



NEWSLETTER
KEEPING YOU CONNECTED & CURRENT

NABIP-Dallas Upcoming Event

EDUCATION REVOLUTION

Join an immersive day of expert-led sessions on self-funded captives, ethics, and more!

FEBRUARY 19, 2025
9:00AM - 4:00PM

VOUV EVENT CENTER
4445 SIGMA RD
DALLAS, TX 75244



NEIL MCNEILL
Tokio Marine HCC-
Supplemental Health



GLEN MULREADY
Oklahoma Insurance
Commissioner



TRACY BERWICK
Healthee



JASON DIXON
Trinity Captive Group



Sponsors



Wednesday, February 19, 2025
9:00 AM - 4:00 PM at the Vouv

Transform your 2025 insurance and benefits career trajectory at Education Revolution on February 19th, where industry pioneers like Jason Dixon of Trinity Captive Group will demystify self-funded captives while Neil McNeill shares essential insights on NABIP ethics. This dynamic, all-day conference is your gateway to mastering cutting-edge benefits strategies, earning up to 4 CE credits, and connecting with influential insurance professionals in D-FW. Education Revolution 2025 delivers the knowledge, networking, and professional development you need to stay ahead in our rapidly evolving industry.

We will have the following speakers joining us:

- Jason Dixon of Trinity Captive speaking on Segregated Group Medical Stop Loss
- Commissioner Mulready of OK giving NAIC updates and discussing Insure OK as a framework
- Ethics the NABIP Way 3 hours has been approved and course # is 141624. Presented by Neil McNeil.
- Special Lunchtime demonstration by our lunch sponsor, Healthee

REGISTER TODAY

NABIP-Dallas 2025/2026 Board of Directors

President: Jennifer Stanley, JD

Secretary: Cindy Goodman

Treasurer: Michelle McLaren

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Professional Development: Michelle McLaren

Executive Assistant: Patricia Pattison

President Elect/Awards: Carmen Freeman

Media/Communications: Halee Johnson, MPH

Legislative Chair: Meghann High

Trustee: Charles Rosen

Interested in giving back to the association and joining our team? We have multiple open board positions and volunteer opportunities, such as: Vice President (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 2nd Friday of every month.

For more information, please contact us at info@nabip-dallas.org

JOIN NABIP-Dallas

When you join NABIP-Dallas, you also gain membership to NABIP-TX and NABIP. Enjoy the privileges of a membership in the #1 association that represents health and disability agents throughout the nation.

As a member you will have access to a multitude of continuing education opportunities, advanced designation programs, business development tools, and networking opportunities. You will also have the opportunity to take part in advocacy efforts at the state and federal levels of government to advance the interests of health insurance professionals and to promote affordable and responsible private health insurance market solutions.



INDIVIDUAL

**Become a proud member of
NABIP-Dallas**

**Cost of Membership:
\$42.42/Month or \$509/Yearly**

Your membership dollars are divided between the National, State, and Local chapters of the National Association of Benefits and Insurance Professionals.



AGENCY

**We wanted to make sure you
knew about an exciting new
opportunity that may benefit
your agency — and save you
money.**

See if your agency qualifies.

Upcoming Events

Check back regularly for new and upcoming events hosted by NABIP-Dallas!

If you would like to get involved as a **VOLUNTEER** or **SPONSOR** for any of the events, please complete and submit the appropriate form.

Calendar View 

NABIP-Dallas (DAHU) Monthly Luncheons and special events will be held at VouV Dallas!

**Vouv Event Space, 4445 Sigma Road,
Dallas, TX 75244**

<https://vouvdallas.com>



February 19, 2025| EDUCATION REVOLUTION DAY!

9:00 AM- 4:00 PM

Earn up to 5 CE Credits and hear from great speakers.

- Jason Dixon of Trinity Captive speaking on Segregated Group Medical Stop Loss
- Commissioner Mulready of OK giving NAIC updates and discussing Insure OK as a framework
- Ethics the NABIP Way 3 hours has been approved and course # is 141624. Presented by Neil McNeil.
- Jennifer Stanley of StanleyKup.
- Special Lunchtime demonstration by our lunch sponsor, Healthee



Texas had the largest population growth in the US again in 2024, census bureau finds

By [Sam González Kelly](#), Houston Chronicle Reporter Dec 19, 2024

Texas led the nation in population growth again in 2024, according to new data released Thursday by the U.S. Census Bureau, marking at least the 14th year in a row that Texas has added more residents than any other state in the country.

Texas added over 560,000 residents in 2024, according to the bureau's latest population estimates. That's nearly 100,000 more than second-place Florida, and more than twice as many new residents as California, which was third in population growth.

