

Summer 2023

National Association of Benefits and Insurance Professionals

NABIP-Texas



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



NABIP-TX 2023-24
New President
Michael Ledgerwood



9

17

MEDICARE

NAME OF BENEFICIARY

JOHN DOE

MEDICARE CLAIM NUMBER

123-45-6789-A

IS ENTITLED TO

**HOSPITAL
MEDICAL**

**(PART A)
(PART B)**

SEX

MALE

EFFECTIVE DATE

01-01-2018

01-01-2018

27

SIGN
HERE

John Doe

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NABIP - TX Magazine will publish quarterly: March, June, September, and December.
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RON BYRD

VP Group Sales & Marketing
The Infinitus Group

The 2023 NABIP-TX state convention is now in the books. Once again, it was a major success.

With another sold-out exhibit hall, blockbuster attendance and a lineup of speakers that covered a variety of topics, the Houston Chapter, Convention Committee and Jaffe Communications left no stone unturned.

This year's theme was Hit the Jackpot. The convention was hosted at the Royal Sonesta in Houston, and the conference committee threw in a Vanguard Casino night that sent several members home with major prizes, including a 65-inch TV.

I always enjoy attending these events. It's good to see fellow members who feel like family all while attending classes to learn more about our trade. Keeping on top of what is going on in our industry is crucial.

Visiting the exhibit hall is a must, as this is where you meet the top carriers to explore the benefit plans you can add to your sales portfolio. As we all know, staying ahead of the competition is imperative.

I did enjoy our Legislative Luncheon, as Shannon Meroney of Meroney Public Affairs informed us about the hot topics in discussion at the state capitol in Austin. This is a legislative year, and so many bills were being discussed that it would take months to read them all.

Nothing is bigger at convention time than the Hollis Awards Dinner, and this time around, the night belonged to Jessica Watts. It was a clean sweep of major awards for Jessica. You can look forward to hearing about the evening in her own words when the fall issue of NABIP-TX Magazine hits your inbox.

Thanks to Houston and the conference committee for another great conference. I look forward to seeing you all do it again next year in Arlington.

NABIP-TX PRESIDENT - KRISTA PALMER



It is with a mix of emotions that I bid you all farewell as my term as president for NABIP-TX comes to an end. Serving as your president has been an incredible privilege and a truly rewarding experience.

Over the past year, we have accomplished remarkable milestones together. We have weathered challenges, celebrated achievements, and forged a stronger association that I am immensely proud to have been a part of. Our collective efforts have not only strengthened our association, but elevated our industry.

I would like to express my heartfelt gratitude to each one of you, including the executive committee, committee chairs, and local chapter presidents. Your unwavering support, dedication, and commitment have been the driving forces behind our success. I am deeply grateful for the trust you placed in me to lead our association, and it has been an honor to serve you.

During my term, we initiated numerous initiatives that have significantly impacted our members and the industry at large. We have fostered collaboration, facilitated knowledge-sharing, and promoted professional development. Together, we have advocated for our shared values and worked toward creating a better future for all our members.

As I pass the mantle to Mike Ledgerwood, I have full confidence in his and the board's leadership and abilities. They bring fresh perspectives and a passion for our association's mission, and I am certain that under their guidance, our association will continue to thrive and achieve new heights. In closing, I want to express my deepest appreciation to each of you for your trust, support, and collaboration during my tenure. It has been an incredible journey, and I am grateful for the lifelong friendships and cherished memories that have been formed along the way.

I look forward to serving as your past president for the coming year. May our association continue to flourish and make a positive impact on the lives of our members and the industry we serve.

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MERONEY MEMO / SUMMER 2023

LEGISLATIVE NEWS



SHANNON & MIKE MERONEY,
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As we write, the 88th Legislative Session has come to a close. It's all over but the crying, as they say. During the final days, the House and Senate were hammering out the details on legislation that has passed through both chambers. Governor Greg Abbott will now have twenty (20) days after the end of session (which ended May 29th) to veto bills. If he signs or ignores a bill, it will go into effect, typically on September 1st unless stated otherwise.

As predicted, the legislature's efforts were complicated by a variety of social and political issues that are important to both parties' base. These issues – like border security, immigration, DEI, abortion, school choice, property taxes and others – tend to dominate hours of debate while the issues important to specific business fields, like ours, often happen in the background.

This session was further complicated when Texas Attorney General Ken Paxton asked the legislature to approve and pay a multi-million-dollar whistleblower lawsuit brought by several of his highest-level employees. This started an investigation into his actions which took place over the past few months, resulting in twenty impeachment articles being presented to the Texas House on May 27th. AG Paxton was impeached by the Texas House on a vote of 121-23 and a trial will be held this summer in the Senate.

NABIP-Texas had a very successful session and engaged actively in all of the health care and insurance legislation passed (or not passed...). Our Day at the Capitol on March 22nd saw around one hundred members travel to Austin, to hear updates on pending legislation and meet with legislators about them. We heard from representatives for associations who speak for the health plans, small businesses, public policy groups and more. The Chair of the House Insurance Committee (Dr. Tom Oliverson) spoke with us personally about legislation pending in his committee and the Texas Comptroller (Glenn Hagar) told us the good news about Texas' robust financial outlook and budget. Holding DATC in late March meant that all legislation had been filed and our members could engage much more meaningfully on the bills that really mattered.

Because of your work and ours at the Texas Capitol, NABIP-TX saw great success this session. Here's a final update on where the bills landed – watch your inbox for an invitation to a new CE that will contain a detailed briefing on each of these high priority bills (and many other important ones that did not make our short list) and how they will impact your business going forward.

PRIORITY LEGISLATION RESULTS

BILLS THAT PASSED:

HB 290 by Rep. Oliverson – Expanding multiple employer welfare arrangements (MEWAs) to groups of one working owner under certain conditions.

HB 617 by Rep. Darby – Creating a rural telemedicine pilot project for emergency services.

HB 711 by Rep. Frank – Prohibits medical providers from engaging in anti-competitive conduct with health plans (including anti-tiering, anti-steering, gag clauses, most favored nation clauses).

