

Spring 2024

National Association of Benefits and Insurance Professionals

NABIP-Texas

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

Illegal Immigrants And The Medicaid Cost



Texans Pay Up



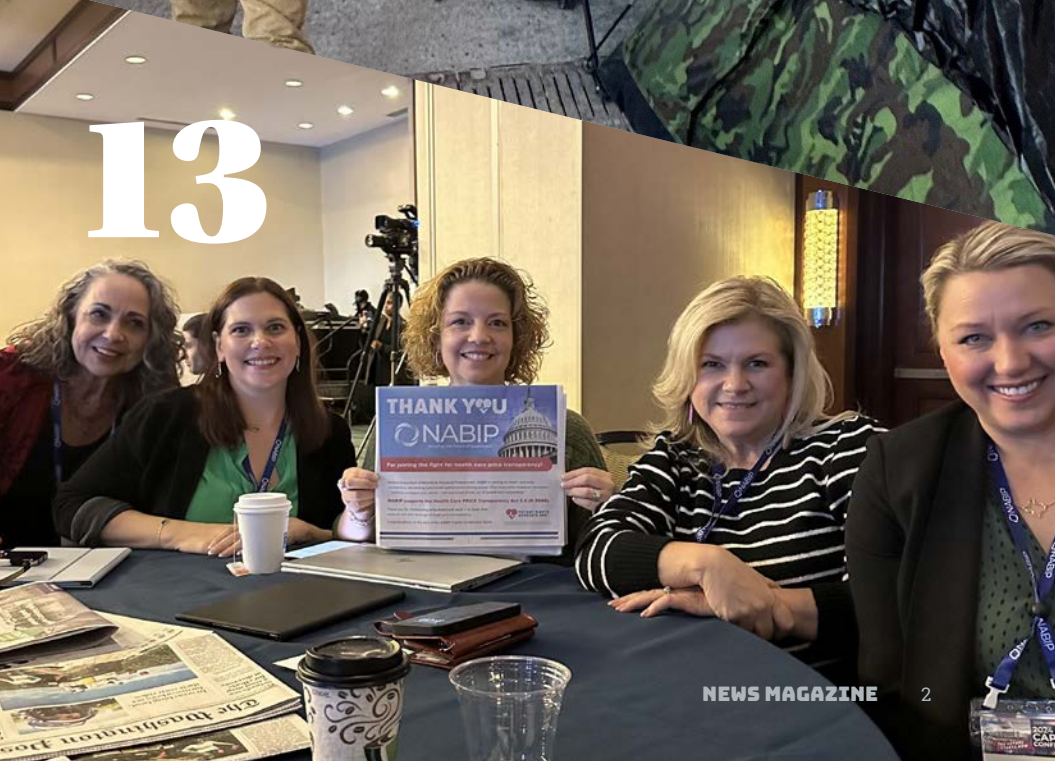
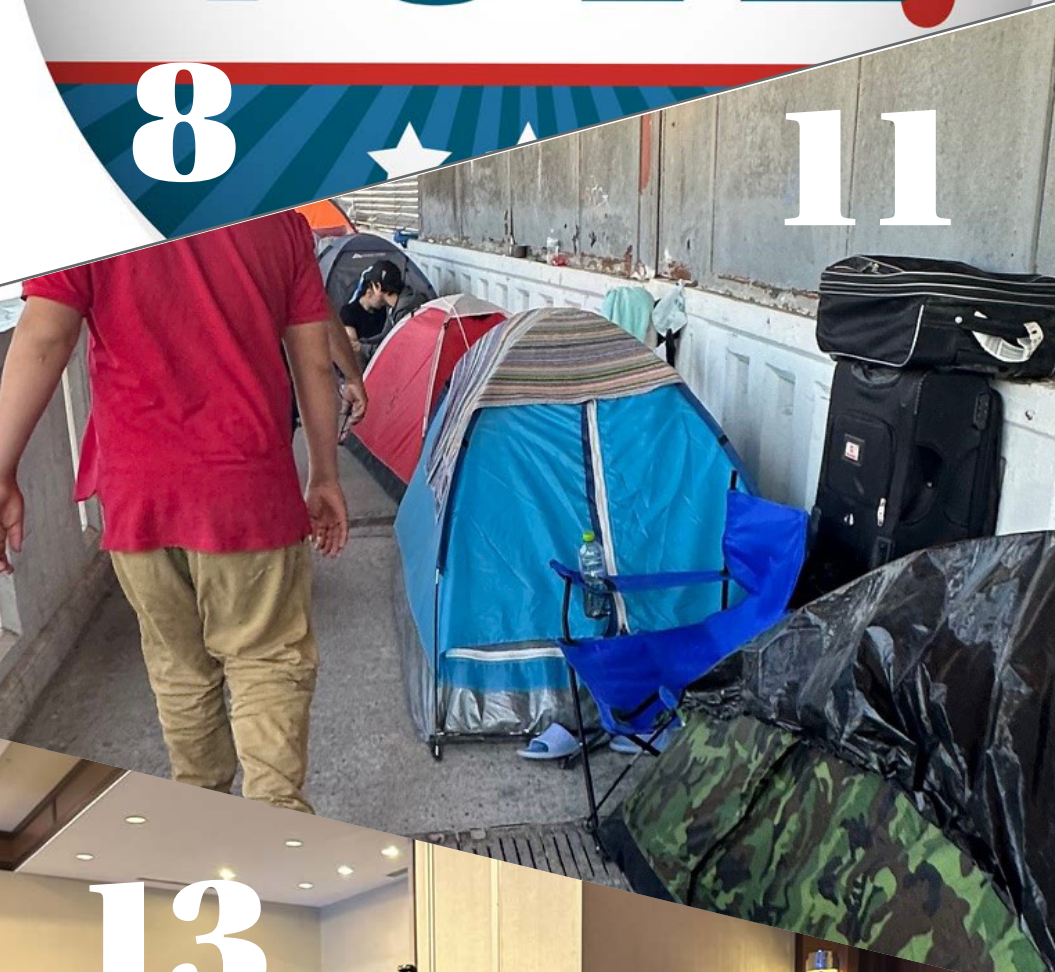
Inside This Issue

FEATURES

- 10 Immigrants And Medicaid
- 12 It Happened At Cap Con
- 16 Texas Primary Election Results
- 17 Meet Pete Jaramillo - 2024 Secretary Candidate
- 20 Squatters

DEPARTMENTS

- 6 Presidents Message
- 8 Meroney Memo
- 19 Chapter Braggin
- 23 NABIP TX PAC



NABIP - TX Magazine - Vol. 33, No. 4
The Official Publication of the
National Association of Benefits and Insurance Professionals - Texas

Editor / Ron Byrd
The Infinitus Group
512-567-4181 / ron@theinfinitus.com

Honorary Editor / Ken Martin

Copy Editors / Lisa Strug & Sarah Kovalakides

Advertising / nabip-tx.org
https://nabip-tx.org/Media_Sponsorships

Graphic Design / Ron Byrd
512-567-4181 / byrdron@gmail.com

NOTICE:

The National Association of Benefits and Insurance Professionals - Texas shall not be liable to any person for any loss or damage incurred or suffered as a result of their accepting an invitation contained in any advertisement published in NABIP - TX news. Readers are encouraged to make appropriate inquiries and take appropriate advice before sending any money, incurring any expense or entering into a binding commitment with any advertiser.

