

NABIP-Dallas Upcoming Event



NABIP-Dallas Education Revolution Event
Wednesday, February 21 at Vouv Event Center
10:00 AM – 3:00 PM | Earn 3 hours of CE credits!

Agenda

10:15 – 11:15 – Brittany Currier, Mental Health Parity (CE #137884)

We are currently experiencing a global mental health crisis. Mental health used to be a concept of little discussion, and poor mental health used to be seen as abnormal, but unfortunately, today, it is creeping up as a reality of normal life. This session will give participants an understanding of what the spectrum of mental health looks like and how it is impacting our workforce. Together, we will discuss how, as professionals dedicated to taking care of people’s well-being, we can improve our mental health in a way that gives us a superpower to help those around us.

11:30 – 12:30 – Rachel Barden, Sick Care to Healthcare: Getting Control of Group Health Plan Cost (CE #137803)

Benefit professionals are trusted advisors, so knowing the best ways to manage costs while reducing future expenses remains an art. Reference-based pricing (RBP) was once a dirty word, but with private health plans reimbursing, on average, 247% of Medicare, more groups are open to learning the pros and cons of RBP. Learn how captive insurance may be the solution for groups looking to self-fund with the protection and reduced volatility of being part of a larger entity. Change healthcare from reactive to proactive by incorporating advanced screenings to assess health risks and tools to improve member health and productivity through enhanced benefits and preventative wellness programs.

12:45 – 1:45 – Brittney Avila, Hot Topics and Trends in Litigation

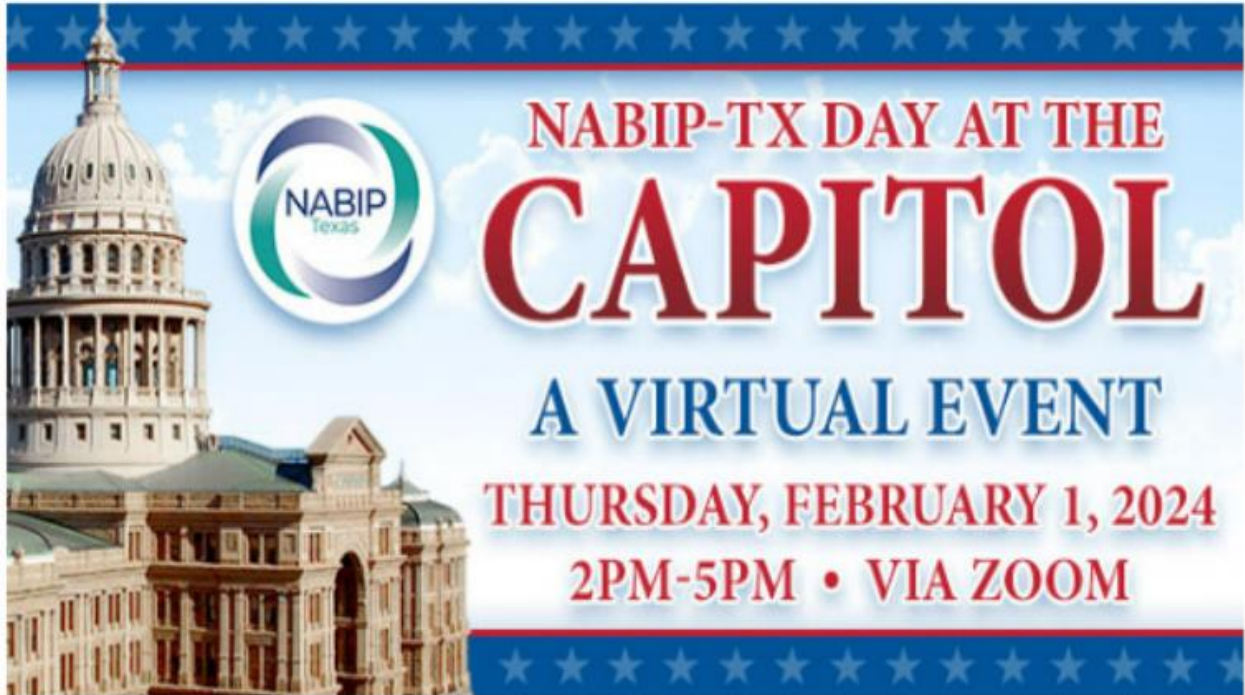
2023 in review presentation by Brittney Avila of Haynes Benefits PC on legal and regulatory highlights and hot topics, including: 2023 year-end benefits compliance reminders, No Surprises Act end-of-year update, Affordable Care Act end-of-year recap, DOL releases new regulatory agenda, benefits case headed to the Supreme Court, employers weigh start of RSV immunization coverage, SCOTUS takes abortion pill case, DOL proposes to rescind Association Health Plan Regulations, and looking ahead at 2024.

2:00 – 3:00 – Taylor Yancey, Understanding Long-Term Disability Insurance (CE #138247)

The course is designed to explain all of the basic rules of group long-term disability. Topics that will be covered: what long-term disability does, how an individual becomes eligible for coverage, waiting periods, pre-existing conditions, the definition and causes of disability, gainful occupation, earning tests, elimination periods, and residual disability, among many other topics.

Thank you to our Education Revolution sponsors!





**NABIP-TX DAY AT THE
CAPITOL**
A VIRTUAL EVENT
THURSDAY, FEBRUARY 1, 2024
2PM-5PM • VIA ZOOM

The banner features a background image of the Texas State Capitol building. On the left, there is a circular logo for NABIP Texas. The text is arranged in a central column, with the event title in large red letters, the date and time in smaller red letters, and the event type in blue letters. The banner is framed by a blue border with white stars at the top and bottom.

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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!



