



National Association of Benefits and Insurance Professionals

NABIP-Texas

Spring 2023

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The Official Publication of the National Association of Benefits and Insurance Professionals - Texas

NABIP-TX at CAP-CON

Texas DATC
March 22, 2023

*NABIP-SOTX President
& Founder Hector Gracia
and Pete Jaramillo
attend NABIP Cap-Con 2023*

*Cover photo provided by:
Lisa Adriana Gracia*





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It's Never Too Late!

RON BYRD Carrier rep it would continue to be – or so I thought!
VP Group Sales & Marketing
 The Infinitus Group

You've heard the sayings "Follow your dreams," "The time is now," "Take a leap of faith," or – one of my favorite Mariah Carey songs (no, not "All I Want for Christmas"): "Make it Happen!"

Well, at the ripe old age of 62, I'm fixin' to "make it happen." I took a leap of faith and made a career change!

After we sold our family business back in 2012, having been a carrier rep for over 30 years, I had contemplated what it would be like to start my own insurance agency. But with four job offers on the table, a wife who said I was too young to retire, and our retirement years of traveling the globe still on the horizon, I went back to work in the only world that I had known.

I was blessed to pick one of the four opportunities on the table – one that led me to replace a sales representative who was turning 72 and was ready to retire: Jack Trook, or "Trookie," as we called him. Trookie was one of the company's top producers – while in his 70s.

While spending his last week with that company, Jack took me to meet some of his best brokers in Texas. We spent a lot of time on the road getting to know each other, and during that short time, we forged a lasting friendship that continued until his death a few years back.

At one stop along the way, Trookie told me he was so grateful that a company would take a chance on him at the ripe age of 62!

Boom. Deja vu! Here we go, Mariah.

Let's make it happen!

After being approached a while back by the owners of the Infinitus Group about joining their firm (this, at the age of 61, I might add!) as they set on their course to add P&C and Group Benefits to their Medicare portfolio, I first told them, "No, thanks – I'm a carrier rep."

Then Mariah got into my head. Next came some of my favorite lines from one of my favorite movies: "If you build it, they will come." "Follow your dreams" and "Take that leap of faith" kept knocking at my brain as well.

So I made the call and accepted the offer.

Trookie, here I am, following in your footsteps. Like you, I plan on building a dynasty for my new bosses, Lisa and Hector Gracia of the Infinitus Group.

For the first time in my life, I will attend the NABIP-TX state convention as a broker and not a carrier rep. Wow, I wonder what this is going to be like!

I'm off to a good start. I've landed my first big account in Houston, but right away, I wondered if I was over my head: They prefer to speak Spanish. I knew I should have taken Spanish 102 in high school! Oh, well – a few good people around me are helping to "make that happen."

Life is good, and I'm glad to be on this new adventure. It's never too late.

Trookie, keep a watchful eye on me, please!

NABIP-TX PRESIDENT - KRISTA PALMER



Wow! I can't believe how quickly my term of NABIP-TX is flying by. After working several

years through the NABIP-TX chairs to reach the president's chair, this exciting year is moving way too fast. While serving as president and working through the new name changes of our national, state and local chapters, attending the Capitol Conference in Washington D.C. and our very own Day at the Capitol in Austin, and planning for our state convention in Houston, I couldn't be more thrilled to help do this work on behalf of our industry.

When I decided to run for secretary a few years ago, I had no idea about the adventures and challenges that our association would face. But here we

are, growing stronger every year and seeing record growth and maxed-out participation at each state convention following the worst of the pandemic. I look forward to seeing you all in Houston. We are once again close to hitting record numbers of sponsors, speakers, vendors, and attendees! I can't wait to see how the last half of my presidential year shakes out. I know one thing for sure: I will enjoy it with my NABIP-TX family and friends!

I can honestly say: "Houston, we don't have a problem." See you there!



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LEGISLATIVE NEWS



SHANNON & MIKE MERONEY,
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NABIP-TX Lobbyists

March is upon us, and things are starting to pop at your Capitol building in Austin! I say “your Capitol” because that’s exactly what it is – a beautiful, historic building that belongs to the people of Texas. If you haven’t seen it in a while – or maybe (gasp!) ever, you need to make a visit to Austin.

Texas legislators have been filing bills since the day they were elected – literally. Pre-filing for this session began back in November, and the deadline to file bills was March 10th.

Legislators will have only two short months to take action before the end of the regular session, so at our DATC we were able to see them at their finest! They have already filed lots of creative new ideas on healthcare (read on!).

HOT TOPIC BILL FILINGS

As promised, the legislators are hard at work already. Here are some of the top-

ics that were discussed at the DATC 2023.

- HB 711 - Banning anti-competitive contract practices
- HB 290 - Creating MEWAs of one owner, expanding eligible business structures
- HB 1692 - Prohibiting facility fee charges for ER facilities not attached to a hospital
- HB 999 - Applying drug coupons, rebates, and discounts to enrollees; co-pay credits
- HB 1001 - Streamlining consumer-choice benefit plans
- HB 1073 - Creating PPO/EPO options for concierge medicine plans
- HB 1726 - Creating payment parity for telemedicine and office visits
- HB 2021 - Applying all pharmacy and PBM regs to self-funded/ERISA plans
- SB 344 - Creating a State-Based Health Insurance Exchange
- SB 451 - Creating a new disclosure template for any non-comprehensive policies

And more to come!

COMMITTEES ANNOUNCED!

Drumroll, please: Both the Texas House and Senate have announced their committee chairs and members. Take a look and see where YOU can plug in and connect with a legislator member who will be weighing in on OUR issues:

Senate Health & Human Services:

- Chair, Sen. Lois Kolkhorst (R-Brenham, SD 18)
- Vice Chair, Sen. Charles Perry (R-Lubbock, SD 28)
- Sen. César Blanco (D-El Paso, SD 29)

- Sen. Bob Hall (R-Edgewood, SD 2)
- Sen. Kelly Hancock (R-North Richland Hills, SD 9)
- Sen. Bryan Hughes (R-Mineola, SD 1)
- Sen. Morgan LaMantia (D-South Padre Island, SD 27)
- Sen. Borris L. Miles (D-Houston, SD 13)
- Sen. Kevin Sparks (R-Midland, SD 31)

House Insurance

- Chair, Dr. Tom Oliverson (R-Houston, HD 130)
- Vice Chair, Rep. Ann Johnson (D-Houston, HD 134)
- Rep. Briscoe Cain (R-Deer Park, HD 128)
- Rep. Dennis Paul (R-Houston, HD 129)
- Rep. Mary Ann Perez (D-Pasadena, HD 144)
- Rep. Philip Cortez (D-San Antonio, HD 117)
- Rep. Caroline Harris (R-Round Rock, HD 52)
- Rep. Lacey Hull (R-Houston, HD 138)
- Rep. Julie Johnson (D-Dallas, HD 115)

Speaker Dade Phelan also reappointed the House Select Committee on Health Care Reform:

- Chair, Rep. Sam Harless (R-Spring, HD 126)
- Vice-Chair, Rep. Donna Howard (D-Austin, HD 48)
- Rep. Eddie Morales (D-Eagle Pass, HD 74)
- Rep. Tom Oliverson (R-Houston, HD 130)
- Rep. Greg Bonnen (R-Friendswood, HD 24)
- Rep. Four Price (R-Amarillo, HD 87)
- Rep. John Bucy (D-Austin, HD 136)
- Rep. Toni Rose (D-Dallas, HD 110)
- Rep. James Frank (R-Wichita Falls, HD 69)
- Rep. Armando Walle (D-Houston, HD 140)
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Questions?

