

Winter 2024

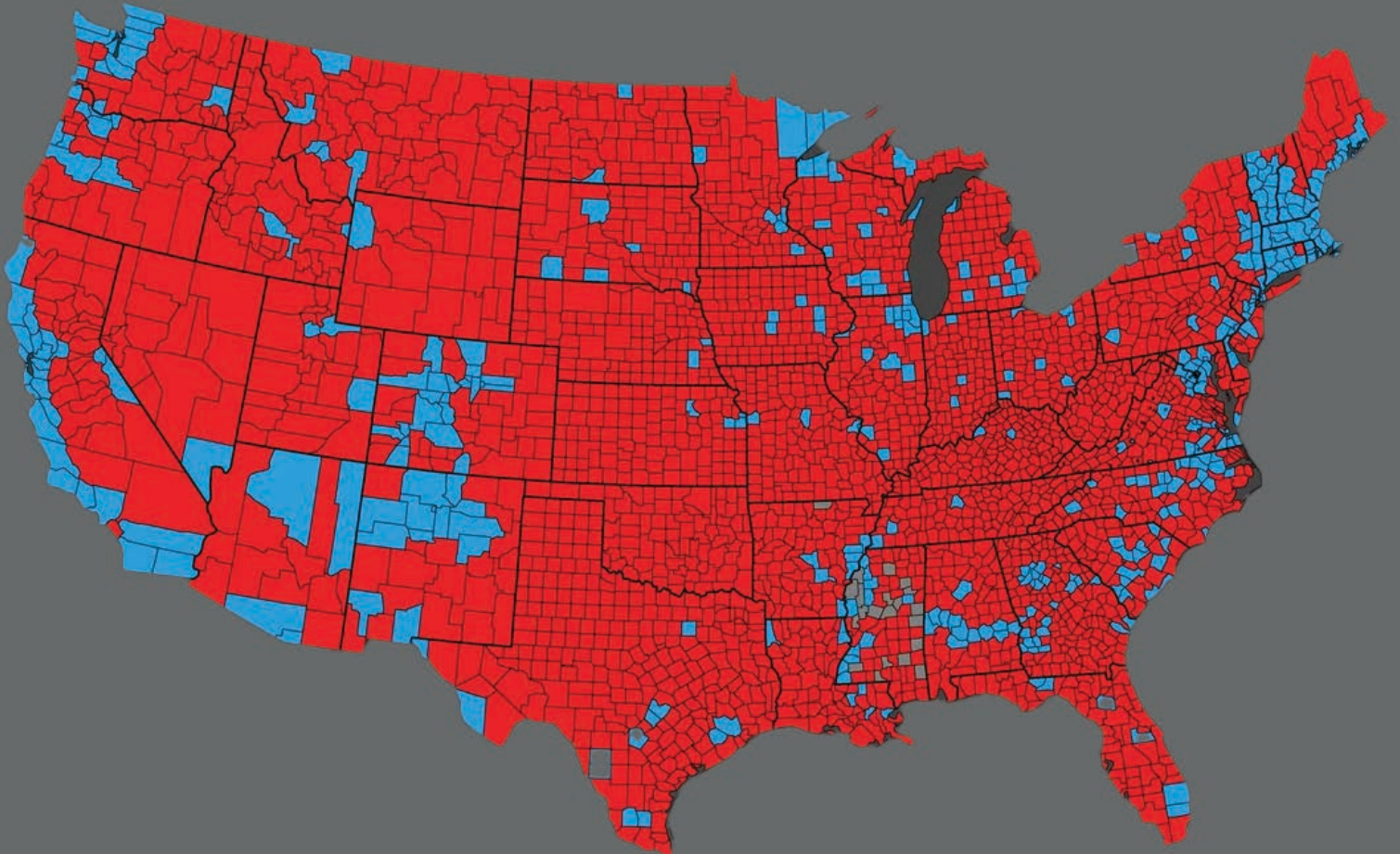


National Association of Benefits and Insurance Professionals

**NABIP-Texas**

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

# Buckle Up, Here We Go!



# Inside This Issue

## FEATURES

08 NABIPPAC / NABIPTXPAC

10 **Legislators Letter To  
The Department Of Justice  
on PBMs**

14 **Advocates Look To  
States To Pick Up  
Medical Debt Fight**

16 **TDI Insurance  
Commissioner  
Cassie Brown**

## DEPARTMENTS

05 **Presidents Message**

06 **Meroney Public Affairs**

13 **Chapter Bragging**

17 **New Members**

21 **NABIP TX PAC**

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10

14

16

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**RON BYRD**

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**The Red, Rio Grande Valley  
By Ron Byrd**

After relocating from Dallas to the Rio Grande Valley (RGV), I knew I was entering a predominantly Hispanic community that has historically leaned blue in past election cycles, as reflected in prior county voting maps.

While the national median income hovers around \$80,000, the RGV lags behind at approximately \$47,000—significantly lower than both Texas and the broader U.S. averages.

The RGV has been a Democratic stronghold since Texas joined the Union in 1836, but shifts began to occur around the 2016 election cycle due to mounting border issues. The region has been deeply affected by illegal border crossings, and the associated crime has weighed heavily on the minds of many South Texans.

