

NABIP-DALLAS

JANUARY NEWSLETTER

Thank you for donations &
supporting the North Texas
Food Bank!!

NABIP-DALLAS
SUPPORTS
**North**
Texas
Food
Bank
\$500 RAISED

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>

About the event

Join NABIP-Dallas for a critical legislative update that could reshape how your clients utilize healthcare savings accounts. Rick Tisch, Regional Vice President at HSA Bank, will break down the recently passed One Big Beautiful Bill Act and its immediate implications for benefits professionals.



What You'll Learn:

The OBBBA introduces significant changes across multiple healthcare savings and spending vehicles. Rick will walk you through:

- HSA Updates – New contribution limits, eligibility modifications, and planning opportunities
- DC-FSA Changes – Revised flexibility provisions and carryover rules
- ACA Bronze & Catastrophic Plan Adjustments – How plan design modifications affect HSA eligibility
- CE CREDITS: 1 HOUR

This luncheon counts toward your continuing education requirements while keeping you current on legislation that will impact every client conversation in 2026.

About Rick Tisch:

Rick brings 25+ years of group health insurance experience to this discussion, having worked across major carriers (UnitedHealthcare, Humana, CVS Health/Aetna) and consulting (Willis Towers Watson) before joining HSA Bank. As a licensed CE provider himself, Rick regularly conducts continuing education courses for insurance agents across Texas and Louisiana.

[REGISTER HERE](#)

NABIP TEXAS: RECHARGE YOUR MEMBERSHIP

It's Time to Plug Back In.

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

\$25  GIFTGRAM GIFT CARD!*

**CHOOSE FROM MORE THAN 250 RETAILERS
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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.

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 Champions Member Concerns at NAIC's Fall Meeting

NABIP showed up strong at the NAIC Fall Meeting, and regulators took notice. Thanks to the experiences and insights shared by our members, NABIP was able to elevate real-world challenges directly to state insurance commissioners, CMS, and CClIO. Our voices shaped the conversation at every level.

Your Experiences Drove the Message

NABIP Director of Health Policy & Engagement **Nicole LePetri** and Medicare Advisory Group Chair **Chalen Jackson** represented you throughout the week, including a key presentation before the **Senior Issues Task Force (SITF)**. They delivered a clear, evidence-based account of what agents and brokers faced during this year's AEP:

- Plan suppression
- Zero-commission strategies
- Disruptions to beneficiary access and choice

These weren't abstract policy points, they were our members' stories, data, and frontline experiences.

Regulators responded immediately.

Idaho Insurance Director Dean Cameron, South Dakota Insurance Director Larry Deiter, and Iowa Insurance Commissioner Doug Ommen all echoed NABIP's concerns and emphasized the need for state action. Several states have already issued supportive bulletins, and NABIP offered to provide commissioners with additional documentation and member testimonials.

Momentum on Consumer Protection and Transparency

Regulators also discussed early development of a **national producer lookup tool**, modeled on FINRA's BrokerCheck. This aligns directly with NABIP's long-standing advocacy for consistent, transparent consumer protection standards.

Driving Solutions with CMS and CClIO

In a joint federal session with **CMS Medicare** and **CClIO**, NABIP was one of the few organizations pushing for practical, actionable fixes. CMS confirmed two improvements that reflect issues NABIP has repeatedly raised:

- A new **NPN field** in Medicare Plan Finder
- Updated **1-800-MEDICARE call scripts** to identify when a beneficiary worked with an agent or broker

On the Marketplace side, NABIP pressed CClIO on **NPN overrides** and **contract disclosures** that have led to unintended producer terminations. CClIO committed to further review, another step forward driven by NABIP's persistence and your feedback.

Collaboration Across the Industry

We appreciated the partnership of **HAFA** and **NAIFA** during these discussions. Still, it was NABIP's member-driven data and advocacy that shaped the core regulatory conversations.

Your Voice Is Moving Policy

This week made one thing clear: NABIP isn't just participating in regulatory discussions, we're **leading** 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'll continue to keep you updated as next steps develop. Your experiences power our advocacy, and your engagement is driving meaningful change.

Congress Returns to a High-Stakes Healthcare Fight...

Coming off a pivotal week at the NAIC Fall Meeting, where regulators made clear they are listening to the concerns of agents and brokers, the conversation now shifts to Washington, where Congress has returned to a major healthcare showdown with direct implications for Marketplace stability, premiums, and the consumers you serve.

Just as state regulators echoed NABIP's warnings about plan suppression, zero-commission strategies, and beneficiary access, federal lawmakers are now confronting the consequences of **expired ACA subsidies** and the resulting **premium spikes** affecting millions of Americans.