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IN THE NEWS

Humana to exit Employer Group Commercial Medical Products business

Humana has entered 2023 in a position of strength and is ready to progress into an exciting future, providing innovative, simple and quality experiences for our customers across our Government (Medicare Advantage, Medicaid and Military), Specialty and CenterWell healthcare services lines of business. Our future is bright, and our commitment to improving the health of those we serve is unwavering.

However, after a strategic and financial review of our Employer Group Commercial Medical business, and taking into account your valuable feedback, among other considerations, Humana will be exiting the Employer Group Commercial Medical Products business. This includes all fully insured, self-funded and Federal Employee Health Benefit medical plans, as well as Commercial embedded and standalone Go365[®]. You can find more information about our announcement here.

Importantly, no other Humana health plan offerings or any of our CenterWell[™] healthcare services lines of business are materially impacted by this decision and will continue to operate as normal. This includes Group and Indi-

vidual Specialty (Dental, Vision, Life, etc.), Medicare Advantage, Medicare Supplement, Group Medicare, Medicare Prescription Drug Plans, Medicaid and Military lines of business.

Please be assured that there is nothing you need to do at this time and there is no change in the short term. We will let you know in advance whether anything is required of you. In the meantime, here's a high-level view of what you and your clients can expect:

- Humana will stop quoting and issuing Employer Group Commercial Medical plans consistent with our obligations under state and federal law, so dates will vary by state and product. At this time, Humana intends to stop issuing plans in all states by Plan Year 2024.
- * Existing plans will continue to operate as they do today and will terminate at the group's next renewal date starting with plans effective 11/1/2023, 12/1/2023 or 1/1/2024; where required, we will offer renewals in accordance with state law, and we will manage the run-

out claims administration for our ASO clients following their termination

- * Humana will no longer quote or install new Level Funded Premium (LFP) or Administrative Services Only (ASO) groups after the 4/1/2023 effective date
- * Humana will continue to manage its network of Employer Group Commercial Medical providers to ensure outstanding and continuous care until the last member is off the books
- * Importantly, this does not impact any Individual or Group Specialty (Dental, Vision, Life, etc.) business – we are continuing to invest in and grow these areas and we are committed to our goal of being a best-in-class Specialty carrier.
- On February 23rd, we also sent an email to all Employer Group Commercial employers about this decision. Once we initiate the exit, we will provide notice to affected employers and members prior to their plan year renewal date to give groups the time they need to work with you to transition their medical coverage to a new carrier.

We understand you may have questions and we are providing this FAQ to help. Additionally, please don't hesitate to reach out to your Humana sales executive to help you and your clients through this transition.

We thank you for the opportunity to work together and are excited to build on our relationship as we further drive Humana's differentiated offerings in helping to improve and manage the health of your clients.



CANDIDATE

NABIP-TX PAC: BATTING 1000!

Perfect records are hard to achieve. That's why we are so proud to announce that the TAHU/NABIP-TX PAC tallied a perfect contribution season for the 2022 general election!

Our PAC donated almost \$35,000 – more than tripling the overall PAC budget over the last three years – to more than 50 candidates across the great state of Texas. Every single candidate we supported won their general election and now serves in the 88th Texas Legislature.

The PAC is bi-partisan: We donated to both Republicans and Democrats, focusing first on candidates who serve on the legislative committees that touch our priority issues directly, and second, legislative leaders of each chamber who are in a position to directly affect state policy.

But even with all of this success, we can do better! The legislature totals 181 members, plus the lieutenant governor and governor. Our dream is to raise enough PAC funds to donate in a meaningful way to each one of them, so please consider joining today.

Individuals only – not companies or organizations – can join the PAC, so every dollar we raise is donated by a NABIP-TX member like you. For just \$12 a month – only \$3 a week! – you can join. If you're already a member, consider increasing your level so we can break our goal of 100 contributions next cycle. Join today at www.tahupac.org!

And the winners are...

James Frank Campaign
Brian Birdwell Campaign
Senator Brandon Creighton
Armando Walle Campaign
Hubert Vo Campaign
Senfronia Thompson Campaign
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Todd Hunter Campaign
Lacey Hull for Texas
Justin Holland Campaign
Cole Hefner for State Representative



RxDC Reporting. What is it, exactly?

By Jennifer Stanley - President
NABIP - Dallas Chapter

It is More Than Pharma.

Don't let the terms "Prescription Drug Data Collection" or "RxDC Reporting" fool you. Section 204 involves much more than a report on prescription drugs. A complete submission captures eight data files. The one causing the most confusion is D1 which captures employer-specific and plan-specific information. D1 data points include the Plan Sponsor's EIN and plan year, the number of participants covered, the states in which participants reside and have coverage, the premium or premium equivalent separating out the ASO and other TPA fees and the stop-loss premium, and the average monthly member and employer contribution dollars spent offering and maintaining coverage.

How It is Handled Varies.

During the first reporting cycle, employers sponsoring fully insured plans likely had their carriers handling all of the RxDC reporting. That was possible because of the relief related to the premium splits. However, that relief is not available going forward. So, carriers have either said that they will not handle D1 (premium and life years) or gave employers a deadline to report to them their premium contribution information. (Note: The premiums reported are real dollars across the entire calendar year. Percentages, rounding, and guesstimations are not compliant.)

Turning our focus from the fully insured to the self and level-funded plans. Generally, if the plan design is simple – a fully integrated medical, pharmacy, and stop loss on a calendar year – and the TPA is willing to report on its employer plans' behalf, then a written acknowledgment from the TPA guaranteeing such should be easy to attain.

However, here are a few instances where an employer's RxDC submission can come up short:

- The plan is on a fiscal year and has changed funding sources (i.e., self-insured to fully insured) during the calendar year, making the months for which the plan was self-insured unaccounted and noncompliant.
- The plan is on a fiscal year and changed administrators and/or PBMs at renewal.
- The plan sponsor changed TPAs or PBMs - the current TPA or PBM is reporting on the employer plans' behalf, but the former TPA or PBM will not report for the period in which they were active, leaving the employer to handle all or part of the report on its own.
- The TPA or PBM is unwilling or unable to report on the employer's behalf.
- The plan design includes any

of the following -

- An ASO (Administrative Services Only) arrangement;
- A specialty pharmacy and/or a PBM that is not integrated with the TPA; or
- A plan design utilizing different service providers for behavioral health, wellness, or other claims/pharmacy management techniques.

It Has Unknowns.

The 2022 reporting instructions have not been released, so it's hard to say definitively how to answer and complete some of the data points.

Regardless, It is the Employer's Responsibility.

