

Spring 2025



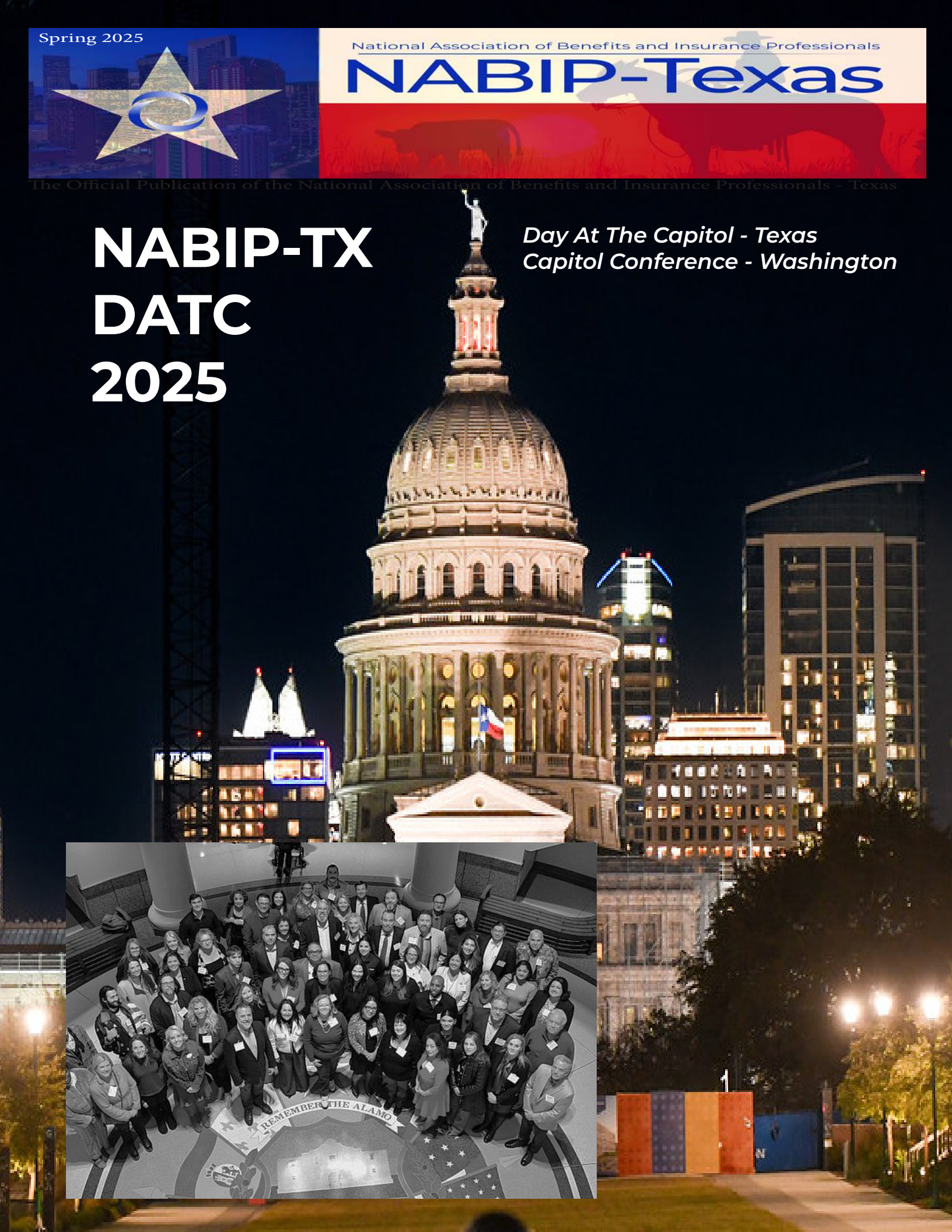
National Association of Benefits and Insurance Professionals

NABIP-Texas

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

NABIP-TX DATC 2025

*Day At The Capitol - Texas
Capitol Conference - Washington*



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**RON BYRD**

President
Group & Marketing Division
The Infinitus Group

**Galveston, Here We Come!
By Ron Byrd**

It's been a while since we've had a state convention outside one of Texas' four major cities, and I'm excited to attend the 2025 event in Galveston.

Texas boasts an incredible variety of landscapes, from the deserts of West Texas to the lush forests of East Texas—and everything in between. However, my favorite destinations have always been along the coast. One of the reasons we chose to settle in South Texas was to be near South Padre Island.

The last state convention I attended on the coast was in Corpus Christi. It was great to see the Gulf of Mexico (now often called the “Gulf of America”) and pay homage to Selena at her iconic statue overlooking the water.

Galveston, however, has a special place in our hearts. My wife and I love visiting The Strand in December for the Charles Dickens Festival—better known as “Dickens on the Strand.” One of my favorite parts of the event is the quirky bed races down the street!

Despite living in Texas for so many years, I've yet to explore Moody Gardens and all its attractions. We typically stick to the pier and waterfront restaurants and call it a day. This NABIP-TX convention now gives us the perfect opportunity to experience more of what Galveston has to offer.

