



## NEWSLETTER

KEEPING YOU CONNECTED & CURRENT

### NABIP-Dallas Upcoming Event

**Wednesday, November 20, 2024,  
11:30 AM- 1:00 PM**

#### **Legislative Lunch with Shannon Meroney**

“Politics and Policy in Health Insurance: Preview of  
the 2025

Legislative Session”. Speaker: Shannon Meroney

Topic: “Politics and Policy in Health Insurance:  
Preview of the 2025 Legislative Session”.

One hour of CE available - Course ID: Course #  
140781



#### **Neil McNeill, Ph.L., REBC**

Regional Sales Representative

Tokio Marine HCC-Supplemental Health  
Topic: Sneak Peak into his 2-hour ethics event  
coming up in February 2025



### **THANK YOU FOR OUR SPONSOR:**





# Holiday Toy Drive

NABIP Dallas is supporting North Texas families who have a child battling a life-threatening medical condition. All toys should be new and unwrapped. **Please bring to our next luncheon on Wednesday, November 20.**

## Wish List

- Barbies, dolls, baby dolls, Squishmallows, LOL Surprise toys, and Disney Princess toys
- Lego sets, superhero toys, Star Wars toys, Beyblades, Pokemon toys, video games
- Board games, card games
- Baby toys, play-dough, Paw Patrol/Cocomelon/Bluey toys
- Sensory friendly toys that light up or make sounds, kinetic sand, fidgets, etc.
- Craft or science activity sets (good for "tweens") - Example: Friendship bracelet kit, magic set, etc.
- Gift Cards for teens (Game Stop, Amazon, Ulta, Sephora, Starbucks, Sporting Good Store, Vans, etc.)



### KIDS



Shop our  
Amazon  
wish lists!

### PARENTS



HopeKids provides ongoing events, activities and a powerful, unique support community for families who have a child with cancer or some other life-threatening medical condition. We surround these remarkable children and their families with the message that hope is a powerful medicine.

[www.HopeKids.org](http://www.HopeKids.org)

972-482-7343

[mandy@hopekids.org](mailto:mandy@hopekids.org)



## NABIP-Dallas 2024/2025 Board of Directors

**President:** Jennifer Stanley, JD

**President Elect/Awards:** Carmen Freeman

**Secretary:** Cindy Goodman

**Membership/Treasurer:** Karen Burkholder

**Media/Communications:** Halee Johnson, MPH

**Membership:** Karen Burkholder

**Professional Development:** Michelle McLaren

**Executive Assistant:** Patricia Pattison

**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 2<sup>nd</sup> Friday of every month.

For more information, please contact us at [info@nabip-dallas.org](mailto: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>



November 20, 2024, | MONTHLY LUNCHEON  
11:30 - 1:00

**Speakers: Shannon Meroney – Legislative update**

December 3, 2024 | Mingle & Jingle Party  
4:30 PM- 7:30 PM

**Wear your ugly sweater to our Mingle and Jingle Party with Happy Hour, ho'rdourves, and dancing the night away!**



**Sponsored by: UnitedHealthcare, Oxbridge Health, & Versant Health**



## Professional Development: Did you know that NABIP offers several designations, courses, and certifications?

### 1. **LPRT** - <https://nabip.org/chapter-resources/awards/leading-producers-round-table>

The Leading Producers Round Table (LPRT) formed in 1942 to recognize the successful underwriters of accident and health insurance. Today, the LPRT 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.

### 2. **NABIP Supported Certs and Designations** - <https://nabip.org/professional-development>

**REBC** - Registered Employee Benefits Consultant - The designation program analyzes group benefits with respect to the ACA environment, contract provisions, marketing, underwriting, rate making, plan design, cost containment, and alternative funding methods. The largest portion of this program is devoted to group medical expense plans that are a major concern to employers, as well as to employees. The remainder of course requirements include electives on topics serving various markets based on a broker's client needs.

**Medicare Advantage Certifications** - This comprehensive online program is designed specifically for health insurance agents and brokers, providing the required certification needed to sell Medicare Advantage Plans, as mandated by the Centers for Medicare and Medicaid Services.

**For just \$100**, our course offers rigorous instruction on Medicare Advantage plan rules and the latest market trends. It not only meets all CMS requirements but has also received approval from national and regional carriers.

### 3. **NABIP courses** - <https://nabip.org/professional-development/courses>

Are ideal for employee benefit advisors, consultants, HR, and legal professionals looking to grow their knowledge of public and private healthcare structures. Continued professional development advances careers and provides an edge over the competition.

