



## NABIP-Dallas Upcoming Event

### Join us for the NABIP-Dallas April Meeting!

Wednesday, April 17 at Vouv Event Center in Dallas  
11:30 AM – 1:00 PM

Direct Primary Care and How It Can Be Used (CE #122318)  
Presented by: Keith Kennington, Vice President at Healthcare2U

Please register in advance our [website](#)  
\$40 Members | \$50 Non-Members



This course is designed for benefit advisors who are seeking to improve access to care, lower claims costs, and improve client retention.

By including a Direct Primary Care option in a benefit program, employers may give employees and dependents increased access to primary and urgent care services, from the same provider at no cost, and may provide access to no-cost or low-cost basic labs and prescriptions drugs as well. Employees may also have lower absenteeism rates, because DPC appointments can generally be scheduled at almost any time and wait times at the office are usually shorter. Key challenges for employers interested in offering a DPC option include the relatively limited number of DPC practices and the geographic dispersion of employees and dependents.

About Keith: Keith Kennington currently serves as Vice President at Healthcare2U, the nation's fastest growing, fully integrated direct primary care company. Prior to his work with direct primary care and self-funded programs over the past seven years, he served as a senior executive in the TPA world. He brings a wealth of expertise on self-funded medical plans, stop-loss carriers, and other self-funded components.

Having worked in the benefits arena for over 30 years, Keith offers unique perspectives from his experience and empowers agents and brokers to bring creative benefit plan designs to their clients. When Keith isn't teaching, developing, inspiring, and mentoring other benefits leaders, he enjoys life in San Antonio with his bride of 32 years, six children, and six grandchildren.

You will not want to miss this opportunity to network over lunch and learn more about DPC!

## NABIP-Dallas Member Spotlight

### Michelle McLaren

Health Sales Specialist, The Brokerage, Inc.



Michelle has over a decade of experience in the Health Insurance industry with a focus on Under 65 clients. She has worked with the ACA since its inception mostly as an independent broker with her own agency but also as a carrier rep and now broker support for The Brokerage, Inc. Michelle's primary duties are to train and help agents and agencies on the ins and outs of ACA and ancillary products including using the FFM Marketplace and Health Sherpa.

Michelle has been a member of NABIP since February of 2022. She admits she did not join earlier because she didn't understand what a "health underwriters" association would do for her. Now that she understands what NABIP is and does (and loves the name change) Michelle really wants to encourage other agents to join this amazing resource for information that helps people understand our industry and help our clients. Michelle believes that knowledge sharing is a vital way to help agents grow and succeed.

Outside of work, she has been happily married for almost 35 years, has a 28-year-old son she is amazingly proud of, and she sings and plays dress up. Michelle works in the Spring at the Scarborough Renaissance Festival and sings with Queen Anne's Lace. In the Fall, she runs a group of Victorian Christmas carolers called Vocal Magic, which has allowed her to help dozens of entertainers with their health coverage in that unique niche. Michelle also likes to sing, sew, and play board games.

## NABIP-Texas Upcoming Event



Click [here](#) for the agenda and registration details!

## Highlights from the NABIP-Dallas March Meeting



Photos by Howard Deihl

Rusty Rice, former President of NABIP and Director of Sales for Avēsis, led an engaging 3-hour Ethics presentation (CE #131702) on March 20 at Vouv Event Center in Dallas.

NABIP-Dallas member Reid Rasmussen attended the event and shared a great post on [LinkedIn](#) summarizing the presentation: “FUNNIEST QUOTE from an Ethics CE Class today by Rusty Rice: "I consider myself 'ALWAYS ETHICAL' in my business dealings. But I consider myself 'MOSTLY ETHICAL' at home: because as a parent we lie to our kids.” MOST INSIGHTFUL – The 5 Factors in Ethical Lapses: 1) Pressure, 2) Pleasure, 3) Power, 4) Pride, and 5) Priorities.

We greatly appreciate Rusty for taking the time to present to our chapter on such a crucial topic!

## Dallas Representation at NABIP Capitol Conference in Washington, D.C.





**President:** Taylor Kirkhart  
**Secretary:** Cindy Goodman  
**Awards:** Carmen Freeman  
**Membership:** Karen Burkholder  
**Professional Development:** Meghann High  
**Executive Assistant:** Patricia Pattison

**Past President:** Jennifer Stanley  
**Treasurer:** David Weber  
**Awards:** Caitlin Mathis  
**Communications:** Jared Leshin  
**Legislative Chair:** Claire Pancerz  
**Trustee:** Rita Rolf

Interested in giving back to the association and joining our team? We have multiple open board positions and volunteer opportunities, such as: President-Elect (requires two years of service on a NABIP Board or similar association (such as NAIFA), Membership Co-Chair, Retention Chair, Sponsorship Chair, Legislative Co-Chair, as well as opportunities to assist us with special projects, events, and charity initiatives. Board meetings are held on the 2<sup>nd</sup> Friday of the month.

