

Denise Villagran

Inside:

2026 NABIP-TX Hollis Roberson Recipient

Fall 2026



**2026 NABIP
National Convention Recap**

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FROM THE
editor

***A Well-Deserved Honor for
a Lifetime of Service:
Denise Villagran***



RON BYRD
President
BROKERS NATIONAL ALLIANCE

Each year, I eagerly anticipate the annual NABIP-TX State Convention. It is time to witness the passing of the torch as new board members step into leadership roles, reconnect with friends and colleagues from across the state, and celebrate the many achievements recognized through the association's awards program.

Yet among all the honors presented during the convention, one award stands above the rest: the prestigious **Hollis Roberson Award**.

Considered the highest distinction within NABIP-TX, the award recognizes an individual who has gone above and beyond in service to the association, its members, and the insurance profession.

This year's recipient was someone whose leadership and guidance have had a lasting impact on countless members across Texas. I have often referred to her as my "Obi-Wan Kenobi" for the wisdom, mentorship, and support she has provided over the years. To the rest of the association, she is simply known as Denise Villagran.

Denise has been instrumental in the growth and success of our association. She played a key role in helping establish the South Texas chapter and was equally influential when it came time to launch NABIP-Lonestar, the first virtual chapter of its kind in the nation. Throughout each challenge and opportunity, Denise was front and center, leading the way with vision, dedication, and an unwavering commitment to serving others.

This year belongs to Denise and her family, and it is a celebration that has been many years in the making. As you read on in this issue, you'll hear more about the events of that memorable evening through the words of Denise herself and from Mark Bellman, who had the honor of introducing this year's recipient.

Congratulations, Denise, on an honor that reflects not only your accomplishments but also the countless lives and careers you have influenced along the way.

Congratulations!



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President's Message



President NABIP-TX
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Riding The Wave Into Q4+1

Q4+1 is here—and the energy is building! September marks the start of our busiest stretch, when the pace accelerates and our clients, teams, and industry need us ready to deliver. It's also when our NABIP network becomes more valuable than ever: we don't have to do it alone.

I recently had the opportunity to attend the NABIP South Texas Summit in South Padre Island, and what a great event it was! With six hours of continuing education, a very well-attended program, and a bus trip to SpaceX, it was a perfect combination of education, networking, and a little Texas adventure. Events like this are a great reminder of the incredible talent and enthusiasm we have throughout our Texas chapters.

As we head into Q4+1, remember that membership is more than a number—it's your network. When the days get long and the workload gets heavy, lean on one another. Share an idea, ask a question, make a connection, or simply check in on a fellow broker. Someone in this association has likely faced the challenge you're facing and may have the solution you need.

Let's continue riding the tides of change together—supporting each other, sharing ideas, celebrating our wins, and making sure no one has to navigate Q4+1 alone. Here's to a strong September and an even stronger finish to the year!

A promotional poster for the NABIP-TX Annual Convention. On the left is the NABIP Texas logo, a stylized 'C' shape. Next to it, the text reads 'NABIP-TX ANNUAL CONVENTION' with a star below. Below that, the dates 'APRIL 5 - 6, 2027' and the location 'HYATT REGENCY FRISCO - DALLAS FRISCO, TEXAS' are listed. On the right, the slogan 'PLUG IN. AMP UP. LEAD ON.' is written in large, bold, stylized letters. Below the slogan, it says 'POWERING PERFORMANCE ACROSS THE INDUSTRY'. The background features a black electric guitar and blue paint splatters.

NABIP-TX 2027

Annual Convention

April 5-6, 2027

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Registration

Attendee Registration is set to open in September 2026.

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 15 and Save \$25!

	EARLY BIRD RATE <i>Before 3/15/27</i>	REGULAR <i>After 3/15/27</i>
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TEXAS POLITICS

Talarico leads Paxton in Texas by 4 points: Poll



by Sarah Davis: As seen in The Hill 9/10/26

Texas Democratic state Rep. James Talarico leads his Republican opponent, Texas Attorney General Ken Paxton, by 4 percentage points in a poll in the U.S. Senate race released Thursday.

The AARP poll, which was conducted among likely Texas voters, found 48 percent supported the Democratic candidate while 44 percent backed the Republican candidate in the contest.

While Talarico garnered broader support in the survey, Paxton led the state lawmaker by 13 percentage points among Texas voters aged 50 years or older.

Older state voters also supported Texas Gov. Greg Abbott (R) in his reelection bid against his Democratic opponent, state Rep. Gina Hinojosa. Abbott had a 21-point lead among voters 50 years or older and a 3-point lead overall in the survey.

Older voters are historically the most engaged in elections. In the Texas Senate primary earlier this year, voters 50 years or older cast 55 percent of the ballots in the Democratic race and 78 percent of

the ballots in the GOP race, according to the Austin American-Statesman.

Talarico has pulled ahead of Paxton in several recent surveys, posting a 5-point lead in a YouGov survey released last week and a 6-point lead in a poll sponsored by Texas Public Opinion Research from the end of August.

An Emerson College survey conducted among Texas voters early last month found Paxton polling 1 percentage point ahead of Talarico, with the Republican at 47 percent and the Democrat at 46 percent.

The Cook Political Report, a nonpartisan election forecaster, shifted its rating in this race from “Lean Republican” to a “Toss Up” after Paxton defeated incumbent Sen. John Cornyn (R-Texas) in the GOP

primary runoff this spring.

Talarico has strived to cast himself as a moderate option in the race, telling CNN’s Alayna Treene on Thursday that he aims to “live up to” Cornyn’s “track record of service” in the Senate if elected this fall.

“Those are big shoes to fill, metaphorically and literally, but I hope to do my best to continue his legacy of service to Texas,” the Democrat said.

Paxton, who is endorsed by President Trump, criticized his Democratic opponent’s past comments about religion and transgender athletes during his speech at the Republican National Committee’s midterm convention Wednesday evening.

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Atlantic City Welcomes NABIP National Convention

By: Ron Byrd - Editor

After missing last year's NABIP National Convention in Miami, I was determined not to miss this year's event in Atlantic City, New Jersey a destination my wife and I had never visited. It turned out to be a week filled with education, networking, sightseeing, and a lot of fun.

