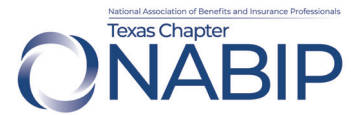


NABIP-TX eNews

Bi-monthly Publication



LEGISLATION

NABIP-TX Legislative Update Mike & Shannon Meroney, Meroney Public Affairs



The Texas Legislature has finally adjourned after being in session in Austin continuously since January (one regular session, and two special sessions on property tax relief). Lawmakers have scattered back to their districts, some taking long-awaited vacations, and others attending legislative conferences to huddle and collaborate with legislators from other states.

One such group is the National Council of Insurance Legislators (NCOIL). NCOIL is a legislative organization comprised principally of legislators serving on state insurance and financial institutions committees around the nation. The group writes model laws in insurance, works to both preserve the state jurisdiction over insurance as established by the McCarran-Ferguson Act, and to serve as an educational forum for public policy makers and interested parties. Founded in 1969, NCOIL works to assert the prerogative of legislators in making state policy when it comes to insurance and educate state legislators on current and perennial insurance issues.

NCOIL had its summer conference in Minneapolis in July, with Texas law-

makers, legislative staff, reps from the Texas Department of Insurance (TDI), and industry representatives attending. Texas House Insurance Committee Chairman Dr. Tom Oliverson (R-Houston) is currently serving as an office of NCOIL, having recently been sworn in as Vice President. Mike Meroney attended the conference in Minnesota and arranged a dinner for all Texas attendees.

At the conference, Chairman Oliverson led a discussion about ESG (Environmental, Social and Governance) issues that each state is grappling within their own way. He also facilitated a dialogue between NCOIL (lawmakers) and NAIC (National Association of Insurance Commissioners) which is the association of insurance regulators. NCOIL considers a wide range of insurance issues like property & casualty, worker's compensation, and life insurance & financial services.

The Health Insurance & Long Term Care Issues Committee heard presentations on new at-home addiction treatment programs, medical loss ratios for dental (DLR), and potential model acts on hospital price transparency and biomarker testing insurance coverage.

One issue of particular interest to NABIP was the introduction and discussion of a resolution in support of embedded provisions into state insurance codes to protect health savings accounts: tentatively, NCOIL is urging states to take action and pass legislation that would protect HSAs and HSA

account owners, by providing a 'carve-out' or exemption, embedded in their insurance code or insurance law, from relevant state benefits mandate and co-pay accumulator bills, to ensure consistency with federal law, rules and guidance.

The issue of keeping HSAs eligible will be top-of-mind when TDI begins implementation of several piece of legislation that were passed in the 2023 session, including HB 999 by Rep. Four Price (R-Amarillo) which amends current law relating to the effect of certain reductions in a health benefit plan enrollee's out-of-pocket expenses for prescription drugs on enrollee cost-sharing requirements.

H.B. 999 requires a health benefit plan that covers prescription drugs or a pharmacy benefit manager to apply any coupon or other reduction in out-of-pocket expenses made by or on behalf of an enrollee to the enrollee's deductible copayment, cost sharing responsibility, or out-of-pocket maximum applicable to prescription drug benefits.

We'll be working with the Texas Department of Insurance (TDI) in the coming weeks and months in advance of legislation that is effective beginning September 1, 2023. And we'll also be scheduling our annual NABIP-TX leadership meeting with Texas Insurance Commissioner Cassie Brown in either September or October.

Also, be on the lookout for Team Meroney coming to a NABIP chapter meeting near you this fall to provide our latest continuing education presentation on the laws that passed in 2023, and how they will affect our industry.

Finally, we want to sincerely thank all who called, texted, or sent cards and letters of condolences after the passing of Shannon's mother Donita Marie Elliott Phillips. She passed away peacefully on July 20, 2023, after a long battle with Alzheimer's. A celebration of her life champagne brunch reception will be held in Austin on Saturday, August 19, 2023 from 11:00am to 1:00pm in the Austin Room at Maravilla, 11001 Austin Lane, in Austin, Texas.

TDI NEWS

Public meeting of Advisory Committee for the Standard Request Form Prior Authorization of Prescription Drug Benefits

The Advisory Committee for the Standard Request Form for Prior Authorization of Prescription Drug Benefits will hold a public meeting at 2 p.m. Central time, September 6, 2023.

The meeting will be held in the Barbara Jordan Building, 1601 Congress Ave., Room 2.007, Austin, Texas. The advisory committee will discuss and take possible action on the standard prior authorization request form.

As required by Insurance Code Section 1369.305(d), the advisory committee will:

- Review the adopted standard prior authorization request form
- Examine the form's effectiveness and impact on patient safety
- Determine whether to recommend changes to the form

[Learn how to register to attend the public meeting](#)

State Court Sides with Aetna Doctors

Lower courts had previously ruled against a physician nonprofit on the basis of standing.