The Federal Landscape: A Renewed Fight Over ACA Subsidies

Enhanced ACA tax credits for **22 million people** expired at the start of the year, triggering sharp premium increases across the country. This issue has quickly become one of the most urgent debates on Capitol Hill.

House Outlook

A bipartisan coalition forced a vote on a **three-year extension** of the subsidies.

- The measure is **expected to pass the House**, with Democrats and several Republicans from competitive districts supporting it.

Senate Outlook

The Senate is a different story.

- Senate Republicans have signaled the House bill is "**dead on arrival**".
- Many want the subsidies to expire entirely, while others are open to an extension only with added eligibility limits, anti-fraud measures, or abortion-related restrictions, conditions Democrats have rejected.

Without a compromise, millions may face higher premiums, downgrade coverage, or drop insurance altogether, an outcome with both policy and political consequences as midterms approach.

Shutdown Politics Add Pressure

This debate is unfolding alongside a looming **January 30 government funding deadline**, with lawmakers wary of repeating last fall's shutdown, which was also tied to healthcare disagreements. While Democrats are unlikely to force another shutdown, the issue remains tightly intertwined with broader spending negotiations.

Why This Matters for NABIP Members

The federal debate mirrors the themes NABIP elevated at NAIC:

- **Affordability pressures** are rising as subsidies lapse.
- **Market stability** is at risk as consumers face higher premiums.
- **Producer roles** remain central to helping individuals navigate increasingly complex choices.
- **Regulators, state and federal are looking to NABIP** for real-world insight and practical solutions.

Just as state commissioners at NAIC voiced strong support for producers and acknowledged the downstream effects of carrier decisions, federal lawmakers are now grappling with the national implications of affordability and access.

NABIP's Role Moving Forward

NABIP will continue engaging with congressional offices, CMS, and CCIO to ensure policymakers understand:

- How subsidy changes affect enrollment behavior
- How premium spikes influence plan mix and consumer decision-making
- How producer compensation and contracting are impacted
- How regulatory decisions, state or federal shape the consumer experience

Your experiences, data, and frontline stories remain essential to this work.

Don't forget to register for Cap Con in DC where we can really make a difference meeting with Legislators and their staff.

Respectfully,

Charles Rosen

Region 6 RVP, TX Director of Legislative Affairs, Region 6 Legislative Liaison, Dallas Legislative Chair, Employer Working Group Member



NABIP-TX E-NEWS



January 2026

If needed, click 'View Entire Message' at the bottom of your screen to see this newsletter in its entirety. Thank you.

This Issue of NABIP-TX News is Sponsored by:



2026
HAPPY
NEW YEAR

Happy New Year From NABIP-TX



As we welcome the New Year, thanks to each of you for your continued commitment to NABIP-TX and to the clients and communities we serve across Texas.

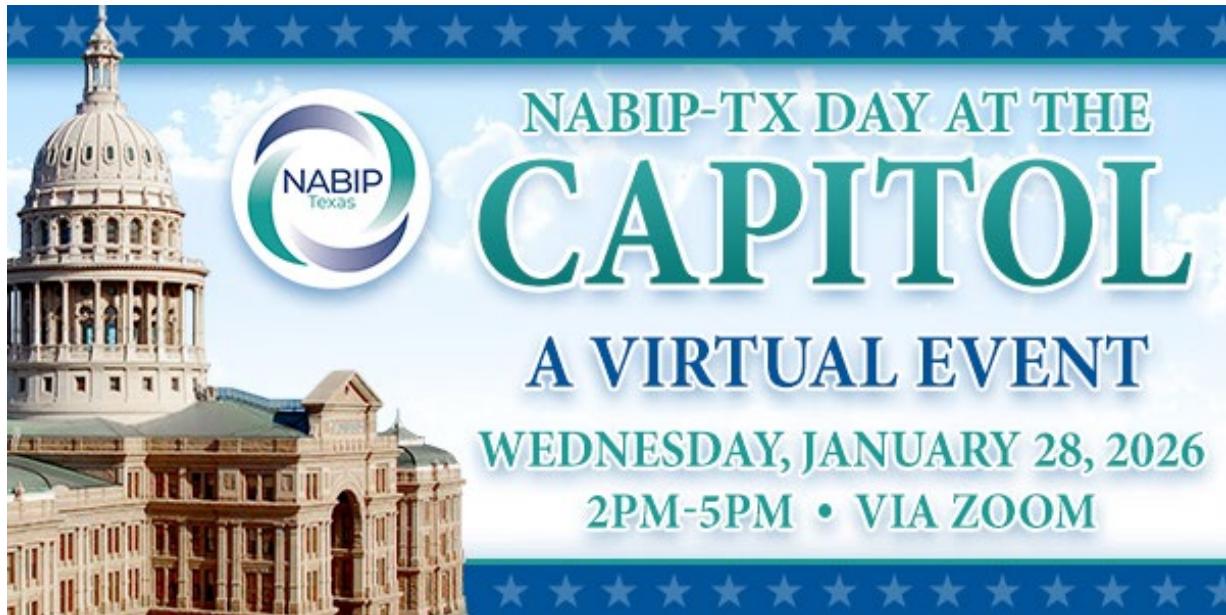
The past year brought both challenges and opportunities, and through it all, our members demonstrated professionalism, resilience, and a dedication to staying informed and engaged in an ever-evolving benefits and insurance landscape. Your involvement—whether through advocacy, education, leadership, or mentorship—strengthens our association and elevates our industry.