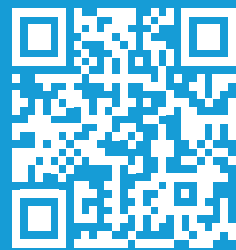
Section 204 places compliance squarely on the plan which means liabilities for noncompliance are assessed against the employer as plan sponsor. Considering CMS does not have a mechanism to notify plans or plan sponsors when data has been submitted on their behalf, there is no way of knowing if or when a submission was made. An employer should make every effort to ensure that its data collected is collected accurately and in good faith.

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Everything is Bigger in Texas, So They Say

By Ron Byrd - Editor

Everything is really bigger in Texas. You can see for yourself, especially when you take a road trip across the state. El Paso to Beaumont is a whopping 830 miles; it would be quicker for you to drive to Los Angeles from El Paso, and you'd save yourself 28 miles. Port Arthur to El Paso is 889 miles, while Port Arthur to Chicago is only 770 miles.

And this will blow your mind: El Paso is closer to the state of California than it is to Dallas.

The King Ranch in south Texas is larger than the state of Rhode Island, which reminds me that Texas entered the United States by treaty instead of annexation. This allows Texas to fly the Texas flag at the same height as the U.S. Flag. Texas still has the right to divide into five states, and each likely would be bigger than Rhode Island.

Towering over Congress Avenue in downtown Austin stands the Texas Capitol. The Capitol dome is the only dome in the U.S. that is taller than the

Capitol building in Washington D.C. And the San Jacinto Monument is the tallest free-standing monument in the world and it is taller than the Washington Monument.

The Texas Capitol was designed in 1881 by architect Elijah E. Myers and constructed from 1882 to 1888. The state started with five other locations (Washington-on-the-Brazos, Harrisburg, Galveston, Velasco, and West Columbia) that claimed the title "state capital" before Austin won the designation. The capitol building now sits on 22 acres of impeccably manicured lawns with a plethora of monuments.

And by the way, the name "Texas" comes from the Native American word "tejas," meaning "friends" – always a nice thing to remember!





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Short-Term Plans and Why They Make Sense

By Ron Byrd

Too often, employees are faced with the dilemma of what to do about medical coverage when they change employment: Do I take the COBRA being offered by my former employer, or do I look for coverage through the ACA or a short-term medical plan?

For most employees who lose their employer-paid medical plans upon willingly leaving employment or being terminated, the cost of COBRA is often not affordable, as they're asked to pay the entire premium that was once partly paid by their employers.

Two options are in the forefront when it comes to coverage between jobs: short-term medical plans or the ACA, formerly known as Obamacare.

If you need coverage only for a brief amount of time, a short-term medical plan may be right for you. These plans will bridge the gap until your new coverage becomes effective if you are in transition from one employer to another; they also come in handy if you are a recent college graduate, or if you take early retirement before you are eligible for Medicare.

These plans also can cover your children. They typically include doctor visits, hospitalization and unexpected major illnesses.

Some important notes to consider when applying for a short-term medical plan: Such plans do not cover pre-existing conditions, and you will need evidence of insurability (EOI) to be considered. The plans work well when you are:

- Not able to qualify for a Special Enrollment Period (SEP) or are past the deadline for open enrollment
- In the elimination period for your ACA plan
- Waiting to start Medicare
- Turning 26 and no longer covered under a parent's policy
- Younger than 65 and healthy
- Waiting out the elimination period at your new job

If you are considering an ACA, know that these plans are sold on the Marketplace Exchange, and in most cases, the federal or state government will provide funds or subsidies to help with costs.

ACA plans must include the 10 essential health benefits (e.g., emergency services, maternity and newborn care, prescription drugs) and other no-cost preventive needs. A major advantage of an ACA plan is it does not disqualify or charge more if you have a pre-existing condition. Everyone who enrolls is accepted.

ACA plans can be purchased on your own without going through government-run programs. You might consider an ACA if:

- Your employer doesn't offer medical insurance
- You want coverage for your family for an extended period
- You qualify for a government subsidy
- You want comprehensive coverage

ACA plans are sold in levels with a cost-sharing percentage. You can choose the platinum, gold, silver or bronze plan that best meets your budget based on deductible, coinsurance and out-of-pocket maximums. Side note here: Short-term medical plans carry smaller premiums, but no subsidies are provided.

So, if you're in the market for medical coverage outside of Medicare or an employer-sponsored plan, do your homework, as coverage varies from person to person and year to year.



"There's value in membership. Not only keeping us updated on legislation that affects our livelihood, but also opportunities to hear from excellent speakers during our State Convention, is a plus."

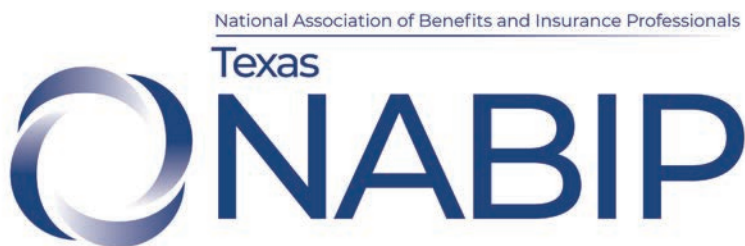
Pete Jaramillo

Mission, TX – NABIP-SOTX Chapter

"NABIP - Texas is THE PLACE for Agents and Brokers to keep up to date on how current and developing Texas legislation and regulations impact their business and their clients benefits."

Edward Oleksiak,

Dallas - NABIP - Dallas Chapter



"Being a part of NABIP - Texas gives me the accessibility to obtain my Small Group Specialist Designation to certify that I am an expert in the small group insurance market."

Debbie Gilbert,

Grapevine, TX
NABIP - Fort Worth Chapter

"Being a member of NABIP - Texas adds another level of credibility to me as an agent. NABIP - Texas membership helps me stay on the cutting edge of this industry by providing an environment for continued Education and Legislative involvement that no agent can achieve alone. All this AND a fun group of peers to interact with – priceless!!"

Jo Middleton,

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CAP - CON 2023

AWARDS

MIKE SMITH

NABIP Janet Trautwein Spirit of Independence Award

NABIP- TX

Highest Percentage of Contributing Members (501+)



On February 26, NABIP hosted its annual Capitol Conference in Washington, D.C., at the Hyatt Regency on Capitol Hill. The event lasted three days and concluded by providing members with an opportunity to lobby members of Congress.



The conference's first call of business was on Monday the 27th, with breakout sessions that consisted of state and local legislative chairs, NABIP PAC chairs, and Media chairs all receiving updates on their prospective agendas for 2023.



The legislative forum followed next with Janet Trautwein, CEO; Marcy Buckner, senior vice president of government affairs for NABIP; and Misty Baker, legislative chair for NABIP, all speaking to the crowd about hot topics discussed in this current legislative session.



That afternoon, the general session began with Meditation with Naama and Keynote speaker Gianni Caldwell. A round of breakout sessions followed regarding Medicare, transparency rules from the CAA, State Public Option, Consolidated Appropriations Act, and Down and Dirty – Understanding the Little Things.



