

NABIP-DALLAS

DECEMBER NEWSLETTER

North Texas Food Bank Virtual Food Drive extended through Christmas. Please donate if you're able to by clicking on the picture below.

NABIP DALLAS IS HOSTING A VIRTUAL FOOD DRIVE

to support the North Texas Food Bank (NTFB) and their mission to close the hunger gap in North Texas by providing access to nutritious food. Whether you shop from our cart or donate directly, every dollar donated equals three meals. Your gift makes an incredible impact for children, older adults and families facing hunger in our community.



TO DONATE TO OUR VIRTUAL FOOD DRIVE

simply fill your cart with NTFB's most needed items and follow the steps to check out. Thank you for helping to create a hunger-free, healthy North Texas!

https://give.ntfb.org/site/TR/Badges/General?pg=personal&px=14915542/fr_id_1251

A few words from our NABIP-Dallas President, Carmen Freeman:

I would like to thank each board member for all the hard work they did this year. I would also like to thank the members and sponsors for supporting us this year. We have truly had a fun and prosperous year and are looking forward to next year!

Thank you,

Carmen Freeman

NABIP-Dallas President

Take a look at our highlight reel from our events in 2025:






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.

<https://www.nabip-dallas.org/event-list>



 Come join us for lunch, as we are supporting the [Genesis Women's Shelter & Support](#), please bring your donation items to the party.

See BELOW for urgently needed items and if you are unable to attend, donate virtually here:

https://lnkd.in/gV8_eKcG

Toiletries:

- ☒ Shampoo (all hair types) Conditioner (all hair types)
- ☒ Lotion Deodorant
- ☒ Liquid body wash and bar soap Razors
- ☒ Vaseline/Aquaphor Toothbrush
- ☒ Toothpaste Hairbrushes

- ☒ Hair ties Hair products (edge control, leave-in Hair Bonnets conditioner, hair spray, etc.)
- ☒ Hand sanitizer

Home Goods:

- ☒ Standard Size white pillowcases

Kids:

- ☒ Diapers (size 5,6,7, 2T-3T & 4T-5T)
- ☒ Fidget Toys
- ☒ Baby wipes



NABIP TEXAS: RECHARGE YOUR MEMBERSHIP

It's Time to Plug Back In.

Recharge Your Membership

for a limited time only, renew your membership and get a

\$25  **GIFTOGRAM GIFT CARD!***
**CHOOSE FROM MORE THAN 250 RETAILERS
IN YOUR LOCAL AREA AND NATIONWIDE!**

Become a member NOW and take advantage of the benefits of NABIP Membership

* Membership must have lapsed more than 6 months ago to be eligible for this offer. Once you have re-joined, email admin@nabip-tx.org with the subject "I'm Recharged" and we will send you a gift card.



CHARGING...

CALLING ALL NABIP MEMBERS NATIONWIDE!!



JOIN THE NABIP DEI & B VIDEO CAMPAIGN!

**WE WANT YOU TO BE PART
OF SOMETHING POWERFUL**



The NABIP DEI and B Committee is collecting selfie videos from our members to showcase the strength and unity of our community, Here's how you can participate:

“I am NABIP.” (pause) “We are NABIP.”



MULTILINGUAL WELCOME! Feel free to say it in any language you're comfortable with - we celebrate diversity!



FINAL MONTAGE: All videos will be creatively edited by a professional videographer and will conclude with *Jessica Brooks-Woods* saying: **“We are NABIP!”**



WHERE IT WILL BE SHOWN: The final video will be showcased at NABIP National Events - don't miss your chance to be part of it!



SUBMIT YOUR VIDEO: When you're ready, email your portrait-mode video to:
helen.harris-allen@associateadbank.com

NABIP-DALLAS - WE'D LOVE TO SEE YOUR FACES!

NABIP-Dallas: Legislative Chair Report

NABIP Texas Legislative Council Meets with TDI on Key Health Policy Issues

By Charles Rosen, NABIP-TX Director of Legislative Affairs & Dallas Chapter Legislative Chair

The NABIP Texas Legislative Council recently met with the Texas Department of Insurance (TDI) to discuss several important topics affecting agents, brokers, and the consumers they serve. The conversation focused on **Medicare Advantage and Part D plan challenges**, **Short Term Medical Plans**, and **clarification of state continuation responsibilities**.