Day 1 – Arrival in Philadelphia

Our journey began with an early morning flight from the Rio Grande Valley to Philadelphia. We landed just in time to begin what I thought would be a quick 30-minute drive to Atlantic City. Unfortunately, our timing coincided with heavy traffic headed to the FIFA World Cup 2026 match between Curaçao and Côte d'Ivoire. Once we finally made it past the stadium congestion, the drive became smooth, but much longer than expected. My "30-minute drive" turned into nearly an hour, proving my map-reading skills still need some work.

After a long day of traveling, we enjoyed dinner at Gordon Ramsay's restaurant before checking into Harrah's Resort, the host hotel for this year's convention. We spent the evening exploring the casino before calling it a night.

Day 2 – Exploring Atlantic City

With a free day before convention activities began, we set out to



Stacy Cochran in full dress of the convention Monopoly Theme

experience one of Atlantic City's most famous attractions, the historic Boardwalk.

Stretching 5.5 miles, the Atlantic City Boardwalk is the oldest boardwalk in America. Surprisingly, much of it reminded us of South Padre Island, with souvenir shops, restaurants, and beach attractions lining the way. One highlight was visiting Steel Pier, where we rode the giant Ferris wheel overlooking the Atlantic Ocean.

We also stopped by Boardwalk Hall, home of the historic Miss America Pageant, which has been part of American tradition for over a century. Of course, if casinos are your thing, Atlantic City certainly doesn't disappoint. Numerous casinos line

the boardwalk, each offering its own unique atmosphere.

Day 3 – Convention Kickoff

Before convention activities officially began, we took a short five-minute drive to the charming town of Brigantine for lunch. During our visit, **Lisa Strug** with Jaffe Communications, a New Jersey resident, explained that unlike Texas, New Jersey is made up of numerous small communities located just minutes apart rather than large metropolitan areas. As we explored throughout the week, we quickly discovered she was absolutely right. Every few miles seemed to bring another unique town with its own personality.

Then it was finally time for the NABIP National Convention.

After checking in, we entered the exhibit hall where the Convention Committee had transformed the opening reception into an Atlantic City-themed celebration centered around Monopoly, a game inspired by the city's famous streets.

Sponsors distributed Monopoly money throughout the exhibit hall, and attendees earned more by visiting booths and participating in games inside the "casino." At the end of the evening, all Monopoly money was exchanged for raffle tickets.

Fortunately, luck was on my side. I won a limited-edition American-Opoly 250th Anniversary Edition board game which I sure will become a collector's item. Another popular prize was a special Wicked edition Monopoly game.

The evening continued with arcade games, air hockey, Skee-Ball, and even go-kart racing. Watching insurance professionals relive their childhood was entertainment in itself. It was a fantastic opening night.

Day 4 – Learning Begins

Sunday officially kicked off the educational portion of the convention. Many members attend NABIP events solely to earn the continuing education credits required by their state insurance departments. Others come to expand their knowledge and better serve their clients. I attend for both reasons.

The first session, **"You're Not Fine: It's Medical Gaslighting,"** introduced a concept many of us had

never heard before. The presentation focused on advocating for yourself when medical symptoms persist despite normal test results and reminded us that patients sometimes need to continue asking questions when something simply doesn't feel right.

Next came **Andre Forde's presentation, "The Quiet AI: Why the Smartest Brokers Have Been Using AI for 30 Years."** Like many attendees, I assumed artificial intelligence was a recent innovation. Instead, we learned AI has quietly been helping businesses for decades through technologies such as postal mail sorting, fraud detection, and countless automated systems we use every day.

Jon Colby followed with one of the most entertaining presentations of the conference. Combining humor with practical demonstrations of AI voice commands, he had the audience laughing throughout the session while teaching valuable productivity techniques.

Sunday also included the presenta-

tion of National Chapter Awards, and Texas once again represented itself extremely well.

Congratulations to:

- **Fort Worth** and Lone Star Chapters for Local Website Awards.
- **NABIP-Texas** for the State Website Award.
- **NABIP-Houston** for receiving the prestigious Pacesetter Award.

The afternoon concluded with the NABIP Town Hall and State of the Association meeting. Leadership reviewed the organization's financial improvements, including reducing banking and credit card processing expenses while rebuilding reserve funds. Members also learned why a one-time dues adjustment was being proposed for 2027 to address technology upgrades, software investments, and maintaining adequate financial reserves.

Following the presentation, members were invited to address the Board with questions, suggestions,



**Nedra Clingan & Jennifer Pleasants
try their luck in the video arcade**

and comments during an open microphone session.

For members of LPRT, the evening concluded with a private comedy show at the Atlantic City Comedy Club.

Day 5 – Breakout Sessions and Recognition

Monday featured three hours of breakout sessions, giving attendees the opportunity to customize their educational experience.

Topics included:

- GLP-1 medications in 2026
- Health plan compliance and fiduciary awareness
- Stop Asking AI Dumb Questions
- Proven prospecting systems for insurance producers
- The Digital Medicare Agent
- AI Reality Check for Health Insurance Agencies
- Financial Security 2030
- Compliance, litigation, and artificial intelligence
- Mental health advocacy
- Pharmacogenomics and personalized medicine
- CMS marketing deregulation for 2027
- Medical travel as a cost containment strategy
- Using AI to improve client service and increase revenue
- There truly was something for every area of the insurance industry.
- Monday afternoon shifted to the Regional Meetings. I attended Region 6, where members discussed current issues affecting our region while sharing ideas and concerns directly with national leadership.

The day concluded with another General Session, National Individ-

ual Awards, and a panel discussion titled “**Building Your Book of Business the Fiduciary Way.**” The evening ended on a lighter note with comedian and magician **Dewayne Hill**, whose presentation on leadership combined humor, illusion, and practical lessons.

Later that evening, members gathered for the prestigious **Gordon Gala**, where **Bruce Benton** of California received the **Harold R. Gordon Memorial Award**, NABIP’s highest individual honor, recogniz-



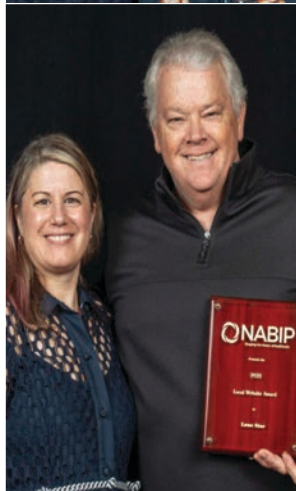


ing his extraordinary service and dedication to the association.