Never in my life did I imagine that after a presidential election, I would see RGV counties turn red. This was a shocking and significant shift, one that made a bold statement from the local communities.

Trump won Cameron County a traditionally Democratic stronghold - by nearly 19,000 votes. Other border counties that Trump won in South Texas included:

- Val Verde County, 9,130 votes to 5,244 for Harris
- Zapata County, 2,965 votes to 1,874 for Harris
- Starr County, 9,443 votes to 6,845 for Harris
- Webb County, 33,374 votes to 31,934 for Harris
- Maverick County, 9,282 votes to 6,368 Harris
- Hidalgo County, 110,760 votes to 104,517 Harris

While candidates from both parties have won races in the RGV, the Valley made it clear it was ready for change when it came to the Presidential election, mostly due to border security.

With January 20, 2025, fast approaching, it's going to be a wild ride as we witness the future unfold.

Buckle up, buttercup... here we go!



Stacy Cochran  
90 Degree Benefits  
SVP Chief Service Officer

As we approach the end of 2024, I wanted to take a moment to reflect on the exciting progress we've made as an association, and to share some of the key initiatives we are preparing for in 2025. We have had an incredibly busy and productive year, and I couldn't be more proud of the work we're doing together to grow, support one another, and make a lasting impact on our industry.

One of the most exciting events we are planning for the upcoming year is our Day at the Capitol. This important advocacy event will bring us together to engage with legislators, share our perspectives on key issues, and make sure our voices are heard in Austin.

We are also in full swing getting ready for Cap Con, NABIP's premier event that brings together insurance professionals from across the United States networking with our elected officials in Washington D.C.

Looking ahead, we are thrilled about our 2025 State Convention, which will be held in Galveston, Texas. This event promises to be an incredible opportunity to connect, learn, and relax in one of Texas' most beautiful locations. We're already working on an exciting agenda and will be sharing more details soon, but I can tell you now that it's going to be an event you won't want to miss.

Our association is growing in ways that inspire and energize all of us. As we continue to *learn, live, and laugh* along the way, it's clear that our shared commitment to excellence and community is what sets NABIP-TX apart. I am grateful for each of you, and for your dedication to making this organization the best it can be.

As we enter this season of giving, I want to wish each of you a Merry Christmas and a Happy New Year. May this holiday season bring you joy, peace, and time to recharge with loved ones. I look forward to what we will accomplish together in 2025, and I am excited for the opportunities and successes that lie ahead.

Here's to a great year ahead!





## Meroney Public Affairs

In a dramatic turn of events on Saturday evening, state Rep. Dustin Burrows (R-Lubbock) claimed that he had the necessary votes to become the next Speaker of the Texas House of Representatives. “The Speaker’s race is over,” he said in a news conference that lasted less than two minutes. “I have secured enough to be Speaker of the House for the next session.”

Rep. Burrows then released a list of 76 supporters — 38 Republicans and 38 Democrats. However, at least three members say they should not be on the list, contrary to Burrows’ claim to have the needed votes.

Burrows’ announcement came just minutes after Rep. David Cook (R-Mansfield), Burrows’ main rival for the Speaker’s gavel, had been declared the “endorsed” candidate by the House GOP Caucus by a vote of 48-14, after a contingent of Burrows’ supporters dramatically left the meeting after the two rivals had stalemated in the first two rounds.

All 88 Republican caucus members are supposedly tied by the group’s rules to vote for the endorsed candidate, which would help Cook surpass the 76-vote threshold at the beginning of the legislative session in January to be elected Speaker. But Burrows made his announcement surrounded by fellow Republican supporters indicating that those lawmakers were willing to go against the caucus rules to back Burrows.

After the caucus meeting, Cook thanked the 62 mem-



### Mike & Shannon Meroney

bers who remained “committed to the process” and stayed until the caucus chose a candidate. Additionally, he committed to unifying the caucus by working with those who walked. “This is still a race,” Cook told reporters. “That was something obviously we were hoping for today. We were hopeful that the 88 Republicans in the Texas House Republican Caucus would come together and make a decision, to a unified decision, that unifies all Texas House Republicans so that the Texas House can move forward. So, no, it’s not over.”

Later, asked by the Tribune for his plan if Burrows puts out a list of 76 supporters, Cook said he would continue working with members to earn the majority.

After Burrows published his list, Cook published a list of 56 Republican supporters. The two lists contained several duplicated names.

Don McLaughlin (R-Uvalde) said that he did not give per-

mission to be on Burrows’ list and remained committed to Cook. Another newly elected lawmaker on both lists, Rep. Paul Dyson (R-Bryan), said in a statement that he would support Cook for speaker.

A GOP lawmaker familiar with the matter said they were aware of at least two other Republican members who were asking for their names to be removed from Burrows’ list. Then later in the evening, Democratic Rep. Josey Garcia (D-San Antonio), whom Burrows had included on his list, said she had not endorsed him.

After the GOP caucus meeting, Cook said that the race was not over and that he wanted to work with the 26 Republican caucus members who left to win over their support. Cook also said he was willing to talk to Democrats to earn their support. The dueling claims of victory are a sign that the intra-party Republican war could continue into the next legislative session. On

Saturday night, the Texas GOP put out a statement urging House Republicans to unite behind Cook and calling on other speaker candidates to drop out of the race.