Medicare Advantage & Part D: Broker Access and Compensation

Council members shared concerns about recent developments in the Medicare Advantage (MA) and Part D (PDP) marketplace:

- **Broker Access Withdrawn:** Some carriers have restricted or eliminated broker access to certain MA and PDP products, making it harder for licensed agents to guide seniors through complex plan choices.
- **Compensation Changes:** In addition, carriers have stopped paying compensation on select plans. This creates challenges for brokers who dedicate time and expertise to helping beneficiaries, while also discouraging professional involvement in the Medicare marketplace.
- **Consumer Impact:** Without broker support, seniors risk confusion, mis-enrollment, and lack of advocacy when issues arise. NABIP TX emphasized that brokers are a critical safeguard for consumers, ensuring compliance, education, and fair treatment.
- **Risk of Steering:** The Council noted that removing compensation can unintentionally incentivize bad actors to steer seniors only toward plans that pay commissions, rather than those that best meet consumer needs. Similarly, carriers may influence enrollment by discouraging certain plans through compensation structures.

Short Term Medical Plans

The Council also discussed the role of Short-Term Medical (STM) Plans in Texas, particularly in light of upcoming federal changes.

- **Absence of Enhanced APTCs in 2026:** With enhanced Advance Premium Tax Credits (APTCs) scheduled to expire in 2026, affordability challenges are expected to increase for many consumers. Council members noted that STM plans may serve as a **bridge option** for individuals who lose access to subsidized coverage and need temporary, lower-cost alternatives.
- **TDI's Position:** TDI clarified that its approach is to **follow federal guidelines** on STM regulation. The Department welcomed NABIP TX's input on how these plans fit into the broader Texas health insurance landscape and expressed openness to continued dialogue on balancing consumer protection with affordability.

- **Looking Ahead:** NABIP TX will continue to monitor the impact of the expiration of enhanced APTCs and work with members to prepare for the transition in 2026. By engaging with regulators and carriers early, the Council aims to ensure that brokers are equipped with the tools and information they need to guide consumers through this evolving coverage landscape.

State Continuation Responsibilities

Another key issue raised was the **ambiguity around employer and insurer responsibilities for state continuation coverage**. Brokers have encountered inconsistent interpretations of who bears responsibility for notifying employees and administering benefits. The Council requested **formal guidance from TDI** to eliminate confusion and ensure that both employers and employees understand their rights and obligations. TDI agreed to review current statutes and provide clarification to reduce administrative burdens and protect consumers.

Regulatory Developments in Other States

Council members pointed out that Texas is not alone in facing these challenges. Several Departments of Insurance across the country have already issued bulletins addressing similar concerns:

- **Delaware DOI** reminded carriers that removing broker compensation on MA and PDP products may constitute an **unfair trade practice**.
- **Idaho DOI** warned that restricting broker access could be seen as **market manipulation**, undermining consumer choice.
- **Montana DOI** and **North Dakota DOI** emphasized that seniors must have access to unbiased plan information and that compensation structures should not distort enrollment patterns.
- **Oklahoma DOI** cautioned carriers that steering consumers away from certain plans by eliminating commissions could violate **state consumer protection laws**.

These examples demonstrate how other states are working to protect seniors and maintain fair market practices.