Editorial right of refusal will be based on space, interest to our readers, schedule conflict with NABIP - TX programs, congruence with NABIP - TX objectives, and compliance with adopted advertising policy. Ads from organization programs, workshops, job openings, and professional items for sale will be considered.

BOARD

National Association of Benefits and Insurance Professionals - Texas

Jaffe Communications, Inc
312 North Avenue East, Suite 5
Cranford, NJ 07016
Phone: 713-645-1490
Fax: 908-967-5044
www.nabip-tx.org

PRESIDENT

Michael Ledgerwood
Senior Health Plans of Texas
mledgerwood@seniorhealthplanstx.com
832-745-2987

PRESIDENT ELECT

Stacy Cochran
90 Degree Benefits
stacy.cochran@90degreebenefits.com
806-698-5829

FIRST VICE PRESIDENT

Scott Long
Cornerstone Preferred Resources
scott.long@cprtpa.com
832-457-1472

SECOND VICE PRESIDENT

Jennifer Pleasants
UnitedHealthcare
jennifer_pleasants@uhc.com
952-406-3986

TREASURER

Cliff Stubbs
Rhythm Insurance Agency
Cliff@RhythmInsuranceAgency.com
Phone: 214-616-7511

SECRETARY

Carla Adams
isolved
carla.adams@isolvedhcm.com
Phone: 210-710-1280

IMMEDIATE PAST PRESIDENT

Krista Palmer
Frost Insurance
093kunkul@gmail.com
214-912-8629

EXECUTIVE DIRECTOR

Lisa Strug - Jaffe Communications
admin@nabip-tx.org

Billing Address
NABIP - TX

312 North Avenue East, Suite 5
Cranford, NJ 07016



NABIP-TX News 2024 Advertising Rates

Reaching 1700 readers every quarter!

NABIP-TX Magazine will publish quarterly: March, June, September, and December.
E-News will publish bi-monthly. **All ads are full-color.**

The NABIP-TX News is the official publication of the National Association of Benefits and Insurance Professionals of Texas. NABIP-TX members serve the health insurance needs of employers and individuals seeking insurance coverage. They not only offer traditional health insurance products, but also coverage such as dental, vision, long-term care, disability, Medicare Advantage and Medicare Supplements and a variety of consumer-driven products.

PACKAGE #1: FULL YEAR

- ▶ 4 ads in the NABIP-TX Magazine
- ▶ 6 bi-monthly E-News issues with your logo included
- ▶ Your logo on NABIP-TX homepage for 12 months

PACKAGE #2: HALF YEAR

- ▶ 2 ads in the NABIP-TX Magazine
- ▶ 3 bi-monthly E-News issues with your logo included
- ▶ Your logo on NABIP-TX homepage for 6 months

All ad packages include website and email address links in the electronic NABIP-TX Magazine, your linked logo in the Bi-Monthly E-News and your company will be featured on our website sponsor page at www.nabip-tx.org

25% surplus for President's Page, Legislative Page and Back Page*

FULL PAGE
7.25" x 9.75"

\$1,600

\$1,000

HALF PAGE
Horizontal 7.25" x 4.75"

\$900

\$650

QUARTER PAGE
Horizontal 7.25" x 2.25"

\$600

\$400

20% Discount for Annual Conference Sponsors

All ads must be in a **DIGITAL** format. Files must be in the format of either:
.pdf / high resolution; .tif / flattened (300 dpi); .jpg / (300 dpi)

An advertiser who does not complete a contracted schedule will be short-rated. Any ad cancelled after the space reservation deadline will be billed 25 percent for the space reserved. Add a 15 percent premium for guaranteed position; please call for other special page requests. Ads must be print-ready; \$75/hour design fee applies for changes.

For inquiries contact Lisa Strug • (713) 645-1490 • admin@nabip-tx.org



RON BYRD
VP Group Sales & Marketing
The Infinitus Group

PETE 24

As a long-standing member of NAHU & NABIP, spanning over 40 years across Iowa and Texas, I've had the privilege of forging many meaningful connections and friendships. Upon returning to Texas in 2006 to continue our family business, I transitioned my membership to the Austin chapter from Iowa, content to participate in meetings without assuming leadership roles.

Subsequently, relocating to Dallas led to a brief stint with the Dallas chapter membership before realizing the proximity of the Fort Worth chapter to my residence, prompting my move to FWAHU. During this time, I cultivated valuable friendships within DAHU and FWAHU before being approached to join FWAHU's Board of Directors, immersing myself in the rich history of then called TAHU and its esteemed members.

From committee involvement to ascending through board positions, I was able to gain knowledge of how things worked for our association and those who had served at the local and state levels. Eventually, my career led me to South Texas, specifically the Rio Grande Valley (RGV), where I transferred my membership to the burgeoning South Texas (STAHU) chapter, now known as NABIP-SOTX.

Invited to join the STAHU Texas board, I eagerly embraced the opportunity to contribute, bringing with me the wealth of knowledge I had accrued over the years from previous chapters I had belonged to. Welcomed warmly into the fold, I had the pleasure of meeting the chapter's founder, Pete Jaramillo. For those unfamiliar with Spanish pronunciation, Pete's last name was taught to me as "Had-A-Meal." Grateful for his informal language lessons, I extend my thanks to Pete for the crash course in "Spanish 101."

The transformation to NABIP-SOTX coincided with a call from NABIP-TX State President, Michael Ledgerwood, inviting potential candidates from SOTX for the position of NABIP-TX Secretary, a role with the potential to lead to the NABIP-TX presidency in 2030. Immediately, I thought of Pete for the position. Although initially hesitant due to business commitments, Pete's decision to run was swayed by overwhelming support from SOTX board members, including a commitment from Marisa Rivera to extend her tenure to support his term. With this backing, Pete agreed to run for secretary.

This story holds significance as it heralds the potential for the first NABIP-TX president from South Texas, marking a historic moment for the region. While acknowledging the legacy of past leaders, Pete's candidacy represents a promising future for NABIP-TX. Excitement mounts in SOTX as we eagerly anticipate Pete's leadership journey, affectionately dubbed the "HAD-A-Meal run."

