

NABIP-DALLAS

JULY NEWSLETTER



UPCOMING EVENTS

July 16th, 2025 | Complimentary Webinar Guest-Seat to C-Suite: Using Podcasts to Open High-Value Doors
Presented by Jared Leshin

NABIP-DALLAS: 2025/2026 BOARD

🗣️ IT'S THAT TIME OF YEAR WHERE WE GET TO CELEBRATE 🌿 OUR NEW 2025-2026 BOARD FOR AN AWESOME YEAR (NOT CAPTURED IN PICTURE: SUZI, HELEN, AND CASEY).

LEGISLATIVE UPDATES

Important legislative updates included to keep you updated.



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.

Nabip-dallas.org/dahu-events



Guest-Seat to C-Suite: Using Podcasts to Open High-Value Doors

July 16 12:00 - 1:00 Webinar

NABIP **hyperspark**

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NABIP-Dallas members thrive on relationships, expertise, and trust—but traditional networking stops when the lunch ends. In this high-impact session, marketing and podcasting guru Jared Leshin reveals how benefits and insurance professionals can leverage a “Guest-Seat” strategy to secure face-time with C-suite decision-makers, transform those conversations into premium content, and keep the door open for future business.

[Register Here](#)

NABIP-Dallas (DAHU) Upcoming Dates - Details to follow
August 20, 2025 | NABIP- Dallas all day Rockstar Sales Summit

September 2025 | NABIP- Reimaging Employee Benefits with Greg Allen with AG Insurance



NABIP- Dallas Chapter: 2025/2026 Board of Directors

👋 It's that time of year where we get to celebrate 🎉 our NEW 2025-2026 board for an awesome year (not captured in picture: Suzi, Helen, and Casey).

👋 Thank you to our past board for all your hard work and dedication!

👋 Thank you to Howard Deihl for being an amazing photographer!

Please help us welcome:

- 🌟 **Madam President** Carmen Freeman
- 🌟 **Past President** Jennifer Stanley
- 🌟 **Treasurer** Michelle McLaren
- 🌟 **Secretary** Caitlin Mathis
- 🌟 **Executive Director** Patricia Pattison, MBA
- 🌟 **Media** Halee Johnson, MPH
- 🌟 **Legislative** Charles Rosen "Chuck"
- 🌟 **Professional Development** Sheridan Freeman
- 🌟 **Awards** Casey Conley and Nicole A. Morgan, OTR, CLIPP, CSA, CLTC®
- 🌟 **Public Service** Ginger Todd and Isabelle McCutcheon
- 🌟 **HUPAC** Cameron Moore
- 🌟 **Membership** Suzi Huffman, MHA
- 🌟 **Membership Experience** Helen H.

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.

JOIN ONLINE

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NABIP'S WEEKLY INSIDER

NABIP's 2026 Medicare Certification is LIVE

NABIP's [2026 Medicare, Medicare Advantage + Compliance Requirements \(MMACR\)](#) is now LIVE—and it's already setting the standard for agent and broker training nationwide.

This comprehensive, self-paced certification program was **built by brokers, for brokers**—giving you the tools, insights, and credibility to stay compliant and competitive in today's evolving Medicare marketplace.

Here's what makes NABIP's Medicare Certification stand out:

- ✓ CMS-compliant and carrier-approved
- ✓ Filed for CE credit in all 50 states + DC
- ✓ Only \$100—includes up to 8 CE credits
- ✓ Accepted by most regional and national health plans
- ✓ Includes a professional badge to showcase your credential in emails, on your website, and in marketing materials
- ✓ First 100 to complete the certification will receive an exclusive NABIP-branded Medicare Certification pin



[Get Started Today!](#)

Latest Updates and Opportunities

This [national social media campaign](#) is designed to spotlight the Medicare Advantage Certification's credibility, convenience, and professional advantage—while positioning NABIP as a leading voice in Medicare broker education. **We encourage all NABIP chapters and members to actively participate in the campaign.**