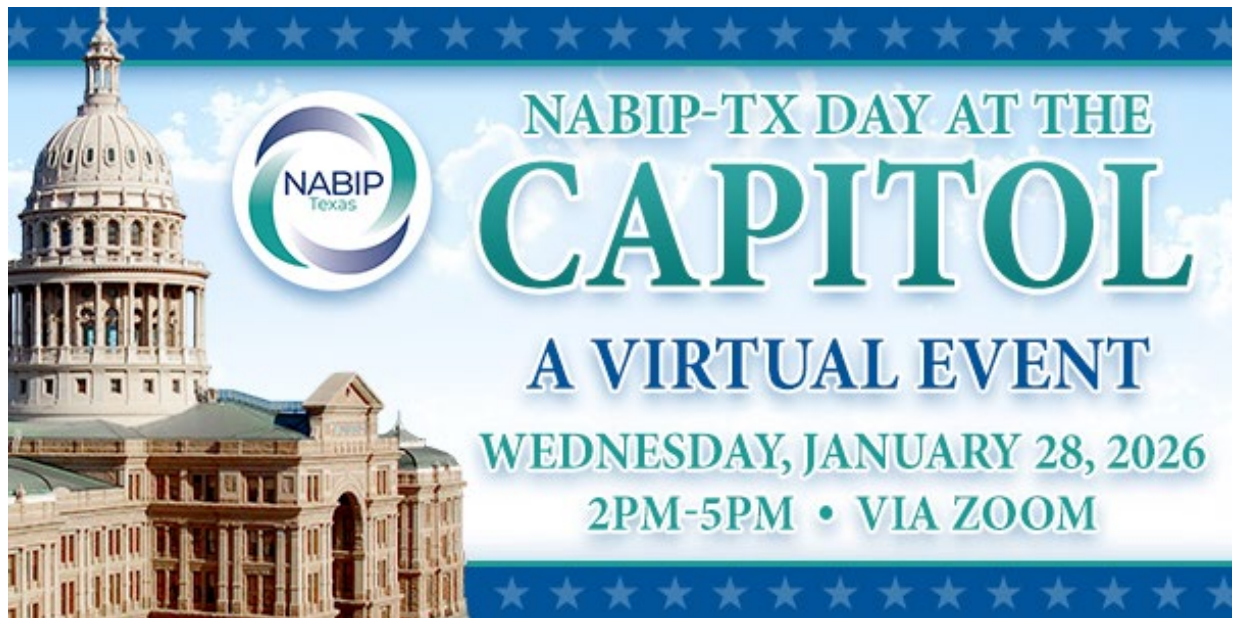
Moving Forward

The Council emphasized that Texas has an opportunity to learn from these developments and consider similar guidance. By working collaboratively with TDI, NABIP TX aims to ensure that seniors continue to receive clear, unbiased advice when choosing Medicare Advantage and Part D plans.

NABIP TX looks forward to continuing this dialogue, offering input, and partnering with regulators to promote a marketplace that supports consumer choice, professional guidance, and fair practices across the state.



NABIP-TX DAY AT THE CAPITOL



When: Wednesday, January 28

Time: 2:00 PM - 5:00 PM

Where: Virtual Online Session

What: Join NABIP-TX for our annual Day at the Capitol, which will be held virtually this year. The full agenda will be revealed later this Fall. Attendees will be eligible to earn a minimum of 2 CE credits during this virtual session and hear from the leading sources in Texas Legislation. Speakers to include Shannon and Mike Meroney from Meroney Public Affairs. Check back here to find out about more speakers in the day's lineup.

Agenda*

TBD

Contribute to NABIP-TX's legislative efforts!

NABIP-TX and its political arm pride themselves in adhering strictly to a legislative program that focuses solely on getting the greatest number of Texans insured with comprehensive health insurance at the lowest possible cost. Make a donation of \$10, \$25, \$50 or \$100 to the PAC Admin Fund when you register to help us continue our efforts.

Enter the Virtual Raffle!

Toward the end of our virtual Day at the Capitol 2025 event, we will raffle off several buzz-worthy items to lucky winners who enter into our virtual raffle. Buy now until 4pm on January 28, 2026! Ticket packages are \$5 for 1 ticket, \$20 for 5 tickets, and \$40 for 15 tickets. All proceeds go towards the NABIP-TX PAC Admin Fund. Winners need not be present to win a prize.

Sponsorships Available



SPONSORSHIP OPPORTUNITIES
2026 NABIP-TX
DAY AT THE CAPITOL
 Wednesday, January 28 • 2 pm – 5 pm

PREMIUM SPONSOR 4 AVAILABLE \$1,000

- 5 minutes of speaking time
- Event Attendees: 4
- Verbal recognition during event
- One Dedicated Social Media Post
- Logo on email promotions and event website
- Logo on PDF Agenda
- Recognition in NABIP-TX Magazine and E-News
- Post-event attendee list

PARTNER SPONSOR 3 AVAILABLE \$500

- 3 minutes of speaking time
- Event Attendees: 3
- Verbal recognition during event
- Logo on email promotions and event website
- Logo on PDF Agenda
- Recognition in NABIP-TX Magazine and E-News
- Post-event attendee list

TENTATIVE AGENDA (subject to change)
WEDNESDAY, JANUARY 28, 2026 • VIA ZOOM

2 pm Welcome and Introductions
2:15 - 5pm Speakers including Mike & Shannon Meroney
 2 CE Credits
 Online Raffle to support the PAC Admin Fund

Click [HERE](#) to download sponsorship prospectus.

Contact us TODAY to book your package! Contact admin@nabip-tx.org or 713 -645-1140.