Tuesday, Mary Beth Donahue, president and CEO of Better Medicare Alliance, spoke on ways to improve access to care in Medicare Advantage for Beneficiaries. The general session featured Legislators' Association Town Hall Meeting: Ask Anything Regarding the Association with NABIP President Kelly Fristoe of Texas, Past President Eugene Starks, President-Elect Eric Kohlsdorg and NABIP CEO Janet Trautwein.



The rest of the conference consisted of outreach to Congress regarding our association's needs, goals and values, and member concerns about the current healthcare system. A NABIP PAC reception was also on the agenda with Texas Representative Henry Cuellar as guest speaker.

NABIP-TX hosted its own Day at the Capitol on March 22, 2023.

CAP - CON 2023

In Pictures



IRS ISSUES FINAL REGULATIONS EXPANDING MANDATORY ELECTRONIC FILING OF INFORMATION RETURNS

The Department of the Treasury and the Internal Revenue Service announced on February 12, 2012 it has issued final regulations amending the rules for filing returns and other documents electronically (e-file). These regulations will require certain filers to e-file beginning in 2024.

[T.D. 9972](#) affects filers of partnership returns, corporate income tax returns, unrelated business income tax returns, withholding tax returns, certain information returns, registration statements, disclosure statements, notifications, actuarial reports and certain excise tax returns. The final regulations reflect changes made by the Taxpayer First Act (TFA) to increase e-filing without undue hardship on taxpayers.

Specifically, the final regulations:

- reduce the 250-return threshold enacted in prior regulations to generally require electronic filing by filers of 10 or more returns in a calendar year. The final regulations also create several new regulations to require e-filing of certain returns and other documents not previously required to be e-filed;
- require filers to aggregate almost all information return

types covered by the regulation to determine whether a filer meets the 10-return threshold and is required to e-file their information returns. Earlier regulations applied the 250-return threshold separately to each type of information return covered by the regulations;

- eliminate the e-filing exception for income tax returns of corporations that report total assets under \$10 million at the end of their taxable year, and
- require partnerships with more than 100 partners to e-file information returns, and they require partnerships required to file at least 10 returns of any type during the calendar year to e-file their partnership return.

To help with this process, the IRS created a new, free [online portal](#) last month to help businesses file Form 1099 series information returns electronically. Known as the Information Returns Intake System (IRIS), this free electronic filing service is secure, accurate and requires no special software. Though available to any business of any size, IRIS may be especially helpful to any small business that currently

sends their 1099 forms on paper to the IRS.

In recent years there has been tremendous growth in the availability of e-file services and the use of e-file across the tax filing spectrum. In 2021, about 82% of all corporate income tax returns were e-filed, and almost 90% of partnership tax returns were e-filed. Further reducing the volume of paper returns filed frees up staff and resources to further enhance services for taxpayers and improves overall efficiencies while reducing postage, printing, shipping and storage and their associated costs and burdens.

The IRS receives nearly 4 billion information returns per year and expects to receive nearly 5 billion by 2028. In 2019, the IRS still received nearly 40 million paper information returns, even though approximately 99% of all information returns for that year were e-filed.

The final regulations generally provide hardship waivers for filers that would experience hardship in complying with the e-filing requirements and administrative exemptions from the e-filing requirements to promote effective and efficient tax administration.

(continued page 20)

(IRS efile continued from page 19)

This impacts a number of returns filed to the IRS, but for our world the biggest impact is the ACA Reporting of 1095 B and 1095 C Forms. This rule does two key things, it requires employers to aggregate their various returns when calculating and making a determination for the required electronic filing threshold, which previously was not the case.

Additionally they have reduced the electronic filing threshold from 250 lives to 10. This means even very small employers 3 or 4 employees will be subject to electronic filing for anything in the following series: 1094, 1095 B&C, 1099, 5498

Two groups of employers could see the biggest impact by this change. The first is smaller employers that are on level funded health plans and the carrier they use does not assist with filing. In these cases they will need to seek out a vendor prior to 2024 to be prepared to file electronically.

The next group is smaller ALE's in the 50-150 range who have still been filing

on paper. This is not a large group, but they do exist and they also will need to find a solution before 2024 as well.

Keep in mind there are penalties associated with failure to report for 1095 B&C, and unless an employer can obtain a waiver for undue hardship or religious reasons, their returns will not be accepted via paper and they could face penalties.

Good Faith Effort relief ended for reporting last year, but it remains to be seen if there will be any grace provided with this new requirement other than the undue hardship and religious waivers.

(NABIP-TX Director of Federal Affairs-Board Member, Carla Adams contributed to this article)

.....
IRS opens free portal to file information returns; new electronic option can reduce millions of 1099 paper forms estimated to be filed by businesses in 2023





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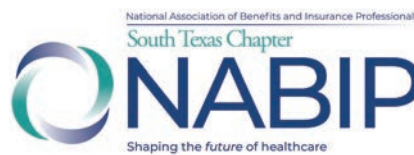
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NABIP-SOTX Hector Gracia- President



Friends and colleagues, we've had an action-packed past few months as an association!

Our legislative chairman, Pete Jaramillo, our past president, Lisa Adriana Gracia, and I journeyed to our nation's capital to attend NABIP's CapCon from February 25 - March 1. My utmost respect to everyone who had a hand in putting together this spectacular event.

The momentum continued as NABIP-SOTX's communications chair, Ron Byrd, and I attended our Texas DATC (Day at the Capitol) event. I expect the experience will complement the national experience and equip us with knowledge to bring home and share with our chapter members. We plan to host a member mixer to encourage everyone to come together and enjoy a recap of what's happening in the industry. For those unable to attend, members will receive a digital newsletter that highlights important topics.

Speaking of important topics: Between travel and our own workloads, our NABIP-SOTX chapter has been engaged in preparing for our annual Day of Education. I have to say, I'm very proud to lead such a dynamic team. NABIP-SOTX will offer five free CE Credit Hours to all NABIP members and charge non-members only \$25. Our event will take place May 11 at the Doubletree in McAllen, Texas from 1 p.m. to 5 p.m. We've found it beneficial to host afternoon sessions to allow employees to take only a half day off and give sponsors an opportunity to come to our lovely cities to visit current clients and meet new ones while attending our event. It's a win-win for everyone.

If you would like to join us, please contact our professional development chair, Marisa Rivera, at (956) 867-2226 or isarivera93@yahoo.com. To all our generous sponsors, please check your inboxes for a special package deal we've created to feature your products and services to attendees. Remember, our chapter includes members ranging in

location from Webb County to Cameron County. That's a minimum of 10 major cities, on a conservative count, that you'll reach at one event.

Funds raised at our Day of Education will go towards two \$1,000 scholarships to be awarded to local chapter members who apply for higher-education opportunities for their children or grandchildren. The board unanimously voted to name the scholarships after Lisa Adriana Gracia, our past president, to honor her entrepreneurial spirit and deeply rooted passion for helping others reach their dreams of going to a University. This is a longtime family tradition for Lisa, and she sits on several boards that offer similar opportunities.