NABIP, the leading voice for licensed health insurance professionals in all 50 states, is **raising serious concerns** about the Paragon Health Institute's recent report, The Greater Obamacare Enrollment Fraud. Despite its title, the report misrepresents the ACA enrollment process, overlooks existing federal safeguards, and spreads misinformation that threatens to erode public confidence in the integrity of ACA programs. [Read the full press release.](#)

Grow your book of business with MORE™: Write more business, more predictably, with a proven sales process that engages buyers in a way most haven't experienced. Choose sales training for yourself or your producers, specifically designed for employee benefits producers to help create long-term relationships built on trust. [Learn more about the MORE™ Sales System.](#)

NABIP TEXAS: DONATE TO TAHU PAC

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.

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 [HERE](#)

CONTRIBUTE

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NABIP-TX E-NEWSLETTER SUMMER 2025 MAGAZINE HIGHLIGHT



Inside This Issue:

Features:

- ❖ Senate Bill 51
- ❖ Meet Scott Long
- ❖ 2025 Convention
- ❖ Desert Ambulance
- ❖ Convention Awards
- ❖ When Life Changes in a Second

Departments:

- ❖ President's Message
- ❖ Meroney Public Affairs
- ❖ New Members
- ❖ NABIP TX PAC

To view the quarterly magazine, click [Here](#).



NABIP- *bip* Magazine Highlight

We're thrilled to announce that *bip*—NABIP's official member magazine—has been awarded the **National Silver Award for Best Publication Redesign** by the **American Society of Business Publication Editors (ASBPE)**!

This incredible honor celebrates the bold transformation of our magazine into a vibrant, mission-driven publication that reflects who we are and what we stand for: **Professionalism. Advocacy. Innovation.**

And there's no better way to celebrate this recognition than with the launch of our [brand-new Summer Issue](#), featuring NABIP's soon-to-be **President Susan Rider** on the cover. Her exclusive feature shares insight into her vision for the year ahead—and how she plans to lead NABIP forward with passion and purpose.



Here's a preview of what's inside:

- A deep dive into **Menopause in the Workplace**, exploring the economic and health toll of untreated symptoms and how employers can respond with proactive benefits strategies.
- A *Broker Voices* spotlight on **Ruby Ulloa**, whose bilingualism, authentic client relationships, and fierce advocacy are fueling her growth and impact.
- A closer look at **effective chapter advocacy**, with real-world lessons on what it takes to influence change at the local and state levels.
- Insight into the **strategic use of PEOs**, with tips for brokers looking to add value through bundled services and compliance support.
- An update on the **rising interest in dental benefits**, including what brokers should know to stay ahead of demand.
- A thoughtful article on **managing point solution fatigue**, offering practical advice for brokers navigating today's fragmented benefits ecosystem.
- Forward-thinking analysis on **leveraging policy trends** to reinforce and expand broker value in a complex legislative environment.

Each article is packed with practical insights, member voices, and smart strategies designed to elevate your work—and your impact.

bip isn't just a magazine. It's your magazine. And now, it's officially award-winning.

So go ahead—flip through the pages, feel the pride, and help us celebrate what we've built together.

[Read the Summer 2025 Edition of *bip* Magazine](#)