REGISTER NOW



Early-bird pricing extended until December 15, 2025:

[Register now](#) and **SAVE \$225** on Capitol Conference 2026!

We're thrilled to share a major update that makes [Capitol Conference 2026](#) one of the most impactful advocacy opportunities in years: **Both the House and Senate will be in session during Capitol Conference.**

With Congress actively working during our time in Washington, D.C., attendees will have unmatched access to lawmakers and staff while legislative decisions are being shaped in real time. This alignment creates the perfect environment for meaningful, timely, and influential conversations on the Hill — and your voice will matter more than ever.

MEET YOUR MC: MISTY BAKER

We are proud to announce that **Misty Baker**, director of compliance and government affairs at CRC Benefits, will serve as the **Master of Ceremonies for Capitol Conference 2026.**



A nationally respected compliance expert and longtime NABIP leader, Misty brings more than 15 years of experience in ACA, ERISA, FMLA, COBRA, and legislative strategy. She's a former Texas lobbyist, a passionate agent advocate, and a trusted voice in

translating complex regulatory issues into clear, actionable guidance for brokers and clients.

Misty has been recognized as one of *Employee Benefit Advisor's* **Most Influential Women in Employee Benefit Advising** and has earned more than 10 awards for her leadership and advocacy at the local, state, and national levels.

In 2025, **Misty received NABIP's prestigious Spirit of Freedom Award**, one of the association's highest honors, recognizing her transformative legislative advocacy through strong lawmaker relationships, media leadership, and impactful grassroots efforts at the state and federal levels.

Since joining NABIP in 2000, **Misty has held key leadership roles across the chapter, state, regional, and national levels**, including leading **NABIP's Legislative Council in 2022** and steering the national policy agenda during a pivotal time for healthcare legislation.

Her energy, authenticity, and deep policy expertise make her the perfect MC to guide attendees through this year's program. *(Bonus: her license plate proudly reads **INSNRD** – because she truly lives this work!)*

With both chambers of Congress in session and a dynamic MC at the helm, Capitol Conference 2026 is set to deliver a truly powerful advocacy experience.

We can't wait to see you in Washington as we come together to elevate our industry's voice on Capitol Hill.

[Register](#)[Agenda](#)[Website](#)

Thank You To Our Sponsors

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At a Glance: What's New for 2026

- **Streamlined structure.** Sunday and Monday now focus on orientation, recognition, and policy prep, building momentum toward Tuesday's Hill Day.
- **Tuesday is now dedicated entirely to Advocacy.** Capitol Club members start the day with breakfast with a legislator. The entire delegation will start the day with a NABIP group photo at the Capitol Reflecting Pool and then spend the day on Capitol Hill. No competing sessions, no split focus—just one full day of advocacy. End the evening with the Annual Congressional Reception.
- **Professional scheduling support.** A new partnership with *Advocacy Associates* will handle all Hill meeting logistics, confirmations, and real-time updates.
- **A new Hill app.** The *AdvocacyDay* app will give you your full schedule, talking points, maps, legislator bios, and a way to submit feedback—all in one place.

What is Capitol Conference?

Capitol Conference is NABIP's annual federal advocacy event in Washington, D.C. For over three decades, it has united health insurance and benefits professionals from across the country to meet with lawmakers and shape the policies that affect their clients and communities.

It's where NABIP's mission comes to life—where your voice helps influence legislation, strengthen the private health insurance market, and advance solutions that work for consumers and employers alike. Whether this is your first or fifteenth time attending, your participation helps move the industry forward and reinforces NABIP's role as a trusted resource for policymakers.

Who Should Attend?

Capitol Conference is open to all agents, brokers, general agents, consultants, and benefit professionals at every level of advocacy experience. Whether you're new to government affairs or a seasoned leader, you'll gain valuable insight and have an opportunity to directly influence healthcare policy.

Why the Change?

Capitol Conference has always been one of NABIP's most valuable experiences—but it's grown more complex over time. Hill meetings often overlapped with morning sessions, volunteers spent weeks juggling schedules, and staff had limited ways to track the event's full impact.

The 2026 redesign fixes that. It brings clarity, efficiency, and purpose to every part of the event—so you can spend less time managing logistics and more time doing what you came to do: advocate.

A Clearer, More Purposeful Schedule

The [new structure](#) follows a simple, deliberate arc:

Sunday prepares. Monday equips. Tuesday delivers.

Every day builds toward advocacy—ensuring you're informed, confident, and ready when you step onto Capitol Hill.