Day 6 – Final Sessions and Membership Vote

The final day of convention featured one last General Session before members cast their votes on a one-time due's adjustment.

One of the most informative presentations explored the true economics behind pharmacy benefit managers (PBMs) and prescription drug pricing. The panel explained why medication costs continue to rise in the United States and examined why many medications remain significantly less expensive in other countries. It was an eye-opening discussion that provided valuable insight into one of health-care's most challenging issues.



The convention concluded with the membership vote regarding the proposed one-time dues adjustment for 2027. Additional details about that vote are included elsewhere in this issue.

Looking Ahead

Overall, I consider the 2026 NABIP National Convention another tremendous success. The educational sessions were outstanding, networking opportunities were plentiful, and the hospitality shown by the New Jersey Chapter and the entire Jaffe Communications team made the week both enjoyable and memorable.

Planning is already underway for next year's **NABIP National Convention in Salt Lake City, Utah.**

I hope to see many more of our Texas members there in 2027!



NABIP Delegates Approve One-Time \$100 National Dues Increase in Atlantic City

After extensive debate, members voted 145–83 to replace the previously approved five-year \$8 annual increase plan adopted in Chicago.

One of the most closely watched issues at the 2026 NABIP National Convention was the future of association dues, and after a spirited debate on the convention floor, delegates approved a one-time \$100 national dues adjustment.

The measure replaces the five-year plan adopted at the 2024 National Convention in Chicago, Illinois, which called for annual increases of \$8 per year.

National leaders discussed that the adjustment was necessary to strengthen NABIP's financial position and address several key operational needs, including website modernization, computer hardware upgrades, and the rebuilding of the association's operating reserves as required under NABIP's Policies and Procedures.

The Vote - Passed
YES / 145 NO / 83

The proposal passed after extensive debate during the House of Delegates session.

Board cites reserve concerns

According to the National Board of Directors, NABIP currently maintains approximately one month of operating reserves, despite a policy requirement calling for reserves equal to three months of operating expenses. Board members indicated that the long-term goal is to eventually build a reserve equal to six months of operating expenses.

The Board also reported that significant cost-cutting efforts have already been implemented, including staff reductions and a review of recurring expenses such as credit card processing and banking fees that had reached thousands and tens of thousands of dollars per month, in some cases.

By: Ron Byrd, Editor



Town Hall raises chapter dues concerns

While much of the discussion centered on national finances, several members used the convention Town Hall meeting to urge the Board to revisit the association's chapter dues structure.

Delegates noted that some of NABIP's smallest chapters currently charge higher local dues than chapters serving much larger metropolitan areas.

One example frequently mentioned was the NABIP-Texas Lonestar Virtual Chapter, which conducts nearly all of its activities online. Supporters of a dues review argued that it can be difficult to justify combined membership costs exceeding \$500 when non-members may at-

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TXNABIPMedSup25

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tend monthly virtual meetings for \$25 each.

Regional vote breakdowns

Although the proposal passed nationally, support varied considerably by region.

Region	Yes	No
Region I	3	7
Region II	19	9
Region III	16	21
Region IV	6	7
Region V	27	10
Region VI (Texas)	18	21
Region VII	13	0
Region VIII	23	6
Past Presidents	6	1
Executive Committee	14	1

What happens next?

For members, the practical impact will be felt during the next renewal cycle. When NABIP memberships come up for renewal in 2027, members will be assessed the \$100 one-time national dues increase rather than the previously scheduled \$8 annual increase under the five-year plan approved in Chicago.

Although the vote settled the immediate question of national dues, the broader conversation surrounding chapter dues structures, reserve requirements, and long-term financial planning is expected to continue well beyond Atlantic City.



2026 Hollis Roberson Receipt Denise Villagran

A special moment at this year's NABIP-TX State Convention was the presentation of the prestigious Hollis Roberson Award to Denise Villagran. We are proud to celebrate her accomplishments and congratulate Denise on this well-deserved recognition. Enjoy this article as Denise talks about her special night.



Congratulations on your incredible achievement! How does it feel to be recognized along with other Hollis Roberson award winners?

Being recognized alongside the other Hollis Roberson Award winners is deeply humbling. I feel grateful to be included in a group known for service, leadership, and steady commitment to doing what is right—even when it is difficult.

This recognition also feels like a responsibility. It reminds me that the work is bigger than any one person, and that progress comes from listening, showing up, and advocating with integrity. I'm proud of what has been accomplished, but even more motivated to continue

learning, supporting others, and giving back in a way that honors the standard set by those who have received this award before me.

What inspired you to join NABIP?

I joined in the very early 2000's, when I worked in a small two-person office. I knew the insurance industry was bigger than the office where I worked, but I didn't know where to start. **Kathy Greene** had recently relocated to Corpus Christi and was the local Humana Sales Representative. We became friends, and she told me about TAHU and her involvement. I began attending local chapter meetings. I met local agents and carrier representatives. I found a great deal of information about our industry through the local membership meetings and programs. After attending a couple of years of membership lun-

cheons, I was invited by our local chapter President, **Laura Hebert**, and **Kathy Greene** to attend a TAHU board meeting in Dallas. This was the year of preparation for the TAHU annual conference to be held in Corpus Christi for the first time. I became a part of the planning committee, and the rest is history. The TAHU (now NABIP TX) bug had bitten me.

Can you share a bit about the process behind earning the Hollis? Any challenges or breakthrough moments you would like to highlight?

When I consider the process behind earning the Hollis, the first thing that comes to mind is that none of us – me included – do the work with an award in mind. If you look at the accomplishments of past recipients, the common theme is service without the expectation of recognition. The drive to step in, to serve, and do what is needed for the good of our organization comes from within.

For me, that meant focusing on the work itself: showing up consistently, helping where I could, and putting the organization's needs first. Any challenges along the way were simply part of that commitment. The real breakthrough moments weren't about personal achievement, but about instances when I witnessed the tangible,



positive impact of our collective efforts on the organization and its people. In my view, the true measure of the work lies in the impact it achieves.