Lisa started a #STAHUGivesBack movement in her years as chapter president. As a result, the NABIP-SOTX scholarship for local members has come full circle. Attendee spending, carrier sponsorship dollars, and other fundraising initiatives will be used in funding this endeavor. NABIP-SOTX plans to give every member added value for their membership dues – and that includes scholarship opportunities. Members will receive participation packets at our DOE, so don't miss out!

In September, the sun will shine brightly and the weather will be welcoming at South Padre Island. NABIP-SOTX is happy to announce that its board members and volunteer committee chairs are planning its legendary Business and Insurance Professional Summit.

Yes, that's right! We'll be hosting a sunset cruise, tempt you with delectable cuisine and tasty libations, offer five free CEs for all NABIP members (non-members will pay a nominal fee), provide live entertainment and surprise you with a fun theme. Stay tuned for further announcements; each year gets better and better! Be on the lookout for special guests and incredible surprises for everyone. Mark your calendars for September!

CHAPTER BRAGGIN

NABIP-Dallas

Jennifer Stanley- President



Dallas is on fire! We had over 100 registrations for our Revolution Education CE Day in January and over 100 for our regular lunch meeting in February! We are having fun, focusing on professional development and shining a spotlight on industry solutions.

We held a Membership Drive and Happy Hour on March 7th. Several newbies showed up and some ol' timers, too.

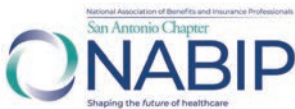
We meet the 3rd Wednesday of every month at Vouv from 11:30-1:15. If you're in the area, stop by. All members get the membership lunch rate, and newbies get in for free.

On July 19th, we are hosting our Medicare Summit with Keynote Speaker Greg Gurbikain, best-selling author of *Sell the Problem not the Solution*. During our all-day event, you will learn how to position yourself to not only sell the problem but **BE THE SOLUTION!** Cliff Stubs, Paula Harrington and Kat Tennant are presenting CE. Those who aren't in Medicare – There's something for you, too! Our lunch speaker, Craig Horton, will explain how group health and Medicare intersect, and how we shouldn't be afraid of that intersection. Rather, we should learn how to talk about the solutions without contributing to a problem.

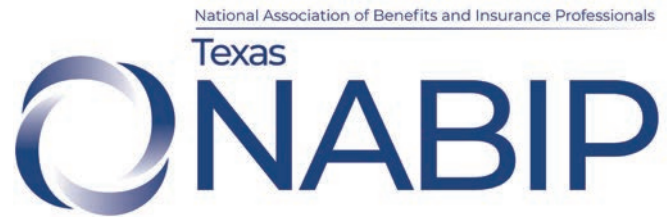
Our registration is open for this and so much more!

NABIP-San Antonio

Heather Garcia- President



The San Antonio Symposium was held March 8, 2023. We served 155 participants and with five hours of continuing education and an additional "How to Grow" session from Mr. Andy Neary. A good time was had by all, and we raised \$2,000 for the San Antonio Food Bank!



Lone Star Denise Villagran President



The Lone Star Virtual Chapter of NABIP has enjoyed increased attendance with our monthly virtual programs. During the first quarter, we featured Jennifer Stanley presenting her CE, *Being Transparent* and the (Never-Ending) Covid Emergency Declarations, with 31 attending; Nichole Malkowski,

Senior Investigator with the Department of Labor presenting a one-hour program, *What to Expect from an EBSA Investigation*, with 11 attending; and Mark Bellman with his most recent CE, *How Not to Blow Up Your Clients (Level Funding)* with 21 attendees participating. Keith Kennington presented in March a one-hour CE, *Direct Primary Care and How It Can Be Used*, with 21 attending.

Tonya Booth represented our chapter at Cap Con this year. Not only did she visit with legislators, but she brainstormed with other attendees and came back with another program opportunity. At month end, on March 27, Lone Star will host a two-

hour CE from 10-12 p.m. The name and approval are pending, but Mike Smith will present a Cap Con Medicare update followed by Carla Adams and Angela Theesfeld with a Federal Washington update & Texas Leg update. This program will provide important information to members who were not able to attend Cap Con or DATC in Austin.

Mike Avery and Tonya Booth represented the chapter at Day at the Capitol in Austin. They agreed the program was insightful and visited with their legislators' staffs during their time at the Capitol.

Mike Avery is spearheading the efforts of our second Roadshow.



DATC 2023



NABIP-SOTX members met with Rep. Sergio Munoz, Jr.

By Ron Byrd, Editor

NABIP-TX hosted its Day at the Capitol in Austin on March 22, 2023. Members met with industry leaders from the Texas Department of Insurance and state elected officials to discuss bills that are on the docket for the 2023 legislative session.

Before the event kicked off, the NABIP Austin Chapter hosted a NABIP TX PAC event to raise money for the Texas PAC. The event was well attended, and money raised for the PAC eventually will be distributed to legislators that NABIP-TX supports.

The DATC began with a round-table discussion with NABIP-TX members and Dan Paschal, chief deputy commissioner of the Texas Department of Insurance.

Dan noted that currently, 78 percent of all Texans have at least one form of health insurance coverage.

Dan discussed events and bills that are being discussed in Austin, such as:

- TDI rule-setting on bills, such as the Gold Carding Bill from

- last season
- Bills being introduced for state-based exchanges
- Small-employer subsidy programs

Texas Comptroller Glenn Hegar spoke next, saying for the first time in a long time, Texas enters the legislative session with a cash carryover from the previous budget – \$33 billion. Texas is the only state that sets a two-year budget; all other states set budgets annually. Texas exports reach 26 countries outside the United States, and our economy is now the ninth-largest of all states in the U.S., with a \$126 billion state budget to cover 254 counties.

Every day, 1,200 new people call Texas home either by birth or relocation, Glenn said. He also noted that it's important for NABIP-TX membership to work with Texas legislators, as they rely on our input to help drive policy.

Following Glenn, back-to-back panel discussions were on the agenda with Meroney Public Affairs. Mike and Shannon Meroney served as moderators, first for the Legislative Hot Topics Panel, then for the Small Employer Premium Subsidy Plans panel.

Topics for the first panel included 120 mandate bills covering issues from transparency to increased options on a competitive market to price verification for older adults.

The second panel, topics ranged from HB 700 (formerly HB2564) and the state-based exchange to how to get out of an ACA plan with a self-funded plan; as more small employers are

seeking ways to get out of the ACA, carriers are now finding ways to offer self-funded plans to small employers.

Also discussed was the Three-Share Premium Assistance program, which involves \$4.5 million budgeted by the state every two years to assist with small-employer premiums. The state's budget for Three-Share doesn't come from Texas tax dollars, but from fines, penalties and sanctions that are levied upon carriers.

House Insurance Committee Chairman Dr. Tom Oliverson was the last legislator to speak before motivational speaker Anthony Russo, founder of #bethechange, addressed the crowd. Dr. Oliverson is sponsoring HB 290 – MEWA Expansion and HB700 State-Based Exchange, two top-priority bills this session.

Dr. Oliverson is pushing for Texas to host its own exchange, as he feels Texans can do a better job than the U.S. government. He suggests Texans – not Washington – could determine what plans would be on our own exchange, adding that Texas has 2.4 million people on the ACA exchange and is outpaced in that realm only by the state of Florida.