As we look ahead, the New Year promises continued innovation, legislative activity, and opportunities to grow our reach, including expanding multicultural outreach and strengthening our chapter connections across the state. Together, we will continue to advocate for sound policy, professional excellence, and the highest ethical standards for our members and clients.

On behalf of NABIP-TX leadership, we would like to wish you and your families a healthy, prosperous, and successful New Year.

Thank you for being an essential part of our NABIP-TX community.

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



NABIP
Texas Chapter

SPONSORSHIP OPPORTUNITIES
2026 NABIP-TX
DAY AT THE CAPITOL

Wednesday, January 28 • 2 pm – 5 pm

PREMIUM SPONSOR 4 AVAILABLE	\$1,000
<ul style="list-style-type: none">• 5 minutes of speaking time• Event Attendees: 4• Verbal recognition during event• One Dedicated Social Media Post	<ul style="list-style-type: none">• 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
<ul style="list-style-type: none">• 3 minutes of speaking time• Event Attendees: 3• Verbal recognition during event	<ul style="list-style-type: none">• 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	
<p>2 pm Welcome and Introductions 2:15 - 5pm Speakers including Mike & Shannon Meroney 2 CE Credits Online Raffle to support the PAC Admin Fund</p>	

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

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

REGISTER NOW

NABIP CAPITOL CONFERENCE



[Register now](#) and lock in **\$150** in savings before
prices increase on January 27.

Capitol Conference is the must-attend advocacy event of the year. Join us **February 22–24** in Washington, D.C. for [Capitol Conference 2026](#), featuring top voices in healthcare policy. With both the **House and Senate in session**, this year offers unmatched opportunities for high-impact advocacy. Don't forget to [book your hotel](#) and submit nominations for NABIP's **2026 Legislative Awards**.



Featured Main Stage Conversations

Rebranding the Profession: A Necessity, Not a Choice

In this mainstage fireside chat, SCAN Group & Health Plan President and CEO [Sachin Jain](#) joins NABIP CEO [Jessica Brooks-Woods](#) for a candid discussion on why the benefits and insurance profession must redefine its identity to meet the demands of a rapidly changing healthcare system. 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, strengthen its role in the broader ecosystem, and elevate its collective voice on Capitol Hill.



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

An inside look at hospital pricing, carrier responses, and the real-world impact of the CAA, featuring voices from labor, industry, and former health system leadership – including [Claire Brockbank](#) of 32BJ Health Fund and [Michael Patton](#) of Excel Health.

Nominate Leaders for Legislative Awards

Legislative Spirit of Freedom Award

Do you know a NABIP member who has gone above and beyond in state or federal legislative work? Nominations are open for the **2026 NABIP Legislative Spirit of Freedom Award**, which honors one member each year for outstanding leadership in advocacy, relationship-building with lawmakers, media engagement, and grassroots efforts. This prestigious award recognizes a lifetime achievement in legislative service and may only be received once. [Submit your nomination](#) and supporting materials by **January 16, 2026**, to ensure your candidate is considered.



Legislative Achievement Award

Nominations are open for the **2026 NABIP Legislative Achievement Award**, which honors members who have demonstrated exceptional service and leadership in state legislative affairs. Up to five awards may be presented to individuals who have strengthened NABIP's role through impactful legislative engagement, strong regulator and lawmaker relationships, and ongoing commitment to advocacy. Nominees must meet specific criteria and [submit a completed application](#) with supporting documentation by **January 16, 2026**.

Legislative Excellence Award

Help us recognize the outstanding work of state and local NABIP chapters that have gone above and beyond in legislative advocacy. The **2026 Legislative Excellence Award** honors chapters that have demonstrated exceptional leadership and impact between January 1 and December 31, 2025. Up to four awards will be presented across chapter size categories—if the applications meet the criteria. [Submit your nomination](#) by **January 16, 2026**.