What advice would you give to other aspiring to reach similar heights in our Association?

For anyone aspiring to reach this level of service within our Association, my biggest piece of advice is to focus on showing up for the right reasons. The people who have earned the Hollis didn't set out to win an award; they simply cared deeply about the work and the people around them. If you lead with that kind of sincerity, the impact you make will speak for itself.

Find the places where you can genuinely contribute, even if the work is quiet or goes unseen. Some of the most meaningful moments come from stepping in when something needs to be done, supporting others without being asked, and staying committed even when it's not glamorous. That's where real leadership grows.

And don't underestimate the power of consistency. Small actions, repeated over time, build trust and shape our Association's culture. When your motivation comes from wanting to strengthen the organization and help the people in it, everything else — including recognition — becomes secondary.



How do you plan to celebrate this significant milestone?

I plan to celebrate this milestone by taking a quiet moment to truly let it sink in. This recognition means a great deal to me, not because of the award itself, but because of what it represents — the trust, support, and encouragement I've received from so many people along the way. My celebration will be centered around them.

I want to share this moment with the colleagues, mentors, and friends who have shaped my journey. They've been there through the challenges and the victories, often in ways that weren't visible to others, and celebrating with them feels like the most meaningful way to honor this achievement.

I also hope to spend a little time reflecting — not just on what led to this recognition, but on how I can continue to serve with the same heart and commitment. This milestone is both a moment of gratitude and a reminder of the responsibility I carry forward.

Were there any individuals or mentors who played a crucial role in your journey towards the Hollis?

Yes, absolutely. There have been many individuals and mentors throughout the years who have played a meaningful role in my journey — not only toward the Hollis, but throughout my entire career. I've been fortunate to learn from people who led by example, who offered guidance when I needed it, and who chal-



lenced me to grow in ways I didn't always expect.

Some supported me quietly, simply by believing in me. Others offered direct mentorship, sharing their experience, their time, and their perspective. Each of them, in their own way, helped shape the way I approach service and leadership within our Association. I carry pieces of their influence with me in the work I do today.

This recognition is as much a reflection of their impact as it is of my efforts, and I'm deeply grateful for the role they've played in my path.

What does receiving the Hollis Roberson award mean to you personally and professionally?

Receiving the Hollis Roberson Award is deeply meaningful to me on both a personal and professional level. Personally, it represents a moment of reflection — a chance to pause and appreciate the years of service, the relationships built, and the many people who have shaped my journey. It's humbling to be recognized in this way, especially knowing the caliber of individuals who have received this honor before me. To be counted among them is something I don't take lightly.

Professionally, the award reinforces the values that have guided my work within the Association: consistency, integrity, and a genuine commitment to supporting others. It serves as a reminder that the impact we make often comes from the day-to-day efforts that aren't always visible. This recognition encourages me to continue contributing in ways that strengthen our organization

and support the people who make it what it is.

A little something extra.

I wish to personally thank not only the Hollis Roberson Committee for bestowing this award, but also the individuals who nominated me. Your belief in me brings joy to my heart, and I am deeply grateful for your confidence and support.

I also want to extend my heartfelt thanks to my family. It weighed on me that I did not acknowledge everyone who was present when the award was announced, and I want to honor them properly now. My husband, **Urban**, of more than 40 years, has been my constant source of love and unwavering support. My daughter, **Ashley Sanchez**, who was there with her husband, **Matthew**, and my oldest grandchild, **Eric**, along with his brother, **Aiden**, who could not attend. My son, **Andrew**, who was unable to be present as he and his wife, **Erica**, are serving on active duty in the Air Force, and their daughters, **Amelia** and **Gabriella**. As well as my sister, **Debra Leal**, that was able to attend.

I am also grateful for my dear friends, **Patricia O'Brien** and **Donna Normand**, both of whom have been part of our local organization for many years and have walked alongside me through so much.

It truly takes a village — to raise children, to grow into the person you hope to become, and to build a meaningful and fulfilling career. I am blessed by the people who have been part of my village, and this recognition belongs to them as much as it does to me.