HB 999 by Rep. Price – Requires health plans to include any reduction in price for prescription drugs (including coupons, rebates, vouchers, third party

payments or other discounts) in the enrollee's cost sharing credits.

HB 1527 by Rep. Oliverson – Creates new rules around health plan overpayment recovery with dentists and applies these rules to ERISA plans.

HB 1592 by Rep. Oliverson – Creates an "opt in" process for Texas based ERISA plans to use Texas' balance billing prohibitions and dispute resolution processes.

HB 2002 by Rep. Oliverson – Requires health plans to credit an insured's deductible and OOP max for any cash payments made but not submitted if the amount paid is less than the average discounted rate for a medically necessary, covered service.

SB 490 by Sen. Hughes – Requires hospitals to present an itemized bill of unpaid amounts and services rendered within thirty days of receiving final payment from a third party before submitting that unpaid bill to a debt collection service.

New COVERAGE MANDATES (requiring coverage for specific illnesses or conditions by all fully insured plans):

- Hearing aids for children and adults even if the price is higher than the coverage (HB 109),
- Prescription contraception for a full year if covered (HB 916)
- Fertility preservation services with cancer treatment and notification to children (HB 1649)
- Biomarker testing (SB 989)

Other Relevant Bills Passed:

- Rx Drug Step Therapy - serious mental illness in children max of one failure (HB 1337)
- Prohibition of clinician administered drugs' limitations based on pharmacy/network (HB 1647)
- Prior auth Rx drugs auto immune diseases/blood disorders max once a year (HB 755)
- Optometrist coverage – increased transparency (HB 1696)
- Health plan directory disclosure – must specify network status for each

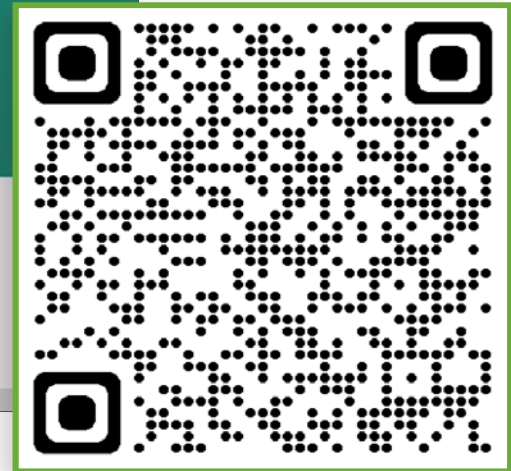
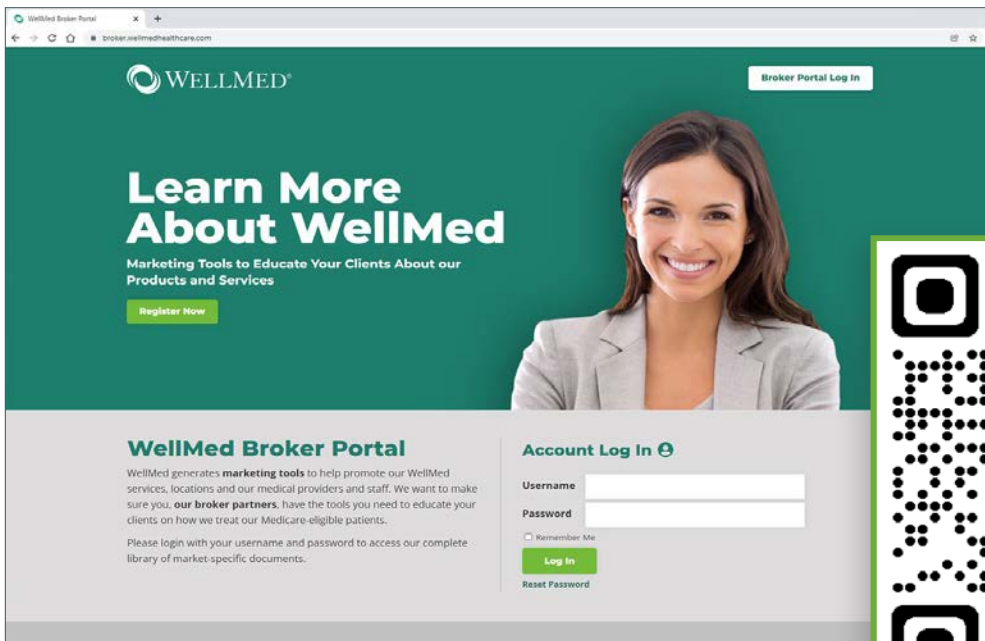
(continued on page 24)



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LEADERSHIP

Get to know new NABIP-TX President Michael Ledgerwood

Welcome our new president,
Michael Ledgerwood!

Please join me in warmly welcoming Michael Ledgerwood as NABIP-TX newest leader. Michael is the owner of Senior Health Plans of Texas, an independent agency that he started in 2016. Michael has grown his salesforce to 12 agents serving throughout Texas.

Previously, Michael worked for Humana in Medicare sales and quickly became one of their top agents and won multiple Presidents Club qualifiers. Michael started off his college career at Texas Tech before graduating Magna Cum Laude from the University of Houston with a degree in Finance.

In addition to running his own company, Michael is an active member of the National Association of Benefits and Insurance Professionals – Houston Chapter.

Get to know Michael!



Q. Tell us about your early life before your working years.

A. My family moved to Houston from Iowa when I was 10 years old. Growing up, I played several sports, including soccer, baseball, basketball, swimming, and golf. Soccer would end up being the sport that I would pursue. From age 10 I played competitive select soccer which gave me the opportunity to travel around the country and overseas. I graduated high school as a 3-year letterman on the soccer team. Outside of soccer, like most teenagers, I enjoyed spending time with friends.