Sunday: Arrival, Orientation, and Connection

Sunday sets the stage.

You'll check in, connect with your state delegation, and join updated orientation sessions designed for both new and returning attendees.

The refreshed opening reception brings everyone together from the start—a chance to reconnect with colleagues, meet first-timers, and align as a unified voice for the week ahead.

Monday: Recognition, Education, and Preparation

Monday equips you for the Hill.

You'll experience:

- **Policy briefings** featuring key lawmakers, regulators, and experts
- **Interactive breakout sessions** that deepen understanding of legislative issues
- **A Hill Preparation Session** where you'll review talking points and ask questions directly to NABIP's Government Affairs team
- **NABIP's Awards Recognition and Town Hall Meeting**

By the end of Monday, you'll be ready for impactful, well-informed conversations with policymakers on Tuesday.

Tuesday: A Full Day on Capitol Hill

Tuesday is now entirely dedicated to advocacy.

No conflicting priorities. Just a fully organized day for you and your state delegation to meet with members of Congress and their staff—representing the voice of health insurance professionals nationwide.

Capitol Club members start the day with breakfast with a legislator. The entire delegation will start the day with a NABIP group photo at the Capitol Reflecting Pool and then spend the day on Capitol Hill. No competing sessions, no split focus — just one full day of advocacy.

This redesign ensures you have the time, structure, and support to focus completely on your meetings and message.

At the end of the day, join us back at the Hyatt Regency for the Annual Congressional Reception—a chance to celebrate, share takeaways, and close out the event together.

Professional Hill Scheduling: A Smarter, Simpler System

NABIP is partnering with **Advocacy Associates**, a leading Capitol Hill scheduling firm with a proven 95% success rate in securing congressional meetings.

Here's how it works:

- Advocacy Associates will handle **all outreach, scheduling, and confirmations** with congressional offices.
- State legislative leaders will still provide input and review targets — but won't have to manage the full process.
- You'll receive your finalized schedule **before you arrive in Washington**, with any updates made in real time through the new app.
- Advocacy Associates will be **on-site at the Hyatt Regency** throughout the conference to answer questions and provide support.

This professionalized approach removes the burden from volunteers, prevents overlaps and missed meetings, and ensures every delegation has a complete, coordinated schedule.

The New AdvocacyDay App

The **AdvocacyDay App** puts everything you need right in your pocket.

You'll be able to:

- Access your **personalized Hill schedule** and see updates instantly
- View **maps and directions** to offices across Capitol Hill
- Read **legislator bios and key issue summaries**
- Review NABIP's **talking points and leave-behinds**
- Record **meeting notes and feedback** immediately after each visit
- Send quick **thank-you messages and follow-ups** right from your phone

No more paper schedules or last-minute confusion—just an organized, connected experience designed to make advocacy easier and more effective.

How This Improves Your Experience

These changes make Capitol Conference more efficient, rewarding, and mission-driven.

You'll benefit from:

- **A streamlined schedule:** No more competing priorities—each day has a clear purpose.
- **Less stress, more support:** Professionals handle logistics so you can focus on advocacy.
- **Better coordination:** Delegations move together with shared schedules and real-time updates.
- **Greater impact:** NABIP can now track and measure every Hill meeting to demonstrate collective advocacy success.

It's not about doing less—it's about doing what matters most, better.

What's Staying the Same

Everything you love about Capitol Conference is still here:

- The **community and connection** that make NABIP special
- **Awards, breakout sessions, and recognition moments**
- The opportunity to **share your and your clients' stories with lawmakers** and influence policy

What's new is the clarity, structure, and support behind the scenes—ensuring your time in D.C. is as productive and meaningful as possible.



NABIP- TX ANNUAL CONFERENCE



[REGISTER HERE](#)

Registration Information

REGISTER ONLINE at NABIP-TX.org and click on the ANNUAL CONFERENCE.
NOT A MEMBER? [Join NABIP-TX](#) and Save \$50! Register by Tuesday, March 24 and Save \$25!

	EARLY BIRD RATE <i>Before 3/24/26</i>	REGULAR <i>After 3/24/26</i>
MEMBER CONFERENCE REGISTRATION:	\$195	\$220
NON-MEMBER CONFERENCE REGISTRATION:	\$245	\$270

AGENCY SPONSORSHIP

Includes one registration, signage at event, and one attendee at the Legislative Lunch.

\$350

AGENDA

Coming Soon!