Examples: ACA and Beyond, Account Based Health Plans Cert, Advanced Benefits AM Certification, Benefits Technology Certification

### 4. **Online Learning Institute** - <https://nabip.inreachce.com/>

NABIP Benefit Specialist Online Learning Institute is the industry central repository for professional development. This learning management system provides essential tools and individual private library for end users and employers sales teams that wish to increase professional's knowledge of the public and private healthcare sector through an easy to use platform. Students purchase and access their self-paced online education content, including recordings, supporting documents, quizzes and final exams, at their convenience. Most courses provide continuing education credits to maintain state licenses and SHRM certification credits with the passing of a final exam. Students can conveniently access their completion and continuing education credit certificates from their account. Employers can request automated completion reports for their employees' HR files. NABIP corporate partners can work with a member of our staff to develop a training strategy that supports their company goals.

### 5. **DC Health Link Broker Certification Course (2024)** - <https://nabip.org/professional-development/dc-health-link-broker-training>

Brokers that hold a DC resident or non-resident health insurance producer license in good standing and who wish to become a Broker registered to sell on DC Health Exchange must fulfill requirements upheld by the DC Health Link Authority. This training will include how to complete the requirements. The training will cover principles of broker interaction, how brokers communicate with the DC Health Link, how brokers are assigned to be a part of it, basics of ACA – market reforms that are the most significant, marketplaces in general, and then premium tax credits. The second focus of the training will walk brokers through where and how to submit applications, the application process, timing, and carrier appointments. This training alone requires the completion of training materials and a final exam to confirm a broker's readiness to conduct business. Before getting final approval to sell, there is a three-step process.

### 6. **Speakers Bureau** - <https://nabip.org/professional-development/speakers-bureau>

Your one-stop source for information about accredited CE topics and speakers. Search by speaker name, topic or location, then download all the information you need to book a speaker and submit his/her presentation to your state's Department of Insurance for approval. Speakers may use this service to update their information or presentation topics. Although in most cases negotiable, speaker fees and expenses may fluctuate based on time and distance in travel.

### 7. **Career Center** - <https://nabip.org/professional-development/career-center>

Provides employers with direct access to the health industry's best talent. Job seekers can post resumes, apply to jobs, and read valuable career resources. Employers can connect with health insurance professionals who are ready for their next insurance career.

### 8. **CEC Filing Requirements** - <https://nabip.org/professional-development/cec-filing-requirements>

Find approved courses, filing requirements and other useful tools (content varies by state)





### TDI seeks input on draft rules for association and student health plans

The Texas Department of Insurance has posted informal draft rule text concerning association and student health plans. If adopted, the rules would:

- Clarify eligibility standards for associations.
- Streamline the form review process.
- Extend current state HIPAA rules to apply to student health plans.
- Include updates concerning guaranteed renewability and preexisting condition protections.
- The draft revisions would:
  - Expand the scope of the rules to apply to student health plans. o
  - Address coverage of preexisting conditions. o
  - Limit renewability requirements when members no longer live or work within a preferred or exclusive provider benefit plan's approved service area.
  - Clarify that issuers may make uniform modifications of coverage at renewal, consistent with federal rules. o
  - Require a 60-day notice of a rate increase, consistent with requirements for other major medical coverage. •
- Division 2 contains new rule provisions that address association eligibility standards for group coverage in Insurance Code Chapters 1131 and 1251.
  - The draft rules would clarify association eligibility standards, streamline filing requirements, and reduce costs for issuers. o
  - Currently, TDI reviews an association's eligibility every time an issuer wants to issue a new product or form to the association.
  - These filings are classified as policy filings and are assessed a \$100 state filing fee.
  - Under the draft rule, once TDI confirms an association's eligibility under the new rule, issuers would be able to subsequent coverage to that association for five years with only an informational filing to TDI. After five years have passed, TDI would reexamine the association's eligibility before a new form can be issued. Association filings would be classified under a new filing type and would not be subject to the state filing fee. o
  - The draft rule would also require issuers to provide, in conjunction with an application or enrollment form for association coverage, a consumer disclosure that explains the relationship between the association and the issuer, the difference between membership fees and premiums, and any compensation that the issuer pays to the association.
- TDI previously addressed the designation as a bona fide employer association in 28 TAC §26.301(g), which allows certain employer groups to be treated as single large employers with respect to major medical coverage requirements, consistent with federal requirements.
  - Under the draft §21.2751, bona fide employer associations seeking major medical coverage under Insurance Code Chapter 1501 would be exempt from Division 2's eligibility filing requirements.

The issuer would only be required to make the filings required in §26.301(g) for a bona fide employer association seeking major medical coverage.