Stay Where it Happens

Make the most of your Capitol Conference experience by staying at the [Hyatt Regency Washington on Capitol Hill](#), the official host hotel and the place where it all happens. **Recently fully renovated**—from the guest rooms to the lobby—the hotel offers a refreshed, modern stay just **1,287 steps from the U.S. Capitol**. You'll be in the heart of the action as we gather during a historic year, with **2026 marking the 250th anniversary of America**. With unmatched convenience, updated amenities, and seamless access to conference activities and Capitol Hill, this is the place to stay. [Secure NABIP hotel pricing by Friday, January 23](#), and stay where advocacy, history, and connection come together.

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

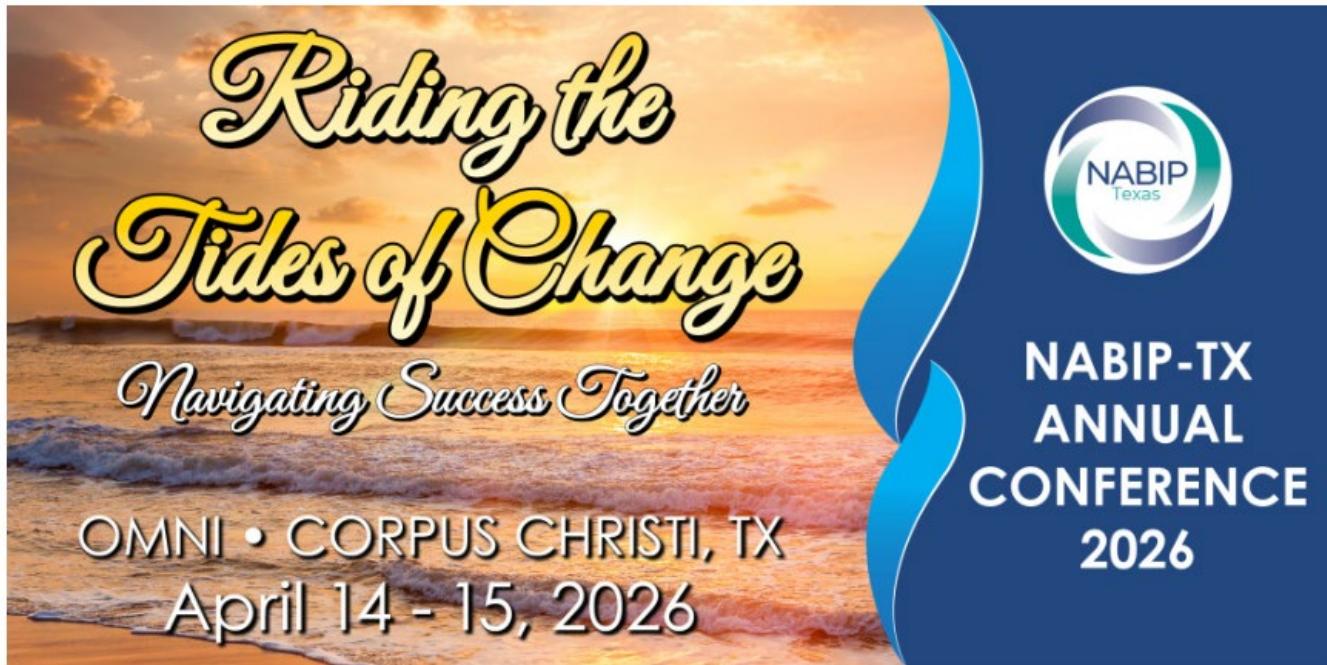
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NABIP- TX ANNUAL CONFERENCE

[**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 <small>Before 3/24/26</small>	REGULAR <small>After 3/24/26</small>
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



NABIP PROFESSIONAL DEVELOPMENT



Earn Your REBC® Certification with NABIP-Texas!

Save 50% with the Hollis Roberson Scholarship offered by the NABIP-TX Honorees

Registered Employee Benefits Consultant® (REBC®) Designation



Earning the Registered Employee Benefits Consultant® (REBC®) designation elevates your credibility as a professional. The field of employee benefits continues to evolve rapidly. A year does not go by without new government regulations, new or modified coverages, and new techniques for controlling benefit costs. To best serve their clients, professionals need to have a current understanding of the provisions, advantages, and limitations associated with each type of benefit or program as a method for meeting economic security.

[View the REBC Curriculum](#)

Take your professional expertise to the next level with the Registered Employee Benefits Consultant (REBC®) designation—one of the industry's most respected credentials. NABIP-Texas is proud to offer this advanced certification program designed to deepen your knowledge of group benefits, healthcare regulations, and strategic plan design.

Whether you're looking to strengthen your consulting skills, stand out in a competitive market, or better support your clients' complex needs, the REBC® program gives you the tools to lead with confidence and credibility.

Why pursue the REBC® designation?