The Lone Star State is now home to over 31 million residents, a nearly 2% increase from 2023 and over 7% jump since 2020. Only Idaho and Florida have grown at higher rates since 2020, census data shows.

Texas State Demographer Lloyd Potter said that Texas' relative affordability, coupled with its growing economy and the job opportunities that come with it, have made the state a destination for over a decade.

"Relative to other states, Texas is still affordable," Potter said. "We don't have income tax, so those factors — the jobs that we have, the affordability and the overall quality of life in Texas — make it an attractive place for people to move to."

Migration fueling growth in U.S.

Texas' continued surge comes amid a year of remarkable population growth across the entire country, which the Census Bureau said was driven by an increase in international migration. The 1% growth nationwide marks the fastest annual population growth since 2001.

The Census Bureau also, for the first time, [included refugees in its count of immigrants in the U.S.](#), though only at a national level. Immigrants accounted for about 84% of the 3.3 million new people in the U.S. in 2024, the bureau said. It was not immediately clear how many of those 2.8 million people were considered refugees, but part of the spike comes from improved methodology within the bureau to track net migration, the agency said.

In Texas, more than half the state's new residents between 2023 and 2024 were international migrants, Census Bureau data shows, the third-most in the nation after Florida and California.

Nearly a third of Texas' growth came from natural change, or the difference between births and deaths, and the remainder came from people moving to Texas from within the United States.

The 2024 population estimates released Thursday include only national and state totals, and reflected the estimated population as of July 1 of this year. The 2024 population estimates for counties, cities and metropolitan areas, along with some of their demographic breakdowns, will be released intermittently throughout the first half of 2025.



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!



About NABIP TX PAC

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.

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Contribute to NABIP TX PAC

Please consider giving your support to NABIP TX PAC so it can continue to support Texas health insurance consumers. Just complete the below information to become a NABIP TX PAC contributor. You can choose to make a one-time or monthly contribution on the next page.

Prefer paper? [Download NABIP TX PAC Contribution Form](#)





NABIP-TX E-NEWS



CLICK [HERE](#) TO OPEN THE NEWSLETTER

February 1, 2025

NABIP-TX eNews



Bi-monthly Publication

Medicare Advantage Prior Authorization Rates Keep Climbing: 10 Things To Know

The number of prior authorization determinations issued by Medicare Advantage insurers continued to grow in 2023, according to a new report from KFF.

The report, published Jan. 29, examines data from 2023, the latest year available. That year, Medicare Advantage insurers made 49.8 million prior authorization determinations, or 1.8 per MA enrollee.

The growing number of MA beneficiaries means growing prior authorization requests, according to KFF. The number of prior authorization determinations have increased each year since 2021. The number of requests per beneficiary was largely unchanged from 2022 to 2023. In 2022, insurers approved 1.7 prior authorization requests per beneficiary.

Here are 10 other things to know:

1. MA insurers denied 3.2 million, or 6.4%, of prior authorization requests in 2023.
2. The percentage of denied prior authorization requests declined from 2022, when MA insurers denied 7.4% of requests that year.
3. The majority of denied prior authorization requests were not appealed. In 2023, 11.7% of denied requests were appealed.
4. The share of denied requests that were appealed increased since 2019, when 7.5% of denied requests were appealed.

[Read More Here...](#)

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2025 NABIP Capitol Conference



Join us February 23-26, 2025, in Washington, D.C., for NABIP's 35th Annual Capitol Conference – our premier legislative event.

As we focus on shaping the future of health insurance, this is your chance to connect with policymakers, advocate for the industry, and amplify your voice on the most pressing issues. Don't miss out on this invaluable opportunity to influence legislative priorities that impact your profession and clients!

[Click here to explore the official Capitol Conference website for the preliminary agenda, hotel room block details, exciting sponsorship opportunities, and more!](#)

Important Registration Information:

The last day to register online is February 14th. On-site registration will also be available.

Guest Fee: \$175 – This fee includes two continental breakfasts, Monday lunch, a refreshment break, and access to general sessions on Monday and Tuesday. Please note that guests cannot attend breakout sessions or regional meetings. *NABIP members and health insurance industry professionals are not eligible to register as guests.*

Cancellation Policy:

A \$100 processing fee applies to cancellations received by February 7, 2025. No refunds will be issued for cancellations made after this date. All cancellations must be submitted in writing via email to meetings@nabip.org—no telephone cancellations will be accepted.

More information regarding registration policies and procedures can be found below.

When

2/23/2025 8:00 AM - 2/26/2025 5:00 PM

Where

Hyatt Regency Capitol Hill 400 New Jersey Avenue NW Washington DC,
DC 20001 UNITED STATES





LET'S GO! Join us in Miami, FL, June 28 – July 1, 2025, for NABIP's Annual Convention for a future forward event that will CONNECT, INNOVATE and LEAD you to your best professional self.