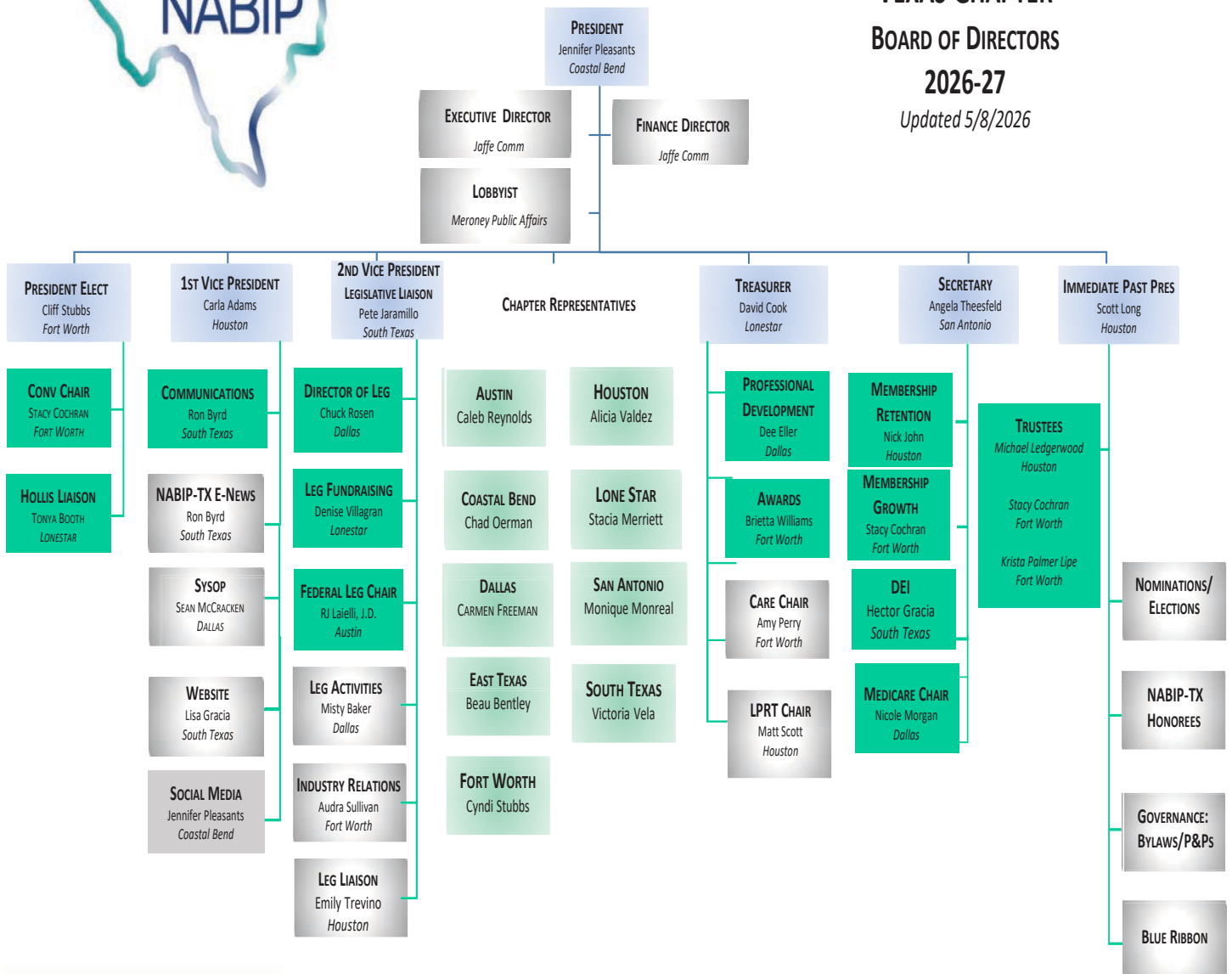
NABIP

TEXAS CHAPTER

BOARD OF DIRECTORS

2026-27

Updated 5/8/2026



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- Voting Board Member
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Total 2025-26 Voting Strength: 30
Board Meeting Quorum : 16



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IN THE NEWS

TDI Names New Deputy Commissioner of Strategy and Performance

The Texas Department of Insurance (TDI) announced **Michelle Kranes** as deputy commissioner of the Strategy and Performance Division on August 17.

Kranes will oversee the division that supports TDI's strategic planning, performance and risk management, and process improvement through technology, automation, and business innovation.

"Michelle brings fresh energy and a strong commitment to public service that will help us strengthen TDI's operations," said TDI Insurance Commissioner **Amanda Crawford**. "Her leadership will advance our core values of efficiency, excellence, and accountability as we modernize and improve how we serve Texans."

[Read More here...](#)



TDI Issues Guidance To Safeguard Consumers From Discriminatory Pricing

The Texas Department of Insurance (TDI) issued a bulletin reminding insurance companies that it's illegal to use factors other than insurance risk to set home and auto insurance rates.

"In Texas, we take pride in looking out for one another. When families are feeling the weight of property insurance costs, they deserve the confidence of knowing that their premiums are determined by genuine risk, not by pricing tactics that take advantage of customer loyalty," said Insurance Commissioner **Amanda Crawford**. "Insurance is about pricing risk, not pricing the customer."
[Read More here...](#)





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Judi Health, Employers Health Team Up To Launch New PBM Model, StarkRx

By Paige Minemyer: As seen in *Fierce Healthcare*



PBM Pharmacy Benefit Manager

Employers Health and Judi Health are teaming up to launch StarkRx, a new cost-plus benefit offering designed to drive transparency for employers.

The approach unites the expertise of Employers Health as a group purchasing organization for pharmacy benefits that's backed by employers with the technology available through Judi. The goal, the partners said, is to ensure that self-funded employers have greater access to transparency data that they can use to identify and manage cost drivers.

Employers are expected to see another year of significant healthcare cost increases in 2027, with pharmaceuticals serving as a major factor behind the trend. A recent analysis from Marsh (formerly Mercer) estimated that costs could increase by 8.2% next year.

Advanced, high-cost therapies and GLP-1 medications were both cited as key cost drivers in that analysis. [Read More Here...](#)



Plan Sponsors Increase Focus on Health Plan Fiduciary Roles

By Elizabeth Harris :
As seen in *Plansponsors*

As plan sponsors grapple with how to establish best practices for their role as health plan fiduciaries, consultant Jamie Greenleaf, founder of Greenleaf Advisors and co-founder of Fiduciary In A Box, is hearing frequent queries about the subject.

“Plan sponsors are still struggling to understand everything they need to do,” says Greenleaf, based in Red Bank, New Jersey. “The questions that they’re asking tend to be ‘Who can help me with this?’ and ‘How come nobody told me about this?’”

Attorneys and advisers helping plan sponsors navigate their fiduciary duties under the Employee Retirement Income Security Act report growing awareness of the need to establish and to follow prudent fiduciary guidelines when monitoring health plans. They are watching

for a final rule from the Department of Labor, formally called Improving Transparency Into Pharmacy Benefit Manager Fee Disclosure, which is expected to arrive this fall, to provide guidance that will be effective for 2027 plan years. Plan sponsors and their advisers, therefore, are examining and updating their fiduciary duties when it comes to health plans and how to oversee the pharmacy benefits managers their health insurance provider engages.

For Julie Selesnick, director of legal and compliance at the Judi Group and the founder of and principal attorney at Health Plan Legal Counsel, based in Washington, D.C., the ideal time for plan sponsors to consider their fiduciary duties is when they are considering entering into a contract. Particularly

with pharmacy benefits managers, she advocates beginning with a competitive request-for-proposal process to help secure stringent financial oversight.

“That’s where you want to put in the types of terms governing the oversight abilities you’ll have,” Selesnick says. She recommends negotiating a range of financial controls. [Read More Here...](#)

When the NABIP-SOTX Summit Took an Unexpected Detour

By: Ron Byrd, Editor



NABIP-SOTX Summit attendees pose for selfies while K9 Police Dogs searched meeting rooms

The 2026 NABIP-SOTX Summit at South Padre Island was filled with education, networking, great speakers and one unexpected interruption that none of us will soon forget.