Q. Tell us about your family.

A. Our family has always been a small close family. I currently live in Cypress, TX with my wife, Lindsey, and our two children Bryce, 9, and McKenna, 6. Bryce enjoys baseball and is currently playing on 2 baseball teams. McKenna enjoys softball and will be starting cheerleading this fall. Most of our family is near. My mother and her husband live in the same neighborhood as us, and my mother-in-law is only 10 minutes away. I have an older sister, Jill, who currently lives in Scotland with her husband and their two children.

Q. Tell us about your business career.

A. After high school, I attended Texas Tech University. After a year, I came back home and began my insurance career. While my wife was pregnant with our first child, I made the decision to fulfill a promise I had made to my parents and re-enrolled in our local community college. After 6 years, 2 children, and starting my agency, I am proud to say I graduated Magna Cum Laude with a degree in Finance from The University of Houston in 2019.

I began my career in the insurance industry at 19 years old in 2003. My

first taste of the business was selling individual and family plans over the phone. In 2005 I joined Humana where I began my career in Medicare Sales. While at Humana I was a top sales agent and multiple Presidents Club qualifier. After nearly 12 years with Humana, I decided it was time to start a new chapter in my career.

Currently I am the owner of Senior Health Plans of Texas. An independent agency launched in 2016 dedicated to the Medicare and Senior market. For the first several years the agency was just me, however in 2021 we began to recruit and expand. Based out of Cypress, TX we currently have 12 agents throughout the state including Houston, DFW, and Corpus Christi.

Q. Talk about why you joined NABIP.

A. I may be one of the few people who had a good idea I might be going into the insurance industry. My father was in the insurance business, all my family friends were insurance people, so here I am.

After leaving Texas Tech, I got my insurance license in 2003 and went to

work for a family friend in Conroe, TX. Joining NABIP was not a choice, it was mandatory. As a second generation NABIP member, I was required to join once I “made enough money”, which wasn’t very much, according to my father. This association was always something my father believed in very much. Active in several different local chapters, he always believed he needed to give back to the industry that gave him so much. Today, I feel the same way. The insurance industry has fed, clothed, and housed me my entire life. Today it does the same for my family. Being a member has been one of the greatest business decisions I’ve made. The people I’ve met, friendships I’ve built, and the opportunity it’s provided would not have been possible without NABIP.

Q. Tell us about why you decided to be considered for the NABIP-TX presidency.

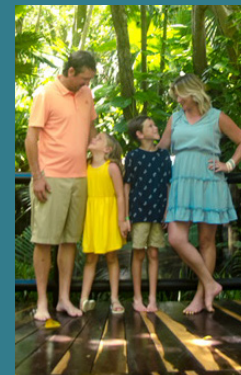
A. After serving on the Houston board and finishing my time, I was asked to join the state board. I spent a year on the board before taking a year off while I was finishing my degree. After

(see Ledgerwood page 10)



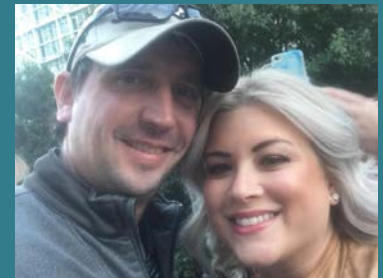
(Ledgerwood)

that year off, I decided to run for Texas Secretary. I believe I have a lot to offer the association. I believe the association can continue to grow and thrive in a different environment. I believe that Texas can be the state others look to for leadership, growth, and ideas. I'm excited for the coming year and know our team of leaders are ready to accomplish great things.



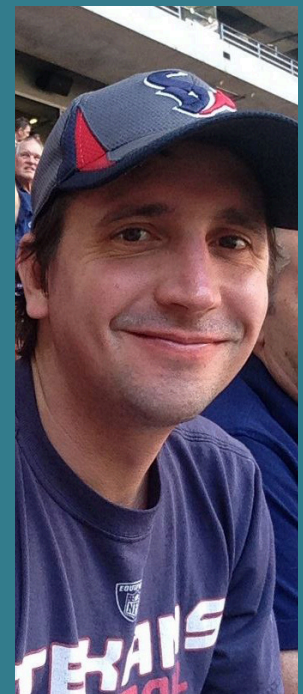
Q. Tell us about your goals for your tenure as president.

A. This coming board year will be exciting. I know we have a wonderful group of people ready to lead Texas to continued success. Our focus will continue to be membership and legislative. Our new membership team will have a big task ahead of them; however, I know they can deliver on both growth and retention of members. Our legislative team is the best in the country. Together we will continue to fight for the policies that put our industry, members, and most importantly, our clients first. I believe we can continue to grow our PAC contributions to a level never achieved before.



It's never too late to start. It's easy to get bogged down today. Between work, family, and personal responsibilities, it can seem like there just isn't enough time. I've felt that way before, but I believe if you have a goal or dream, it's never too late to start.

Outside of work, a lot of our time is spent with the kids. From baseball tournaments, softball games, to school activities and birthday parties. My wife and I also enjoy golf, traveling, being with friends and family, and everything Houston Sports.