Life in South Texas is thriving, and we're ready to make our mark on the association. Here we come, 2024!

P.S. None of this would have been possible without the efforts of Denise Villagran from the Coastal Bend chapter. Like many pioneers, she played a pivotal role in establishing the chapter in the RGV by recruiting Pete and others. We owe our presence here to Denise's vision and dedication.



Need *temporary coverage* for your clients?

We offer **traditional short term medical insurance** for all of Texas.

Great for clients who are:

- Not eligible for Medicare or Medicaid
- Outside the Open Enrollment period
- Transitioning between jobs

There is no provider network, so members can choose any doctor they like. And, our short term medical insurance is available for individuals statewide.



Experience better in Texas.

Explore short term plans at
modahealth.com/texas/producer

Questions?

Email us at ModalIndividualSalesTX@modahealth.com



STM_TX_2023

Short Term Medical plans provided by Moda Health Plan, Inc.

Moda Health complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex. ATENCIÓN: Si habla español, hay disponibles servicios de ayuda con el idioma sin costo alguno para usted. Llame al 1-877-605-3229 (TTY: 711). CHÚ :: Nếu bạn nói tiếng Việt, có dịch vụ hỗ trợ ngôn ngữ miễn phí cho bạn.

Gọi 1-877-605-3229 (TTY:711).



Michael Ledgerwood

Senior Health Plans
Of Texas

As we bid farewell to Winter and welcome the arrival of Spring, I'm pleased to report that our association has remained committed to enhancing the benefits and value for all NABIP-TX members. We've been diligently exploring, deliberating, and implementing innovative initiatives to foster the continual growth of our association.

Recently, we successfully hosted our virtual Day at the Capitol, which was a resounding triumph. Months of dedicated efforts from our legislative team culminated in a lineup of speakers and content designed not only to empower us as agents and brokers but also as small business proprietors and individuals. I extend my gratitude to our lobbyists, Mike and Shannon Meroney, whose meticulously prepared continuing education session offered invaluable insights into the prevailing political landscape and updates for the upcoming Primary voting season. When you encounter any member of our legislative team, please take a moment to express your appreciation for their unwavering dedication. Our Texas team stands unrivaled.

Following the Day at the Capitol, NABIP held its annual Capitol Conference, which saw a commendable turnout from our Texas members. It was heartening to witness so many of our members seizing the opportunity to journey to Washington D.C. and engage in lobbying efforts with our legislators on matters crucial to NABIP, our members, clients, and the communities we serve. Details of the discussions held can be found on the NABIP website and in this issue of the NABIP-TX magazine.

I encourage you to review these points and continue the dialogue. Furthermore, I take immense pride in our membership's contributions to NABIP-PAC. Thanks to your support, Texas was honored with the award for the Highest Percentage of Contributing Members (501+) to NABIP-PAC, with 12% of our membership actively participating. While this is a notable accomplishment, there is room for growth. It's imperative for all members to contribute to both NABIP-PAC and NABIP-TX PAC. With contributions starting as low as \$10 and \$12.50 respectively, your involvement is crucial to the vitality of our association.

As we approach the spring season, we're also gearing up for our NABIP-TX State Convention scheduled for April 15-16 at the Westin Irving Convention Center at Las Colinas, Irving, TX. Our team is hard at work to deliver another exceptional convention experience for everyone. Registration is now open on the NABIP-TX website, and I eagerly anticipate seeing you all there.

Lastly, I hope everyone has settled back into their routines following the Q4 rush.

I extend my heartfelt appreciation to all those currently serving on their local or state board. Your dedication and hard work are the backbone of our association, and your efforts are deeply valued and acknowledged. I look forward to reconnecting with everyone in Irving!



Healthcare savings in shining armor.

Shield employees from excessive out-of-pocket costs! Help your clients reduce overall healthcare premiums with a group supplemental insurance plan that ensures employees have access to quality, affordable coverage.



LEARN MORE

Joe Brining | jbrining@ionemarketplace.com | 405-615-6996



Solutions for small groups of 5+ at Levelfund.me

Is Level Funding Right for You?



Modern Benefit Designs
Client Specific Reporting
Refund Claims Surplus
Fixed Monthly Premiums
Quality Networks & Discount Options

Start Quoting Instantly

- ** Firm quotes with no individual Medical apps**
- Instant quote portal
- Multiple plan choices
- National network and RBP (reference based pricing)
- Available in all states except HI, NY, WA

Pacesetter is a product of Nexus Insurance Marketing Group

** For more info call Kenneth Walker at 512.582.8234 or email kwalker@nexus-img.com

MERONEY MEMO / 2024 Primary Election Results

LEGISLATIVE NEWS



SHANNON & MIKE MERONEY,
MERONEY PUBLIC AFFAIRS
NABIP-TX Lobbyists

Clients, Friends and Colleagues, Texas voters on Tuesday handed more power to the insurgent wing of the Republican Party in a chaotic, expensive and vengeful primary election, punishing Republican lawmakers, judges and House Speaker Dade Phelan in particular, who was forced into a runoff in his Southeast Texas House district.

Governor Greg Abbott swung a huge stick, and connected... Abbott vowed revenge on those House Republicans who helped kill his signature legislative priority to pass school choice/vouchers. He backed challengers to 5 incumbent House members who lost outright, backed another 3 who forced runoff elections, and lost only 2 races as Reps. Stan Lambert (Abilene) and Drew Darby (San Angelo) survived the brutal onslaught.

Republican House members who lost include: Steve Allison of San Antonio, Ernest Bailes of Shepherd, Travis Clardy of Nacogdoches, Jill Dutton of Ben Wheeler, Jacey Jetton of Richmond, Glenn Rogers of Graford, Hugh Shine of Temple, Reggie Smith of Sherman and Kronda Thimesch of Lewisville. Thimesch lost her election by less than 300 votes putting her within the margin for a recount.

House members who appeared likely to face runoffs are Speaker Phelan, DeWayne Burns of Cleburne, Justin Holland of Rockwall, Stephanie Klick

of Fort Worth, John Kuempel of Seguin, Frederick Frazier of McKinney, Lynn Stucky of Denton and Gary VanDeaver of New Boston. The runoff is May 28th. Reps Burns, Kuempel, Smith and Klick are committee chairs and Holland chairs the Sunset Advisory Commission.