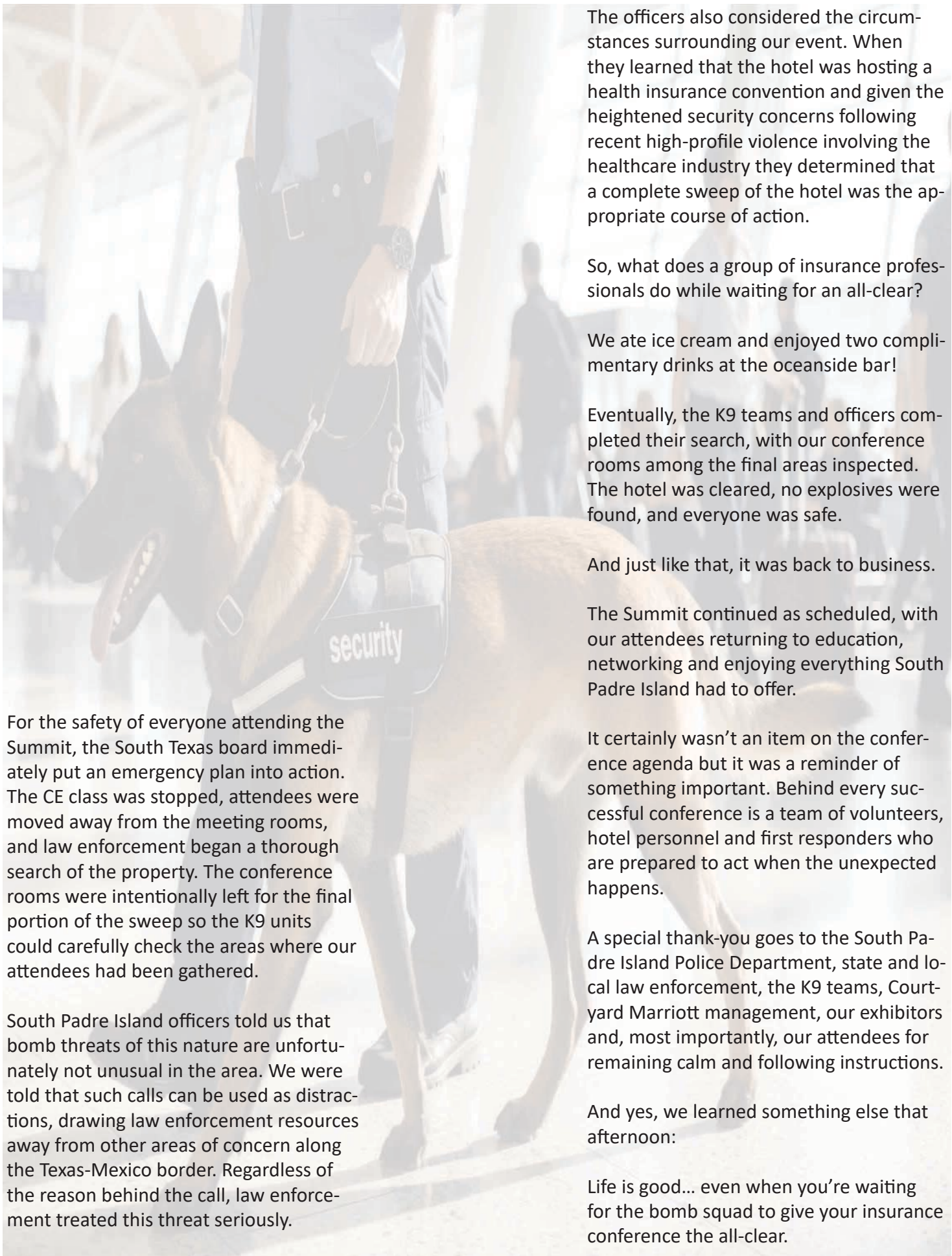
During Texas lobbyist **Shannon Meroney's** CE class, the session was suddenly cut short after hotel management received a public threat involving the Courtyard Marriott. Exhibitor Joe Brining of Pre-Med Defender was quickly notified and came looking for me. The urgency on his face told me immediately that something serious was happening.

I stepped into the hallway and was met with a scene that looked more like something from a television drama than an insurance conference: SWAT officers, K9 units, and state and local law enforcement were moving through the hotel.

We were informed that a call had been received claiming that five bombs had been placed somewhere around the hotel.



*Exhibitor **Joe Brining** and SOTX Board Member, **McCoy Betancourt** are all smiles after the all clear was given*



For the safety of everyone attending the Summit, the South Texas board immediately put an emergency plan into action. The CE class was stopped, attendees were moved away from the meeting rooms, and law enforcement began a thorough search of the property. The conference rooms were intentionally left for the final portion of the sweep so the K9 units could carefully check the areas where our attendees had been gathered.

South Padre Island officers told us that bomb threats of this nature are unfortunately not unusual in the area. We were told that such calls can be used as distractions, drawing law enforcement resources away from other areas of concern along the Texas-Mexico border. Regardless of the reason behind the call, law enforcement treated this threat seriously.

The officers also considered the circumstances surrounding our event. When they learned that the hotel was hosting a health insurance convention and given the heightened security concerns following recent high-profile violence involving the healthcare industry they determined that a complete sweep of the hotel was the appropriate course of action.

So, what does a group of insurance professionals do while waiting for an all-clear?

We ate ice cream and enjoyed two complimentary drinks at the oceanside bar!

Eventually, the K9 teams and officers completed their search, with our conference rooms among the final areas inspected. The hotel was cleared, no explosives were found, and everyone was safe.

And just like that, it was back to business.

The Summit continued as scheduled, with our attendees returning to education, networking and enjoying everything South Padre Island had to offer.

It certainly wasn't an item on the conference agenda but it was a reminder of something important. Behind every successful conference is a team of volunteers, hotel personnel and first responders who are prepared to act when the unexpected happens.

A special thank-you goes to the South Padre Island Police Department, state and local law enforcement, the K9 teams, Courtyard Marriott management, our exhibitors and, most importantly, our attendees for remaining calm and following instructions.

And yes, we learned something else that afternoon:

Life is good... even when you're waiting for the bomb squad to give your insurance conference the all-clear.