NABIP bip Magazine: Your Opinion Matters



Your opinion matters! Please take a few minutes to complete our [bip Magazine Readership Survey](#). Your feedback will help us continue improving the content, design, and overall value of *bip* — NABIP's quarterly publication that highlights the work, voices, and impact of our members and the industry we serve.

bip Magazine Readership Survey

Thank you for your time, your insights, and for being a valued part of the NABIP community.

Warm regards,
Jessica Brooks-Woods
NABIP CEO

**National Association of Benefits and Insurance
Professionals**

Phone: 202-552-5060

www.NABIP.org



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*EXCLUSIONS APPLY



The holiday season is here, and there's no better time to give yourself the gift of education. From now **until December 22**, NABIP is spreading a little cheer with special savings on our [professional development courses](#). Whether you want to earn CE credits, strengthen your skills for the year ahead, or move closer to earning your [REBC® designation](#), this is your moment to invest in yourself. And with a full year to complete your course, **you can buy now and study later**.

During this limited-time winter sale, you'll enjoy automatic holiday savings: get 10% off when you purchase one course, 15% off when you purchase two, and 20% off when you purchase three or more. **No promo code needed**—your discount will appear at checkout, as easy as holiday magic.

Our courses are designed to support your success with **flexible, self-paced learning** on the [Online Learning Institute](#). Your progress saves automatically, **CE credits are included at no extra cost**, and many offerings count toward the respected REBC® designation. Plus, if you need help along the way, our friendly student support team is just a phone call away at 844-257-0990.

Don't let this opportunity slip away—these holiday **savings disappear after December 22**. Treat yourself to professional growth this season and take advantage of these limited-time discounts while they last. Your future self will thank you.

Explore Our Courses

***Please note** that this offer does not include the Medicare, Medicare Advantage + Compliance Requirements Certification, DC Health Link Broker Certification, or designation renewals.

NABIP Washington Update



In This Issue

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4. KFF Examines ACA Fraud; New Findings Underscore Need for Targeted Reform

NABIP's *Washington Update* is authored by Director of Health Policy and Engagement Nicole LePetri and Senior Political Director Caroline Musumarra.

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Get Started Today

NABIP Elevates Member Concerns Directly to NAIC, CMS, and CCIIO at NAIC's Fall Meeting

Last week we previewed that **Nicole LePetri**, NABIP's director of health policy & engagement, and **Chalen Jackson**, chair of our Medicare Advisory Group, would be representing NABIP at **NAIC's Fall Meeting**, including speaking directly before the **Senior Issues Task Force (SITF)**. Their work this week demonstrated, once again, that NABIP is leading the national conversation on Medicare market stability, producer integrity, and consumer protection.

At the SITF session, NABIP set the tone by delivering a clear, evidence-based account of what agents and brokers experienced during this year's AEP—including plan suppression, zero-commission strategies, and the downstream effects on seniors. Our presentation highlighted real-world, frontline experiences that represented the experience of the agent.

The strength of our message was reflected in the remarks that followed. Idaho Insurance Director Dean Cameron opened the meeting with an unequivocal defense of producers and urged states to act when carrier decisions undermine beneficiary access. His comments were reinforced by South Dakota Insurance Director Larry Deiter and Iowa Insurance Commissioner Doug Ommen, who echoed NABIP's concerns. We thanked the states that have already issued supportive bulletins and offered to supply the commissioners with specific examples, Brokers Making a Difference testimonials, and detailed documentation of recent carrier actions—resources NABIP is uniquely positioned to provide.

NABIP's leadership extended well beyond the SITF meeting. In the Market Regulation and Consumer Affairs Committee, regulators discussed the early development of a national producer lookup tool modeled on FINRA's BrokerCheck. While still in formation, the initiative reflects NABIP's longstanding advocacy for transparent, uniform consumer protection standards.

NABIP also played a central role in a joint federal session with CMS Medicare and CCIIO, where our team was among the few organizations driving substantive questions and pushing for practical solutions. CMS confirmed upcoming improvements directly aligned with issues NABIP has repeatedly elevated:

- a new NPN field in Medicare Plan Finder, and
- updated 1-800-MEDICARE call scripts to identify when a beneficiary worked with an agent or broker.

On the Marketplace side, NABIP pressed CCIIO Deputy Director Jeff Wu and CCIIO official Peter Nelson on NPN overrides and contract disclosures that have forced unintended producer terminations—issues NABIP has documented and brought to federal attention. CCIIO committed to further research into whether certain commission disclosure obligations can be delegated, signaling continued progress driven by NABIP's persistence.