**Link to the draft rule is below:**

[Cover Page](#)



## 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](#)

**CONTRIBUTE**





**Mark Your Calendar!**  
**NABIP-TX Day at the Capitol**  
**Thursday, January 23, 2025**

**Texas State Capitol Building**  
1100 Congress Ave  
Austin, TX

**Sponsorships Available**

*Don't miss this opportunity to get in front of the best and brightest in the industry!*

Click [HERE](#) for Sponsorship Opportunities

Email [admin@nabip-tx.org](mailto:admin@nabip-tx.org) or call 713-645-1490  
for more information.

TENTATIVE AGENDA <i>(subject to change)</i>	
WEDNESDAY, JANUARY 22 Scholz Garten 1607 San Jacinto Blvd, Austin, TX 78701	THURSDAY, JANUARY 23 Texas State Capitol 1100 Congress Avenue, Austin, TX
4:30 - 6:30 pm NABIP-TXPAC Happy Hour Hosted by NABIP-TX Austin Chapter <b>Member: \$35</b> <b>Non-Member: \$50</b>	7 - 8:30 am Registration and Breakfast 7:30 - 8:15 am Agency Roundtable Discussion: By Invitation Only 8:30 am - 1 pm Speakers, Lunch and Networking Time 1 - 5 pm Lobbying with Legislators at the Capitol



### Fast Facts:

- Operation Shout! Support S.4137 - Improving Access to Medicare Coverage Act of 2024!
- NABIP Signs Letter to the FTC Requesting Delayed Implementation of Noncompete Rule
- Wyden and Sanders Demand Answers from Multiplan on Sky-High Medical Bills
- Biden Administration to Keep Trump-era ICHRA Rules in Place
- State Spotlight: Michigan Enacts Legislation on Mental Health
- PAC Spotlight
- Next Compliance Corner Webinar: ERISA Fiduciary Responsibilities
- New Episode of NABIP's Healthcare Happy Hour Available Now - sponsored by AgencyBloc

## 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**





Insurance Fraud Accountability Act Background: Rogue health insurance brokers are enrolling individuals into Affordable Care Act (ACA) Marketplace plans or changing their plans without their consent in order to collect commissions. These rogue brokers are enrolling individuals who have responded to misleading ads touting free government “subsidies” and other rewards targeting low-income consumers. These fraudulent enrollments and plan changes are stealing money out of American’s pockets by leaving them with uncovered medical expenses, loss of coverage, disruptions in care, and an unexpected tax liability that could be thousands of dollars out of their own pockets. These bad actors should be held criminally responsible. Access to affordable health coverage is necessary for good health and should never be exploited by fraudsters to collect illicit commissions at the expense of working Americans.

Solution: The Insurance Fraud Accountability Act amends the Patient Protection and Affordable Care Act to protect consumers and hold unscrupulous brokers and marketers accountable by:

- Holding agents and brokers submitting fraudulent ACA enrollments to civil penalties of not less than \$10,000 to up to \$50,000 for submitting incorrect information and criminally responsible for knowingly and willfully providing false or fraudulent information.
- Requiring the Secretary to establish a consent verification process for new enrollments and coverage changes that includes notifying individuals when there has been a change in their enrollment, agent of record, or tax subsidy.
- Requiring agents and brokers in the ACA market to act in the best interest of enrollees. ● Regulating field marketing organizations and third-party marketers by requiring these groups to register with the Secretary and meet state and federal marketing standards.
- Requiring periodic audits of agent and broker enrollments to investigate complaints and enrollment patterns that suggest fraud.
- Requiring that the Secretary regularly share a list of suspended or terminated agents or brokers with qualified health plans and States.

Supporters: AHIP, American Cancer Society Cancer Action Network, American Kidney Fund, American Lung Association, Arthritis Foundation, Blue Cross Blue Shield Association, Cambia Health Solutions (Regence BCBS), CancerCare, Centene Corporation (Ambetter), Child Neurology Foundation, Chronic Disease Coalition, Crohn's & Colitis Foundation, eHealth, Epilepsy Foundation, Families USA, Hemophilia Fed of America, Immune Deficiency Foundation, Lupus Foundation of America, Muscular Dystrophy Association, National Alliance on Mental Illness (NAMI), National Health Council, National Multiple Sclerosis Society, National Patient Advocate Foundation, QuoteVelocity, Susan G. Komen, The AIDS Institute, The Leukemia & Lymphoma Society, The Mended Hearts, Inc., UnidosUS, WomenHeart: The National Coalition for Women with Heart Disease.

The one-pager is available [here](#). A summary of the bill is available [here](#). The bill text is available [here](#).





**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 3<sup>rd</sup> 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](mailto: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!**



**Special thanks to our sponsor!**

**TOKIO MARINE HCC**



**TOKIO MARINE  
HCC**