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Members**

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Fernando	Almendariz	Almendariz Insurance Services, LLC	TXSANANTONIO
Mackenzie	Anderson	Premier Medicare Solutions	TXAUSTIN
Franklin	Anding	Blackhawk Claim Services	TXDALLAS
Courtney	Babin	Healthcare2U	TXAUSTIN
Monique	Barajas	Barajas Insurance Group, LLC	TXAUSTIN
Tracy	Berwick	Ridge Administrative Service, Inc.	TXDALLAS
Michael	Binyaminov	Sentinel Financial	TXDALLAS
Alex	Blanchard	Agility Insurance Services	TXHOUSTON
Ashley	Blocker	Advantage PHC, Inc	TXDALLAS
Christie	Bonczek	Memorial Hermann Health Plans	TXHOUSTON
Adam	Bowman	US Employee Benefits Broker & Consult	TXSANANTONIO
Michael	Brocato	FCL Dental	TXHOUSTON
Kendrick	Brooks	Colonial Life - The Brooks Agency	TXEAST
Ryan	Butterfield	Keystone Advisors	TXHOUSTON
Teresa	Canales	Agility Insurance Services	TXCOASTLBN
Felipe	Cantu	Curative	TXAUSTIN
Christopher	Carter	BeneLoyal Insurance Agency, LLC	TXHOUSTON
Molly	Chandler	BKCW	TXAUSTIN
Shanda	Clark	Customized Employee Benefit Plans of E	TXEAST
Tyler	Cloud		TXSANANTONIO
Ralph	Coatsworth	Dental Select	TXHOUSTON
David	Crockett	Agility Insurance Services	TXDALLAS
Mark	Cunningham	Agility Insurance Services	TXDALLAS
Robert	Davis		TXAUSTIN
Don	Davis	Davis Insurance/MHBT	TXDALLAS
Tommy	Dorsey	Agility Insurance Services	TXDALLAS
Marcella	Durkin	BenefitMall	TXSANANTONIO
Brenda	Emmons	Careington International Corp	TXFORTWORTH
Caren	Erwin	Texas Medical Plans	TXAUSTIN
Kyle	Estep	Take Command Health	TXDALLAS
Raymond	Estrada	WellMed	TXHOUSTON
Kathryn	Evers	Agilon Health	TXAUSTIN
Emily	Faimoa	FBMC Benefits Management, Inc.	TXDALLAS
Kimberly	Ferrusca	Delta Dental Insurance Company	TXDALLAS
Jeremy	Fife	Stealth Partner Group	TXDALLAS
Lauren	Fischer	The Boon Group	TXAUSTIN
Monet	Garcia	Keystone Advisors	TXHOUSTON
Elisa	Garfias	UnitedHealthcare	TXDALLAS
Chris	Gaston	Agility Insurance Services	TXDALLAS
Geoff	Goff	Insgroup LLC dba K & S Insurance	TXDALLAS
Kimberley	Gray		TXSANANTONIO
Elizabeth	Greenleaf	Holmes Murphy & Associates	TXDALLAS
Cameron	Haegle	Cigna	TXDALLAS
Rachel	Harlass	Higginbotham Ins Agency, Inc.	TXFORTWORTH
Denise	Hart	Insgroup LLC dba K & S Insurance	TXDALLAS
Keri	Harvie	Physician's Mutual	TXDALLAS
KARLA	HEATH	Marketplace Insurance Exchange Group	TXFORTWORTH
Vanessa	Hidell	Tag 2 Benefits Inc.	TXAUSTIN
Glenn	Hillyer	Health In Tech	TXAUSTIN
Jocelyn	Houck	BBSI	TXFORTWORTH
Marlene	Huerto	Agility Insurance Services	TXDALLAS
KRISTEN	HUESKE	Kelsey-Seybold Clinic	TXHOUSTON

NABIP-TX
State Convention
Royal Sonesta
Houston, Texas
April 26-28, 2023

Members of NABIP-TX hosted their annual conference April 24-26, 2023 with, once again, a sold-out exhibit hall and great attendance!

“Hit the Jackpot” was the theme for the convention, held at the Royal Sonesta in Houston. Several state chapters took home awards, with the highest honor of the night, the Hollis Roberson Award, going to Austin’s Jessica Watts.

Houston’s Matt Scott emceed the event along with outgoing president Krista Palmer and incoming president Michael Ledgerwood.

Executive directors Lisa Strug, Tara Glassmith and Tonya Booth prepared the hotel and exhibit hall in keeping with the “jackpot” theme, and the event ran like clockwork.

During the first event of the conference, the Legislative Luncheon, NABIP-TX lobbyist Shannon Meroney informed everyone of the events taking place at the Statehouse in Austin. Then, the convention officially was under way, with the General Session, membership meeting, and installation of 2023-’24 officers by our NABIP national president, Texas’ own Kelley Fristoe.

Shannon Meroney followed with a one-hour CE on Hot Topics in Health Insurance Law & Legislative Session 2023, followed by Eric Scher of Warner Pacific’s panel discussion, The Future of Primary Care and Technology in Health-

care. Panelists were from Conviva East and Take Command.

Opening-day keynote speaker and U.S. Olympic gymnast and ninja warrior Jonathan Horton spoke on what it takes to plan and fulfill your dreams. Hard work and determination were the keys to his success.

Later in the day, it was time for happy hour with all the exhibitors. Then everyone headed to the Vanguard Casino Night, where members had the opportunity to win chips that could be traded in for prizes.

CE breakouts opened Tuesday’s program, with Leveraging Technology to Boost Voluntary Benefits, Medicaid and CHIP Continuously Unwinding, and HSA Today: How People Are Actually Using Their HSAs making up the first session.

PHE Ending Remote Staff Compliance Issues, Medicare Trends, and Advancing Your Insurance Calling with NAHU(NABIP) were the topics of the second session. The True Cost of Compliance Issues: Recruiting, Retention & Revenue Loss with Social Determinants of Health in Medicare and Maximizing Health Insurance Date for Small Group closed out the CE events.

The last General Session started with a discussion panel hosted by Phillip Hamm featuring speakers from Avenir and VSP, who discussed Health Just Isn’t Enough – Retention Strategies with Current Ancillary Trends. That was followed by NABIP Washington Update from NABIP CEO Janet Trautwein.

Janet, who is set to retire at the end of 2023, informed the crowd that this was her last speaking event for the year and said she was grateful that it was taking place in her home state.

As is typical of every state convention, this year’s event wound down with speculation over who would be named the Hollis Roberson Award winner. Read about the recipient in the fall issue of NABIP-TX Magazine!

Next year’s convention is set for April 15-17, 2024, at the Westin in Irving, Texas.





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Hi, I'm Sheridan Freeman,
your local sales executive.



Let's Connect!

Awards

**NABIP-TX
State Convention
Royal Sonesta
Houston, Texas
April 26-28, 2023**

By Ron Byrd

Each year, NABIP-TX members work hard to positively impact our members and assist those who look to them for guidance. On Awards Night at the state convention, we honor them for their hard work – and recognize the “best of the best!”