The Speaker is elected by winning a simple majority — 76 of the chamber's 150 members. But given Saturday's contentious proceedings, Burrows' supporters appear dug in to defy the caucus' rules. That group must now rely on building a coalition with Democrats to put their own candidate in the speaker's seat. Such a move would meet stark opposition from GOP activists who pressured the incumbent speaker, Dade Phelan, into leaving the race by emphasizing his bipartisan work with Democrats. Cook's supporters, who come from the party's rightmost flank and call themselves "reformers," say any new speaker candidate must commit to ending the appointment of Democratic chairs, among other conservative priorities.

Burrows launched an eleventh-hour bid for the speaker's gavel late Thursday night after Phelan, a Beaumont Republican who is a Burrows ally, told lawmakers he would withdraw from the race. Phelan had been maligned by critics for overseeing the impeachment of Attorney General Ken Paxton, a conservative darling, and for not doing enough to ensure the passage of Gov. Greg Abbott's priority school voucher legislation.

Before the GOP caucus meeting, grassroots activists waited outside the Capitol room where the meeting was happening and waved posters that said "Reform!" and donned shirts that said "Ban Dem Chairs" and "Parents Matter." They cheered as lawmakers who had committed to supporting Cook entered the room and yelled, "We're



counting on you!" Saturday's vote was conducted by secure secret ballot, according to caucus rules.

Neither candidate reached the required two-thirds threshold of support to win the endorsement in the first two rounds of voting. The threshold dropped to three-fifths in the third round, per caucus rules.

Burrows' camp then requested a break to discuss their strategy before the third round. They said they were denied and abruptly left the meeting, throwing the proceedings into a scramble. However, Cook's side said Burrows' group left before the caucus had finished deciding whether to pause the action. The caucus took a break until 3:45 p.m. Saturday before conducting the third round. When the remaining members reconvened, they voted to endorse Cook and then held a celebratory news conference.

Meanwhile, House Democrats had also been meeting throughout the day trying to line up support for Burrows, who had made overtures to them. But the House Democratic Caucus could not get full agreement on backing Burrows. Instead, it released a statement saying its members were free to vote for anyone for Speaker — except

for Rep. Cook. Gene Wu, the Houston Democrat who this week was elected chair of the caucus, posted on social media that Burrows had not agreed to appoint Democrats as committee chairs.

At least three Texas House Democrats now report that Rep. Cook has, for weeks if not months, been reaching out for advice and support as he figures out his path to holding the gavel in the 2025 session. One of those Democrats — Rep. Richard Peña Raymond (D-Laredo) — said Cook has been asking for his help for quite some time in his bid for Speaker, certainly before the Texas House GOP Caucus voted on Saturday.

Just this morning, Donald Trump, Jr. posted the following on X (formerly Twitter): "It's unbelievable what is happening in Texas right now. There is a group of so-called Republicans cutting a deal with liberal Democrats to elect a Speaker instead of uniting behind the Republican nominee, @DavidCookTexas! Unbelievable! Republicans have a mandate!" Recall that President-elect Donald Trump endorsed the primary opponent to incumbent House Speaker Dade Phelan in January, as the urging of Lt. Gov. Dan Patrick who has been working overtime to defeat Phelan.

So, what's the current status? Burrows and Cook continue to court both Republicans and Democrats, trying to cobble together 76 votes in the lead-up to the Speaker vote on the first day of the 2025 Legislative Session on Tuesday, January 14th. And outside groups like the Texas Republican Party are threatening Republicans with primary challenges who do not vote for Cook. Meanwhile, Burrows is having a fundraiser in Houston on Thursday with the invitation branding him as the "Speaker-elect".

# NABIPPAC / NABIPTXPAC

One of the greatest benefits of being a NABIP member is that we have a collective group of people that are working toward providing affordable, accessible, and quality healthcare to our clients. NABIP is incredibly involved both on a National and a State level in educating and advocating for our clients and industry. Since the insurance and healthcare industry is highly regulated on both a National and State level it is imperative that we have a voice in legislation and regulations that affect our clients and industry.

One way that NABIP participates in legislation is through discussions with legislators by our lobbyist and members that will affect legislation. We do this through the Key Contact program which pairs up our members with their legislators so that we can educate and be a



*Rita E. Roff, CRPS  
Director of Benefits & Life  
TexCap Insurance*

resource when bills and regulations are being put forth. Your legislator cannot be an expert on all areas that they are making decisions on. Having a relationship and Key contact is a benefit for us and our legislators to help your representatives make informed decisions in DC and Austin that affect your clients. If you are not participating in that program, please let me know and we can help you get involved.

The other way that we build relationships with legislators is through the Political Action Committee or PAC. A PAC is an organization that raises money privately to influence elections or legislation. The PAC is not about buying influence, but rather about supporting legislators who can help advance laws and regulations that benefit our industry and clients.

NABIP sponsors two PAC. NABIPPAC (formerly HUPAC) which supports members of the US Congress. The NABIPTXPAC supports Texas State Representatives. The PACs support candidates and legislators who align with the goals of our industry. While the lawmakers we back may hold differing personal views on other issues, our support is driven solely by their commitment to advancing policies that benefit our industry and clients.