Attorney General Ken Paxton's campaign to oust House incumbents who supported his impeachment last year was less successful. Just five of the 35 challengers he endorsed won outright, with another five headed to runoffs. Among the winners who are expected to pull the chamber to the right is Shelley Luther, a Dallas salon owner who was jailed in 2020 for defying Abbott's COVID-19-era business shut down and called Abbott a "tyrant governor." Two leaders of the impeachment push and board of managers — David Spiller of Jacksboro and Jeff Leach of Plano — both won easily. Yet it was Mitch Little, one of Paxton's impeachment defense lawyers, who unseated Thimesch. And three incumbent judges on Texas' highest criminal court have been ousted after AG Paxton targeted the Republicans over a 2021 ruling that struck down the attorney general's ability to unilaterally prosecute voter fraud.

Texas House Speaker Dade Phelan is facing a runoff election after he failed to secure a majority of votes in primary voting, the latest and clearest sign to date of his precarious position within the Republican Party. Phelan advanced to the runoff with rival David Covey, a former chairman of the Orange County

Republican Party who has been endorsed by AG Paxton, Lt. Gov. Dan Patrick, Agriculture Commissioner Sid Miller and former President Donald Trump. The third candidate in the race, anti-tax crusader Alicia Davis, won only a fraction of a vote but prevented Phelan and Covey from securing the 50% necessary to win outright.

The May 28 runoff promises to be a high-profile slugfest. Both candidates and their surrogates will likely spend millions of dollars trying to sway voters in what are typically extremely low-turnout contests. Covey's campaign has been heavily funded by Defend Texas Liberty, the political group mainly bankrolled by Midland oilman Tim Dunn, a Paxton ally and conservative activist. Between 2012 and 2020, incumbents of both parties almost always lost in a runoff, even if they have a lead going in. 17 of the 21 incumbents in run-offs between 2012 and 2020 (81%) lost. But in 2022, the winning percentage for incumbents in runoffs was just 86%, so only 14% lost. Regardless of the runoff outcome, many political observers believe Phelan's speakership could be over.

At the top of the ticket, President Joe Biden and former President Donald Trump easily won their Texas primaries on Tuesday, propelling them closer to a rematch in the November presidential election.

U.S. Rep. Colin Allred (D-Dallas) will challenge Sen. Ted Cruz in November





Are you selling Medicare Advantage plans?

Be in the Know

Visit broker.wellmedhealthcare.com to register your account on the **WellMed broker portal** and stay current about the latest happenings in your market.



Be Prepared

Instantly access cutting-edge marketing tools that will empower you with the expertise to help your clients select the best medical coverage for their quality of life.

Be Confident

We specialize in providing quality care for older adults on Medicare. Your expert knowledge about WellMed helps your clients feel confident in their decision to trust us with their medical needs. Learn more about our doctors, clinics and programs on the WellMed broker portal 24/7, 365:

- Provider directories and bios
- Clinic locations (with a map)
- Extended hours
- Medicaid Savings Program referral form
- Medical Assistance program details

Be a Champion

Your role as a WellMed broker partner is vital to our ability to reach and serve people who need high-quality primary care. The broker portal is a key element in our strategy for mutual success. Log on and sign up for your account today at broker.wellmedhealthcare.com.

<https://broker.wellmedhealthcare.com/>



Illegal Immigrants and Medicaid and The Cost To Texans

By Editor, Ron Byrd

As it has been the talk from some time now about illegal border crossing and the costs to host and help those in need, often we don't stop and think about the burden on our healthcare system and what it cost Texas taxpayers.

While the Texas Department of State Health Services (DSHS) post about the care that hospitals and doctors should adhere to, when it comes to the Immigrant Rights Healthcare Fact Sheet, it plainly states that you can still get health care without insurance. This applies to all citizens and those crossing the border.

Doctors and nurses care about your health, not your immigration status. Health care workers are reminded that they shouldn't ask for immigration status for those who are admitted to Hospital emergency rooms. ER's should help anyone that needs emergency services. DSHS instructs people that if asked about your health insurance, people are allowed to say, "I am not eligible for health insurance and don't want to apply."

AG Ken Paxton in his January lawsuit discovered that:

- Texans pay between \$579 and \$717 million each year for public hospital districts to provide uncompensated care for illegal aliens.
- Texans paid \$152 million to house illegal criminal aliens for just one year.
- Texans pay between \$62 million and \$90 million to include illegal aliens in the state Emergency Medicaid program.
- Texans paid more than \$1 million for The Family Violence Program to provide services to illegal aliens for one year.
- Texans pay between \$30 million and \$38 million per year on perinatal coverage for illegal aliens through the Children's Health Insurance Program.
- Texans pay between \$31 million and \$63 million to educate unaccompanied alien children each year.
- In a House Homeland Security Committee report noted that health care costs, including Medicaid expenditures for illegal immigrants estimated at over \$5 billion a year, the costs of the fentanyl crisis, law enforcement costs, and costs for states to educate migrant children. It also points to the costs of housing and sheltering— particularly in the enormous costs seen in cities like New York City where tens of thousands of migrants have traveled after being released into the U.S., and the costs to ranchers and local businesses near the border. New York City Mayor Eric Adams earlier this year estimated the city's crisis alone could cost \$12 billion by 2025."
- The Center for Immigration Studies in May 2023 stated that spending could cost as much as an astounding \$451 billion per.

With the United States population roughly at 330 million, and the additional 15 million illegal migrants if federal and state government are spending only \$160 billion per year, that would be equivalent of \$500 per American man, woman child and retiree.

If the \$500 per American was not spent on migrants, it would otherwise go to American needs, vis higher wages, lower taxes and lower rents, reduced government deficits or more investment in Americans' schools, technology, and infrastructure.

Even if the migrants can secure jobs, their wages are often too little to pay off their smuggling debts, their rental checks, and basic needs.

In Texas alone, it's reported that undocumented immigrants (UDI's) represent an estimated 6.7% of the population of Texas (1.65 million people).

Trauma literature from the southwest US had documented that smuggling of immigrants in overloaded vehicles resulted in 38 crashes being chased by border patrol that send many to Hospitals emergency rooms with severe trauma.

In a study over four years at Texas A&M/CHRISTUS Spohn Memorial Hospital in Corpus Christi, (150 miles by road from the closest border with Mexico), a total of 128 patients were enrolled that revealed 79.7% were male, the length of stay was 13.2 days with a maximum stay of 210 days. Motor vehicle accidents accounted for 75% of trauma patients brought to the Hospital by Border Patrol.

Thirty of these patients were admitted on 4 distinct calendar days in separate months while fleeing from Border Patrol in vehicles that resulted in multiple-casualty accidents totaling over \$6.8 million in hospital charges.

So, the question is, where and when will it all end. Compliance and ethical standards are in play as many families want a better life for their children and as most of would agree, we would beg, borrow, or steal to feed hungry children. But breaking the law brings consequences.