The awards committee and chairperson Cherrie Bradberry put their noses to the grindstone throughout the year to track each chapter’s accomplishments to determine if that chapter will be recognized with an award.

At this year’s conference, those receiving awards for their board or committee chair started the night with their chapter presidents called to the front of the room to receive an appreciation gift. Past presidents – now with the title of “trustee” – were then all recognized before the individual awards were announced.

The three biggest individual personal awards – Carolyn Goodwin Volunteer

of the Year, Tom Schilling Outstanding Texan of the Year, and the top award, Hollis Roberson Award – all went to Austin’s Jessica Watts! Jessica’s clean sweep of the top three individual awards was a first for the association.

Dallas and Fort Worth picked up the chapter website award in a tie, and Austin claimed the presidential citation award.

Dallas also won the outstanding newsletter award, and South Texas received the presidential citation award for their newsletter.

Austin came in back-to-back on the Ouida Peterson Professional Development Award and Chapter Public Service award, with Dallas getting the presidential citation for their public service.

Small - and large- group membership growth awards went to South Texas and Dallas, and East Texas and





Fort Worth picked up the small and large membership retention award.

In the PAC-award category, Dallas won highest contribution, Texoma won highest percentage, and Roland Barrera won the top NABIP-TX PAC contributor state award.

There was no winner in the small chapter of the year award; however, Fort Worth won the medium and Austin won the large chapter of the year. Houston won the presidential citation for large chapter.

Dallas was the big winner for the night with five chapter awards, followed by Austin with four chapter awards and Fort Worth with three.

A few submissions were filed for nationals, which will be held in New Orleans this summer.





In many countries, unemployment insurance programs provide temporary income replacement to individuals who lose their jobs through no fault of their own. Eligible employees receive a percentage of their previous incomes for a specified period, allowing them to meet their basic needs while seeking new employment.

Employer-sponsored health insurance plans or government-provided healthcare systems can help protect employees from high medical costs. Adequate health coverage ensures that employees can access necessary medical care without incurring significant financial burdens. However, employers with fewer than 50 employees are eligible for insurance through the Affordable Care Act (Obamacare).

Employer-sponsored retirement plans, such as 401(k) plans in the United States, allow employees to save a portion of their incomes for retirement on a tax-advantaged basis. These plans often include employer matching contributions, helping employees build nest eggs.

Employee benefits such as disability insurance provide income replacement to employees who are unable to work due to a disability or illness. They help replace a portion of the employee's income during their recovery period, ensuring they can meet their financial obligations.

Another helpful option is to offer paid time off policies and sick-leave allowances. These allow employees to take time off work for personal or health-related reasons without sacrificing income. Such benefits offer a safety net for unforeseen situations.

Flexible Spending Accounts (FSAs) are great tax-saving options, allowing employees to set aside pre-tax dollars from their salaries to cover eligible medical expenses or dependent-care costs. These accounts provide financial relief by decreasing employees' taxable income and helping them save money on qualified expenses.

Employee Assistance Programs (EAPs) include counseling and referral services for employees facing personal or work-related challenges. These programs provide employees with professional support that could be affecting their mental health, such as stress resulting from illness, financial difficulties, or legal matters.

Education and Training Programs: Employers can offer education and training opportunities to enhance employees' skills and marketability. By investing in their employees' professional development, organizations contribute to their long-term employability and financial security.

It's important to note that the availability and extent of these safety nets may vary depending on the country, local regulations, and the specific policies implemented by employers. Employees should familiarize themselves with their rights and benefits under their employment contracts and relevant labor laws to understand the financial safety nets available to them.

Vanguard Casino Night

NABIP-TX - State Convention



**NABIP-TX
Newest
Members**

WELCOME

Jarret	Hughes	Flexible Benefits	TXHOUSTON
Sasha	Hunt	Hibbs Hallmark & Company	TXEAST
Carrie	Hyde	BenefitMall	TXFORTWORTH
Madelyn	Jordan	Blackhawk Claims Services	TXDALLAS
Ashley	Kamensky	Allstate Benefits	TXHOUSTON
Mark	Keck	Blackhawk Claims Services	TXDALLAS
Matthew	Kelley		TXDALLAS
Roz	Kersh	BenefitMall	TXDALLAS
Justin	Kessel	Kessel Group Insurance Solutions	TXAUSTIN
Gary	Klein	MASA Medical Transport Solutions	TXDALLAS
Cindy	Klein	HealthFirst	TXEAST
Tessa	Larson	Sun Life	TXDALLAS
Christina	Latham	Allstate Benefits	TXHOUSTON
Natalie	Lee	Keystone Advisors	TXHOUSTON
Jared	Leshin	Hypersuade	TXDALLAS
Lisa	Lewis	Holmes Murphy & Associates	TXDALLAS
Megan	Lightcap	Ameritas	TXSANANTONIO
WENG-YUAN W	LIN		TXHOUSTON
JoAnne	Lindeman	BenefitMall	TXSANANGELO
Jessica	Lopez	Agility Insurance Services	TXHOUSTON
Luz	Lopez-Guerrero	WellMed Medical Management	TXAUSTIN
Connor	Love	CXC Solutions	TXDALLAS
Jessica	Lovett	Holmes Murphy & Associates	TXDALLAS
Cynthia	Maes	Morales & Maes Financial Services, Inc.	TXSANANGELO
Kathryn	Marcotte	Community Eye Care	TXHOUSTON
Brittany	Marsh	Cornerstone Preferred Resources	TXHOUSTON
Jon	Martin	Paycor	TXSANANTONIO
Tonnette	Martin	UnitedHealthcare	TXHOUSTON
Rachel	Martinez	EMG Brokerage	TXHOUSTON
Jason	Marvin	Careington International	TXHOUSTON
Steve	McLaughlin	Agility Insurance Services	TXDALLAS
Eric	McShannon	McShannon Insurance Plus	TXDALLAS
Bridget	Mohrmann	Stealth Partner Group	TXDALLAS
Lucinda	Mora	Davidson Camp Insurance Services	TXSANANTONIO
Jeremiah	Nasiatka	UnitedHealthcare	TXSANANTONIO
Veronica	Neal	Keystone Advisors	TXHOUSTON
Brian	Neal	Keystone Advisors	TXHOUSTON
Deborah	Nelson	BenefitMall	TXSANANTONIO
Michael	Oddo	Memorial Hermann Health Plan	TXHOUSTON
Harlon	Pickett	H Pickett Insurance Agency, LLC	TXSANANTONIO
Kellie	Pickett	H Pickett Insurance Agency, LLC	TXSANANTONIO
Garren	Pickett	H Pickett Insurance Agency, LLC	TXSANANTONIO
JAMES	PICKETT		TXLONESTAR
Belia	Reyes	BLC	TXTEXOMA
Brandy	Reyes	Higginbotham Ins Agency, Inc.	TXFORTWORTH
Stephanie	Reyes	Roland Barrera Insurance	TXCOASTLND
Michael	Rodriguez	Keystone Advisors	TXHOUSTON
Robert	Saenz	WellMed	TXSANANTONIO
Jason	Sandler	Sandler Insurance Group, LLC	TXDALLAS
Henry	Santos	Stealth Partner Group	TXHOUSTON
Sukie	Sapien	BenefitMall	TXDALLAS
Latoya	Savala		TXDALLAS
Curt	Schaefer	Associated Bank	TXHOUSTON
Stephanie	Schmidt	Higginbotham Ins Agency, Inc.	TXFORTWORTH