Each of the PACs has two different funds that members can participate in. The Administrative Fund and the Candidate Fund. There are specific rules that the PACs must follow for each of these funds. Contributions to the PAC are not part of your annual membership dues. Contributions are in addition to membership dues.

The Administrative Fund is used to pay the expenses of the PAC. This would include postage, banking fees, or lobbying activities such as travel expenses for our Lobbyist. Corporations, individuals, or Chapters can contribute to this fund with no limits.

The Candidate Fund provides contributions to political candidates, both challengers and incumbents, Republican and Democrats. Only NABIP members, their spouses, and staff can



have just as strong of a voice to be sure our concerns are being heard. Participating in both PACS is a way to have your voice heard both nationally and locally. This can be done for as little as \$50 per month, \$25 to national and \$25 to local state. Setting these contributions up on bank draft or credit card makes it easy to contribute. You can choose which fund you want your contribution to be made to. There have been cases where members are not allowed due to security licensing or members have a strong feeling about giving funds directly to candidates. You can still participate by contributing to the administrative fund.

Your participation in the PACS and Key Contact programs is a wonderful way to get our message out to legislators. Please contact me, or any local or state Board members if you would like to discuss this further.

**To contribute:**

**NABIP-Texas PAC: <https://nabiptexaspac.org>.**

**NABIP PAC <https://nabip.org/advocacy/nabip-pac>**

contribute to this fund and the maximum contribution is \$5000 per year. Businesses are not allowed to contribute to the Candidate Fund.

The PACs are managed by a separate board from the National and State Boards, which determines where contributions should be allocated. The focus is on supporting legislators who serve on committees with the authority to impact our industry..

Should you as a member participate in the PAC? Our lobbyist and members are working toward legislation that helps your business and your clients. An extraordinary amount of work is done by the legislative committees and lobbyists in our organization on your behalf. NABIP is your voice with the national and state legislatures and in order to have your voice heard we need a strong PAC. There are PACS that are much larger than NABIP's and we need to

**Why Join a PAC?**

**Advocacy & Influence in Legislation**

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**Protecting Your Profession**

**Ensuring Access to Decision-Makers**

**Empowering Members**

**Ensuring a Balanced Political Environment**



## Legislators Request Investigation Into PBMs

*Ron Byrd - Editor*

### LEGISLATORS

Buddy Carter  
R - Georgia

Raja Krishnamoorthi  
D - Illinois

Deborah K. Ross  
D - North Carolina

Cliff Benz  
R - Oregon

Recently, legislators, Buddy Carter, R-Georgia; Raja Krishnamoorthi, D-Illinois; Deborah K. Ross, D-North Carolina; and Cliff Benz R-Oregon sent a letter to Honorable Merrick Garland, Attorney General of the United States U.S. Department of Justice, urging the Department of Justice to launch an investigation into Pharmacy Benefits Managers (PBMs) and the role they have or played together to funnel patients to OxyContin prescriptions.

The three largest PBMs colluded and conspired to steer patients towards Oxycontin in exchange for \$400 million, as discovered in recent reports, including confidential files and information from CVS Caremark, Express Scripts and Optum RX.

The three largest vertically integrated pharmacy benefit managers (PBMs) profited significantly during the opioid epidemic, often at the expense of innocent American lives. A Barron's investigation revealed that PBMs received millions in payments tied to opioid sales at the height of the crisis. Over a 12-month period ending in late 2017, CVS Caremark, Express Scripts, and Optum Rx—the largest PBMs—collected approximately \$400 million in rebates and fees from Purdue Pharma. <sup>1</sup>

These rebates are intended, in theory, to benefit patients by lowering their costs at the pharmacy counter or reducing out-of-pocket insurance expenses. However, instead of passing the savings to consumers, PBMs kept a substantial portion of these rebates, further boosting their profits. For



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**Contact us for more information:**



instance, in 2021, PBMs and their affiliated insurers retained \$48.6 billion in rebates from drug manufacturers in Medicare Part D alone. <sup>2</sup>

Opioid sales increased and pushed by the PBM's hit an all-time high during the peak of the epidemic, according to the Barron's investigation. Rebates from Purdue Pharma and CVS Caremark contracts increased if their health plans covered higher amounts of OxyContin. The report shows that CVS Caremark agreements with Purdue Pharma gave the double the number of rebates when increasing two opioid pills a day to four or more. <sup>3</sup>

Barron's showed that in 2017 Express Scripts awarded Purdue Pharma with favorable placement on their formularies in exchange for a 40% rebate in the confidential files that were uncovered. CVS Caremark, Express Scripts, and OptumRx – control over 80% of the market and they are supposed to be the middlemen between pharmacies, drug manufacturers, and the health insur-

ance carriers who administrate prescription drug plans. PBMs, either owned or being owned by insurers, have vertically integrated their operations to control nearly every aspect of the supply chain between themselves and patients. This consolidation includes ownership of doctors, pharmacies, group purchasing organizations, and more. Leveraging their size and negotiating power, PBMs exert significant influence over which prescription drugs are covered by insurance plans and at what cost, all while operating largely out of sight from the American public.

This concentrated power allows PBMs to dictate formulary placements and control patient access to medications. In turn, they collect billions in fees and rebates from pharmaceutical manufacturers, further enriching themselves at the expense of transparency and patient choice.