We also appreciated the partnership of Ronnell Nolan (HAFA) and Roger Moore (NAIFA) during the SITF discussions and the CMS/CCIIO session, though it was NABIP—drawing on our members' experiences and data—leading the conversation on the most urgent Medicare and Marketplace challenges.

This week underscored the reality we previewed last Friday: NABIP is not simply participating in regulatory conversations—we are shaping them. State and federal regulators are listening, responding, and increasingly relying on NABIP's expertise to guide decisions that affect millions of consumers and the agents and brokers who serve them.

We will continue driving these discussions forward and will share additional updates as next steps develop.

Early Bird Extended: Secure Your Spot at the 36th Annual Capitol Conference

New program highlights are now available for [NABIP's 36th Annual Capitol Conference](#), taking place February 22-24, 2026 in Washington, D.C.

Members can still take advantage of early bird registration at \$575 through **Monday, December 15**. After that date, the standard registration rate increases to \$650.

With both the House and Senate scheduled to be in session, this year's event is structured to give members direct access to policymakers at a pivotal moment for federal health policy and marketplace oversight.

The 2026 agenda brings together some of the most influential voices in healthcare policy, delivery reform, and employer innovation. Below are key additions to the program.

Main Stage Highlights

- **Rebranding the Profession: A Necessity, Not a Choice**

SCAN Group & Health Plan President and CEO Sachin Jain joins NABIP CEO Jessica Brooks-Woods for a mainstage fireside conversation on how the benefits and insurance profession must redefine its identity to meet the demands of a rapidly shifting healthcare environment. Drawing on Dr. Jain's leadership across delivery innovation, Medicare Advantage, Medicaid, and federal policy, the session explores how the field can better articulate its value and strengthen its role within the broader health ecosystem.

- **Hospital Pricing After the CAA: Enforcement, Evasion, and Employer Impact**

This session offers an inside look at hospital pricing behavior, carrier responses, and employer impact following the Consolidated Appropriations Act. Speakers include Claire Brockbank (32BJ Health

Fund), Wendell Potter (HEALTH CARE un-covered), and Michael Patton (Excel Health), bringing perspectives from labor, industry, and former health system leadership.

New Breakout Sessions

This year's expanded breakout lineup reflects the issues members are navigating in real time and provides deeper engagement with regulators, policy experts, and congressional staff. Sessions include:

- State Regulators on the Front Lines: Medicare & Market Oversight in 2025
- An Inside Look at the Future of Employee Benefits
- State Innovation & Intervention: PBMs, Public Options, and the Future of Coverage
- Healthcare Policy Influencers
- Consumer Decision-Making in 2025: Medicare and Beyond
- Inside Baseball: Congressional Staff Roundtable
- Untangling America's Prescription Drug Policy Changes
- ACA Marketplace Evolution: Policy Shifts Redefining 2026 and Beyond

Capitol Conference remains the premier opportunity for members to engage directly with federal policymakers, agency officials, and industry leaders shaping the next phase of health policy.

[Register today](#) and explore the [agenda](#), [hotel details](#), and more on the [event website](#).

Senate Fails to Advance Competing ACA Affordability Proposals

The Senate held votes today on two competing proposals to address healthcare affordability and extend the Enhanced Premium Tax Credits (EPTCs). As reported, neither measure reached the 60-vote threshold, making it increasingly likely that the EPTCs will expire on December 31 unless lawmakers reach a last-minute agreement.

The first vote, led by Senate Finance Committee Chair Mike Crapo (R-ID) and Senate HELP Committee Ranking Member Bill Cassidy (R-LA), failed 51–48. Senator Rand Paul (R-KY) joined all Democrats in opposition, while Senator Steve Daines (R-MT) did not vote.

The second vote—Democrats' three-year EPTC extension—also failed 51–48, with Republican Senators Lisa Murkowski (R-AK), Dan Sullivan (R-AK), Josh Hawley (R-MO), and Susan Collins (R-ME) voting in support.

Despite today's outcome, several pathways for extending the EPTCs remain in play:

1. A new bipartisan Senate compromise. Many senators have signaled willingness to negotiate a third alternative, and NABIP members have already met with several of these offices to encourage a bipartisan path forward.
2. A bipartisan House discharge effort. Some House lawmakers are exploring ways to force a floor vote on a compromise bill, and recent proposals have attracted enough Republican cosponsors to make this procedurally possible.
3. A retroactive extension in January. Congress could allow the credits to lapse and pass an extension early next year, which would create operational challenges for consumers, agents, and carriers.