CHAPTER BRAGGIN



NABIP-SOTX

Hector Gracia- President

I'm reflecting on my term as president of NABIP-SOTX (SOTX), and it's been an incredible journey. I cherish everything we accomplished together and valuable lessons I've learned along the way.

Together with the board of directors and our dedicated members, we developed a strategic plan that outlined our vision, goals, and key initiatives. This plan served as a roadmap, guiding our actions and ensuring that we stayed focused on our objectives.

Our Day of Education last May was a huge success with our guest speakers, five hours of CE credit, and, most importantly, the addition of nine new SOTX members.

We are now working on our main event for SOTX, our Summit. Each year, we host our Medicare, Employee Benefits and Ethics summit on South Padre Island, where our guests and members can receive five-continuing education credits (CE's) and enjoy a sunset cruise around the island, dance the night away with a local SPI band, and wrap up the night with fireworks.

This year, we're adding another event to the program for the day after the summit; everyone who wishes to will be able to try their hand at deep-sea fishing. We can't wait!

Please join us September 14-17 at SPI, and take home memories of a lifetime.

As my term as president for SOTX ends in July, please know that serving as president has been a transformative experience for me personally. It has provided me with invaluable opportunities to develop leadership skills, expand my professional network, and gain a deeper understanding of the industry. I have learned the importance of active listening, effective communication, and the power of empathy in building strong relationships. The lessons I have learned will undoubtedly shape my future endeavors and contribute to my growth as an individual.

thank you

**NABIP-TX
Newest
Members**

WELCOME

Seren	Serrano	Curative	TXAUSTIN
Patrick	Sherlock	J. S. Edwards & Sherlock Insurance Agen	TXHOUSTON
Chantil	Skinner		TXHOUSTON
Denaze	Springer	RLS Insurance Services, INC	TXDALLAS
Dalton	Stewart	BenefitMall	TXAUSTIN
Calvin	Sulak	INS Marketing Systems, Inc.	TXDALLAS
Michelle	Teague		TXLONESTAR
Lary	Thexton	Trusted Insurance Solutions	TXFORTWORTH
Lorraine	Tune	BenefitMall	TXFORTWORTH
Letti	Valero	RHSB	TXDALLAS
Sunil	Vasisht	Medprime Direct	TXHOUSTON
Aubrey	Videtich		TXFORTWORTH
Karl	Von Schwatz	North Texas Benefits Group	TXDALLAS
Amanda	Walker	Texas Insurance Resource	TXDALLAS
Kim	Waters	Bold Benefits	TXDALLAS
Terra	Williams	Curative	TXAUSTIN
Christal	Wilson	Smart Choice Benefits	TXHOUSTON
Sterling	Worrall	Blackhawk Claims Services	TXDALLAS
Erasm	Yarrito	5 Starr Financial Services LLC	TXSOUTH

When you catch a glimpse of your potential, that's when passion is born. - Zig Ziglar

MERONEY MEMO / SPRING 2023

(continued from page 6)

hospital-based provider (HB 1902 & SB 1003)

- Increased network adequacy standards, required monitoring and action when inadequate & new definition of emergency care (HB 3359 & SB 1140)
- Increased availability of data housed with APCD (HB 3414)
- Increased electronic verification of benefits by hospital 24-7 (HB 4500)
- Real time disclosure of Rx drug pricing, coverage, cost sharing info (SB 622)
- Coordination of eye care and vision benefits with double coverage (SB 861)
- Uniform coordination of benefits questionnaire for all health plans (SB 1051)
- Banning surprise billing by municipalities (EMT) (SB 2476)

BILLS THAT FAILED:

HB 1692 - Prohibiting facility fee charges for ER facilities not attached to a hospital