- Build advanced expertise in employee benefits and health planning
- Strengthen your value to employers and clients
- Demonstrate your commitment to professional excellence

- Enhance your career growth and industry visibility

Invest in your professional future—NABIP—Texas is here to help you get there.

Register Now, Pay Later!

These courses offer a convenient option to reserve your spot today for **\$0.00**. After registering, an invoice will appear in your account, giving you the flexibility to pay anytime before the class date—whether that's now in **2025** or later in **2026**. You will be notified when the course has reached the minimum of 25 people and you will need to pay after that date.

We need 25 registered participants in order to run the class so spread the word and share with other NABIP-TX Members

Please note: Your invoice must be paid in full by the class date. Unpaid invoices will result in loss of access to the event.

Click the class links below to register

[Live Virtual Self - Funding](#)
February 12, 2026
12pm - 3pm CST

Your cost as a NABIP-TX member will be \$210.10, non-members will pay \$275.00

[Live Advanced Virtual Self - Funding](#)
March 26, 2026
11am - 4pm CST

Your cost as a NABIP-TX member will be \$304.70, non-members will pay \$401.50.

The Value of NABIP-TX Membership

NABIP-TX Members who successfully complete each course can use the **Hollis Roberson Scholarship** to cover even more of the costs of this already discounted REBC Certification program.

Click [HERE](#) to learn more about the Hollis Roberson Scholarship Program and application.

Courses Sponsored by:

As a Health Insurance Program Manager, we design and deploy modern insurance solutions for employers and brokers. Our goal is simple: to infuse value into healthcare by providing high-quality, high-service solutions at the lowest possible cost. Experience the SOTA difference today



About the Instructor

David C. Smith
Senior Vice President, eBen

David C. Smith is the Senior Vice President of eBen and a nationally recognized authority on employee benefits and regulatory compliance. A graduate of the University of North Carolina at Chapel Hill with a J.D. from North Carolina Central University, David began his career as a policy advisor to North Carolina Lt. Governor Dennis A. Wicker, where he helped draft the state's Small Group Health Insurance Reform laws. He later held key roles at Blue Cross and Blue Shield of North Carolina and practiced law full-time before joining eBen.

At eBen, David leads compliance and risk management for large employers and directs strategy and data analysis for self-funded clients. His expertise spans ERISA, COBRA, HIPAA, wellness regulations, and the Affordable Care Act. His work and commentary have been featured in numerous national publications, including Employee Benefit Advisor, where he authored the top compliance article of 2014.



A respected national speaker, David is the 2011 recipient of the William G. Wetzel Excellence in Public Speaking Award. He is an active leader within the National Association of Benefits and Insurance Professionals (NABIP) and is certified in the ACA, worksite wellness, HIPAA privacy & security, and self-funded health plans—programs for which he also served as a co-author.

David has been recognized as the 2013 Health Plan Advisor of the Year and twice named to the Insurance Business America Hot 100 list. In 2014, he received NABIP North Carolina's highest honor, the Frederick W. Joyner Distinguished Service Award, for his lifetime contributions to the industry.

NABIP-TX admin@nabip-tx.org www.nabip-tx.org



Start the New Year by Investing in Future Leaders

The New Year brings fresh beginnings, renewed purpose, and the opportunity to invest in what truly matters.

As we look forward to the year ahead, we're reminded of the lasting legacy of Ken Martin — a leader who believed deeply in developing and empowering others.

The Ken Martin Scholarship continues that mission, opening doors for children of NABIP-TX members seeking to grow their skills and strengthen our industry.

The NABIP-TX Honorees Corporation, a non-profit public benefit corporation established and supported by members of the National Association of Benefits and Insurance Professionals, offers the **Ken Martin Scholarship for Excellence in Communication**, established in 2002, for Texas students entering or attending accredited institutions of higher learning.

With your support, opportunities that once felt out of reach become real possibilities.

To inspire your year's first act of generosity, we invite you to hear from one more individual whose life was touched by this scholarship: Watch this [New](#)

Year testimonial from a past recipient. His journey is a powerful example of what can happen when we start the year by investing in others.

This January, begin the year with impact — donate to the Ken Martin Scholarship today.



This January, we hope you'll consider extending that same gift.

NABIP-TX Honorees is a 501(c)(3) nonprofit organization, and your donation is tax-deductible to the extent allowed by law. No goods or services will be provided in exchange for this donation.

[DONATE \\$25](#)
[DONATE \\$50](#)
[DONATE \\$100](#)
[DONATE \\$250](#)
[DONATE \\$500](#)
[DONATE \\$1,000](#)

For a different amount, please contact us at admin@nabip-tx.org. If you prefer to mail a check, please send along with this [Contribution Form](#).

