *Sell the Problem, Not the Solution & The Only Medicare Book You Need.*

July 19th is just around the corner, and NABIP-Dallas is excited to welcome Greg Gurbikian as our Keynote Speaker for the Day. He has been in the Medicare space for more than ten years and has authored several books to help agents improve their craft to help the aging population find the best solution to their healthcare insurance needs.

Greg lives in Florida with his wife and two boys. He started his Medicare carrier when he helped his parents try to understand their options for insurance and realized how confusing the Medicare options are for seniors. His company, Healthcare Solutions Direct, LLC, was started in 2014 with a vision to help educate customers like his parents about their options for health insurance.



He is a Member of the Forbes Finance Council. He spoke on the 8% Nation Stage 2022 and has a YouTube channel, Medicare Rockstars, where he gives agents nuggets to help us improve our presentation for our customers. We look forward to having Greg explain how we can Sell the Problem and Be the Solution to our clients for the 2023 Medicare Summit.

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More sponsorship opportunities [here](#).

See the lineup and register [here](#).

Upcoming Events



Helping Consumers No Longer Eligible for Medicaid: What Marketplace Agents and Brokers Need to Know



CMS will provide policy and operational updates regarding the unwinding period, the Unwinding SEP, and key information on how to prepare to assist consumers who will be transitioning coverage during the unwinding period.

CMS subject matter experts will be available to answer questions.

Date	Day	Time (ET)
April 6, 2023	Thursday	1:30 p.m. - 3:00 p.m.

To attend, select 'Register Now' and complete these steps:

Step 1: Log on to REGTAP.

Step 2: Select 'Register Me' on the event titled:

***Helping Consumers No Longer Eligible for Medicaid:
What Marketplace Agents and Brokers Need to Know.***

Register
Now

For registration and additional information on future training sessions, log on to <https://regtap.cms.gov>. Registration will close 24 hours before each session.

Need Help? Email Registrar@REGTAP.info or call 1-800-257-9520.

Dallas Board Meetings – Noon on the 2nd Wednesday of Each Month

Open to all members. See the log-in information from our [Calendar](#).

IN A CE CRUNCH?

Not all of our Dallas meetings feature Continuing Education credit. That's ok! The Lonestar Virtual Chapter offers CE – FOR FREE – from the comfort of your own home. Register at www.lonestarahu.org.

New Members & Membership Benefits

WELCOME NEW MEMBERS!

As a new member, you get your next lunch on the house. Email dahu.org@gmail.com to confirm your registration.

Franklin	Anding	Blackhawk Claim Services
Madelyn	Jordan	Blackhawk Claims Services
Mark	Keck	Blackhawk Claims Services
Sterling	Worrall	Blackhawk Claims Services
Tracy	Berwick	Ridge Administrative Service, Inc.
Jason	Sandler	Sandler Insurance Group, LLC

Try it before you buy it!

ACA and Beyond Primer

Are you considering purchasing the ACA and Beyond Certification and unsure if it is right for you? Now, you can try it before you buy it!

NABIP is offering you an incredible opportunity to join ACA expert Paul Roberts for the live virtual ACA and Beyond Certification Primer on Thursday, April 13, from 1-2:30 p.m. ET.

Paul will discuss what happened before the ACA that caused the law, a high flyover of major topics in the course, and answer your burning ACA questions.

This event is free, but space is limited. Register today before it fills up.

Attendee Gift: Attend the live event to receive a 10% discount off the ACA and Beyond Certification to help you jump-start your learning!

Apr 13, 2023 01:00 PM in [Eastern Time \(US and Canada\)](#)

Register [here](#)

New Members & Membership Benefits

MEMBERSHIP BENEFIT HIGHLIGHTS

NABIP PAC

NABIP PAC is the political action committee of the National Association of Benefits and Insurance Professionals (NABIP). It is the expression of our First Amendment rights to free speech and association guaranteed under the Constitution. Such political expression has become far more than a useful option for professionals in a heavily regulated business like the health insurance industry. It has become a necessity.

NABIP PAC is registered with the Federal Election Commission. Since NABIP and similar organizations are prohibited from making political contributions, NABIP PAC was created to allow contributors to combine their financial support to a candidate to achieve maximum effect.

What is NABIP PAC?

The National Association of Benefits and Insurance Professionals Political Action Committee (NABIP PAC) is the political advocacy arm of NABIP. Since NABIP and similar organizations are prohibited by law from making political contributions, NABIP PAC was created to allow contributors to combine their financial support to candidates who support our industry.

How does NABIP PAC operate?

NABIP PAC has a Board of Trustees that is made up of NABIP members appointed by the NABIP President in consultation with the NABIP Board of Trustees. The NABIP PAC Board has the final say in all financial decisions, including to whom we give political contributions and where we spend administrative funds for operational functions. The NABIP PAC Board meets once a month over teleconference. The board discusses fundraising strategies and political contributions, and reviews financial statements along with other essential matters that pertain to NABIP PAC.

How does NABIP PAC decide who to give to?

In consultation with Government Affairs staff, the NABIP PAC Board approves a two-year candidate fund budget that is amended throughout the year as needed. The Board takes into consideration different criteria, including what committee's members of Congress sit on, co-sponsorship of legislation, NABIP member relationships with a member of Congress, and whether the member of Congress is in a leadership position. These are just a few of the criteria that are taken into consideration. As a member, you can always contact your regional vice president if you have any input or questions on who NABIP PAC gives to.

I hope you have found this useful, and it answers some of your questions on what NABIP PAC is and how it operates. It is a crucial part of our association, and every member should familiarize themselves with it. If you have any follow-up questions, please contact Nathan Makla, manager of NABIP PAC, at nmakla@nabip.org.

I also hope you will consider supporting NABIP PAC and our mission by donating today.

Nathan Makla

Manager of NABIP PAC

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- Renewal Meetings
- Carrier Updates
- Claims Inquiries
- Billing Inquiries
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For more information about our services or to make an appointment with a Marketing Representative, please feel free to contact our office at 972-960-8718.

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