2025 may be the beginning of PBM's investigation into re-

bate agreements and the role they have played in the opioid crisis as they have little to no oversight according to the legislator's letter, as they feel this is posing a significant threat to America's public health.

*1 - PBMs' Backroom Negotiations Revealed in Confidential Files - Barron's*

<https://www.barrons.com/articles/pbm-drug-prices-insulin-opioid-crisis-dcf9e83c>

*2 - Medicare Part D: CMS Should Monitor Effects of Rebates on Drug Coverage and Spending | U.S. GAO*

<https://www.gao.gov/products/gao-23-107056>

*3 - PBMs' Backroom Negotiations Revealed in Confidential Files - Barron's*

<https://www.barrons.com/articles/pbm-drug-prices-insulin-opioid-crisis-dcf9e83c>

# Chapter Bragging - Austin



Austin golf outing raised \$2,000 for the SIMS Foundation



# Chapter Bragging - Dallas - Casino Night



NABIP  
Dallas Chapter



# With Trump on the Way, Advocates Look to States To Pick Up Medical Debt Fight

By Noam N. Levey

Worried that President-elect Donald Trump will curtail federal efforts to take on the nation's medical debt problem, patient and consumer advocates are looking to states to help people who can't afford their medical bills or pay down their debts.

"The election simply shifts our focus," said Eva Stahl, who oversees public policy at Undue Medical Debt, a non-

profit that has worked closely with the Biden administration and state leaders on medical debt. "States are going to be the epicenter of policy change to mitigate the harms of medical debt." New state initiatives may not be enough to protect Americans from medical debt if the incoming Trump administration and congressional Republicans move forward with plans to

scale back federal aid that has helped millions gain health insurance or reduce the cost of their plans in recent years.

Comprehensive health coverage that limits patients' out-of-pocket costs remains the best defense against medical debt.

But in the face of federal retrenchment, advocates are eyeing new initiatives in state legislatures to keep medical bills off people's credit reports, a consumer protection that can boost credit scores and make it easier to buy a car, rent an apartment, or even get a job.

Several states are looking to strengthen oversight of medical credit cards and other financial products that can leave patients paying high interest rates on top of their medical debt. Some states are also exploring new ways to compel hospitals to bolster financial aid programs to help their patients avoid sinking into debt.

"There's an enormous amount that states can do," said Elisabeth Benjamin, who leads health care initiatives at the nonprofit Community Service Society of New York. "Look at what's happened here."

New York state has enacted several laws in recent years to rein in hospital debt collections and to expand financial aid for patients, often with support from both Democrats and Republicans in the legislature. "It doesn't matter the party. No one likes medical debt," Benjamin said.

Other states that have enacted protections in recent years include Arizona, California, Colorado, Connecticut, Florida, Illinois, Minnesota, Nevada, New Jersey, New Mexico, Oregon, Rhode Island, and Washington. Many measures picked up bipartisan support.

President Joe Biden's administration has proved to be an ally in state efforts to control health care debt. Such debt burdens 100 million people in the United States, a KFF Health News

investigation found.

Led by Biden appointee Rohit Chopra, the Consumer Financial Protection Bureau has made medical debt a priority, going after aggressive collectors and exposing problematic practices across the medical debt industry.

Earlier this year, the agency proposed landmark regulations to remove medical bills from consumer credit scores. The White House also championed legislation to boost access to government-subsidized health insurance and to cap out-of-pocket drug costs for seniors, both key bulwarks against medical debt.

Trump hasn't indicated whether his administration will move ahead with the CFPB credit reporting rule, which was slated to be finalized early next year. Congressional Republicans, who will control the House and Senate next year, have blasted the proposal as regulatory overreach that will compromise the value of credit reports.

And Elon Musk, the billionaire whom Trump has tapped to lead his initiative to shrink government, last week called for the elimination of the watchdog agency. "Delete CFPB," Musk posted on X.

If the CFPB withdraws the proposed regulation, states could enact their own rules, following the lead of Colorado, New York, and other states that have passed credit reporting bans since 2023. Advocates in Massachusetts are pushing the legislature there to take up a ban when it reconvenes in January.

"There are a lot of different levers that states have to take on medical debt," said April Kuehnhoff, a senior attorney at the National Consumer Law Center, which has helped lead national efforts to expand debt protections for patients.

Kuehnhoff said she expects more states to crack down on medical credit card providers and other companies that lend money to patients to pay off medical bills, sometimes at dou-

ble-digit interest rates.

Under the Biden administration, the CFPB has been investigating patient financing companies amid warnings that many people may not understand that signing up for a medical credit card such as CareCredit or enrolling in a payment plan through a financial services company can pile on more debt.

If the CFPB efforts stall under Trump, states could follow the lead of California, New York, and Illinois, which have all tightened rules governing patient lending in recent years.

Consumer advocates say states are also likely to continue expanding efforts to get hospitals to provide more financial assistance to reduce or eliminate bills for low- and middle-income patients, a key protection that can keep people from slipping into debt.

Hospitals historically have not made this aid readily available, prompting states such as California, Colorado, and Washington to set stronger standards to ensure more patients get help with bills they can't afford. This year, North Carolina also won approval from the Biden administration to withhold federal funding from hospitals in the state unless they agreed to expand financial assistance.