Thank you for helping us kick off the year with purpose, community, and a commitment to future leaders.

Wishing you a bright and successful year ahead,
NABIP-TX Leadership

NABIP-TX admin@nabip-tx.org www.nabip-tx.org

NABIP Washington Update



In This Issue

1. Secure Your Spot at the 36th Annual Capitol Conference & Access to New Webinars
2. ACA Subsidies Move Forward in the House, Unlikely Senate Action
3. 2026 Legislative Awards: Nominations Now Open
4. New! What to Expect in the Long-term Care Market in 2026
- 5. NABIP Rewind: 2025 Advocacy In Action (Like Spotify Unwrapped but Better!)**

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

Don't Miss Out: Secure Your Spot at the 36th Annual Capitol Conference and Get Access to New Advocacy Training Webinars!

We can't wait to see you in Washington, D.C., for [NABIP's 36th Annual Capitol Conference](#), February 22–24, 2026.

With both the House and Senate in session, Capitol Conference is designed to pair meaningful advocacy on Capitol Hill with in-depth education on the policy and regulatory issues shaping the benefits and insurance marketplace. A full day on Tuesday is dedicated exclusively to Capitol Hill visits, giving members the opportunity to meet directly with lawmakers and congressional staff at a critical moment for federal health policy and marketplace oversight.

The 2026 program also features main stage conversations on rebranding the benefits and insurance profession and the real-world impact of hospital pricing transparency following the Consolidated Appropriations Act. Expanded breakout sessions will dive deeper into Medicare and market oversight, prescription drug policy changes, ACA marketplace evolution, consumer decision-making, and insights from regulators and congressional staff.

Ahead of the event, registered attendees will have access to 8 webinars that provide a unique legislative training that will increase confidence and readiness for advocacy at the event and throughout the year. Our [first webinar](#) outlined the agenda of the event and what to watch for.

Capitol Conference remains NABIP's premier advocacy event—bringing members together to learn from leading experts, connect with peers, and ensure the broker and benefits community's voice is heard when policy decisions are being made.

Give yourself the gift of advocacy this year and get your ticket to Capitol Conference now. [Register today](#) and explore the [agenda](#), hotel details, and more on the [event website](#).

ACA Subsidies Move Forward in the House, Unlikely Senate Action

Congress is moving to restore enhanced ACA premium tax credits after their expiration at the end of 2025 led to significant premium increases for 2026 coverage. The House is poised to pass legislation extending the enhanced tax credits for three years, through the 2028 coverage year. The vote is being driven by bipartisan political pressure, including a discharge petition led by Democrats and moderate Republicans to force floor consideration despite opposition from House Republican leadership.

The extension would maintain expanded eligibility for consumers earning above 400% of the federal poverty level. It would also preserve income-based caps on premium contributions, helping limit out-of-pocket costs for enrollees. Notably, the legislation is a “clean” extension and does not include new eligibility rules, verification requirements, or program integrity changes.

However, House passage does not guarantee Senate approval, where discussions are reportedly focused on a shorter extension and potential reforms. As a result, the timing and final outcome remain uncertain for consumers, insurers, and brokers, and any final legislation may differ in duration or structure.

New! What to Expect in the Long-term Care Market in 2026

NABIP's Long-term Care Working Group Chair Lori Martin and member Steve Cain have published a [video](#) reflecting on market, legislative, and regulatory trends from 2025 and what to expect in 2026.

The Long-term Care Working Group works year-round to advocate for legislative and regulatory changes that will increase the access and adoption of long-term care plans. They also provide advice to agents that are interested in entering the market. Stay tuned for more information from them throughout the year!

2026 Legislative Awards: Nominations Now Open

NABIP is now accepting nominations for its 2026 Legislative Awards, recognizing members and chapters who have demonstrated exceptional leadership and impact in advocacy at the state and federal levels. **All nominations are due by January 16, 2026.**

Legislative Spirit of Freedom Award

This prestigious, once-in-a-lifetime honor recognizes one NABIP member each year for outstanding leadership in advocacy, relationship-building with lawmakers, media engagement, and grassroots efforts. The award reflects a lifetime achievement in legislative service. Nominations, including supporting materials, must be submitted by January 16, 2026.

Legislative Achievement Award

Up to five awards may be presented to NABIP members who have demonstrated exceptional service and leadership in state legislative affairs. Honorees are recognized for strengthening NABIP's advocacy efforts through effective engagement with lawmakers and regulators and a sustained commitment to legislative leadership. A completed application and supporting documentation must be submitted by January 16, 2026.

Legislative Excellence Award

This award recognizes outstanding state and local NABIP chapters that have gone above and beyond in legislative advocacy. Chapters will be evaluated based on leadership and impact demonstrated between January 1 and December 31, 2025, with up to four awards presented across chapter size categories, provided the criteria are met. Nominations are due by January 16, 2026.