NABIP-TX New Members

Retsy	Holliday	Thatch
Wendy	Park	Medicare Answers Now
Bill	Thomas	Thatch
Munib	Malik	Blue Cross Blue Shield of TX
Dagan	Martinez Vargas	CHA Lifeguard
April	Bucek	
Joseph	Santos	Suvida Healthcare
BOB	SAUNDERS	RSI BENEFITS
Sadie	Otness	INSURICA
Juliet	Lucero	Colonial Enroll
Alessandra	Dreslinski	Emerson Rogers
Marco	Cavazos	OMC Insurance Group LLC
Holley	Ford	Captive Resources
Heather	Bowers	Lone Star Benefits, Inc.
James	Rubio	Premier Insurance Solutions USA
Romina	Rodriguez	Crumdale Specialty
Dulse	Salinas	
Daisy	Sandoval	Days Insurance Group LLC
Arturo	Serrano	Joya Health
Angela	Podeyn	Brady Chapman Holland & Associates
Maelisa	Serratos	
Erica	Chetwood	AHIA
Marlo	Sestito	ACSIA Partners, LLC
Jesus	Trevino	AE Perkins
Nakia	Watson	CEHAS Plan Administrators
Carlos	Vega	GPCA Inc.
Andre	Brown	
Eric	Caldwell	AmWins
Chloe	Steele	TASC
Keith	Bilbrey	Abundant Medicare Solutions, LLC
Caletha	Frazier	Innovative Financial Group
Priscilla	Saenz	Lone Star National Bank
Billy	Skiles	Brightline Benefits
Greg	Baldwin	Next Level Medical
Kelly	Gorman	Verdegard
Ann	Jewett	
Ivette	Zuliani	Avira Health & Life Group, Llc.
Jessica	Morris	
Deepinder	Khurana	Nidhaan Group Insurance Advisors
Zachary	Files	Aetna
Mary	Camarillo	Camarillo Insurance Services, LLC
Nora	Delgado	Brown & Brown, Inc.
Ron	Rodriguez	Affordable Health Insurance Agency
Rebecca	Powell	Delta Dental
Patrica	Alfaro	ALFARO INSURANCE SOLUTIONS
Madelyn	McNeely	Bastion Insurance Group
Denise	Sowersby	Texicare

WELCOME

TDI will hold a virtual public hearing to consider insurers' waiver requests from health plan network adequacy standards.

Hearing details

9 a.m., Central Time, September 29.

Join [online](#) via the Zoom link.

To speak at the hearing, submit this [Witness registration form](#).

TDI will consider written information relating to a waiver request. Send it to NetworkWaivers@tdi.texas.gov. Include the SERFF number of the waiver request in the email subject line. The deadline to submit written information is October 6.

Requestors/insurers filing waiver requests

Celtic Insurance Company

- Premier—CECO-135039697

Get listings of network standards, affected counties, and SERFF tracking numbers on the [Network adequacy standards waivers](#) webpage.

[Watch overview about hearings process](#)

Two Ways to Contribute:

NABIP-TX Political Action Committee (NABIP-TX PAC) Candidate Fund: Fund designated to contribute to state legislators.

Legislative Fund (Administrative Fund): Fund to defray costs of legislative activities.

Contribution Levels:

- ☐ Diamond \$1,200 (\$100/Month)
- ☐ Ruby: \$600 (\$50/Month)
- ☐ Platinum: \$300 (\$25/Month)
- ☐ Gold: \$150 (\$12.50/ Month)
- ☐ Other: _____

Contribution Splits:

- ☐ 100% PAC (Candidate Fund)
- ☐ 100% Legislative (Admin) Fund
- ☐ 50% Each
- ☐ Other Split PAC (Candidate)% _____ Leg (Admin)% _____

Please note: Federal regulations prohibit corporate contributions to NABIP-TX PAC. Individual Contributions Only.

****Split contributions between PAC (Candidate) and Leg (Admin) Fund will be made in two separate charges each month in order to be in compliance with PAC contribution regulations.****

Who Are You?

Name _____ Local Chapter _____
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 Address _____ City _____ Zip _____
 Office _____ Cell _____ E-mail _____

Method of Contribution:

☐ Bank Draft: Preferred Method

I authorize the National Association of Benefits and Insurance Professionals of Texas to initiate debit entries in the monthly amount _____ per month charging my checking account as described on the accompanying voided check. This authorization is to remain in force until NABIP-TX has received written notification from me of its termination in such time and manner as to afford NABIP-TX and my depository reasonable opportunity to act upon it.

Signature _____ **Please include a voided check.**

☐ Credit Card: Must be at least \$12.50/month or more

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Cardholder Signature _____

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☐ I have attached a check payable to NABIP-TX for the selected level (Leg Admin Fund)

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I authorize Association Headquarters to charge my credit card as shown above.

I understand that the statement will read **"National Association of Benefits and Insurance Professionals of Texas"**.

I understand that this contribution is not tax deductible.

Mail To: NABIP-TX, 312 North Avenue East, #5, Cranford, NJ 07016 or fax to 908-967-5044 or e-mail to admin@nabip-tx.org. For questions, contact NABIP-TX HQ at 713-645-1490.