In Georgia, where state government is entirely in Republican control, officials have been discussing new measures to get hospitals to provide more assistance to patients.

"When we talk about hospitals putting profits over patients, we get lots of nodding in the legislature from Democrats and Republicans," said Liz Coyle, executive director of Georgia Watch, a consumer advocacy nonprofit.

Many advocates caution, however, that state efforts to bolster patient protections will be critically undermined if the Trump administration cuts federal funding for health insurance programs such as Medicaid and the insurance marketplaces established through the Affordable Care Act.

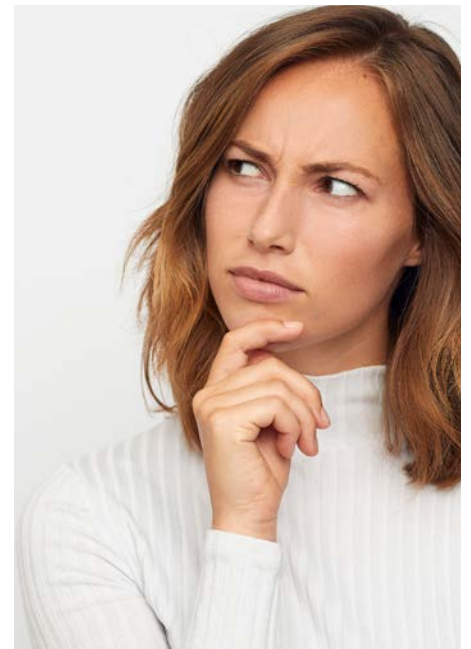
Trump and congressional Republicans have signaled their intent to roll back federal subsidies passed under Biden that make health plans purchased on ACA marketplaces more affordable. That could hike annual premiums by hundreds or even thousands of dollars for many enrollees, according to estimates by the Center on Budget and Policy Priorities, a think tank.

And during Trump's first term, he backed efforts in Republican-led states to restrict enrollment in their Medicaid safety net programs through rules that would require people to work in order to receive benefits. GOP state leaders in Idaho, Louisiana, and other states have expressed a desire to renew such efforts.

"That's all a recipe for more medical debt," said Stahl, of Undue Medical Debt.

Jessica Altman, who heads the Covered California insurance marketplace, warned that federal cuts will imperil initiatives in her state that have limited copays and deductibles and curtailed debt for many state residents.

"States like California that have invested in critical affordable programs for our residents will face tough decisions," she said.





NABIP-TX Lobbyist - Meroney Public Affairs and several NABIP-TX Board Members met with TDI Insurance Commissioner - Cassie Brown to discuss NABIP-TX view points  
L to R: Lobbyist Mike Meroney, NABIP-TX President Stacy Corchran, NABIP-TX 2nd Vice President Cliff Stubbs, TDI Insurance Commissioner Cassie Brown, NABIP-TX Legislative Affairs Chair Rita Rolf, NABIP-TX 1st Vice President Jennifer Pleasants, and Lobbyist Shannon Meroney



**NABIP-TX DAY AT THE CAPITOL**

**THURSDAY, JANUARY 23, 2025**  
**7 AM - 1 PM**  
Texas State Capitol Building  
1100 Congress Avenue, Austin, TX

**2025 NABIP-TX DAY AT THE CAPITOL SPONSORSHIP OPPORTUNITIES**

Thursday, January 23, 2025 • 7 am – 1 pm | Followed by Lobbying at the Capitol • 1 – 5 pm

<b>PREMIUM SPONSOR</b>	<b>\$2,500</b>
<ul style="list-style-type: none"> <li>10 minutes of podium time</li> <li>One 6' table</li> </ul>	<ul style="list-style-type: none"> <li>Event Attendees: 4</li> <li>Morning Agency Roundtable Attendee: 1</li> </ul>
<b>PARTNER SPONSOR</b>	<b>\$1,500</b>
<ul style="list-style-type: none"> <li>One 6' table</li> <li>Event Attendees: 3</li> </ul>	<ul style="list-style-type: none"> <li>Morning Agency Roundtable Attendee: 1</li> </ul>
<b>AGENCY SPONSOR</b>	<b>\$400</b>
<ul style="list-style-type: none"> <li>Event Attendees: 1</li> </ul>	<ul style="list-style-type: none"> <li>Morning Agency Roundtable Attendee: 1</li> </ul>

All sponsorships include an electronic attendee list, recognition in the NABIP-TX Magazine and E-News and your logo in: **Email promotions, NABIP-TX website, Event program, Event signage**

**SPONSOR BOTH & SAVE!**  
Sponsor both the 2025 Day at the Capitol and April 8-10 Galveston Annual Conference by January 7 and receive 10% off your total sponsorship package.  
[CONTACT US TO BOOK YOUR PACKAGE!](#)

**TENTATIVE AGENDA (subject to change)**

<b>WEDNESDAY, JANUARY 22</b> Scholz Garten 1607 San Jacinto Blvd, Austin, TX 78701	<b>THURSDAY, JANUARY 23</b> Texas State Capitol 1100 Congress Avenue, Austin, TX
<b>4:30 - 6:30 pm</b> NABIP-TXPAC Happy Hour Hosted by NABIP-TX Austin Chapter <b>Member: \$35</b> <b>Non-Member: \$50</b>	<b>7 - 8:30 am</b> Registration and Breakfast <b>7:30 - 8:15 am</b> Agency Roundtable Discussion: By Invitation Only <b>8:30 am - 1 pm</b> Speakers, Lunch and Networking Time <b>1 - 5 pm</b> Lobbying with Legislators at the Capitol

