

NABIP-DALLAS

AUGUST NEWSLETTER



Mic Drop Moments: Own the Stage. Close the Deal.

Sales Rockstar Summit
August 20, 2025

Are you ready to dominate your market and deliver performances that leave prospects speechless? The Sales Rockstar Summit is designed for health insurance and benefits professionals who refuse to settle for average results.

This high-energy, results-driven conference brings together the industry's most dynamic speakers and forward-thinking professionals for one unforgettable day.

Whether you're optimizing a Medicare strategy, boosting ICHRA adoption, addressing mental health coverage gaps, wondering how AI is changing healthcare, or navigating the GLP-1 tsunami, you'll walk away with actionable strategies that set you apart from the competition.

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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



August 20th, 2025 | NABIP- Dallas all day Sales Rockstar Summit featuring: Tony Merwin, Reid Rasmussen, Rachel Strauss, Mark Abare, & Chris Gay.

[Register Here](#)

September 17, 2025 | Reimagining Employee Benefits with Greg Allen with AG Insurance

October 15, 2025 | Legal Tips and Sips with the Meroneys



NABIP'S WEEKLY INSIDER

Latest Updates and Opportunities

We're proud to share that [bip Magazine](#) was named a **finalist** in two national categories in the **2025 Content Marketing Awards**: Best Nonprofit Publication and Best New Publication. While we didn't take home the top prize, being one of only four finalists in each category —alongside organizations like United Airlines, IBM and California College of the Arts — is a huge honor.

[Photos from the 2025 Annual Convention are now available!](#) Visit our event gallery to browse and download your favorite moments from Miami. Whether you're highlighting award wins, networking, or sessions, these images are perfect for chapter promotions and personal sharing.

Show your NABIP pride with our [new virtual backgrounds](#), designed to enhance professionalism during video meetings. It's an easy way to highlight your membership while maintaining a polished, branded look. Simply upload it to your preferred video conferencing platform and elevate your virtual presence today.

NABIP's [2026 Medicare, Medicare Advantage + Compliance Requirements \(MMACR\)](#) is 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.

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.**

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
Shaping the future of healthcare

**Live Virtual
Voluntary
Worksite
Certification**

**FILED FOR 4 CE
CREDITS IN ALL
STATES**

**DATE
AUG. 13, 2025**

**TIME
1 - 5 p.m. ET**

**JACK
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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- Dallas: HOW TO BECOME A MEMBER

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 HERE](#)

TWO MEMBERSHIP OPTIONS



INDIVIDUAL

Become a proud member of
NABIP-Dallas

Cost of Membership:
\$44.42/Month or \$523/Yearly

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

[Join Online](#)

[Printable Application](#)



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.

[Agency Dues Model Video](#)

[Agency Eligibility Form](#)

NABIP-Dallas: Legislative Chair Report

By Charles Rosen, Legislative Chair, *TX-NABIP, Dallas-NABIP, Region VI Leg Liaison*

Let's call it like it is: the 89th Texas Legislative Session was a whirlwind. But out of the storm came real wins—reforms that are going to shape the way we talk to clients, design plans, and advocate for smarter policy across the board.

Here's a quick tour of what passed and why it matters to us as brokers.

Major Wins We Can Actually Use

Reducing Premium Liability

- *SB 1332*: Fixes a headache from *SB 51* by letting employers waive late-month termination notices.

Keeping Clients Informed

- *HB 138*: Creates HICCAP—a tool to estimate how proposed coverage mandates impact plan costs. Pretty handy when your client asks, “How much is this going to cost me?”

Transparency, Transparency, Transparency

- *SB 331 & HB 1612*: Push price transparency out to ERs, urgent care, outpatient centers—and put a lid on inflated cash-pay rates.
- *SB 493*: No more gag clauses—pharmacists can speak freely about lower-cost drug options.

Surprise Billing Protections

- *SB 916*: Ground ambulance services now covered by surprise billing rules through 2027.

Value-Based Care Gets a Boost

- *HB 2254*: Opens more doors for direct advanced primary care models. More flexibility, less waste.

Consumer Education

- *SB 1307*: TDI must publish a “Pink Book” every two years to help consumers understand coverage. We'll be pointing clients to this often.