Help us recognize the individuals and chapters whose advocacy efforts continue to strengthen NABIP's voice and influence nationwide.

NABIP Rewind: 2025 Advocacy in Action

As 2025 comes to a close, one thing stands out: **when NABIP engages, policy changes.**

This year delivered historic participation, meaningful legislative wins, and a stronger bipartisan voice for agents and brokers at every level of government.

Together, we didn't just show up, we moved the needle.

Here's a look back at the momentum you helped create.

Capitol Conference 2025: Where the Momentum Began

More than **700 NABIP members and industry partners** gathered in Washington, D.C. for Capitol Conference 2025, our largest and most impactful Capitol Conference in recent history. With record-breaking first-time attendance, expanded media coverage, and our **highest post-event satisfaction scores ever**, Capitol Conference 2025 set a new benchmark for engagement and influence.

And the impact didn't end when the conference adjourned. In the months that followed, NABIP members sent **3.6 times more grassroots Operation Shout messages** than the year before, rising to over **15,000 in 2025**. NABIP members held meetings with lawmakers nearly every day throughout the year, weighed in on key committee hearings, and ensured Congress heard directly from professionals on the front lines of coverage access. They heard us loud and clear.

Legislative Wins You Made Possible

Following our February advocacy meetings on Capitol Hill, NABIP secured major victories as part of the **One Big Beautiful Bill Act**, advancing long-standing priorities for agents, employers, and consumers.

A top NABIP priority, **preserving the tax exclusion for employer-sponsored health insurance**, remained fully intact. Despite early revenue-raising proposals, no new taxes on health benefits were included, protecting employers, employees, and the professionals who serve them. The bill also delivered meaningful progress on **HSA modernization**, including compatibility with Direct Primary Care arrangements, expanded eligibility for Bronze and catastrophic Marketplace plans, and a permanent telehealth safe harbor that preserves access to pre-deductible telehealth services. For independent agents and small agencies, the legislation permanently extended the **20% pass-through deduction**, providing critical tax relief for proprietors in our industry nationwide.

While Individual Coverage Health Reimbursement Arrangement (**ICHRA**) codification and tax incentives ultimately fell out in the Senate, the House-passed language created a clear roadmap for future adoption, keeping ICHRA expansion firmly on the legislative agenda.

Momentum continued this summer with the introduction of the **Independent BROKERS TIME Act of 2025**, legislation shaped directly by NABIP advocacy. The bill addresses Medicare agents' long-standing concerns by clearly distinguishing independent agents and brokers from TPMOs (third-party marketing organizations), strengthening oversight of predatory call centers, streamlining registration for legitimate professionals, and eliminating the 48-hour waiting period between Scope of Appointment and beneficiary meetings. In a powerful validation of agent advocacy, the Centers for Medicare and Medicaid Services (CMS) has since requested feedback on implementing similar provisions without waiting for legislation to pass, proof that your voices are shaping policy in real time.

This is what advocacy looks like when our community shows up and speaks with one voice.

Building Political Influence Through NABIP PAC

Behind every meeting, bill introduction, and policy win is the ability to engage lawmakers early, consistently, and credibly. In 2025, the NABIP PAC played a critical role in strengthening those relationships.

This year, the PAC supported **97 Members of Congress — 38 Democrats and 59 Republicans — investing \$133,500 in total**, including **\$45,000 to Democrats and \$88,500 to Republicans**. This work is critical to building and sustaining bipartisan relationships with lawmakers who understand the value of agents and brokers in delivering affordable, high-quality coverage.

PAC-supported lawmakers were key partners as NABIP advanced priorities around employer-sponsored coverage, small business tax relief, Medicare agent protections, and ACA Marketplace stability. These relationships ensured NABIP's voice was not only heard during Capitol Conference, but reinforced throughout the year at policy briefings, fundraising events, and targeted engagements where trust and influence are built.

When members engage through the PAC, they are investing directly in access, influence, and long-term advocacy strength. In 2025, that investment translated into meaningful conversations, durable partnerships, and real results.

Trump Administration Engagement & Regulatory Action

Throughout 2025, NABIP remained deeply engaged with the Administration and federal agencies on initiatives aligned with price transparency, regulatory efficiency, and consumer protection.

The Administration's opening executive order calling for hospital price transparency immediately created opportunities for partnership. NABIP engaged regularly with HHS, including CMS's **Center for Consumer Information and Insurance Oversight (CCIIO) and Center for Medicare**, to address growing challenges across healthcare markets. Throughout these discussions, we consistently reinforced that agents and brokers must be properly compensated for the critical role they play in serving consumers.