Today, illegal aliens and their U.S. children are eligible to receive emergency medical service, primary and secondary education, school nutrition services and Aid to Families with Dependent Children (AFDC) and food stamps.

Attorney General Paxton. "Texas will always welcome those who legally

immigrate, but we cannot continue forcing taxpayers to foot the bill for individuals who skirt the law and skip the line. I will continue to fight for justice, safety, and prosperity for all Texans."

*Images by Ron Byrd
On March 2, 2024, these photographs were captured on the Mexican side of the Progreso bridge, which connects Mexico and the United States. Spanish was scarcely heard, with the majority of conversations being conducted in Russian, Chinese, or Ukrainian.*



NABIP - CAPITOL CONFERENCE 2024



NABIP Capitol Conference 2024 saw another successful gathering of the National Association of Benefits and Insurance Professionals in Washington DC from February 25th to 28th, with Texas making a notable presence.

The event commenced on Sunday, February 25th, with a Leadership Forum followed by a Welcome Event that extended into the evening.

On Monday, February 26th, Pinnacle Financial Services hosted the morning breakfast, paving the way for a series of breakout meetings. Members convened for departmental meetings on State and Local Legislative Affairs, Marketing and Communications, and Membership, leading up to the General Session attended by all.

The General Session featured Chris Dancy discussing “AI Uprising: Seizing the Digital Rebirth of Healthcare,” followed by a keynote address from Amy Walter, Publisher and Editor-in-Chief of the Cook Political Report. The session continued with NABIP PAC and Legislative Awards, followed by two Town Hall meetings.

Monday afternoon saw the commencement of Breakout Session 1, offering attendees a choice of sessions covering various topics such as employer-sponsored healthcare, Medicare caps, and more.

Later in the day, three panel breakout sessions began, covering Compliance Corner Life, Future-Proofing Health, and Cost Control in Focus.

Prior to the Power Hour, NABIP Regional meetings were held, with Texas belonging to Region six alongside other states.

Tuesday, day two, started with one more breakout session and a General Session before proceeding to the main event of lobbying with Members of Congress.

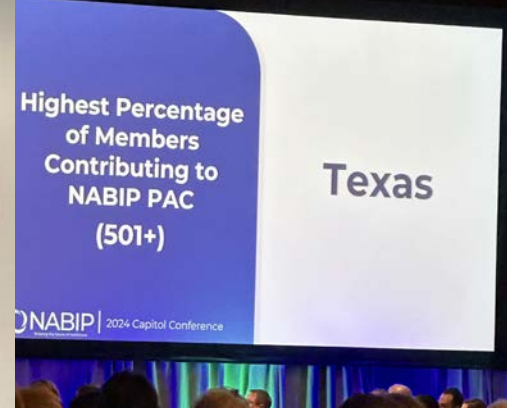
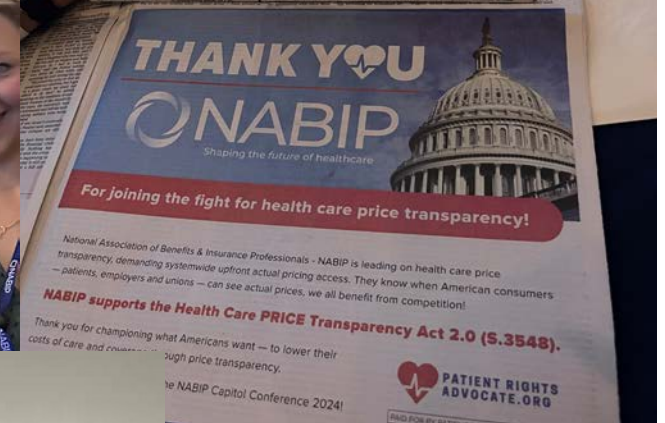
Breakout sessions offered insights into NABIP PAC Chair Training, Medicare Marketing Regulations, and mental health access in the workplace.

The final General Session included updates from CMS and discussions on maternal health, open enrollment periods, pharmacy benefit managers, population health, and innovation in healthcare.

The remainder of Tuesday and

Wednesday was dedicated to NABIP members lobbying with congressional members or their staff.

In terms of awards, NABIP-TX received recognition for the Highest Percentage of Members Contributing to NABIP PAC.



For nearly a century, the **National Association of Benefits and Insurance Professionals (NABIP)**, formerly NAHU, has advocated on behalf of benefits and insurance professionals. NABIP members work to obtain insurance for clients who are struggling to balance their desire to purchase high-quality and comprehensive health coverage with the reality of rapidly escalating medical care costs. As such, one of NABIP's primary goals is to do everything we can to promote access to affordable health insurance coverage.

Preserving and Strengthening Employer-Sponsored Health Coverage

- **NABIP supports relief for employers complying with ACA reporting requirements.** The employer reporting requirements are needlessly burdensome and confusing for employers, consumers, health insurance exchanges, and the IRS. The current system exposes employers to threats of tax penalties and demands unnecessary personal identifying information from individuals. **The Employer Reporting Improvement Act (S. 3204)** and **The Paperwork Burden Reduction Act (S. 3207)** will ease the complex compliance reporting requirements for employers offering health insurance coverage to their employees. The bills allow employers to substitute certain identifying information, provide a larger window of time for employers to respond to IRS letters, limit the window of time for IRS lookback for prior compliance periods in accordance with regulation, and more.
- **NABIP supports ERISA and opposes any attempt to circumvent or preempt the law.** The Employee Retirement Income Security Act of 1974 (ERISA) was enacted to protect the interests of employee benefit plan participants and their beneficiaries. It sets minimum standards for plans while also setting standards for providing information, fiduciary responsibility, procedures for handling benefits, and remedies for beneficiaries. NABIP emphasizes that maintaining ERISA's preemption is essential to avoid a fragmented legal landscape and ensure consistent, effective administration of employee benefit plans nationwide.

Addressing the Cost of Care

- **NABIP supports site-neutral reform to eliminate disparities in cost based on location.** Current practices allow for variable pricing of identical healthcare services depending on whether they are provided in a free-standing clinic or an outpatient hospital setting. This variation complicates budgeting for employers and leads to unnecessary cost burdens on consumers.