Workforce & Access Gains

Texas took a serious look at access—and made some real moves:

- *HB 18*: Invests in rural hospitals.
- *HB 879 & HB 2038*: Fast-track licensing for military-trained and foreign-trained healthcare workers.
- *HB 4099*: Clients can see a physical therapist directly—no referral needed for the first 30 days.
- *SB 963*: MCOs now allowed to market Exchange plans. Big implications for outreach.

Data that Tells the Story

Texas is officially funding the All-Payor Claims Database (APCD)—\$9 million to track spending, access, outcomes, and cost drivers. This could be very helpful for guiding better policy.

So, What's Next?

This session gave us new tools—but also new responsibility. Clients will be looking to us for clarity, guidance, and strategy. As your Legislative Chair, I'm here to help you stay ahead of the curve.

Here's what you can do to help:

- Educate your clients on what's changed, we need to engage clients as they have great skin in the game, whether they know it or not.
- Stay active with Operation Shout and PAC support.
- Connect with your NABIP peers to share ideas and stay informed.

Now that the session is over and they are out this coming year, there will be a lot of work needed as the passed legislation gets implemented and added rules are put in place. Thanks for being part of it.

NABIP NATIONAL LEADERSHIP: 2026/2027 CABINET THOUGHTS

Thanks to those of you who were able to join us in Miami for our live meeting – and apologies to anyone who tried to get on the Zoom call... to say that everything was a bit nuts in terms of the schedule, etc. is an understatement. That being said, we had a very productive conversation and between that time together as well as the BOT meetings and the overall discussions during the Town Hall and the House of Delegates (and general chatter), I took the opportunity to build on what V-Val put together for our discussion and fleshed it out a bit.

I was both humbled by what I heard throughout my time in Miami, and encouraged by all that we are and can do as an Association. With this document, I'm sharing some big picture thoughts and little details that have been on my mind for each of the committees, and would ask that you look at this with three perspectives:

1. We are all working together – this is not a top-down discussion but rather an opportunity for you to push your own approach and ideas to the front – for the betterment of our association and its members
2. Leadership is not about the spotlight; it's about what gets done... without reward, recognition or praise. We are all made richer as individuals by our experiences in leadership, so don't be afraid to take chances.
3. Look for opportunities to get to know each other, not get down in the minutiae of meetings and life, and to find people who want to get involved to get engaged in the tasks that are necessary to accomplish what we can! Everyone I've met has real passion for something and the trick of leadership is to really help empower people to ply their brain and energy into something that makes us all better.

I'd encourage you to work with your chairs to find out what they want to do, how you can help them, and start the process of building seamless leadership work for each committee. I know that Pat Burns is Mychal's manager for Professional Development, Mark Gaunya is Manager for Legislative, Michelle Wilson-Reynolds is Manager for Membership and Cathy Cooper will follow Jennifer as PAC Chair -- so please get them involved! If you don't know who follows you, don't be afraid to make suggestions to Mychal Walker, who is the NABIP Vice President (and will follow me as President).

PLEASE never hesitate to reach out to me if you have questions. Text is almost always the best way to start just to make sure that I am not on another call.

I'd love to find a time to do a monthly check-in with the cabinet – I can send out some kind of doodle poll if that would be helpful.

Thanks again for your willingness to serve!!

David C. Smith



NABIP Washington Update



NABIP
WASHINGTON UPDATE

In This Issue

1. Final CBO Estimate of the One Big Beautiful Bill
2. Register! Webinar on How to Connect with Your Legislator
3. ACA Marketplace Agent Reminders
4. New Healthcare Happy Hour Podcast on Employee Benefits

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

New *Dental Plan Enhancements* offer value and peace of mind.

 **Renaissance.**
DENTAL • VISION • LIFE • DISABILITY

See How



Congress Examines Medicare Advantage Oversight in Hearing

Lawmakers from both parties raised concerns this week about oversight and spending in Medicare Advantage (MA) during a House Ways and Means hearing. Members discussed high rates of prior authorization and care denials, as well as the impact of risk adjustment practices that may increase federal costs.