For more information, please contact us at [dahu.org@gmail.com](mailto:dahu.org@gmail.com)

### NABIP-Fort Worth Swing for Hope – Annual Golf Tournament



The NABIP-Fort Worth chapter is hosting their annual golf tournament on April 22 at Sky Creek Ranch Club. This isn't just a golf tournament. It's a celebration of sport, community, and the spirit of the NABIP-FW. Every swing you take supports our mission and connects you deeper with the local business community. For just \$200, immerse yourself in the full golfer's package – green fee, cart, delectable breakfast, a hearty Texas BBQ lunch, two drink tickets, raffle entry, and a swag bag so loaded, it's practically a treasure chest! Registration starts at 7:00 and the shotgun start kicks off at 8:00. Visit the NABIP-FW [website](#) for more information.

Clients, Friends and Colleagues, Texas voters on Tuesday, March 5<sup>th</sup> handed more power to the insurgent wing of the Republican Party in a chaotic, expensive and vengeful primary election, punishing Republican lawmakers, judges and House Speaker Dade Phelan in particular, who was forced into a runoff in his Southeast Texas House district.



Governor Greg Abbott swung a huge stick and connected... Abbott vowed revenge on those House Republicans who helped kill his signature legislative priority to pass school choice/ vouchers. He backed challengers to 5 incumbent House members who lost outright, backed another 3 who forced runoff elections, and lost only 2 races as Reps. Stan Lambert (Abilene) and Drew Darby (San Angelo) survived the brutal onslaught.

Republican House members who lost include Steve Allison of San Antonio, Ernest Bailes of Shepherd, Travis Clardy of Nacogdoches, Jill Dutton of Ben Wheeler, Jacey Jetton of Richmond, Glenn Rogers of Graford, Hugh Shine of Temple, Reggie Smith of Sherman and Kronda Thimesch of Lewisville. Thimesch lost her election by less than 300 votes putting her within the margin for a recount.

House members who appeared likely to face runoffs are Speaker Phelan, DeWayne Burns of Cleburne, Justin Holland of Rockwall, Stephanie Klick of Fort Worth, John Kuempel of Seguin, Frederick Frazier of McKinney, Lynn Stucky of Denton and Gary VanDeaver of New Boston. The runoff is May 28th. Reps Burns, Kuempel, Smith and Klick are committee chairs and Holland chairs the Sunset Advisory Commission.

Attorney General Ken Paxton's campaign to oust House incumbents who supported his impeachment last year was less successful. Just five of the 35 challengers he endorsed won outright, with another five headed to runoffs. Among the winners who are expected to pull the chamber to the right is Shelley Luther, a Dallas salon owner who was jailed in 2020 for defying Abbott's COVID-19-era business shut down and called Abbott a "tyrant governor." Two leaders of the impeachment push and board of managers — David Spiller of Jacksboro and JeLeach of Plano — both won easily. Yet it was Mitch Little, one of Paxton's impeachment defense lawyers, who unseated Thimesch. And three incumbent judges on Texas' highest criminal court have been ousted after AG Paxton targeted the Republicans over a 2021 ruling that struck down the attorney general's ability to unilaterally prosecute voter fraud.

Texas House Speaker Dade Phelan is facing a runoff election after he failed to secure a majority of votes in primary voting, the latest and clearest sign to date of his precarious position within the Republican Party. Phelan advanced to the runoff with rival David Covey, a former chairman of the Orange County Republican Party who has been endorsed by AG Paxton, Lt. Gov. Dan Patrick, Agriculture Commissioner Sid Miller and former President Donald Trump.

The third candidate in the race, anti-tax crusader Alicia Davis, won only a fraction of a vote but prevented Phelan and Covey from securing the 50% necessary to win outright.

The May 28 runoff promises to be a high-prole slugfest. Both candidates and their surrogates will likely spend millions of dollars trying to sway voters in what are typically extremely low-turnout contests. Covey's campaign has been heavily funded by Defend Texas Liberty, the political group mainly bankrolled by Midland oilman Tim Dunn, a Paxton ally and conservative activist. Between 2012 and 2020, incumbents of both parties almost always lost in a runoff, even if they have a lead going in. 17 of the 21 incumbents in runoffs between 2012 and 2020 (81%) lost. But in 2022, the winning percentage for incumbents in runoffs was just 86%, so only 14% lost. Regardless of the runoff outcome, many political observers believe Phelan's speakership could be over.