While I wasn't around for the infamous Galveston Hurricane of 1900, I did visit after Hurricane Ike in 2008. Watching the destruction along the seawall on TV was heartbreaking. Some of the most popular tourist piers were completely destroyed, but you'd never know it today—they rebuilt stronger than ever.

According to the Weather Channel, we're in the clear for convention week! I don't know if they serve Hurricane cocktails at Moody Gardens like they do in New Orleans, but you can bet this conventioneer will be on the lookout for one.

Galveston, here we come! It's great to be back on the coast among friends and colleagues. The agenda is packed, sponsorships have sold out, and this event promises to be unforgettable.

See you on The Strand and at the Moody!



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2025, to our surprise, the doctor's office informed us that her previous year's visit had an outstanding balance that needed to be paid before her appointment. We were shocked after all, we had been covered at the time of the visit, so I thought. A deep dive into our records revealed that our coverage had been mistakenly terminated early. The battle to track down and correct the error began.

Then, I recalled a NABIP-TX conference where someone had discussed the benefits of cash pricing versus insurance. Intrigued, I decided to explore this option. The outstanding bill was \$1,308 denied due to the lapse in coverage. I wasn't about to pay that amount without exploring alternatives. I asked the provider what the cash price would be if I settled the balance immediately. To my astonishment, they quoted me \$263.

That was the moment my wallet practically opened itself, and my credit card hit the desk. I paid the bill on the spot and walked away with a valuable lesson attending NABIP-TX and local chapter meetings provides insights that can be incredibly useful in unexpected situations.

When Cash Pay Makes Sense

For certain medical services, paying cash can be a smart financial move especially if you're navigating a high-deductible health plan (HDHP) or if your insurance doesn't cover a specific treatment. Many providers offer signifi-

cant cash-pay discounts for services like lab work, imaging, or outpatient procedures. Sometimes, the savings can be dramatic compared to using insurance especially if you're unlikely to meet your deductible.

Take an MRI, for example. If billed through insurance, it might cost \$2,000, but with a cash-pay discount, that price could drop to \$500. Tools like Healthcare Bluebook help compare fair market prices for medical services in your area. For prescription savings, GoodRx allows you to compare medication costs across pharmacies, often revealing that paying cash instead of using insurance can save you money. Discounted rates for cash payments are most common for diagnostic procedures such as CAT scans, X-rays, and ultrasounds. However, cash payers can also find better deals for lab work, prescription drugs, outpatient surgeries, and therapeutic services like physical therapy.

The Importance of Preventive Care

While paying cash can be beneficial in some situations, skipping preventive care is not an option. Most insurance plans cover annual wellness visits, vaccinations, and screenings at no cost to you. Skipping these services could mean missing critical opportunities to detect health issues early, potentially leading to more serious health concerns—and larger medical bills—down the

road. If you have insurance, take full advantage of preventive care benefits.

Final Thoughts

Yes, cash is king, but it's also important to understand when it makes sense to use it. Don't hesitate to ask for cash pricing before filing a claim with your insurance carrier, as it might be the more cost-effective option. However, maintaining comprehensive coverage and utilizing preventive care services remain essential for long-term health and financial well-being.

DATEC 2025

NABIP-TX DAY AT THE CAPITOL

NABIP-TX hosted its annual Day at the Capitol on January 23, 2025. Since this year's event took place during the legislative session, members had the opportunity to meet with several legislators and their staff.

The day began with a roundtable discussion for event sponsors, featuring Debra Diaz Lara, Deputy Commissioner for Life and Health at TDI. She provided insights on key industry topics.

Following this, Mike Meroney of Meroney Public Affairs moderated a Legislative Hot Topics Panel, which included Blake Huston from the Texas Association of Health Plans, Regan Ellmer from the Independent Insurance Agents of Texas (IIAT), and Annie Spilman from Texas for Affordable Healthcare.

Next, Shannon Meroney, also of Meroney Public Affairs, led a panel discussion on the State-Based Exchange. Panelists included Jeff Burder of the National Federation of Independent Business, Rita Rolf, NABIP-TX board member, and Charles Miller from Texas 2036.