NABIP-TX PAC MEMBERS SUMMER 2026

Jeanette Abbe	Austin	Platinum	Joe Sherman	East TX	Gold	Jack Knight	Lone Star	Gold
Mark Bellman	Austin	Ruby	Craig Smith	East TX	Gold	Toby Meason	Lone Star	Gold
Ronald Buffum	Austin	Platinum	Cynthia Swanson	East TX	Gold	Steven Meyer	Lone Star	Platinum
Andrea Coles	Austin	Gold	Beth Christensen	Fort Worth	Gold	Elizabeth Rios-Ca	Lone Star	Platinum
James Dettman	Austin	Platinum	Stacy Cochran	Fort Worth	Platinum	Steve Syptert	Lone Star	Gold
Kylie Everhart	Austin	Gold	Ryan Holloway	Fort Worth	Gold	Denise Villagran	Lone Star	Ruby
Holley Ford	Austin	Gold	Meredith Nieswiadomy	Fort Worth	Platinum	Christie Bonczek	NM	Silver
Maria Irwin	Austin	Gold	Danielle Roberts	Fort Worth	Gold	Robbi Burgess	NM	Gold
Kevin Jaques	Austin	Gold	Mike Smith	Fort Worth	Platinum	Patti Elliott-Harmc	NM	Gold
Dana Lasman	Austin	Gold	Clifton Stubbs	Fort Worth	Gold	Renee Kelly	NM	Platinum
Linda New	Austin	Gold	Cyndi Stubbs	Fort Worth	Gold	Rita Lawlis	NM	Gold
Melissa Perryman	Austin	Gold	Audra Sullivan	Fort Worth	Gold	Diane Lee	NM	Gold
Caleb Reynolds	Austin	Gold	Johnny Wallin	Fort Worth	Gold	Susan Lee	NM	Platinum
B. Gene Stair	Austin	Gold	Neldia Ahlquist	Houston	Gold	Sharon Luker	NM	Gold
Roblyn Thorne	Austin	Gold	Dirk Blankenship	Houston	Gold	Christine Richiuso	NM	Gold
Victoria Trevino	Austin	Gold	Tom Cottar	Houston	Platinum	Judith Robinson	NM	Ruby
Kenneth Walker	Austin	Platinum	Julie Fenske	Houston	Gold	Joe Sherman	NM	Gold
Jessica Watts	Austin	Platinum	Veronica Gonzalez-Luna	Houston	Gold	Nikki Sullivan	NM	Gold
Rolando Barrera	Coastal Bend	Diamond	Phillip Hamm	Houston	Gold	Larry Thexton	NM	Gold
Tiffany Delucia	Coastal Bend	Gold	Crystal Hoffman	Houston	Gold	Valeria Vasquez R	NM	Gold
Jessica Harman	Coastal Bend	Gold	Nicholas Johnson	Houston	Gold	Carla Adams	San Antonio	Gold
Polly Harris	Coastal Bend	Ruby	Michael Ledgerwood	Houston	Platinum	Joanna Antongiov	San Antonio	Gold
Laura Hebert	Coastal Bend	Gold	Scott Long	Houston	Gold	Nedra Clingan	San Antonio	Gold
Sean McCracken	Coastal Bend	Gold	Veronica Luna	Houston	Gold	Michelle De Guzm	San Antonio	Gold
Rick Ott	Coastal Bend	Gold	Patricia Martin	Houston	Gold	Nicole Scott	San Antonio	Platinum
Jennifer Pleasants	Coastal Bend	Platinum	Chad Oerman	Houston	Gold	Angela Theesfeld	San Antonio	Gold
Karen Burkholder	Dallas	Gold	Jamie Olliver	Houston	Gold	Sean Willingham	San Antonio	Gold
Debra Gilbert	Dallas	Gold	Mike Rivera	Houston	Diamond	Ron Byrd	South Texas	Gold
Cynthia Goodman	Dallas	Gold	Daniel Sierra Botero	Houston	Platinum	Iris Castillo	South Texas	Gold
Paula Harrington	Dallas	Diamond	W. Craig Splawn	Houston	Platinum	Theresa Gonzales	South Texas	Gold
Chris Moseley	Dallas	Gold	Beckie Stockstill	Houston	Gold	Hector Gracia	South Texas	Gold
Claire Pancerz	Dallas	Gold	Emily Trevino	Houston	Diamond	Lisa Gracia	South Texas	Gold
Joe Phifer	Dallas	Gold	Kasey Wallace	Houston	Gold	Pete Jaramillo	South Texas	Platinum
Reid Rasmussen	Dallas	Silver	Michael Bolden	Lone Star	Platinum	Diamond	\$1,200+	\$100 Mo
Jennifer Stanley	Dallas	Gold	Tonya Booth	Lone Star	Diamond	Ruby	\$600+	\$50 Mo
C. Louanne Trebin	Dallas	Platinum	Allison Butler	Lone Star	Platinum	Platinum	\$300+	\$25 Mo
Peter Young	Dallas	Gold	David Cook	Lone Star	Platinum	Gold	\$150+	\$12.50 MO
Beau Bentley	East TX	Gold	Darla Eller	Lone Star	Gold	Silver	<\$150	
Eugene Bentley	East TX	Platinum	Tom Ellis	Lone Star	Gold			
Mary Ann Blair	East TX	Platinum	Mike Evans	Lone Star	Gold			
Derella Ann Miller	East TX	Gold	Kelly Fristoe	Lone Star	Platinum			

2027 NABIP-TX Day at the Capitol



February 04, 2027
7:00 AM - 1:00 PM
[Add to Calendar](#)



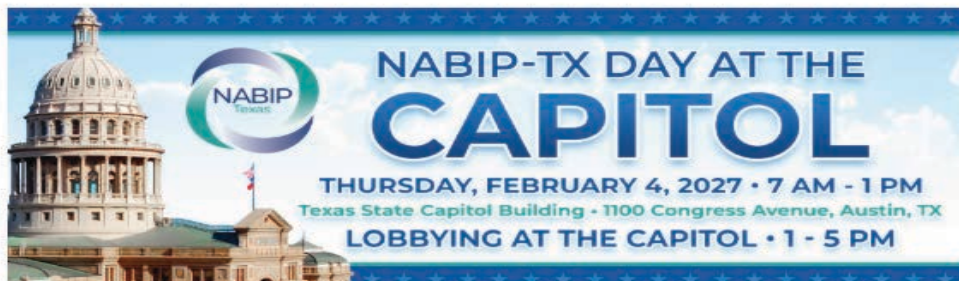
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Safeguard From Discriminatory Pricing - <https://www.tdi.texas.gov/news/2026/tdi09022026.html>

Talarico leads Paxton in Texas by 4 points: Poll - <https://thehill.com/homenews/campaign/6083122-james-talarico-ken-paxton-texas-senate-aarp-poll/>

Judi Helath - https://www.fiercehealthcare.com/payers/judi-health-employers-health-team-launch-new-pbm-model-starkrx?utm_source=dailyinsurancereport.beehiiv.com&utm_medium=newsletter&utm_campaign=daily-industry-report-september-11&_bhlid=7a337433383b53230580f3257bfbcc73959b6cbd

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