At the top of the ticket, President Joe Biden and former President Donald Trump easily won their Texas primaries on Tuesday, propelling them closer to a rematch in the November presidential election.

U.S. Rep. Colin Allred (D-Dallas) will challenge Sen. Ted Cruz in November after defeating a crowded eld of Democrats. Allred easily prevailed over state Sen. Roland Gutierrez of San Antonio who was also vying for the nomination. And Texas state Sen. Nathan Johnson held onto his Dallas-area seat for a third term after a high stakes, surprise challenge from a fellow Democrat, state Rep. Victoria Neave Criado.

### **Become a Monthly TAHUPAC Contributor!**



## DONATE TO TAHUPAC

TAHUPAC formed to support candidates and members of the Texas Legislature who have philosophies that reflect common sense and an overall understanding of the dynamics of health insurance along with recognizing how NABIP-TX is working to bring more Texans more affordable health insurance plans.

Donate now using the QR code below!





The Texas Association of Health Underwriters recognized more than a decade ago the need to become more involved in “politics” and formed NABIP TX PAC to support candidates and members of the Texas Legislature who have philosophies that reflect common sense and an overall understanding of the dynamics of health insurance along with recognizing how NABIP TX PAC is working to bring more Texans more affordable health insurance plans.





**ANNUAL CONVENTION 2024**

**JUNE 22-25  
CHICAGO**

**Hyatt Regency Chicago**  
151 E Wacker Dr, Chicago, IL 60601

**BOOK YOUR ROOM TODAY!**

**EXHIBIT HALL SPOTS GOING FAST!**  
Visit **NABIP.org** for Sponsorship Opportunities

**EVENT HIGHLIGHTS INCLUDE:**

- Saturday night Welcome Party at Howl at the Moon Dueling Piano Bar!
- Sunday night LPRT Party at Nitti's Supper Club at the famous Harry Caray's
- Monday night Gordon Dinner/Speakeasy Party

Registration, the preliminary agenda, and hotel information can be found [here](#).



[meetinchicago.com](http://meetinchicago.com)

Chicago is excited to welcome you for the NABIP Annual Convention at the Hyatt Regency Chicago. While you're here, feel free to explore world-class museums, award-winning restaurants, and a variety of shows in one of more than 200 theaters. No matter what you love to do, you'll fit right in. Experience some of the city's top attractions while you're here:

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|---|--|
| <input type="checkbox"/> EXPLORE MILLENNIUM PARK            | <input type="checkbox"/> VISIT OUR MUSEUM CAMPUS       |
| <input type="checkbox"/> RIDE THE FERRIS WHEEL AT NAVY PIER | <input type="checkbox"/> DINE IN THE WEST LOOP         |
| <input type="checkbox"/> STROLL THE CHICAGO RIVERWALK       | <input type="checkbox"/> ENJOY THEATRE AND IMPROV      |
| <input type="checkbox"/> SHOP THE MAGNIFICENT MILE          | <input type="checkbox"/> CATCH A BASEBALL GAME         |
| <input type="checkbox"/> TAKE AN ARCHITECTURE TOUR          | <input type="checkbox"/> DISCOVER THE LINCOLN PARK ZOO |



### Fast Facts

- CMS releases the much-anticipated final rule on Medicare Advantage agent and FMO compensation.
- CMS Releases new rules on ESBs, Network Adequacy, and more.
- PAC News Round Up. Details upcoming elections that have major implications for NABIP and beyond.
- Compliance Corner [Ask-A-Question Feature](#) is now operational! Use this feature to ask your compliance-related questions!
- Register for the Medicarians Conference and grow your business! Join us at the Medicarians where John Greene, NABIP's senior vice president of government affairs, will take the stage along with NABIP national leadership chairs, while NABIP executives showcase the association in the exhibit hall.
- State Spotlight: Governor Throws Cold Water on Minnesota Public Option.

NABIP's Washington Update is co-authored by PAC manager, Caroline Musumarra and state affairs director, Max Karlin.