Hotel rooms have been blocked for **\$169/night** at the **Hampton Inn** with **\$20** overnight parking.  
1701 Lavaca Street, Austin, TX

To book your room, [CLICK HERE](#) or call (512) 861-1140 and mention **NABIP-TX Day at the Capitol**.  
**Hotel room rate expires January 7, 2025.**

Contact us at [admin@nabip-tx.org](mailto:admin@nabip-tx.org) or 713-645-1490 • Call or email today to secure your sponsorship!

# NEW MEMBER

# Welcome

Federico	Guardia	PSM Brokerage	TXAUSTIN
Anna	Heinzelman	ClearScript	TXAUSTIN
Kevin	Jaques	UHC	TXAUSTIN
Karin	Mastervich	Alera Group	TXAUSTIN
Rodney	Mogen	Solve Ur Puzzles	TXAUSTIN
Rachel	Philips	TriNet	TXAUSTIN
Eric	Prochnow	Harbor Health	TXAUSTIN
Nick	Soman	Decent Inc.	TXAUSTIN
Jan	Stone	Hanson Insurance	TXAUSTIN
Mario	Olivarez	BCBS of Texas	TXCOASTLBND
Rolando	Arellano	FBMC/Clemons Company	TXDALLAS
Sarah	Bahlman	INSURICA	TXDALLAS
Doug	Boyer	Avesis	TXDALLAS
Tracy	Chapital	Alight Health Solutions	TXDALLAS
David	Ireland	The Brokerage, Inc.	TXDALLAS
Jose	Iturriaga	Costa Rica Healthcare	TXDALLAS
Samson	Olorunfemi	Champion Benefit Advisors	TXDALLAS
Naziya	Rehman	Radion Health	TXDALLAS
Mary	Salmon		TXDALLAS
Kris	Virgin	Careington International Corporation	TXDALLAS
Amanda	Walker	Texas Insurance Resource	TXDALLAS
Katherine	White	Corporate Ins. Strategies	TXDALLAS
Caty	Garcia	Gans & Smith Insurance Agency	TXEAST
Sharon	Alt	ASIFlex	TXFORTWORTH
Chandra	Broadus	Senior Health Solutions of Texas	TXFORTWORTH
Lea	Gaines		TXFORTWORTH
Amber	Greenwood	Insurors of Texas	TXFORTWORTH
John	Gross	J. B. Gross Insurance	TXFORTWORTH
Tana	Kersten	Blue Cross and Blue Shield of Texas	TXFORTWORTH
Nick	Leal	Frost Insurance	TXFORTWORTH
MICHELLE	MCGHEE	Lakeside Insurance Consulting LLC	TXFORTWORTH
Christian	Mollon	MedMutual Protect	TXFORTWORTH
Ethan	Putnam	Higginbotham Ins Agency, Inc.	TXFORTWORTH
Jordan	Sullian	Vogue Insurance Agency LLC	TXFORTWORTH

# NEW MEMBER

# Welcome

Sabrina	Aguilar	Brady Chapman Holland & Associates	TXHOUSTON
Lisa	Anderson	FBMC/Clemons Company	TXHOUSTON
Mary	Bird	MEG Insurance Services	TXHOUSTON
Deborah	Duce	FBMC/Clemons Company	TXHOUSTON
Jarret	Hughes	United Concordia Dental	TXHOUSTON
Barbara	MCPHEE	Barbara McPhee Insurance Agency, Inc.	TXHOUSTON
Shaina	Miller	Higginbotham	TXHOUSTON
Chad	Oerman	Mutual of Omaha	TXHOUSTON
Philip	Peterson	Inspira Financial	TXHOUSTON
Rosalyn	Punch	FBMC/Clemons Company	TXHOUSTON
Erin	Rada		TXHOUSTON
Sarah	Schenfeld	EMG Brokerage	TXHOUSTON
Carlos	Sevilla	Costa Rica Healthcare	TXHOUSTON
Mary	Wagers	Wagers Health Insurance Services	TXHOUSTON
Lisa	Wishoun-Day	FOV Insurance Brokers	TXHOUSTON
Kristina	Davalos	GIA Insurance Agency, LLC	TXLONESTAR
Cameron	Moore	Financial Partners	TXLONESTAR
Patrica	Alfario		TXSANANTONIO
Michael	Anderson	Secure Benefits	TXSANANTONIO
Patrica	Cells	United Concordia	TXSANANTONIO
Jeff	Hunsaker		TXSANANTONIO
Bob	Martin	FBMC/Clemons Company	TXSANANTONIO
Gladys	Murphy		TXSANANTONIO
Iris	Olive		TXSANANTONIO
Maria	Patino	FIRST SOURCE INSURANCE SOLUTIONS/TMS	TXSANANTONIO
Daisy	Ramirez	HCSC	TXSANANTONIO
Jacqueline	Renteria		TXSANANTONIO
Pat	Robertson	Power Financial & Insurance	TXSANANTONIO
Cynthia	Schilling	Schilling Insurance Group	TXSANANTONIO
Jo	Staples		TXSANANTONIO
Christopher	Templeman	PrestigePEO	TXSANANTONIO
Abygail	Elizondo	Elizondo Insurance Services	TXSOUTH
Abygail	Elizondo	Elizondo Financial Solutions	TXSOUTH
Antonio	Espino	Espino Insurance Group	TXSOUTH
Wally	Gomez	PTT Financial LLC	TXSOUTH
Lisa	Lopez	Lopez Life & Health	TXSOUTH



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  - Provider & Facility
  - RX
  - Pharmacy and Facility
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- Save your clients data from year to year!