By [Natalie Hanson](#) - The California Supreme Court breathed new life Monday into a lawsuit that accuses Aetna of having fired or threatened to fire physicians who referred patients to out-of-network providers. Aetna had previously defeated the suit from the California Medical Association for lack of standing, but Associate Justice Kelli Evans wrote for the unanimous high court Monday that this was in error.

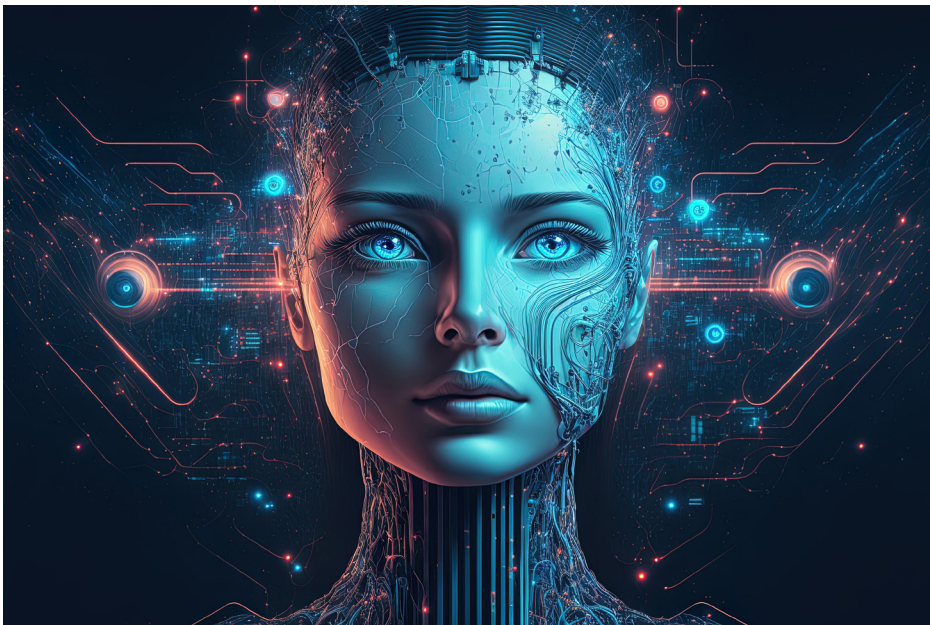
[Read Full Article...](#)



House Republicans' CHOICE Act would roll back some Obamacare protections

By Julie Appleby - Forget "repeal and replace," the oft-repeated Republican rallying cry against the Affordable Care Act. House Republicans have advanced a package of bills that could reduce health insurance costs for certain businesses and consumers, partly by rolling back some consumer protections. Rather than outright repeal, however, the subtler effort could allow more employers to bypass the landmark health insurance overhaul's basic benefits requirements and most state standards. [Read full article...](#)





The Future and Fears: Public Perception of AI Explored

By [Nicola Corless](#) - A new study seeks to understand the public perception of artificial intelligence (AI) and software in general. The online survey aims to gather insights into people's hopes, fears, and general sentiments towards AI. The research intends to shed light on the public's stance on immediate concerns like racial and sexist biases in AI. By seeking public opinions, the researchers aim to influence ethical and responsible development of AI and software. [Read Full Article...](#)

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Lawmakers urge 'crack down' on Medicare Advantage payments

Becker's Payer Issues

A group of lawmakers is urging the Biden administration and Congress to do more to limit Medicare Advantage overpayments, misleading marketing and prior authorizations. Medicare Advantage is "failing both Medicare beneficiaries and taxpayers," Sen. Elizabeth Warren said at a July 26 press conference.

[READ MORE](#)

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Global commercial insurance pricing up 3% in Q2: Marsh

By Matthew Lerner - Global commercial insurance pricing rose 3% in the second quarter, compared with 4% in the first quarter and 9% in the second quarter of 2022, according to a report Monday from Marsh. [Read Full Article...](#)

NEW EASTBRIDGE REPORT EXAMINES COMPENSATION OF VOLUNTARY BROKERS

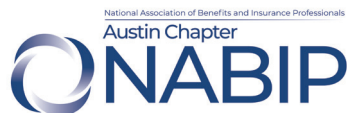
By [Eastbridge Consulting Group, Inc.](#) - Most voluntary benefits carriers offer numerous options for commission schedules, bonuses and other compensation to attract, compete for and reward the business partners they depend on to market their products, according to Eastbridge Consulting Group's most recent research. [Read Full Article...](#)

FTC PROPOSES UPDATES TO MERGER REVIEW THAT COULD SLOW HEALTHCARE DEALMAKING

By [Emily Olsen](#) - Last year, the FTC and DOJ announced they were modernizing merger guidelines for finding and studying potentially anticompetitive deals, which the regulators argued needed review to function in a modern economy. In response, the American Hospital Association said guidelines don't need "major revisions," and that significant change could derail beneficial mergers that take years to put together. [Read Full Article...](#)

August Chapter Agenda's

AUSTIN



NABIP AUSTIN AUGUST 17TH MONTHLY MEETING- ETHICS, JEOPARDY, FOOD AND WINE. Earn 3 Hours of Ethics CE and Meet the 2023-2024 NABIP-Austin Board Members!