### LPRT (Lead Producers Round Table) 2023 Dallas Qualifiers



#### Soaring Eagle

Tanya Boyd (6 years)  
Gary Bush (1 year)  
Gary Daigle (1 year)  
Betsey Vascil (9 years)  
Reid Rasmussen (10 years)

#### Eagle

Nicole Moran (1 year)

#### President's Council

Dana Call (1 year)

#### Lifetime & Qualifying

Sandra Longacre (18 years)

#### Lifetime & Qualifying Soaring Eagle

Howard Crissey (11 years)  
Kim Foster (7 years)  
David Goldfarb (19 years)  
Andra Grava (10 years)

#### Golden Eagle

Louanne Trebing (25 years)  
Joann Charron (5 years)



## About LPRT (Lead Producers Round Table)



In the insurance business as in many other industries, some individuals seem to consistently be top producers. Not only are they top producers, they strive for excellence in their field

and provide impeccable service to their clients. The top-notch way they do business means that their clients are happy, and that there are fewer service problems for you.

A top producer in the insurance industry is like a center of excellence in the medical arena. Their expertise in their field results in their ability to produce a significantly greater amount of business yet do so in a cost-effective manner. Their outcomes are better than those of other producers because of their dedication to excellence and the volume of business they produce.

At NABIP, we have a program designed to reward our members who are outstanding producers. That program is the Leading Producers Roundtable. LPRT qualifiers receive a number of free or discounted educational offerings and other services from us – after all they are the best of the best and we depend on their knowledge and dedication to their industry to help our own organization be the best.

### [LPRT Member Application](#)

- If you are submitting applications for multiple individuals and they are all complete, contact [Brooke Willson](#) for the appropriate payment form.
- Please feel free to contact us if you have LPRT questions or issues with the online process at [LPRT@nabip.org](mailto:LPRT@nabip.org)

The Leading Producers Round Table (LPRT) formed in 1942 to recognize the successful underwriters of accident and health insurance. Today, the committee is committed to making LPRT the premier program for top health, disability, long-term care and worksite marketing insurance producers, carrier reps, carrier management, and general agency/agency managers.

## NABIP Resource Hub

**Welcome to the NABIP Resource Hub!** Check out our library of free downloadable content including white papers, guides, eBooks, case studies, reports, industry analysis and much more, provided by experts and vendors within the health insurance and employee benefits industry.

### [Featured Resource from the Resource Hub](#)

#### **How Section 105 Medical Reimbursement Plans Save on Taxes**

If you are looking to learn more about an alternative way of funding medical costs, Section 105 plans, whether Health Reimbursement Arrangements or Medical Expense Reimbursement Plans, could be the right option for you or your client.



In-Person and Live Virtual

# UPCOMING COURSES

<p><b>APRIL</b> In-Person Event Presented by Jack Holder and Trevor Garbers 8:00 - 11:00 AM MT</p>	<p><b>29</b></p> <p><b>Voluntary Worksite Certification</b> This course, presented at BenefitsPRO Broker Expo 2024 in Denver, CO, provides key technical and actionable practices driving innovation and creative sharing of information serving a wide range of client needs.</p>
<p><b>MAY</b> Virtual Event Presented by David Smith 1:00 - 4:00 PM ET</p>	<p><b>14</b></p> <p><b>Self-Funded Certification</b> This course ensures that students understand the key technical components of self-funding and are better prepared to counsel their clients on the various benefits of elimination of most premium tax, lowering cost of administration, claims/administration and customer service for employees.</p>
<p><b>MAY</b> Virtual Event Presented by David Smith 12:00 - 5:00 PM ET</p>	<p><b>21</b></p> <p><b>Advanced Self-Funded Certification</b> This course delves into regulatory concerns, service-model options, cost-containment strategies, and underwriting in self-funded plans, exploring unique challenges from mergers and acquisitions and focusing on integrating next-generation elements like plan design, transparency tools, quality-based models, cost-sharing, incentives, and payment controls.</p>

**MORE INFORMATION**



**ABOUT US**

The National Association of Benefits and Insurance Professionals (NABIP) is the preeminent organization for health insurance and employee benefits professionals, working diligently to ensure all Americans have access to high-quality, affordable healthcare and related benefits.



**FOR IMMEDIATE RELEASE**

March 12, 2024

**Press Contact:**

Kelly Loussedes, SVP of Public Relations  
202.595.3074 or [kloussedes@nabip.org](mailto:kloussedes@nabip.org)

**NABIP Launches Groundbreaking Healthcare Bill of Rights Campaign to Revolutionize the American Healthcare System**

Washington, D.C. — The National Association of Benefits and Insurance Professionals (NABIP) proudly unveils its Healthcare Bill of Rights, a transformative initiative aimed at improving the healthcare delivery system for all Americans. This foundational document outlines the rights of American citizens in accessing affordable, high-quality healthcare, representing a critical step towards a more holistic, equitable, and compassionate American healthcare system.