Recent estimates suggest the federal government will spend roughly \$84 billion more this year on MA enrollees than it would if the same individuals were in traditional Medicare. Legislators also noted the popularity of the program with beneficiaries and its potential to improve care coordination. Some members highlighted differences among health plans, pointing to examples of organizations focused on quality and value. Others raised questions about the role of large national carriers in program costs.

Witnesses and lawmakers called for a range of policy improvements, including refining the risk adjustment system, increasing transparency in coverage decisions, and streamlining prior authorization. A bipartisan bill introduced this week would require MA plans to reimburse providers at rates comparable to traditional Medicare.

While no major changes were proposed during the hearing, the discussion reflected growing interest in ensuring the program remains sustainable and delivers value to beneficiaries and taxpayers.

Find the hearing replay [here](#).

CBO Final Estimate for the One Big Beautiful Bill

The Congressional Budget Office (CBO) has released its final estimate of President Trump's signature reconciliation package, dubbed the "One Big Beautiful Bill," which was signed into law on July 4. According to

the CBO, the legislation will increase the federal deficit by \$3.4 trillion over the next decade and result in 10 million fewer Americans with health insurance coverage. The majority of coverage losses stem from Medicaid spending cuts, even though the bill eliminates a prior provision that would have stripped coverage from 1.4 million undocumented immigrants. On the revenue side, CBO finds that tax policy changes — particularly the permanent extension of the 2017 Trump tax cuts — will reduce federal revenue by \$4.5 trillion. While the package does include \$1.1 trillion in federal spending cuts, especially in healthcare, these savings are outweighed by the cost of the tax provisions. The final uninsured estimate is lower than CBO's earlier projection of 11.8 million; additional detail on that change is expected in the coming weeks.

Read the final estimate [here](#).



Marketplace Reminders: OEP Length & Book-of-Business Transfers

NABIP wants to provide members with clarifying feedback in response to several member questions:

(1) The Marketplace Integrity Final Rule dropped June 25, 2025, and states "For benefit years starting January 1, 2027, and beyond, we are finalizing a change to the annual OEP... the final rule at § 155.410(e) provides that the OEP must begin no later than November 1 and end no later than December 31 of the calendar year preceding the benefit year of enrollment. Exchanges have flexibility to determine their specific OEP dates within these guidelines as long as the OEP length does not exceed 9 weeks per § 155.410(e)(5)(ii) and all OEP plan selections are effective on January 1 of the plan year per § 155.410(f)(4)."

The One Big Beautiful Bill Act, which was signed into law on July 4, does not make ANY changes to § 155.410. So, while the One Big Beautiful Bill Act does make changes to the ACA that overrule provisions from the Marketplace Integrity Final Rule, this in particular is unaffected.

Read the final rule [here](#).

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

(2) CMS has confirmed that health insurers on the Federally-facilitated Marketplace (FFM) can submit book-of-business transfers through the Enrollment Resolution & Reconciliation (ER&R) process. This allows carriers to add a new agent's National Producer Number (NPN) to existing accounts—even when the original application didn't include that agent. However, if the agent's FFM ID was not initially attached, a three-way call with the consumer may still be required to comply with July 2024 guidance. Carriers citing FFM rules as a reason not to make AOR updates may be overlooking this permitted process. Agents should provide state-approved AOR documentation and request ER&R submissions where appropriate.

Read the CMS manual [here](#).

New Webinar! Leave as a Benefit: What Today's Employees Really Want

In this episode of Healthcare Happy Hour, host David Saltzman interviews AbsenceSoft founder Seth Turner about the growing role of leave as a core employee benefit. Paid leave is no longer just a nice-to-have. It's a deciding factor for job seekers and a loyalty builder for current staff. Seth shares new data on the types of leave employees value most, how poor leave experiences drive turnover, and why delivering the right leave benefits with the right process can improve retention, morale, and compliance. HR and benefits leaders will walk away with practical strategies to support today's workforce more effectively, without adding to their administrative load.

Listen to the episode [here](#).

What We're Reading

- *Newsweek*: [Venue Williams Reveals She Returned to Tennis Over Health Insurance](#)
- *Politico*: [The GOP's Obamacare problem](#) (ICHRA's & the Marketplace)
- *Politico*: [UHG confirms DOJ is Probing its Medicare Business](#)

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.

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!



It just makes sense.