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

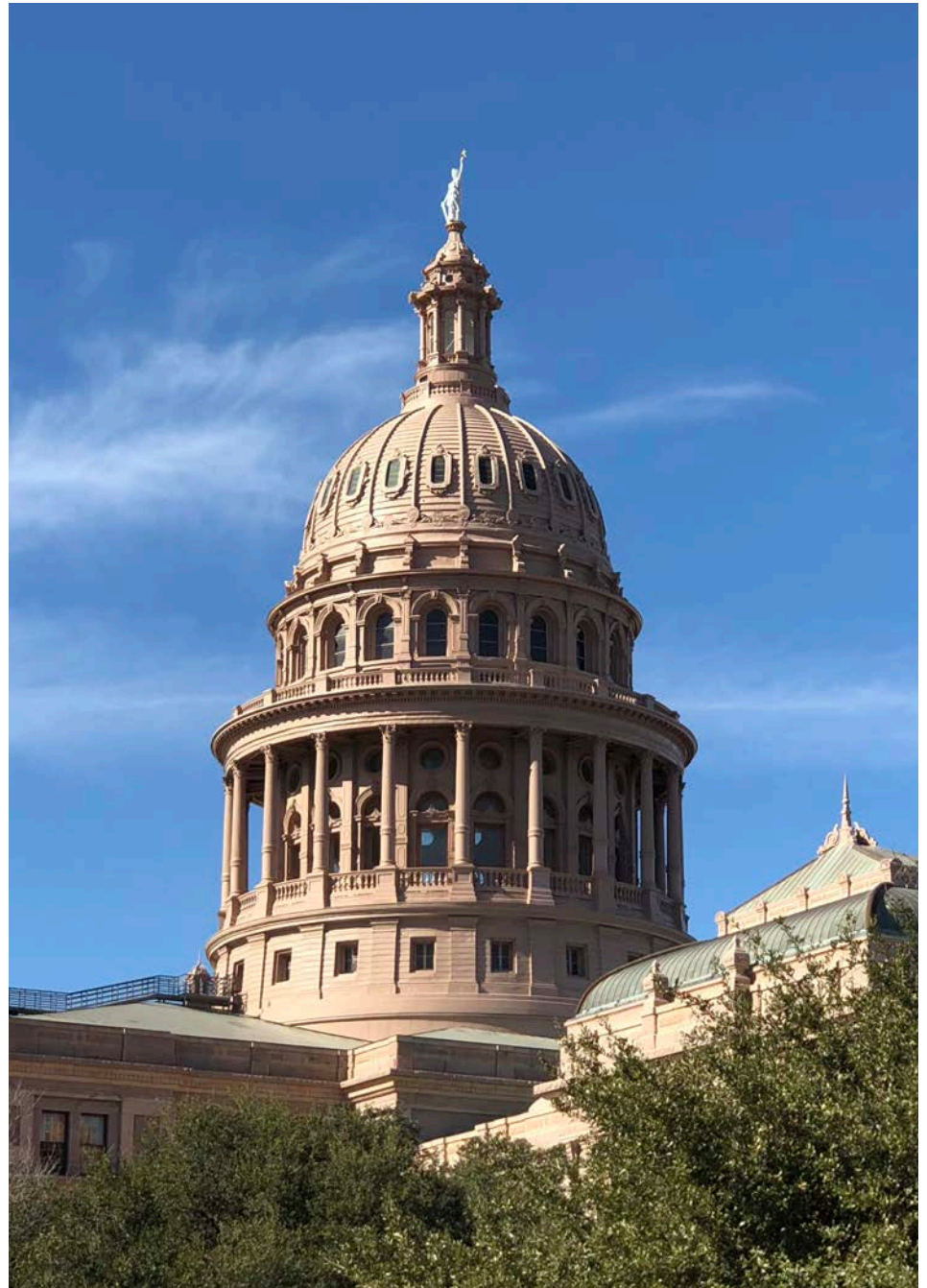
SB 451 - Creating a new disclosure template for any non-comprehensive policies

HB 5280 by Rep. Bucy would have enabled the operation of regional health care programs, such as TexHealth, into counties without the approval of that county's commissioners court. The bill failed to pass after it was taken hostage by House members who were retaliating against the bill author on an unrelated bill.

Finally, HB 700 by Rep. Oliverson would have authorized a Texas state-based health insurance exchange, and created a state-administered small business subsidy program (championed by NABIP-TX) with the savings from what Texas pays the U.S. government to access the federal exchange. The bill had a robust hearing in the House Select Committee on Health Care Reform in

late March, but did not get any traction and died in committee.

During the interim, NABIP-TX will continue to pursue the idea of an employer subsidy program to help businesses who want to provide coverage to lower-income employees who may not be able to afford the premiums.



National Association of Benefits and Insurance Professionals

South Texas Chapter



Medicare & Employee
Benefits Summit
South Padre Island
September 14/15, 2023

2023 summit
Some Beach - Somewhere - SPI



5 - Hours CE Credit
Sunset Bay Cruise
Fishing Event
Meet Top Carriers

Attendees Guide Book

www.nabipsotx.org

MEDICARE 101

MEDICARE		HEALTH INSURANCE	
NAME OF BENEFICIARY JOHN DOE			
MEDICARE CLAIM NUMBER 123-45-6789-A		SEX MALE	
IS ENTITLED TO HOSPITAL MEDICAL		EFFECTIVE DATE 01-01-2018	
		(PART A)	
		(PART B)	
		01-01-2018	
SIGN HERE <i>John Doe</i>			

Thinking about getting into Medicare Sales, here's is a place to start on what you need to know.



Open enrollment begins:
October 15 - December 7

Annual enrollment period begins:
January 1 - March 31

Medicare is a federal health insurance program in the United States that primarily provides coverage to individuals who are 65 years of age or older. It was established in 1965 and is administered by the Centers for Medicare & Medicaid Services (CMS), a division of the U.S. Department of Health and Human Services.

Here are some key points to understand about Medicare:

Eligibility: Medicare is generally available to people who are 65 or older, but it also covers certain younger individuals with disabilities and those with end-stage renal disease (permanent kidney failure requiring dialysis or a transplant).

Coverage: Medicare is divided into several parts, each covering specific services:

- **Part A (Hospital Insurance):** Covers inpatient hospital stays, skilled nursing facility care, hospice care, and some home health services.
- **Part B (Medical Insurance):** Covers doctor visits, outpatient care, preventive services, and medical supplies. Part B requires paying a monthly premium.
- **Part C (Medicare Advantage):** Private insurance plans approved by Medicare that combine Part A and Part B coverage. They often include additional benefits like prescription drugs, dental, and vision care.
- **Part D (Prescription Drug Coverage):** Optional prescription drug plans offered by private insurance companies to help cover the cost of

prescription medications. Part D plans also require a monthly premium.