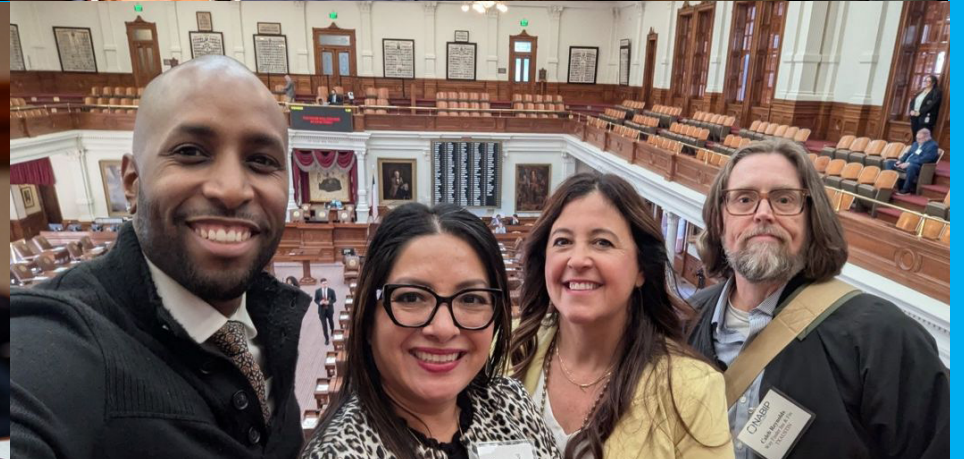
Before members headed to meet with legislators, the prestigious Shirley Hutzler Award was presented to Victoria Trevino of the Austin Chapter for her outstanding legislative efforts over the past year. The award was delivered by previous recipient Angela Theesfeld.

To conclude, attendees received their talking points to guide discussions with their scheduled legislators or staff members.

2025
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CAP CON

NABIP- WASHINGTON CAPITOL CONFERENCE

The National Association of Benefits and Insurance Professionals (NABIP) hosted its annual conference in Washington, D.C., from February 23-26, 2025, with a strong delegation from the Lone Star State.

The event kicked off on Sunday, February 23, with Council and Committee meetings, including sessions on Legislative, Membership, and Marketing & Communications planning. Later in the day, the State & Local PAC took the stage for discussions.

Following these sessions, attendees had the opportunity to engage with sponsors and exhibitors during a meet-and-greet featuring NABIP CEO Jessica Brooks-Woods, Legislative Council Chair Jen Berman, Vice Chair Samantha Malovrh, and the NABIP Government Relations team, including Michael Andel, Caroline Musumarra, Max Karlin, Nicole LePetri, and Keaton Dicapo.

Sunday concluded with an exclusive screening of *It's Not Personal, It's Just Healthcare*—a compelling exploration of the broker-driven healthcare system.

The general session commenced on Monday, featuring Meditation with Naama O. Pozniak and discussions on Changing the Perception of the Broker and National Trends in Health Insurance, presented by Oklahoma Insurance Commissioner Glen Lower. Additional key topics included the Success of Model Legislation, Advocacy in Action, Word on the Street, State Public Option, Mastering the Art of Advocacy, and Policy Powerhouse: The Purpose of NABIP PAC.

The session concluded with keynote speaker Chris Cillizza, who delivered insights on *The Federal Blueprint: Talking Points for Capitol Hill*.

Monday continued with Regional Meetings, PAC awards, a Legislative and NABIP Town Hall, and various breakout sessions.

On Tuesday, before heading to Capitol Hill for lobbying efforts, the final general session featured James Gelfand and Shawn Gremminger discussing the State of Employer-Sponsored Healthcare. Katy Johnson followed with a session on The Future of Employee Benefits, and Rachel Strauss rounded out the morning with a presentation on Social Media Promotion.



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Gary	Sutton	TXDALLAS	LifeSecure Insurance Company
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Guadalupe	Hernandez	TXDALLAS	
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Raymond	Estrada	TXHOUSTON	BCBS Texas
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Cecilia	Turner	TXHOUSTON	BCBS
Megan	Sabljakovic	TXHOUSTON	GALLAGHER INSURANCE
Joanna	Wyckoff	TXHOUSTON	Topflight Insurance
Renee	Stutes	TXHOUSTON	GoldenCareUSA
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Tony	Davila	TXSANANTONIO	Ayudame Insurance
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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)
- Other: _____

Contribution Splits:

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

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NABIP-TX PAC MEMBERS SPRING 2025

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Ashmore, Beth	Lone Star	Ruby	Burgess, Robbie	Coastal Bend	Gold	Moseley, Chris	Dallas	Gold
Bellman, Mark	Austin	Ruby	Burkholder, Karen	Dallas	Gold	Naylor, Candice	Lone Star	Gold
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Robinson Judith	East TX	Ruby	Christensen, Beth	Fort Worth	Gold	Ott, Rick	Coastal Bend	Gold
Southan Tamela	Dallas	Ruby	Clingan, Nedra	San Antonio	Gold	Pancerz, Claire	Dallas	Gold
Alt, Sharon	Fort Worth	Platinum	Coles, Andrea	Austin	Gold	Parkey, Sarah	Coastal Bend	Gold
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Bentley, Eugene	East TX	Platinum	Elliott-Harmon Patti	Coastal Bend	Gold	Reynolds Caleb	Austin	Gold
Berry Ernest	Lone Star	Platinum	Eller, Darla	Lone Star	Gold	Richiuso, Christine	Dallas	Gold
Blair Mary Ann	East TX	Platinum	Ellis, Tom	Lone Star	Gold	Rivera, Marisa	SOTX	Gold
Bolden Michael	Lone Star	Platinum	Evans, Mike	Lone Star	Gold	Roberts, Danielle	Fort Worth	Gold
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