Dr. Oliverson said he also would like to see payer claims data information outsourced to a third party so we could compare prices to those of other providers.

Priority bills this session include the following. Please note the list is a partial one of some of the bills that NABIP-TX is supporting as of the DATC meeting, and is subject to change.

COST:

- Private Pay By Enrollees – Allows freedom of choice by members to use their insurance or not, but require the provider to charge no more than the lowest contracted rate.
HB 633 Frank, James (R) – Support
- PRIVATE PAY OUT-OF-POCKET MAXIMUMS – We support private-pay options but have concerns about applying costs to a member's out-of-pocket maximum when the insurance is not used.
HB999 Price, Four (R) & HB2002 Oliverson, Tom (R) Negotiating
- PROHIBIT INAPPROPRIATE FACILITY FEES – Ban fees from facilities not attached to a hospital.
HB 1692/SB 1275 Frank, James/Hancock, Kelly (R) – Support

TRANSPARENCY:

- PLAIN LANGUAGE DISCLOSURES ON DEFINED BENEFIT POLICIES, INDIVIDUAL OR GROUP – Would allow TDI to create a uniform disclosure to ensure consumers are informed regarding what their policies cover.
SB457 Mendendez, Jose (D) – Support
- EXPAND HOSP PRICE TRANSPARENCY – Require faster, binding price estimates for elective procedures and itemized bills before collection can commence.
HB 3218 Klick, Stephanie (R) & SB 490/HB1973 Hughes, Bryan/Harris (R) – Support
- AMBULANCE & AIR AMBULANCE SURPRISE BILLING REFORM – Would allow counties and cities to accept partial payment and ban surprise billing if they do.
HB58 & HB89 Talarico, James (D) – Support
- PHYSICIAN QUALITY TRANSPARENCY – Loosen restriction on health-plan publication of quality data.
HB 3351 Harris, Caroline (R) – Support

CHOICE:

- MEWA EXPANSION – Would include working owners and groups of one.
HB290 – Oliverson, Tom (R) – Support
- STATE BASED EXCHANGE – Create a state-based exchange with a family/small-business premium assistance program.
HB700 (formerly HB2552) Oliverson, Tom (R) – Support
- MANDATE LITE PLANS – Streamline consumer-choice plans to eliminate unnecessary items above comprehensive coverage to lower costs of plans.
HB 1001/SB605 Capriglione, Gio/Springer (R) – Support
- VALUE-BASED CONTRACTING – Allows sale of EPO & PPO concierge medical-type plans.
HB 1073 Hull, Lacey (R) – Support

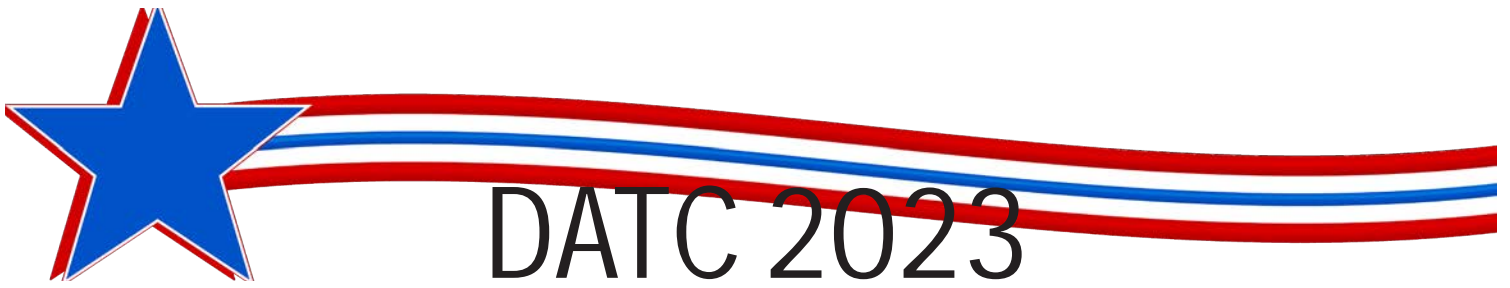
ACCESS:

- EXPANDING THREE-SHARE PROGRAMS – We support the expansion of the existing three-share programs that provide premium assistance for small employers.
HB5280 Bucy, John, (D) – Support
- END ANTI-COMPETITIVE CONTRACTING – Prevents providers from banning health-plan management practices (steering, tiering, gag clauses).
HB 711 Frank, James (R) – Support
- PIERCING THE ERISA VEIL – There is a concern for the potential erosion of ERISA protections that give five self-funded plans flexibility in plan design. Employers should weigh in on the value of these bills:
HB 1527 Oliverson, Tom (R), HB1592 Oliverson, Tom (R), and HB 2021 Oliverson, Tom (R)

NABIP-Texas wishes to express our sincere thanks to our event sponsorship for the DATC.

Premium – Curative

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Solve Ur Puzzles, TexCap and Vogue Insurance Agency.



DATEC 2023



Angela Theesfeld is awarded the Shirley Hutzler Award



NABIP-TX members and Meroney Public Affairs, Mike and Shannon Meroney, held a round-table discussion with Dan Paschal, Chief Deputy Commissioner - Texas Department of Insurance



NABIP-TX President Krista Palmer



Mike Meroney of Meroney Public Affairs moderates a panel discussion on Legislative Hot Topics being discussed during this 88th Legislative session with Blake Hudson, Lee Loftis and Charles Miller



Shannon Meroney of Meroney Public Affairs moderates a panel discussion Small Employer Premium Subsidy Plans with Annie Spilman, Angela Theesfeld and Jim Rodriguez



Glenn Hegar, Texas Comptroller



Anthony Russo, Founder, #bethechange

Rep Dr. Tom Oliverson, House Insurance Committee Chairman discusses some of the House Bills that he is sponsoring



IS HOSPITAL INDEMNITY IN YOUR VOLUNTARY QUOTING ROTATION?



**By Ron Byrd
Editor**

When it comes to employee benefits, most employers have in place the core voluntary benefits such as life, dental, vision and disability, which most often rank as the top requested benefits from their employees.

The best a broker can do is wait for the annual RFP to appear in their inbox, or see if there are any service issues that might have the employer looking to find a new carrier or broker. Or, on the other hand, a way to crack open the door with a new group is to take a look at providing quotes for products that are secondary to the main four (behind medical), such as hospital indemnity, cancer, critical illness and, often sought, accident insurance coverage.

Coming off the heels of the COVID pandemic and the ever-rising cost of medical and high-deductible medical plans, hospital indemnity should be in your portfolio as this line of coverage is making gains and often not present to each employer.

Hospital indemnity plans are on the rise and have grown 46 percent or \$245 million since 2015 to a whopping \$780 million in 2021. The U.S. Voluntary/Worksite Sales Report, furnished by Eastbridge, shows that Hospital Indemnity now accounts for 10 percent of all voluntary sales.

One-third of employees in the U.S. own a hospital indemnity plan or supplemental medical paid by an

employer or employee. Of the two-thirds who are not covered by a hospital indemnity plan, more than one-half said they would be interested in a voluntary plan to offer to their employees. All this is according to MarketVision: The Employee Viewpoint.