The **Lower Costs, More Transparency Act (H.R. 5378)** will enact a site-neutral payment policy to ensure that Medicare beneficiaries are paying the same rates for physician-administered (Part B) drugs in off-campus hospital outpatient departments as they do in physician offices. **H.R. 5378 passed the House in December and must be introduced in passed by the Senate to become law.**

• *For more information, please contact NABIP's Government Relations Team at legislative@nabip.org.*

- **NABIP advocates for increased transparency in healthcare to empower purchasers to make better-informed decisions.**
Currently, individuals, employers, and unions nationwide are blocked from accessing, auditing, or leveraging much of their own health claims data. A higher transparency standard for TPAs must be set, along with the responsibility for providing health insurance purchasers with the data to make informed decisions about their healthcare. **The Health Care PRICE Transparency Act 2.0 (S. 3548)** would remove these barriers to transparency.
- **NABIP supports permanent expansion of telehealth flexibilities.**
Legislative action taken during the pandemic allowed Health Savings Account (HSA)-qualified high-deductible health plans (HDHPs) to cover telehealth services before reaching the deductible. It also provided consumers the ability to choose and purchase telehealth services outside their HDHP without impacting their eligibility for an HSA. These flexibilities will expire at the end of 2024 unless action is taken. Many large employers are already making benefits decisions for the 2025 plan year, and need to know if these flexibilities will be in place. The **Telehealth Expansion Act of 2023 (H.R. 1843 and S. 1001)** would make these flexibilities permanent.

Medicare

- **NABIP supports excluding licensed agents and brokers from burdensome marketing restrictions.**
Due to the complexity of the plan-selection process, seniors rely on licensed and certified insurance agents to help them identify the coverage and benefits options that best meets their needs. By taking the time to understand the unique requirements and preferences of each beneficiary, agents offer tailored solutions and answer any questions a beneficiary may have throughout the year.

NABIP supports legislation to explicitly exclude independent agents and brokers from the current requirement to record calls with beneficiaries, in addition to any future regulations related to recording calls with beneficiaries. NABIP recognizes the increase in unscrupulous actors in the Medicare market; however, the CMS regulations released last year do not adequately address these entities and inappropriately target licensed and certified agents and brokers committed to acting in the best interest of Medicare beneficiaries.
- **NABIP opposes proposed changes to the Medicare agent and FMO compensation model.**
Recent proposed regulations by CMS would effectively eliminate the existing model of servicing agents working with and through Field Marketing Organizations (FMOs). These regulations would deny the marketplace of the benefits that FMOs provide to agents, brokers, and Medicare beneficiaries. The proposed rule would also further cap enrollment compensation and reduce fees for certain “administrative services.”

Without licensed and certified agents assisting in enrollments, Medicare beneficiaries will have fewer choices in finding accurate enrollment assistance; without FMOs to provide necessary services to agents, carriers will need create the infrastructure to provide those services – something that would likely increase health insurance premiums for many Americans.

For more information, please contact NABIP's Government Relations Team at legislative@nabip.org.

Meroney Primary Results

after defeating a crowded field of Democrats. Allred easily prevailed over state Sen. Roland Gutierrez of San Antonio who was also vying for the nomination. And Texas state Sen. Nathan Johnson held onto his Dallas-area seat for a third term after a high-stakes, surprise challenge from a fellow Democrat, state Rep. Victoria Neave Criado.

Texas 2024 Primary Races Results - Tuesday, March 5th

Statewide	Texas House	GOP HD 21	GOP HD 55	DEM HD 76	GOP HD 108
DEM President *Biden 85% field 15%	GOP HD 1 *VanDeaver 45.5% Spencer 43.1% Huls 11%	*Phelan 43.2% Covey 46.3% Davis 11%	*Shine 40% Hickland 53% Ford 4% Estrada 3%	*Lalani 63% Johnson 37%	*Meyer 51.1% Wernick 48.9%
GOP President Trump 78% Haley 17%	GOP HD 2 *J. Dutton 43% Money 57%	DEM HD 22 *Manuel 74% Martin 22% Price 4%	GOP HD 56 (Anderson) Curry 58% Duke 42%	DEM HD 77 (Ortega) Perez 38.0% Chavez 32.2% Anello 24% Reza 6%	DEM HD 109 (Sherman) Davis 62% Walton 38%
DEM U.S. Senate Allred 59% Gutierrez 17% Gonzalez 9% field 15%	GOP HD 4 *K. Bell 75% Feuerstein 25%	GOP HD 24 *Bonnen 84% Ramirez 16%	GOP HD 58 *Burns 41.2% Kerwin 48.9% Laird 10%	GOP HD 80 (T. King) McLaughlin 58% Powell 16% Ramirez 26%	GOP HD 112 *Button 72% Carnahan 28%
GOP Railroad Comm. *Craddick 50.5% Matlock 26.6% field 23%	GOP HD 5 *Hefner 70% Collier 11% Fletcher 19%	GOP HD 26 *Jetton 39% Morgan 54% Huang 8%	GOP HD 60 *Rogers 37% Olcott 63%	DEM HD 80 (T. King) Castellano 27.1% Cuellar 25.5% field 47%	DEM HD 115 (Johnson) Hernandez 58% Cornwallis 11% Rumsey 31%
DEM Railroad Comm. Burch 32% Culbert 68%	GOP HD 7 *Dean 72% Walters 23% McDaniel 5%	DEM HD 27 *Reynolds 85% Carreon 15%	GOP HD 61 *Frazier 32% Richardson 40% Branch 28%	GOP HD 83 *Burrows 68% Cowan 32%	DEM HD 118 (*Lujan) Quezada 37% Carranza 63%
GOP Sup. Court 4 *Devine 50.3% Walker 49.7%	GOP HD 8 *Harris 83% Curtis 17%	GOP HD 28 *Gates 61% Mathews 39%	GOP HD 62 *Smith 47% Luther 53%	GOP HD 85 *Kitzman 67% Greeson 33%	DEM HD 119 *Campos 84% Fuentes 16%
GOP CCA Presiding *Keller 37% Schenck 63%	GOP HD 9 *Ashby 82% Carson 18%	GOP HD 29 (Thompson) Barry 48.4% Kamkar 44.1% Pacheco 5%	GOP HD 63 *Bumgarner 60% Gallo 35% Andino, Jr. 5%	GOP HD 86 *Smithee 72% Haynes 28%	GOP HD 121 *Allison 39% LaHood 54% Champion 7%
GOP CCA Place 7 *Hervey 34% Parker 66%	GOP HD 11 *Clardy 37% Shofner 63%	GOP HD 30 (Morrison) Bauknight 42.1% Lauderback 40.5% Hicks-Callaway 10% Baldwin 7%	GOP HD 64 *Stucky 43.3% Hopper 46.7% Hays 10%	GOP HD 87 (Price) Fairly 60% Bulla 23% Quackenbush 7% Beya 10%	DEM HD 125 *R. Lopez 68% Garza 32%
GOP CCA Place 8 *Slaughter 46% Finley 54%	GOP HD 12 (Kacal) Wharton 35.0% Bius 32.7% Slocum 32.4%	GOP HD 33 *Holland 38.8% Pierson 39.4% London 22%	GOP HD 65 *Thimesch 49.3% Little 50.7%	GOP HD 88 *K. King 78% Post 22%	DEM HD 131 *Allen 59% Wilson 18% Guillory 23%
Texas Senate	GOP HD 14 (Raney) Dyson 64% Davis 36%	DEM HD 34 (Hererro) Barrera 27% Ortiz, Jr. 73%	GOP HD 66 *Shaheen 64% Richard 36%	GOP HD 89 *Noble 53% George 47%	GOP HD 133 *DeAyala 59% Perez 41%
DEM SD 15 (Whitmire) Johnson 37.0% Cook 20.6% Soora 6% Littton 16% Bonton 11% Cardenas 10%	GOP HD 15 *Toth 66% Hubert 34%	DEM HD 37 (*J. Lopez) Dominguez 24% Gracia 25.4% Cortez, Jr. 32.5% Sanchez 18%	GOP HD 67 *Leach 65% Meis 35%	GOP HD 91 *Klick 48.1% Lowe 46.1% Ramirez 6%	GOP HD 138 *Hull 62% Woodfill 38%
DEM SD 16 *Johnson 59% Neave Criado 41%	GOP HD 17 *Gerdes 58% Glass 42%	GOP HD 44 *Kuempel 45.0% Schoolcraft 48.1% Switzer 4% Freimarck 2%	GOP HD 68 *Spiller 67% Kingsbery 33%	GOP HD 97 (Goldman) Robnett 21% McQueeney 30% Bean 49.6%	DEM HD 139 (Johnson) Caesar 18% Ford 8% Johnson 25% Thibodeaux 32% Jenkins 17%
GOP SD 30 (Springer) De Moor 17% Hagenbuch 36.4% Yarbrough 33.9% Clark 12%	GOP HD 18 *Bailes 39% Holt 53% Missick 8%	DEM HD 45 *Zwiener 71% Pastrano 29%	GOP HD 70 (*Plesa) Collins 32% Kinard 68%	GOP HD 98 *Capriglione 70% Schofield 30%	DEM HD 142 *H. Dutton 61% Horn 5% Norris 19% Chatman 15%
* = incumbent Winner (Open Seat) Democrat - DEM Republican - GOP Incumbent Lost May 28 Runoff Election	GOP HD 19 *Troxclair 52% Biederman 43% Campos 5%	DEM HD 50 *Talarico 85% Boynton 15%	GOP HD 71 *Lambert 52% Case 48%	GOP HD 99 *Geren 60% Reynolds 40%	DEM HD 146 *Thierry 44.2% Simmons 49.8% Woods 6.0%
	GOP HD 20 *Wilson 60% Chapa 40%	GOP HD 53 (Murr) Smith 40% Virdell 60%	GOP HD 72 *Darby 57% Bradley 43%	DEM HD 100 *Jones 50.7% Mallory Carawa 26% McFarlane 17% Crenshaw 7%	