NABIP Texas: Preview of Texas Legislative Session Wrap Up

Legislation Highlights

Employer & Insurance Reforms

- ***SB 1332 (Hancock) – Senate Bill 51 Fix***
*Allows employers to waive late end-of-month termination notices.
(See extended article in this publication for NABIP-TX's role in passing this bill.)*
- ***HB 138 (Dean) – Real Cost Estimates for Health Insurance***
Establishes the Health Insurance Cost and Coverage Analysis Program (HICCAP) to estimate fiscal impacts of proposed coverage mandates on employer and family plans.
- ***SB 926 (Hancock) – Physician Shopping Incentives: Tiering & Steering***
Removes regulatory barriers so plans can offer lower out-of-pocket costs for high-value care.
- ***HB 1314 (Hickland) – Good Faith Estimate Reform***
Allows hospitals to provide estimates based on billed charges and removes protections against unexpected final bill changes.
- ***SB 331 (Kolkhorst) – Expanded Facility Price Transparency***
Extends machine-readable price transparency rules to:
 - *Freestanding ERs*
 - *Ambulatory surgical centers*
 - *Urgent care centers*
 - *Outpatient facilities*
- ***HB 1612 (Frank) – Cash Pay Rate Protections***
Ensures uninsured patients can access reduced cash-pay rates, capped at:
 - *Lowest average contracted rate + 50%, or*

- *“Amounts generally billed” + 25%*
 - **SB 493 (Kolkhorst) – Prescription Drug Gag Clauses**
Prohibits contract clauses that prevent pharmacists from informing patients about lower-cost alternatives.
 - **HB 216 (Harris Davila) – Itemized Medical Billing**
Requires providers to issue a hard-copy itemized bill upon patient request.
 - **SB 916 (Zaffirini) – Ambulance Surprise Billing Protections**
Extends surprise billing protections to ground ambulance bills through 2027.
 - **HB 2254 (Hull) – Value-Based Care Expansion**
Expands access to value-based primary care models like direct advanced primary care.
 - **SB 1330 (Hancock) – Medicare & Medigap DME Balance Billing Ban**
Prohibits out-of-network DME providers from charging Medicare enrollees more than 115% of the Medicare rate.
 - **SB 1307 (Cook) – TDI Biennial Health Coverage Guide**
Requires the Texas Department of Insurance (TDI) to publish a biennial “pink book” to help consumers navigate commercial health coverage options.
-

Workforce & Access Expansion

- **HB 18 (VanDeaver) – Rural Hospital Support**
Provides financial and technical assistance to sustain and expand rural hospitals.
- **HB 879 (Frank) – Licensing Military Veterans**
Allows physicians, nurses, and PAs licensed in other states and with military service to obtain Texas licenses.

- ***HB 3801 (Orr) – Health Professions Workforce Council***
Establishes a council to develop a biennial strategic plan for strengthening Texas’s healthcare workforce.
 - ***HB 2038 (Oliverson) – Foreign MD Licensure & Non-Resident Practice***
Creates provisional licenses for foreign-trained physicians and allows supervised practice for graduates without completed residencies.
 - ***HB 4099 (Harris Davila) – Physical Therapist Direct Access***
Permits PTs to treat patients without a physician referral for up to 30 days.
 - ***SB 963 (Hughes) – MCO Exchange Marketing***
Clarifies that HHSC must allow Managed Care Organizations (MCOs) to market Exchange plan enrollment.
-

Data & Transparency

- ***All-Payor Claims Database (APCD) Funding – \$9 Million Allocated***
Supports APCD operations and mandates reporting on:
 - 1. Statewide healthcare expenditure trends***
 - 2. Utilization and access patterns***
 - 3. Healthcare quality metrics***
 - 4. Chronic disease prevalence***
 - 5. Cost drivers in state-funded healthcare services***

NABIP Washington Update



In This Issue

- 1. Annual Convention Exclusive:** [Conversation with Peter Nelson, CCIO Director](#)
- CMS Finalizes Rule Narrowing ACA Enrollments
- Dr. Oz & CMS' Agent and Broker Marketplace Meeting in DC
- 4. Just Launched:** [NABIP's 2026 Medicare Certification](#)

NABIP's *Washington Update* is authored by Public Policy and Advocacy Director, Nicole LePetri, and Senior Director of Political Affairs, Caroline Musumarra.

Innovative products, **streamlined** technology and **outstanding** service.