Speaker: Krista Palmer

Krista Palmer has 20-years of experience in the employee benefits industry with an extensive background in compliance.

CE: 3.0 Hour of Ethics CE

Provider: #32408

Course #130113

Date: August 17, 2023

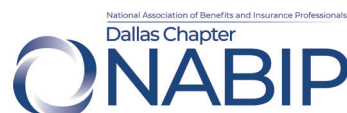
TICKETS

\$50.00 Member -2 drink tickets and light appetizers, plus 3 CE hours for Ethics

\$50.00 Guests - 2 drink tickets and light appetizers, plus 3 CE hours for Ethics

www.austinhahu.org

DALLAS



What Got Us Here Won't Get Us There

Join us for an unparalleled journey into the future of employee benefits at our transformative event: "What Got Us Here Won't Get Us There. (The Changing Landscape Of Employee Benefits) with Erin Isaac
CE # 136063

Aug 16, 11:30 AM – 1:00 PM - VouV Event Center, 4445 Sigma Rd, Dallas, TX 75244

Leverage the Full Power of LinkedIn

Wednesday, August 23, 2023

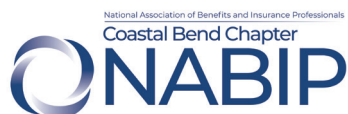
2:30 - 3:00pm CT

Zoom Webinar

Join us for an educational webinar where you'll learn how to leverage the full power of LinkedIn to identify and engage with your ideal prospects.

www.dahu.org

COASTAL BEND



www.cbahu.org

EAST TEXAS



2023 Annual Sales Symposium

Friday – August 18, 2023

Studio Movie Grill, Tyler, Texas

EVENT AGENDA

8:45 A.M TO 9:45 A.M

Speaker: Reid Rasmussen – freshbenies

Topic: "Coffee Wisdom: Lessons From Brokers In Cars Getting Coffee"

Course: 126430 / Provider: 32408

10:00 A.M TO 11:00 A.M

Speaker: Sarah Borders – Benefits Compliance Solutions

Topic: "CAA Latest Update: What You And Your Employers Need To Know"

11:15 A.M TO 12:15 P.M

Speaker: Jennifer Stanley – StanleyKup Compliance

Topic: "Top 10 traps catching brokers time after time"

Check out the NABIP-ET website for the full schedule.

www.etahu.org

August Chapter Agenda's

FORT WORTH



August 10 @ 11:30 am - 1:00 pm

August Luncheon & Membership Meeting – August 10, 2023- “Top 10 Traits of a Successful Agent – Name Your Vertical”

Lone Star Park 1000 Lone Star Pkwy, Grand Prairie, TX, United States

August 10, 2023 11:30 am to 1:30 pm Please join us IN PERSON at Lone Star Park in Grand Prairie, 1000 Lone Star Parkway, Grand Prairie TX 75050 (see attached parking map for more details on where to park and enter building) for our July monthly membership meeting.

Luncheon Topic: Super-Producers Share Their Secrets

www.fwahu.org

HOUSTON



NABIP HOUSTON AUGUST MEMBERSHIP LUNCHEON

8/18/2023

12:00 PM - 1:30 PM CST

Churrascos Memorial City

947 Gessner Rd.

Houston, TX 77024

Join us for lunch at our monthly membership meeting
Tickets

\$5.00 Raffle Ticket

\$60.00 Member Ticket

\$50.00 Earlybird rate before August 1

\$70.00 Guest Ticket

\$55.00 Earlybird rate before August 1

\$250 Lunch Sponsor

\$250 Speaker Sponsor

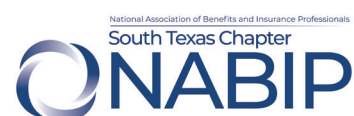
www.habip-htx.org

LONESTAR



www.lonestarahu.org

SOUTH TEXAS



Easterseals Telethon TV Check Presentation

Aug 5, 2023 - 1:15 PM

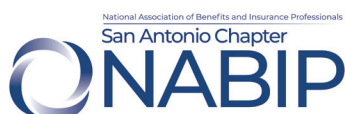
Bert Odgen Arena

NABIP-SOTX Summit - September 14/15, 2023 - SPI
Join us for our Medicare & Employee Benefits Summit where you can pick up 5 hours of CE credits and learn about your industry. This event cost \$45 to NABIP-SOTX (also NABIP-TX) members and \$85 for non-members.

Here you will enjoy: • 5-CE credits • Hear from industry leaders • Enjoy some great drink and food • Set sail on the SPI Sunset Bay Cruise • Listen to local bands • Enjoy Fireworks • 2 Happy Hour Mixers • Meet Carrier Representatives • Fishing Tournament (extra event) and, spend the weekend with your toes in the water and a cold one in your hand!

www.nabipsotx.org

SAN ANTONIO



www.sanantionioahu.org