Pete Jaramillo

2024 Candidacy for NABIP-TX Secretary



My intention to run for the NABIP-TX Secretary Position is to share my knowledge and experience in the Benefits & Insurance industry with our NABIP-TX members. I want to assist in the growth of our membership and to collaborate with our members to be better qualified insurance professionals and advisors for our clients and consumers of insurance benefits. My background includes:

- Born & raised in the Rio Grande Valley of South Texas
- Graduate of McMurry University – BBA -Accounting
- Worked for national insurance carriers such as John Hancock Financial Services, Acor-dia TX/Anthem, Prudential Healthcare and hospital owned HMO in South Texas
- NABIP member since 2013
- Previously been a NABIP member of the Houston & Coastal Bend Chapters
- Assisted in creating the SOTX Chapter in 2015
- Served as President the 1st two years
- Currently serving as Legislative Chair & State Chapter PAC Committee member

Community involvement includes past service in Board capacities for the Mission Chamber of Commerce, Economic Development Corp. & currently on the Mission Housing Authority Board.

Professionally, I am the Agency Principal for an Employee Benefits & Insurance Services organization since 2002 and tasked with growing the Agency in group insurance benefit sales, ACA individual health insurance and Medicare Advantage market.

Supportive.

Partner with the General Agency that takes your business personally.

We'll consult on your goals, then give you all the help you need to reach them.

Let's talk (800) 801-2300.



SOMETHING FOR EVERYONE.

We provide benefits that are worth smiling about. Our accessible and affordable dental and vision products are now available in your area. With customizable plan options and unlimited nationwide provider access— we meet everyone's care criteria. Share the gift of **brighter moments** with your clients today.

THE SOLSTICE DIFFERENCE



Complete Coverage



Open Access Network



Innovative Technology



Broker Bonus

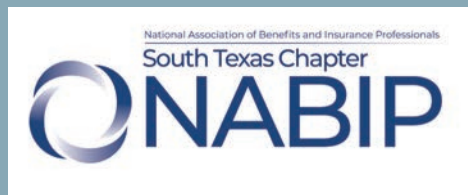


Hi, I'm Mark Sofia, your local sales executive.



Let's Connect!

CHAPTER BRAGGIN



NABIP-South Texas Iris Castillo - President

NABIP-SOTX Welcomes New President Iris Castillo

As the NABIP-SOTX Association enters a new chapter in its illustrious history, there is an air of anticipation and excitement surrounding the appointment of Iris Castillo as its new president. With a wealth of experience and a commitment to excellence, Castillo brings a fresh perspective and dynamic leadership to the organization.

With a vision to foster growth and inclusivity, Castillo is committed to bridging the gap between English and Spanish-speaking communities within the insurance sector in South Texas. Recognizing the importance of cultural diversity and linguistic accessibility, she plans to implement strategies to ensure that the association's resources and services are available to all members of the community.

One of Castillo's primary objectives is to develop initiatives that cater to the needs of both English and Spanish-speaking professionals in the insurance industry. By offering bilingual workshops, seminars, and training programs, she aims to empower individuals from diverse backgrounds to thrive in their careers and contribute to the advancement of the industry.

Furthermore, Castillo is dedicated to expanding the reach of the NABIP-SOTX Association beyond its current boundaries. With a focus on outreach and engagement, she plans to establish partnerships with community organizations and stakeholders to increase awareness and participation in the association's activities.

As the NABIP-SOTX Association welcomes Iris Castillo as its new president, there is a sense of optimism and excitement about the possibilities that lie ahead. With her leadership, the association is poised to become a driving force for positive change and growth within the South Texas insurance industry.

In conclusion, Iris Castillo's appointment as president of the NABIP-SOTX Association represents a significant milestone for the South Texas insurance industry. With her vision, passion, and dedication to diversity and inclusion, she is set to lead the association into a bright and prosperous future, where all members of the community can thrive and succeed.