That engagement translated into direct access and collaboration. CCIIO Deputy Administrator and Director **Peter Nelson** joined members at NABIP's Annual Convention to discuss federal priorities and market trends. Our invitation to **Mark Cuban** further underscored NABIP's commitment to addressing rising cost pressures on employers striving to provide affordable, high-quality coverage for their employees and families. NABIP's credibility with regulators was further demonstrated this year when we were selected as one of only two associations to participate in a **new CMS working group** focused on improving the market environment for **ICHRA adoption**.

In parallel, NABIP advanced its priorities through formal bipartisan advocacy, including:

- Submitting formal responses to the Department of Labor on **gag clause compliance**, calling for clearer guidance and improved data access for employers.
- Co-authoring joint Medicare letters with national agent organizations, supported by member data and real-world stories.
- Releasing a policy paper urging CMS to partner with agents and brokers to strengthen consumer protections in the ACA Marketplace and adopt messaging that reflects mutual respect.

These sustained efforts are beginning to yield results. CMS's recently published proposed rule and RFI for the 2027 Medicare program year reflect the Administration's stated commitment to reducing administrative burden and align with many of NABIP's longstanding recommendations. The proposal includes opportunities for meaningful change, such as refining TPMO definitions, reducing marketing and sales call recording retention from 10 to 6 years, simplifying marketing and outreach requirements by eliminating the 48-hour waiting period tied to Scope of Appointment completion, allowing SOAs to be collected at educational events, and removing the 12-hour delay between educational and marketing events at the same location.

State-Level Wins Across the Country

NABIP advocacy delivered tangible results in statehouses nationwide.

In Virginia, advocacy efforts helped secure the signing of **HB 2375**, marking the **first passage of NABIP-developed drug pricing transparency model legislation**. The law establishes common-sense transparency and accountability standards for Pharmacy Services Administrative Organizations (PSAOs).

State chapters also mobilized rapidly throughout the year, from Days at the Capitol to last-minute legislative calls during special sessions, ensuring harmful provisions were addressed before they became law. This fall, state insurance commissioners took unprecedented steps to protect Medicare beneficiaries and that is due to the relentless work from this community.

NABIP presented to state insurance commissioners at **NAIC meetings** on small- and mid-sized business solutions and Medicare market disruptions, reinforcing a consistent message: **agents and brokers are essential to consumer protection in an increasingly unstable and complex healthcare system**.

Engaging Policy Influencers & Shaping the Narrative

In 2025, NABIP strengthened its presence among key healthcare policy influencers, positioning the association as a trusted bipartisan source of real-world insight.

Targeted engagements with organizations such as the Commonwealth Fund, MedPAC, Urban Institute, Paragon Health, and the Better Medicare Alliance allowed NABIP to share findings from **over 15,000 agent and consumer surveys**.

These conversations helped correct misconceptions about the broker community and highlighted data showing brokers' positive impact on consumer satisfaction, plan selection accuracy, and continuity of care, reinforcing the value of agent-led assistance across the healthcare ecosystem.

Powered by Members: NABIP Legislative Council, Working Groups, State Chapter Leaders, Compliance Corner Committee

None of this progress happens without the dedication of NABIP's member leaders.

The **Legislative Council**, spanning **seven working groups and eight geographical regions**, ensures member expertise and market insight are embedded in every advocacy strategy brought to Capitol Hill and federal agencies. They dedicate **hundreds of hours each year** collaborating with staff, fellow members, and policymakers to represent consumers and advance effective policy, and their leadership remains central to NABIP's advocacy success. They address policy issue areas including prescription drugs, individual market coverage, Medicare, employer coverage, long-term care, mental health, and state public option proposals.

Healthcare changes this year were heavily driven at the state-level. NABIP advocacy success was made possible by the steady work done in state chapters, working together with lobbyists and community coalitions to ensure that only the right healthcare proposals were considered and passed.

In addition to advocacy leadership, NABIP's committees play a critical role in supporting members year-round. Our **Compliance Corner committee** spends hours each year educating members on the latest regulatory news and requirements so you can feel confident in your work.

We thank you for the work you've done this year to drive NABIP's government and public relations.

Looking Ahead

2025 delivered real results, but there is more work ahead. **NABIP will continue fighting to ensure agents and brokers are fairly compensated, properly recognized, and empowered to serve consumers in an increasingly challenging healthcare system.**

We hope you'll join us back on Capitol Hill for **[Capitol Conference](#)** in D.C. **February 22-24**, as we continue turning engagement into action and action into wins.

Thank you for being part of NABIP's voice.

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.
- **OBBA 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 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](#)

999 E Street NW, Suite 400 Washington, DC 20004
Ph. 202.552.5060 | www.nabip.org

National Association of Benefits
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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!