More and more carriers are now offering hospital indemnity plans as market demand is driving the need for this employee benefit coverage.

Eastbridge reports that also on the rise for additional requested coverages are mental health, observation-unit stays, substance-abuse treatment and well-baby health and newborn care.

The good news for selling hospital indemnity plans is that a majority of the carriers will issue these policies with guaranteed coverage and no medical questions asked. Very few require simplified underwriting.

Carriers are now offering online claim filings that integrate medical, life, disability and all voluntary lines. This helps human-resources departments when it comes to filing claims, and allows employees to keep an eye on the claims process using the carriers' online portal.

If you're looking for additional sales or ways to open doors to new groups, hospital indemnity might be your ticket.

Amazon Is Adding A Prescription Drug Discount Program To Its Growing Health Care Business.

Reprinted from the Associated Press, January 24;
written by Tom Murphy and Haleluya Hadero

Amazon is adding a prescription drug discount program to its growing healthcare business.

The retail giant said it will launch RxPass, a subscription service for customers who have Prime memberships. Amazon said people will pay \$5 a month to fill as many prescriptions as they need from a list of about 50 generic medications, which are generally cheaper versions of brand-name drugs.

The company said the flat fee could cover a list of medications like the antibiotic amoxicillin and the anti-inflammatory drug naproxen.

Sildenafil also made the list. It's used to treat erectile dysfunction under the brand name Viagra and also treats a form of high blood pressure.

Amazon sells a range of generic drugs through its pharmacy service. Some already cost as little as \$1 for a 30-day supply, so the benefit of this new program will vary by customer.

The program doesn't use insurance, and people with government-funded Medicaid or Medicare coverage are not eligible. It will be available in 42 states and Washington, D.C., at launch.

Any program that gets low-cost generic drugs to more patients "is a good thing," said Karen Van Nuys, an economist who studies drug pricing at the University of Southern California. But she added that she wasn't sure how much of an impact RxPass will have.

She noted that the program is limited to Amazon Prime customers. Other options like the Mark Cuban CostPlus Drug Co. sell more generic drugs, many for under \$5.

"I just don't know that it's expanding access to a new set of patients," Van Nuys said.

Still, the move could help the company take up some more space in the healthcare market, even though it has not always been successful in its aim. Last year, the company shuttered its hybrid virtual, in-home care service

called Amazon Care after it failed to gain traction from employers. And Haven, a company Amazon created in collaboration with JPMorgan and Berkshire Hathaway to improve health costs, dissolved a year earlier than that.

Amazon has said its online drug store Amazon Pharmacy is a key part of its health care plan, along with primary care organization One Medical, which the online giant is seeking to acquire for \$3.9 billion. The Federal Trade Commission is investigating the proposed buyout.



HOW IT WORKS

Our pricing is clear and understandable

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Medical information that you provide to our pharmacy is protected by our practices and by law. And we'll never share your personal health data outside our pharmacy for advertising or marketing

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Thank you for becoming a member of the National Association of Benefits and Insurance Professionals - Texas (NABIP-Texas). You are now part of the largest professional insurance organization supporting the private health insurance market. We are one of the most important health organizations working as ONE VOICE in legislative concerns for the industry YOU work in. Our efforts are based on volunteers just like you! So, you are invited to get involved with NABIP-TX. There are many opportunities to get involved in your local chapter by working with various committees and becoming a chapter leader. The benefits of being a member of NABIP-Texas and our parent organization, the National Association of Benefits and Insurance Professionals (NABIP), are tremendous. Again, we need your help in many ways such as contributions to our State PAC, (NABIP TX PAC) and our National PAC (NABIP PAC). Without these tools, we cannot as an Association accomplish the things needed to move the needle in our State and Federal governments. When we all get involved the task is easier for the Leaders that represent us and our livelihood. The more you get involved the more benefits you will receive both professionally and in your personal life. Please take advantage of every opportunity to gain life-long friendships as you work with other members in your local chapter and members across the State and nation.

NABIP-Texas values the **many services you provide to your clients**. Included in this ever-growing list are:

- Identifying the unique needs and requirements of our clients (individuals and groups)
- Research the market for available plans to fit budgets
- Identify plans that include desired medical providers, hospital networks or specific prescription drugs
- Assist with the enrollment process
- Assist with service or claims issues

NABIP-Texas offers our members an avenue to extend your knowledge by offering a sequence of college level courses leading to a professional designation. These designations include:

- Registered Health Underwriter (RHU)
- Registered Employee Benefits Consultant (REBC)
- Certified Employee Benefit Specialist (CEBS)

There is important work to be done to prepare NABIP-Texas members for the future. We have new challenges and market realities. Agents, brokers, account managers, carrier representatives and ancillary products representatives have educational outlets through NABIP-Texas resources that allow members to continue promoting the **NABIP-Texas Mission Statement to inform and protect the consumer by enhancing the professional growth of its members.**

You can find valuable information about our Association at www.tahu.org. You are also encouraged to explore the vast resources that are available to you through NABIP at www.nabip.org.

Congratulations, you have made a huge first step in achieving success by becoming a member of the National Association of Benefits and Insurance Professionals, Texas.



PAC / Legislative fund Contribution Form

Two Ways to Contribute

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

Legislative Fund (Leg 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)

Contribution Splits

- 100% PAC
- 100% Legislative Fund
- 50% Each
- Other Split PAC ____% Leg ____ %

Other _____

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

****Split contributions between PAC and the Leg 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 _____
 Employer _____ Occupation _____
 Address _____ City _____ Zip _____ Office _____
 _____ Cell _____ E-mail _____

Method of Contribution:

Bank Draft: Preferred Method

I authorize the National Association of Benefits and Insurance Professionals - 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

Please charge my contribution monthly in the amount of \$ _____ to my credit card.

Please charge my contribution quarterly in the amount of \$ _____ to my credit card.

Please charge my contribution one time in the amount of \$ _____ to my credit card.

Mastercard Visa Discover AMEX

Card # _____ Exp. Date _____ VAL # (3-4 Digits) _____

Cardholder Name _____ Cardholder Address _____

Cardholder Signature _____

One Time Donation

I have attached a check payable to NABIP TX [AC for the selected level (PAC)

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

This authorization is to remain in force until NABIP-TX has received written notification from me of its termination. 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 - Texas".

I understand that this contribution is not tax deductible.

Mail To: NABIP TX c/o Lisa Strug, Jaffe Communications 312 North Avenue East, #5, Cranford, NJ 07016 or fax to 908-967-5044 or e-mail to admin@tahu.org. For questions, contact Lisa Strug at 713-645-1490.