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Explore More

Annual Convention Exclusive: Peter Nelson, CCIO Director

We're excited to welcome [Peter J. Nelson](#), Deputy Administrator and Director of the [Center for Consumer Information and Insurance Oversight \(CCIO\)](#), to the main stage at NABIP's Annual Convention in Miami!

On **Sunday, June 29**, Jessica Brooks-Woods, NABIP CEO, will lead a fireside chat with Nelson discussing topics like:

- The latest Marketplace rules proposed by CMS
- The future growth of ICHRAs
- Advances in health data transparency
- Key health policy initiatives advanced under President Trump

A nationally recognized authority on the Affordable Care Act and insurance regulation, Nelson brings deep experience from both the policy and regulatory arenas. His prior roles include Senior Advisor at CMS and Senior Policy Fellow at the Center of the American Experiment, where he focused on bridging state and national healthcare strategy.

Gain a firsthand look at the regulatory trends shaping tomorrow's healthcare landscape—and learn how they impact your role as a broker, trusted advisor, and advocate for the consumers you represent. **This is a must-attend session for anyone following the intersection of state and national health policy.**

Recap: Agent and Broker Marketplace Meetup in DC

Dr. Oz: “You are mission critical.”

NABIP Director of Health Policy & Engagement Nicole LePetri joined Individual Market Working Group Chair Joshua Brooker, Medicare Advisory Group Chair Chalen Jackson, and numerous NABIP members at the 2025 Agent and Broker Marketplace Meetup, hosted by CMS in DC. The event featured sessions with CMS leadership — including CMS Administrator Dr. Mehmet Oz and CMS Deputy Administrator and Director for CCIIO Peter Nelson— and focused on the upcoming Open Enrollment Period, final rule updates, and ICHRA adoption. From Q&A to networking to working sessions, NABIP is proud to be at the table, representing agents and brokers in shaping the future of the Marketplace.

CMS Finalizes Rule on ACA Marketplace Integrity

CMS has finalized the Marketplace Integrity and Affordability rule, implementing several policy changes affecting brokers, agents, and the individual market.

A key provision lowers the evidentiary standard for terminating broker and web-broker participation agreements—from requiring clear and convincing evidence to a “preponderance of the evidence” threshold. NABIP strongly supports addressing the wave of unauthorized plan switching that occurred throughout last OEP and fraud, waste, and abuse in the system. However, NABIP raised significant concerns with this provision, warning that it could lead to more arbitrary enforcement decisions. CMS’s own data shows that over 70% of terminations since April 2024 were later overturned, highlighting serious flaws in the current enforcement process and reinforcing NABIP’s concerns of unintended disruptions to both consumers and agents.

Another major change allows issuers to require payment of past-due premiums—including those owed to another issuer in the same corporate family—before effectuating new coverage. NABIP supported targeting abuse of guaranteed availability but urged CMS to limit this policy to the same product line (e.g., medical-to-medical) to prevent consumers from losing major health coverage over small balances on ancillary plans like vision or dental.

Other finalized provisions reflect CMS’s heightened focus on program integrity. Starting in 2026, a \$5 minimum premium will be required for auto-reenrolled plans to prevent consumers from unknowingly remaining in \$0 premium plans and incurring tax liabilities. CMS also eliminated the monthly special enrollment period (SEP) for individuals under 150% FPL—citing misuse in non-expansion states—and reinstated pre-enrollment verification for 75% of SEP enrollments. While NABIP supported stricter verification standards and a return to a one-year tax reconciliation policy, it flagged concerns that a shortened Open Enrollment window and growing documentation requirements may overwhelm broker capacity. CMS has finalized a November 1–December 15 OEP for 2027 and beyond but has left room for states to adjust to a 9-week period. Many provisions sunset after 2026, as CMS seeks to rebalance the market following the expiration of enhanced tax credits. NABIP will continue to advocate for balanced enforcement, consumer protections, and the vital role of licensed brokers.