Squatters

How To Protect And Evict

By Ron Byrd - Editor



Last fall, my friend Brian Thompson, who manages a senior 55+ community, was startled when he discovered unauthorized occupancy in one of the properties under his care. Upon investigation, he reached out to the owner, a Winter Texan from the Midwest, to inquire if they had arrived early for their scheduled check-in date. To Brian's dismay, the owner confirmed that they were not due to arrive until the following month. It became evident to Brian that there was a squatter residing in the property without invitation and later found out that the person who had taken up residence, was an illegal immigrant. Brian promptly informed the owner of the situation, initiating a challenging endeavor to regain rightful possession of the property on behalf of its legal owner from the Midwest.

Squatters, enigmatic individuals who take up residence in abandoned or unoccupied properties, have always fascinated and puzzled property owners. Their ability to potentially gain legal ownership of the premises they inhabit often leaves people wondering and worrying. Squatters'

rights, a legal concept present in various forms across the United States, including Texas, add complexity to the situation. The criteria for asserting these rights differ from state to state, underscoring the importance of understanding local laws thoroughly. In Texas, the specifics of squatters' rights diverge from those in other states. While it's reassuringly challenging for squatters to meet all the prerequisites for a successful legal claim to your property, being proactive is wise. This article will delve into squatters' rights in Texas and elucidate the workings of adverse possession within the state.

When a squatter asserts legal possession of your property, they are not required to make any payments for it. It underscores the importance of comprehending the pertinent Texas laws to prevent finding yourself in such a predicament. Failing to initiate eviction proceedings or notify the authorities can lead to the squatter transitioning from being seen as a criminal trespasser to potentially acquiring rights to your property and initiating a claim for it. It's crucial to note that self-eviction is unlawful in Texas. Adhering to the correct eviction procedures is imperative throughout the legal dispute, regardless of the outcome of the eviction lawsuit. Attempting to evict a tenant independently is prohibited at any stage.

Squatter's rights, also termed adverse possession, encompass the legal principles permitting squatters to acquire ownership of a property through prolonged occupation, even in the ab-

sence of the owner's consent. Though squatter's rights may appear outdated in modern times, adverse possession principles were originally established to incentivize productive land use and deter property neglect. While there is no overarching federal legislation concerning squatter's rights, legal precedents exist for them in each state, along with laws delineating certain requirements for asserting an adverse possession claim.

To establish adverse possession in Texas, a squatter must satisfy one of the following conditions outlined in [Tex. Prop. Code § 16.024-16.026](#):

- Occupy the property with color of title continuously for a minimum of three years.
- Occupy the property, possess a recorded deed in their name, fulfill all property tax obligations, and cultivate the land uninterruptedly for at least five years.
- Occupy the property and enhance the land continuously for a minimum of ten years. (Note: The parcel must be smaller than 160 acres unless enclosed.)

It's important to note that the shorter the duration of occupation, the more stringent the requirements become for asserting an adverse possession claim. In Texas, color of title is solely necessary for adverse possession if a squatter seeks to claim the land after three years of occupation. "Color of title" denotes a legal assertion to a property lacking one or more of the appropriate documents, such as an official deed.

Squatters must also fulfill five general criteria:

- Hostile/Adverse Possession: The

squatter must lack a valid lease or rental agreement with the property owner.

- **Actual Possession:** The squatter must have actively resided on the property for a specific duration.
- **Open and Notorious Possession:** The squatter's occupancy of the property must be openly evident to neighbors or anyone else; they cannot reside there covertly or attempt to conceal their presence.
- **Exclusive Possession:** The squatter must possess the property solely, without sharing it with others, and must prevent others from occupying it as an owner would.
- **Continuous Possession:** The squatter must maintain uninterrupted and continuous possession of the property for a specified period (three to ten consecutive years in Texas).

How to Evict a Squatter in Texas

In Texas, as in nearly all other states, removing a squatter requires following the complete judicial eviction process. Treating the squatter akin to any other tenant ensures the invalidation of any adverse possession claim they might attempt. Upon discovering a squatter residing in your property, it's imperative to serve them with a proper eviction notice, file a formal eviction complaint in court, and either personally attend or have your attorney represent you at a hearing to lawfully evict the squatter.

Here's an outline of the eviction procedure for squatters in Texas:

- The property owner must issue a formal eviction notice, adhering

to Texas eviction laws. Typically, in Texas, a three-day notice to quit is the default, although landlords can stipulate a shorter or longer notice period if specified in the lease agreement.

- Following the expiration of the notice period, the property owner must file a complaint of forcible detainer with the Texas Justice of the Peace Court. Opting for immediate possession may hasten the eviction process.
- The court will issue a summons or "citation" to court, which the sheriff or constable must serve to the squatter.
- The property owner must appear at a hearing to present evidence of lawful ownership of the property to the judge.
- After confirming ownership, the judge will issue a writ of possession, typically five days following the judgment. This writ serves as final notice for the squatter to vacate the premises.
- If the squatter fails to vacate within 24 hours after receiving the writ, the sheriff will return to forcibly remove the squatter and restore legal possession to the owner.

Remember that police officers cannot remove squatters—you must call the sheriff, who has the appropriate jurisdiction to remove the squatter.

Tips for Preventing Squatters in Your Vacant Texas Property

To safeguard your vacant property from potential squatters, consider implementing these practical measures:

- Conduct regular inspections of your property to detect any unauthorized occupation.
- Create an appearance of occu-

pancy during vacancy periods by maintaining the property's appearance.

- Install robust lighting and security systems to discourage unlawful entry.
- Ensure all entry points, including doors, windows, and access points, are securely locked and reinforced.
- Display conspicuous "No Trespassing" signs on the premises.
- Encourage neighbors to report any suspicious activities or individuals.
- Consider enlisting a property management company to oversee and upkeep the property in your absence.
- If possible, keep the property in use, even temporarily, to deter potential squatting.
- Foster a positive relationship with local law enforcement and inform them of the property's vacancy to enhance patrols and response to trespassing incidents.

Educate yourself about Texas squatters' rights and stay informed about any legislative changes regarding adverse possession laws in the state. Seek guidance from a knowledgeable real estate attorney regarding any inquiries or concerns regarding Texas laws pertaining to squatters or adverse possession.

Regarding Brian and the squatter, upon the arrival of the Sheriff after being called, the unauthorized occupant voluntarily vacated the premises and was turned over to Border Patrol. This incident served as a valuable lesson for all parties involved.

Cap Con 2024



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, Val	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
Simtang, 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			

NABIP-TX Conference 2024

LAUGH, LEARN LEAD



PROSPECTUS

Westin Irving Convention Center at Las Colinas, Irving, TX

April 15-16, 2024