Are you ready for a conference that combines sunshine, networking, and impactful learning? Join us for an incredible experience where you'll boost your professional skills, build lasting connections, and enjoy a perfect balance of fun and development!

Here's what awaits you:

- Connect with Leaders and Innovators:** Engage with leadership from health insurance organizations along with innovative speakers from across industries. Gain fresh perspectives and valuable insights to elevate your expertise!

- The Perfect Blend of Learning and Leisure:** From educational sessions and networking to relaxing by the pool, you'll enjoy a mix that keeps you informed, inspired, and energized.

- Discover Cutting-Edge Solutions:** Our solutions-focused exhibit hall is the place to connect with industry experts and trailblazing innovators ready to help you take your work to the next level.

Get ready to experience professional growth, inspiration, and fun in one incredible event. We can't wait to see you there!

Reserve Your Seat!

**Discover the registration rates, policies,
and procedures for the 2025 Annual
Convention.**

REGISTER TODAY



Navigating healthcare choices can be overwhelming, but you don't have to do it alone. **Brokers Making a Difference** shines a light on the invaluable support that health insurance agents and brokers provide to millions of Americans. These professionals are your trusted allies, offering personalized guidance to help you find high-quality, affordable healthcare options tailored to your specific needs.

Amid growing misinformation about healthcare coverage, Brokers Making a Difference reinforces the essential role brokers play in advocating for consumers. Whether you're selecting a plan during open enrollment or need ongoing support, agents and brokers are here to simplify complex decisions, ensuring you have the right coverage and peace of mind.

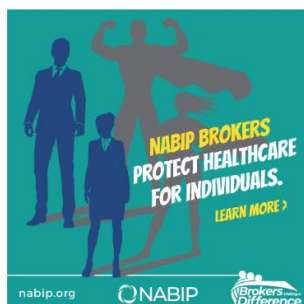
Through this initiative, NABIP aims to empower healthcare consumers with resources and highlight the expertise and commitment of agents and brokers who protect the healthcare interests of individuals and families across the country.

Remember, when it comes to your healthcare journey, agents and brokers are champions for your well-being—helping you access the coverage you need and deserve.

Find an Agent

The NABIP Find An Agent feature helps consumers locate licensed health insurance professionals in their area. NABIP members adhere to a strict Code of Ethics, prioritizing the customer's best interests when recommending coverage options. This directory allows you to search by ZIP code, practice area, or certifications to find an agent who fits your needs. Use this convenient feature to find knowledgeable agents who can guide you through your health insurance decisions with confidence.

[FIND AN AGENT](#)





Fast Facts:

- Stay Up to Date with the Trump Administration Tracker
- RFK Jr. Nomination Hearing
- A Note on NABIP as a Bipartisan Organization
- Transparency Bill Moves Forward in Virginia
- Replay Compliance Corner Webinar: Get Ready for ACA Compliance in 2025
- State Spotlight: Medicaid Expansion Debate Will Affect Other Health Policy Issues Before Montana Legislature
- PAC Update

NABIP New Member Orientation

New Member Orientation

Fourth Thursday Each Month
9am (PST) 11am (CST) 12pm (EST)

Are You a New Member? Come Check it Out!

Please join the *Triple Titans*, National Membership Chair, Leslie Shelton, Vice-Chair Charlene Hogeland, and Membership Manager, Val Cramer in our monthly New Member Orientations.

Our mission is to welcome and introduce new Members to the overall NABIP experience by setting them on the path to NABIP success. We strive to provide the latest and greatest insight on Membership by helping Members learn how to:

- *Navigate the NABIP Website*
- *Enhance Your Professional Development*
- *Find an Agent or Chapter*
- *Use Your Voice for Legislative Concerns*
- *Find a Mentor*
- *Earn Accreditations*
- *Meet Like-Minded Members*
- *Make Great Connections in Our Industry*
- *Join a Committee*
- *...and MORE!*

Click [HERE](#) for Zoom Meetings!
Meeting ID: 82634203381 | Passcode: Membership



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.

NABIP-Dallas Member Resources

- ❖ NABIP-Dallas meets every 3rd Wednesday of the month (with the exception of December) at Vouv Event Center (4445 Sigma Road, Dallas, TX 75244).
- ❖ New NABIP-Dallas members can register for their first lunch meeting at no cost. Email dahu.org@gmail.com to confirm your registration.
- ❖ [Lone Star \(Virtual\) Chapter](#) frequently offers online CE webinars at no cost for NABIP-Texas members.

Thank you to our Sponsors!