We are also awaiting the healthcare package Speaker Mike Johnson previewed yesterday, which may reach the House floor next week. Although legislative text has not yet been released, the outline presented to House Republicans suggests that EPTC extensions, affordability provisions, and other year-end priorities are under active consideration.

We will share updates as negotiations continue and the legislative landscape becomes clearer.

KFF Examines ACA Fraud; New Findings Underscore Need for Targeted Reform

A new KFF Health News article examining ACA enrollment fraud prominently links to [NABIP's response to Paragon Health](#), a clear acknowledgment of our leadership in calling out the underlying causes of unauthorized plan-switching and pushing for meaningful Marketplace safeguards.

One of the most important takeaways from the reporting is that many of the complaints CMS received this year originated from agents themselves. When producers discovered their clients had been switched—often by an unrelated actor—they filed complaints, traced the changes, and worked to restore coverage. The article makes clear that bad actors were not just harming consumers; they were undermining ethical agents who lost clients, commissions, and hours of corrective work trying to fix fraudulent activity.

The GAO's preliminary analysis offers a needed counterweight to political claims that fraud is widespread. Instead of the "millions" cited by some critics, GAO flagged about 160,000 potentially compromised applications, or roughly 1.5% of total ACA enrollments. This aligns with what NABIP has consistently told policymakers: unauthorized activity is serious, but the solutions must be rooted in accurate data and operational realities.

We will continue pressing CMS and CCIIO to close the identity-verification gaps that enable impersonation and unauthorized plan switches, while emphasizing that ethical agents are essential partners in identifying, preventing, and reporting fraud—not contributors to it.

Read the article [here](#).

Brokers Making a Difference: Share Your Medicare & ACA Testimonials

It's critical for agents and enrollees to submit [testimonials](#) to gather Medicare & ACA Marketplace testimonials. Providing direct client stories to legislators and regulators helps clarify misconceptions about our industry and relationship with consumers.

Even if you have submitted surveys before, it's the best way for you to provide live feedback to NABIP staff.

Individual Market Insights

This is a new recurring section of the *Washington Update* that will pin important information and resources for professionals operating in the individual market.

- **Nationwide Consumer Campaign on the Tax Credits:** [Share this link](#) with your clients. It's a fast, easy way for them to tell lawmakers what increasing costs and loss of the enhanced Affordable Care Act premium tax credits would mean for their family or business.

Employer Essentials

This is a new section of the *Washington Update* that will pin important information and resources for employee benefits and compliance professionals.

- **2026 Key Compliance & Benefit Updates Infographic:** [Download and share](#) this resource that outlines upcoming regulatory changes impacting employer benefit design, contribution limits, and ACA compliance requirements.
- **OBBBA Webinar:** [Watch the recording](#) of our webinar on the One Big Beautiful Bill Act's impacts on employee health and welfare benefits. This session breaks down key health and welfare benefit changes, new HSA and fringe benefit rules, employer tax credits, and what to expect from Congress through the end of 2025.

Medicare Matters

- **Medicare AEP Broker Marketing Resources & Toolkit:** This toolkit provides ready-to-use materials to enhance your outreach and visibility this season, including social media posts, PSAs, translation services, and print materials.
- [Click here](#) to watch the recording of the latest **Medicare Insider Moments** webinar.

- **Continue submitting and sharing our Medicare surveys!** We have over 14,000 surveys and counting. To access the surveys, [click here](#).
- **Recap: NABIP's Medicare Town Hall:** [Click here](#) to watch the recording.
- **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.

Grassroots Gateway: NABIP's Federal Priorities & OBBBA

This is a new section of the *Washington Update* that will pin resources to guide members through conversations with federal legislators in Congress. Use these materials for your own chapter and event presentations—all verified and provided by NABIP's Government Affairs staff!

- **Federal Issue Priorities** (ACA Marketplace, employer, and Medicare markets): Access the resource [here](#) and watch the webinar [here](#).
- **What's in the One Big Beautiful Bill Act?** [Click here](#) to access a summary of the provisions that impact your clients.

Log Your Meetings With Lawmakers

We are always thrilled to see members are getting in front of their legislators, regulators, and state commissioners, in district and on Capitol Hill! Please log all your appointments, 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.