NABIP Upcoming Event – Capitol Conference in Washington, D.C.



Capitol Conference Talking Points



118th Congress: Federal Talking Points

For nearly a century, the National Association of Benefits and Insurance Professionals (NABIP), formerly NAHU, has advocated on behalf of benefits and insurance professionals. NABIP members work to obtain insurance for clients who are struggling to balance their desire to purchase high-quality and comprehensive health coverage with the reality of rapidly escalating medical care costs. As such, one of NABIP's primary goals is to do everything we can to promote access to affordable health insurance coverage.

[Preserving and Strengthening Employer-Sponsored Health Coverage](#)

- **NABIP supports relief for employers complying with ACA reporting requirements.** The employer reporting requirements are needlessly burdensome and confusing for employers, consumers, health insurance exchanges, and the IRS. The current system exposes employers to threats of tax penalties and demands unnecessary personal identifying information from individuals. **The Employer Reporting Improvement Act (S. 3204)** and **The Paperwork Burden Reduction Act (S. 3207)** will ease the complex compliance reporting requirements for employers offering health insurance coverage to their employees. The bills allow employers to substitute certain identifying information, provide a larger window of time for employers to respond to IRS letters, limit the window of time for IRS lookback for prior compliance periods in accordance with regulation, and more.
- **NABIP supports ERISA and opposes any attempt to circumvent or preempt the law.** The Employee Retirement Income Security Act of 1974 (ERISA) was enacted to protect the interests of employee benefit plan participants and their beneficiaries. It sets minimum standards for plans while also setting standards for providing information, fiduciary responsibility, procedures for handling benefits, and remedies for beneficiaries. NABIP emphasizes that maintaining ERISA's preemption is essential to avoid a fragmented legal landscape and ensure consistent, effective administration of employee benefit plans nationwide.

Capitol Conference Talking Points *Continued*

Addressing the Cost of Care

- **NABIP supports site-neutral rules to deter location-based gaming of coverage.**
One of the single most important things Congress can do is ensure that the cost of a service does not vary based on the site where it is delivered. The price of the same X-ray, MRI or physician's visit should not differ if it is delivered in a free-standing facility vs. in an outpatient hospital setting. The **Lower Costs, More Transparency Act (H.R. 5378)** will enact a site-neutral payment policy to ensure that Medicare beneficiaries are paying the same rates for physician-administered (Part B) drugs in off-campus hospital outpatient departments as they do in physician offices. **H.R. 5378 passed the House in December and must be introduced in passed by the Senate to become law.**



118th Congress: Federal Talking Points

- **NABIP supports permanent expansion of telehealth flexibilities.**
Legislative action taken during the pandemic allowed Health Savings Account (HSA)-qualified high-deductible health plans (HDHPs) to cover telehealth services before reaching the deductible. It also allowed patients to choose and purchase telehealth services outside their HDHP, without impacting their eligibility for an HSA. These flexibilities will expire at the end of 2024 unless action is taken. Many large employers are already making benefits decisions for the 2025 plan year, and need to know if these flexibilities will be in place. The **Telehealth Expansion Act of 2023 (H.R. 1843 and S. 1001)** would make these flexibilities permanent.

Medicare

- **NABIP supports excluding licensed agents and brokers from burdensome marketing restrictions.**
NABIP supports legislation to explicitly exclude independent agents and brokers from the current requirement to record calls with beneficiaries, in addition to any future regulations related to recording calls with beneficiaries. NABIP recognizes the increase in unscrupulous actors in the Medicare market; however, the CMS regulations released last year do not adequately address these entities and inappropriately target licensed and certified agents and brokers committed to acting in the best interest of Medicare beneficiaries.

- **NABIP opposes proposed changes to the Medicare agent and FMO compensation model.**
Recent proposed regulations by CMS would effectively eliminate the existing model of servicing agents working with and through Field Marketing Organizations (FMOs). These regulations would deny the marketplace of the benefits that FMOs provide to agents, brokers, and Medicare beneficiaries. The proposed rule would also further cap enrollment compensation and reduce fees for certain "administrative services."

Without licensed and certified agents assisting in enrollments, Medicare beneficiaries will have fewer choices in finding accurate enrollment assistance; without FMOs to provide necessary services to agents, carriers will need create the infrastructure to provide those services – something that would likely increase premiums.

For more information, please contact NABIP's Government Relations Team at legislative@nabip.org.

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NABIP Washington Update



Fast Facts

- As we near the 50th anniversary of the Employee Retirement Income Security Act (ERISA), the Committee on Education and the Workforce has released [a Request for Information \(RFI\)](#), seeking insights to enhance ERISA’s foundational role in governing employer-sponsored health benefits.
- Click [here](#) to access NABIP’s talking points for our 2024 Capitol Conference.
- From February 25 to 28, 2024, the Hyatt Regency on Capitol Hill in Washington, D.C., will host NABIP’s highly anticipated [Capitol Conference!](#) Main registration for NABIP’s 2024 Capitol will increase by \$50 after January 31. [Register now!](#) We are excited to announce that the House of Representatives, which was previously set to be in-district the week of Capitol Conference, will be in-session from February 28 through March 1. This means that both chambers of Congress will be here in Washington when you lobby on behalf of your industry!
- NABIP supports ERISA and opposes any attempts to circumvent or preempt it. However, we anticipate a host of bills at the state and federal levels in 2024 that would attempt to do just that. Before we get there, however, we need to set the stage; tune in to NABIP’s Compliance Corner webinar on February 1 and learn the basics of ERISA from Carol Taylor and Misty Baker. [Register here!](#)
- In this week’s State Spotlight: Several benefit mandates went into effect in the state of Maryland as of January 1.

NABIP 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.