Costs: Medicare has various costs associated with it, including premiums, deductibles, coinsurance, and copayments. The specific amounts can vary depending on the coverage you choose.

Enrollment: Initial enrollment in Medicare generally occurs around your 65th birthday, but there are specific enrollment periods and deadlines to be aware of. Missing these deadlines may result in penalties or delays in coverage.

Supplemental Coverage: Some people choose to purchase Medicare supplemental insurance, also known as Medigap, to help cover costs that original Medicare doesn't pay for, such as deductibles, copayments, and coinsurance.

Medicare and Medicaid: Medicare is different from Medicaid, which is a joint federal and state program that provides health coverage to low-income individuals and families. Some people may be eligible for both Medicare and Medicaid, and in those cases, Medicaid can help cover Medicare costs.

It's important to note that the information provided here is a general overview of Medicare. The program can be complex, and there may be additional rules and details that apply in specific situations. If you're approaching Medicare eligibility or have specific questions, it's recommended to contact the official Medicare resources or speak with a qualified insurance professional for personalized guidance.

MEDICARE / MEDICAID

Medicare and Medicaid are both government programs in the United States that provide healthcare coverage, but they have different eligibility criteria and serve different populations:

Medicare:

Coverage for seniors: Medicare primarily provides health insurance coverage to individuals aged 65 and older.

Some disability coverage: It also covers certain individuals under 65 who have specific disabilities or end-stage renal disease (ESRD).

Federal program: Medicare is a federal program funded through payroll taxes, premiums, and general government revenue.

Standardized coverage: Medicare has standardized coverage across the country, and beneficiaries can choose from various plans.

Medicaid:

Coverage for low-income individuals: Medicaid is a joint federal and state program that provides healthcare coverage to low-income individuals and families.

State-administered: Medicaid is administered by states within federal guidelines, and eligibility criteria and benefits can vary by state.

Funded jointly: The program is funded jointly by federal and state governments, with states having flexibility in program design within federal guidelines.

Covers a broader range of services: Medicaid provides comprehensive healthcare coverage, including doctor visits, hospital care, long-term care, prescription drugs, and more.

Eligibility based on income: Eligibility for Medicaid is primarily based on income and other factors, such as family size, disability status, and age.

In summary, Medicare is a federal program that provides healthcare coverage primarily for seniors and certain individuals with disabilities, while Medicaid is a joint federal and state program that provides coverage for low-income individuals and families. The eligibility criteria, administration, and coverage of the two programs differ significantly.



AHIP

Medicare +
Fraud, Waste, and Abuse

YOU MUST BE CERTIFIED

AHIP (America's Health Insurance Plans) certification is a training and certification program offered by AHIP, a national trade association representing the health insurance industry in the United States. AHIP certification is designed to provide comprehensive education and training to professionals working in the health insurance field, including insurance agents, brokers, and healthcare professionals.

The AHIP certification program covers a wide range of topics related to health insurance, including:

Medicare: It provides detailed information about the different parts of Medicare, eligibility criteria, coverage options, and rules and regulations.

Medicaid: It covers the basics of Medicaid, including eligibility requirements, benefits, and program guidelines.

Health insurance fundamentals: It includes the fundamentals of health insurance, such as types of health insurance plans, terminology, and key concepts.

Healthcare reform: It provides an overview of the Affordable Care Act (ACA) and its impact on health insurance and the healthcare industry.

Compliance and ethics: It covers compliance with laws and regulations governing health insurance, as well as ethical considerations in the industry.

AHIP certification programs are often required or preferred by health insurance companies and organizations when hiring or contracting with agents or brokers. Achieving AHIP certification demonstrates a comprehensive understanding of health insurance principles, policies, and regulations, and it can enhance professional credibility and competence in the industry.

It's worth noting that AHIP offers different certification programs and modules based on specific areas of focus, such as Medicare Advantage, Part D Prescription Drug Plans, Long-Term Care, and more. These programs provide in-depth knowledge and expertise in specific areas of health insurance.



Ken Martin Scholarship

Scholarship Application Academic Year 2023-2024

Your application and supporting Guideline documentation must be received by the TAHU Honorees Corporation no later than June 30, 2023. All applicants will be notified of the results by July 31, 2023.

Selection will be made without regard to the applicant's race, color, ethnic origin, religious belief, sex, marital status or physical handicap, in accordance with Title IX of the Education Amendments, and with section 504 of the Rehabilitation Act of 1973.

The Award will be \$1000 per academic year.

Applicant's Name: _____

Email: _____

Permanent Address: _____

City: _____ State: _____ Zip: _____

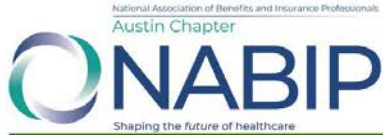
Area Code & Phone (_____) _____

High School: _____

College Choice: _____

I certify that this information and addenda are true, complete and accurate. I authorize release of information to confirm and/or verify this application. I further authorize release of my name in connection with announcements of scholarship awards in the event that I am selected to be a TAHU Honorees Scholar.

Applicant's Signature: _____



Austin NABIP presents...

2023 NABIP GOLF TOURNAMENT

to benefit the SIMS Foundation



MONDAY, SEPT 25 - BALCONES COUNTRY CLUB

8600 Balcones Club Drive Austin, TX 78750

BE A SPONSOR. BRING A TEAM. GOLF, PRIZES, FOOD & FUN!

4 Man Scramble  9 AM Shotgun Start



Registration and Sponsorship Info: austinahu.org

For Additional Questions: Contact tony@goavila.com





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, 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	Ripsey, 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			

A photograph of two women embracing warmly at a social event. The woman on the left is wearing a purple dress with lace detailing on the shoulders and is smiling broadly. The woman on the right has long red hair and is wearing a dark blue, sleeveless dress with sheer, sequined sleeves. In the background, a man in a dark suit and glasses is partially visible on the left, and a large screen displays abstract green and red patterns. The overall atmosphere is celebratory and intimate.

Oh WATT_s a Night!

*Coming in the Fall Issue of the
NABIP-TX Magazine*