“NABIP’s Healthcare Bill of Rights articulates the core values and principles of the association,” stated NABIP CEO Jessica Brooks-Woods. “They represent not just our beliefs but NABIP’s commitment to ensuring that every American is empowered with the right to high-quality, affordable healthcare. These rights stand as the pillars by which we define our mission, measure our progress, and drive toward a future where equitable healthcare is not a privilege but a standard for all.”

“The announcement of NABIP’s Healthcare Bill of Rights took place at our recent Capitol Conference, showcasing NABIP’s dedication to shaping a healthcare system that prioritizes the well-being and rights of all Americans. This significant milestone is a cornerstone in our commitment to creating a healthcare landscape that is privately accessible and affordable for every citizen.”

***Key Highlights of NABIP’s Healthcare Bill of Rights:***

1. **Affordable Healthcare Access:** Emphasizing the right of every American to affordable healthcare services.
2. **Quality Care Standards:** Holding healthcare providers accountable to maintain the highest levels of care.
3. **Privacy and Confidentiality:** Ensuring the protection of patients' medical information.
4. **Individual Autonomy in Healthcare:** Upholding the right to informed decision-making in medical treatments.
5. **Health Equity:** Addressing and eliminating health disparities to ensure equitable healthcare for all.
6. **Health Education:** Prioritizing comprehensive health education to empower individuals.
7. **Affordable Medications:** Implementing policies for affordable and accessible medications.



8. Emergency Care for All: Guaranteeing the right to emergency medical care without financial hardship.
9. Effective Healthcare Advocacy: Establishing systems for healthcare advocacy and assistance.
10. State Consumer Protection: Empowering states to protect healthcare consumers within their jurisdictions.

“Here in the United States, we have the best and brightest minds in the healthcare space, but unfortunately the system has become too cumbersome for so many people,” said NABIP President Eric Kohlsdorf. “We believe every American should have the ability to control their health outcomes, encompassing access to affordable healthcare that prioritizes privacy and confidentiality. We look forward to working with policymakers, industry leaders, and healthcare consumers to enact these principles and catalyze a paradigm shift in the American healthcare system. Our vision is one where healthcare is not merely a reactive 'sick-care' system but a proactive and consumer-centric approach that puts individuals back in the driver’s seat of their health and well-being.”

###

[NABIP](#) is the preeminent organization for health insurance and employee benefits professionals, working diligently to ensure all Americans have access to high-quality, affordable healthcare and related benefits. NABIP represents and provides professional development opportunities for more than 100,000 licensed health insurance agents, brokers, general agents, consultants, and benefit professionals through more than 200 chapters across America.

### **NABIP Upcoming Webinar**



#### **Helping Clients Manage Diabetes Risk and Cost in their Health Plan**

Tuesday, April 23 | 12:00 PM

Diabetes is an epidemic that is driving health costs higher and productivity in the workplace lower. It accounts for 1 in 4 healthcare dollars spent, largely driven by our failure to enable patients to successfully manage their disease. Diabetes causes 19 million ER visits per year and 48 million inpatient hospital days on a patient population of 38 million. We need to do better. The good news is that diabetes can be effectively managed if affordable access is given to the resources patients need. Join to learn key health plan design features and steps to manage risk.

[Register Today](#)



# WHAT IS THE **ANNUAL VALUE** OF NABIP MEMBERSHIP?



[Become a member of NABIP today!](#)

NABIP-Dallas hosts a luncheon the 3<sup>rd</sup> Wednesday of each month (except December) at Vouv Event Center in Dallas featuring a different subject matter expert each month. New NABIP-Dallas members get their first luncheon free! If you are already a member of NABIP-Dallas, please consider bringing a colleague that is not currently a member to our next luncheon.



**Add the NABIP Pre-Conference Workshop to Your 2024 BenefitsPRO Broker Expo Registration:**

*NABIP – Voluntary Worksite Certification Course*

This course was created by leading experts in the Voluntary Benefits sector. From a key group of contributors, composed of a team of professionals that are passionate about the Voluntary Benefits industry, this course provides key technical and actionable practices driving innovation and creative sharing of information serving a wide range of client needs.

*NABIP members \$246.40 and non-members \$324.50.*

Save 15% off the current registration rate with the code **NABIP15**

[LEARN MORE AND REGISTER](#)

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