Member	Chapter	Level	Member	Chapter	Level	Member	Chapter	Level
Barrera, Rolando	Coastal Bend	Diamond	Bowers, Alicia	San Antonio	Gold	Naylor, Candice	Panhandle	Gold
Booth, Tonya	Fort Worth	Diamond	Bradberry, Cherrie	Texoma	Gold	Ott, Rick	Coastal Bend	Gold
Harrington Paula	South Texas	Diamond	Brown, Jesse	Houston	Gold	Crisher, Krista Palmer	Fort Worth	Gold
Rivera, Michael	Houston	Diamond	Budinsky, Marty	Houston	Gold	Pancerz Claire	Dallas	Gold
Ashmore, Elizabeth	Lubbock	Ruby	Burgess, Robbie	Coastal Bend	Gold	Parkey, Sarah	Coastal Bend	Gold
Bellman, Mark	Austin	Ruby	Burkholder Karen	Dallas	Gold	Perry, Amy (Adams)	Fort Worth	Gold
Cartier, Fred	San Antonio	Ruby	Byrd, Ron	South Texas	Gold	Perryman, Melissa	Austin	Gold
Harris, Polly	Coastal Bend	Ruby	Campos, Blake	Houston	Gold	Phifer, Joe	Dallas	Gold
Robinson, Judith	East TX	Ruby	Castillo, Iris	South Texas	Gold	Potter, Amanda	LoneStar	Gold
Shappell, Trace	East TX	Ruby	Christensen, Elizabeth	Fort Worth	Gold	Raymond, Garrin	Houston	Gold
Southan, Tamela	Dallas	Ruby	Clark, Cheryl	Lubbock	Gold	Reynolds, Caleb	Austin	Gold
Villagran, Denise	Coastal Bend	Ruby	Clingan, Nedra	San Antonio	Gold	Richiuso, Christine	Dallas	Gold
Waller, Doris	Dallas	Ruby	Crawford, David	Fort Worth	Gold	Rivera, Marisa	South Texas	Gold
Wilson, Tom	Texoma	Ruby	DePaoli, Allison	San Antonio	Gold	Roberts, Danielle	Fort Worth	Gold
Alt, Sharon	Fort Worth	Platinum	Douglas, Paul	East TX	Gold	Sherman, Joe	East TX	Gold
Avery, Wendy	Dallas	Platinum	Douglas Sandy	East TX	Gold	Smith, Craig	East TX	Gold
Berry, Ernest	Lubbock	Platinum	Dytrich, Nancy	Austin	Gold	Snyder, Stephen	Dallas	Gold
Blair, Mary Ann	East TX	Platinum	Elliott-Harmon, Patti	Coastal Bend	Gold	Stair, B. Gene	Austin	Gold
Bolden, Michael	West Texas	Platinum	Eller, Darla	LoneStar	Gold	Stanley, Jennifer	Dallas	Gold
Brooks, Isha	Texoma	Platinum	Ellis, Tom	El Paso	Gold	Stockstill, Beckie	Houston	Gold
Buffum, Ron	Austin	Platinum	Evans, Mike	Lubbock	Gold	Stubbs, Clifton	Fort Worth	Gold
Butler, Allison	Panhandle	Platinum	Ferfuson Kathy	San Antonio	Gold	Sullivan, Audra	Fort Worth	Gold
Chalif, Yun	Dallas	Platinum	Ford, Holley	Austin	Gold	Swanson, Cynthia	East TX	Gold
Cochran, Stacy	Fort Worth	Platinum	Gilbert Debra	Dallas	Gold	Sypert, Steve	Lubbock	Gold
Cook, David	Texoma	Platinum	Gonzales, Theresa	South Texas	Gold	Theesfeld Angela	South Texas	Gold
Cottar, Tom	Houston	Platinum	Gonzalez, Carlos	South Texas	Gold	Thorne, Roblyn	Austin	Gold
Debler, John	Coastal Bend	Platinum	Goodman, Cindy	Dallas	Gold	Trevino, Siboney	Houston	Gold
DeLeon, Rachelle	N/M	Platinum	Garcia, Hector	South Texas	Gold	Trevino, Lisa	South Texas	Gold
Fristoe, Kelly	Texoma	Platinum	Grogan, Wayne	Fort Worth	Gold	Trevino, Victoria	Austin	Gold
Hayes Judith	West Texas	Platinum	Hamilton, Leawhine	Fort Worth	Gold	Vasquez Ramirez, Vale	San Antonio	Gold
Johnson, Sandy	San Antonio	Platinum	Hamm, Phillip	Houston	Gold	Waldron, Gary	Dallas	Gold
Keel, Ben	Houston	Platinum	Hebert, Laura	Coastal Bend	Gold	Wallace, Kasey	Houston	Gold
Kelly, Renee	Austin	Platinum	Herrington Phyllis	Coastal Bend	Gold	Wallin, Johnny	Fort Worth	Gold
Ledgerwood, Michael	Houston	Platinum	Hoffman, Crystal	Houston	Gold	Wild Trei	Dallas	Gold
Lee, Susan	Houston	Platinum	Holloway, Ryan	Fort Worth	Gold	Willingham, Sean	San Antonio	Gold
Pleasants, Jennifer	Coastal Bend	Platinum	Irwin, Maria	Austin	Gold	Ybarra, Valeria	Coastal Bend	Gold
Rios-Carl, Elizabeth	El Paso	Platinum	Jaques, Kevin	Austin	Gold	Young, Peter	Coastal Bend	Gold
Rolf, Rita	Dallas	Platinum	Jones, Jamie	Houston	Gold	Brattelli Wendy	East TX	Silver
Scott, Nicole	San Antonio	Platinum	Keathley, Bryan	Fort Worth	Gold	Phillips, Gena	Houston	Silver
Simmang, Michael	Austin	Platinum	Kirkhart, Taylor	Dallas	Gold	Rasmussen, Reid	Austin	Silver
Smith, Mike	Fort Worth	Platinum	Knight, Jack	Panhandle	Gold	Bay, Kimberly Lee	Forth Worth	Other
Splawn, W. Craig	Houston	Platinum	Lawlis, Rita	Lubbock	Gold	New, Linda	Austin	Other
Spragins, Jackie	Texoma	Platinum	Le, Duong	Fort Worth	Gold	Rippey, Chaliese	Forth Worth	Other
Trebing, C. Louanne	Dallas	Platinum	Leal, Gary	Houston	Gold	Skinner, Patrick	Dallas	Other
Walker, Kenneth	Austin	Platinum	Lee, Diane	Coastal Bend	Gold	Diamond	\$1,200 +	\$100 Mo
York, Melanie	Fort Worth	Platinum	Long, Scott	Houston	Gold	Ruby	\$600+	\$50 Mo
Adams, Carla	San Antonio	Gold	Lopez, Melissa	San Antonio	Gold	Platinum	\$300+	\$25 Mo
Ahlquist, Neldia	Houston	Gold	Martin, Patricia	Houston	Gold	Gold	\$150+	\$12.50 Mo
Antongiovanni, Joanna	San Antonio	Gold	Meason, Toby	Panhandle	Gold	Silver	<\$150	
Bentley, Beau	East Texas	Gold	Miller, D'Ann	East TX	Gold	As of 10/2022		
Block, Howard	Houston	Gold	Moore Schuyler	Coastal Bend	Gold			
Boucher, Eva	Dallas	Gold	Muir, Don	Houston	Gold			

CONVENTION



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APRIL 24-26, 2023

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