Read the final rule [here](#).

Read NABIP's comment letter to the proposed rule [here](#).

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State Spotlight: Iowa Employers Push Back on Costly Health Mandate

The Iowa Association of Business and Industry (ABI), along with other plaintiffs including businesses, associations, and labor unions, has filed a federal lawsuit challenging **Senate File 383**, a new Iowa law regulating employer health plans and pharmacy benefit managers (PBMs). The plaintiffs argue that the law:

- Imposes costly mandates that will raise healthcare and pharmacy costs for employers and individuals.
- Conflicts with federal law, specifically ERISA, which governs employer-sponsored health plans and preempts conflicting state laws.
- Threatens business operations, especially due to broad and burdensome regulatory changes.

ABI emphasizes that while the intent to support rural pharmacies is understood, the law's impact is overly broad and harmful. The group is also seeking a **preliminary injunction** to block the law from taking effect on **July 1, 2025**, to avoid irreversible harm to Iowans and businesses.

CMS Posts Medicare Commission Schedule for 2026

CMS has published the finalized [2026 compensation rates](#) for Medicare Advantage (MA) and Prescription Drug Plans (PDPs). Nationally, MA plans' initial year compensation for MA plans is set at \$694, with renewals at \$347. PDPs are compensated at \$114 for the initial year and \$57 for renewals nationwide. Referral fees are set at \$100 for MA plans and \$25 for PDP plans.

Medicare Matters

- **Continue submitting and sharing our Medicare surveys!** We have over 13,000 surveys and counting. To access the surveys, [click here](#).
- **Recap: NABIP's Medicare Town Hall:** [Click here](#) to watch the recording.
- **Premiered at Capitol Conference! Medicare Voices Video:** Medicare Voices is a compelling tribute to the invaluable role that Medicare agents and brokers play in the lives of beneficiaries. [Watch the video](#) and give us a thumbs up on YouTube to show your support.
- **Medicare Talking Points:** This [link](#) will give you numerous Medicare talking points to support you in conversations, along with a step-by-step guide that will help you make the most of your meeting.

What We're Reading

- *CNBC:* [Health-care cuts in GOP's budget bill may add up to \\$22,800 in medical debt for some families](#)
- *The Hill:* [Sen. Cassidy \(R-LA\) calls for postponing RFK Jr.'s vaccine advisory panel meeting](#)
- *Politico:* [Adams administration changes course on Medicare Advantage](#)
- *Washington Post:* [Insurers vow to make prior authorization for treatment easier. What that means for Consumers](#)

Log Your Meetings With Lawmakers

We are always thrilled to see members getting in front of their legislators, regulators, and state commissioners, in district and at Capitol Conference! Please log all your appointments, including Capitol Conference meetings, using this [survey](#). It helps NABIP Government Affairs staff track trends and where these decision-makers stand on NABIP-relevant issues.

A Note on NABIP as a Bipartisan Organization

At NABIP, we proudly advocate with one unified voice, transcending political differences to support our industry and clients. Our strength lies in collaborating across party lines to drive meaningful policy solutions. When representing NABIP, we encourage you to [Speak with One Voice](#), aligning with the [NABIP Healthcare Bill of Rights](#) and reinforcing our bipartisan commitment. By distinguishing personal views from our professional roles, we uphold NABIP's credibility at all levels of government.

Thank you for your dedication to this mission—together, we will continue advocating for our members, industry, and communities.

Links

- [NABIP Advocacy](#)
- [NABIP Events Calendar](#)
- [Advocacy Surveys](#)
- [Brokers Making a Difference](#)

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.

NABIP- Dallas Member Resources

- ❖ NABIP-Dallas meets every 3rd Wednesday of the month (with the exception of December). Meeting locations will change each month.
- ❖ New NABIP-Dallas members can register for their first lunch meeting at no cost.
 - ❖ Email: info@nabip-dallas.org 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!