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## Two Ways to Contribute:

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

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

**Contribution Levels:**

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

**Contribution Splits:**

- 100% PAC
- 100% Legislative Fund
- 50% Each
- Other Split PAC \_\_\_\_\_ %    Leg \_\_\_\_\_ %

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

Signature \_\_\_\_\_ **Please include a voided check.**

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

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 PAC 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 of Texas"**.

I understand that this contribution is not tax deductible.

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

# NABIP-TX PAC MEMBERS Winter 2024

Member	Chapter	Level	Member	Chapter	Level	Member	Chapter	Level
ara, Rolando	Coastal Bend	Diamond	Bentley, Beau	East TX	Gold	Martin, Patricia	Houston	Gold
n, Tonya	Fort Worth	Diamond	Blankenship, Dirk	Houston	Gold	McCracken Sean	Coastal Bend	Gold
ngton, Paula	Dallas	Diamond	Block, Howard	Houston	Gold	Meason Toby	Lone Star	Gold
a, Michael	Houston	Diamond	Bradberry, Cherrie	Lone Star	Gold	Miller, D'Ann	East TX	Gold
ore, Beth	Lone Star	Ruby	Burgess, Robbie	Coastal Bend	Gold	Moseley, Chris	Dallas	Gold
an, Mark	Austin	Ruby	Burkholder, Karen	Dallas	Gold	Naylor, Candice	Lone Star	Gold
rich Zach	Coastal Bend	Ruby	Byrd, Ron	SOTX	Gold	Oerman Chad	Coastal Bend	Gold
s Polly	Coastal Bend	Ruby	Castillo, Iris	SOTX	Gold	Oliver, Jamie	Houston	Gold
nson Judith	East TX	Ruby	Christensen, Beth	Fort Worth	Gold	Ott, Rick	Coastal Bend	Gold
nan Tamela	Dallas	Ruby	Clingan, Nedra	San Antonio	Gold	Pancerz, Claire	Dallas	Gold
haron	Fort Worth	Platinum	Coles, Andrea	Austin	Gold	Parkey, Sarah	Coastal Bend	Gold
Wendy	Dallas	Platinum	Delucia Tiffany	Coastal Bend	Gold	Perryman, Melissa	Austin	Gold
y Mike	Lone Star	Platinum	DePaoli, Allison	San Antonio	Gold	Phifer, Joe	Dallas	Gold
ey, Eugene	East TX	Platinum	Elliott-Harmon Patti	Coastal Bend	Gold	Reynolds Caleb	Austin	Gold
Ernest	Lone Star	Platinum	Eller, Darla	Lone Star	Gold	Richiuso, Christine	Dallas	Gold
Mary Ann	East TX	Platinum	Ellis, Tom	Lone Star	Gold	Rivera, Marisa	SOTX	Gold
n Michael	Lone Star	Platinum	Evans, Mike	Lone Star	Gold	Roberts, Danielle	Fort Worth	Gold
s Isha	Lone Star	Platinum	Everhart, Kyle	Austin	Gold	Roosth, Michael	Houston	Gold
m Ron	Austin	Platinum	Ferguson Kathy	San Antonio	Gold	Salazar, Veronica	Houston	Gold
ran Stracy	Fort Worth	Platinum	Ford Holley	Austin	Gold	Scott Matthew	Houston	Gold
David	Lone Star	Platinum	Garfias, Elisa	Dallas	Gold	Sherman, Joe	East TX	Gold
er John	Coastal Bend	Platinum	Gilbert, Debra	Dallas	Gold	Smith, Craig	East TX	Gold
nan, James	Austin	Platinum	Gonzales, Theresa	South Texas	Gold	Snyder, Stephen	Dallas	Gold
on Rachelle	N/M	Platinum	Gonzalez-Luna, Veron	Houston	Gold	Stair B.Gene	Austin	Gold
ke Kelly	Lone Star	Platinum	Goodman, Cindy	Dallas	Gold	Stanley Jennifer	Dallas	Gold
s Judith	Lone Star	Platinum	Gracia Hector	SOTX	Gold	Stockstill, Beckie	Houston	Gold
nillo, Pete	SOTX	Platinum	Gracia Lisa	SOTX	Gold	Stubbs, Clifton	Fort Worth	Gold
son Sandy	San Antonio	Platinum	Grogan Wayne	Fort Worth	Gold	Sullivan, Audra	Fort Worth	Gold
Renee	Austin	Platinum	Hamm, Phillip	Houston	Gold	Swanson, Cynthia	East TX	Gold
rwood Michael	Houston	Platinum	Herbert, Laura	Coastal Bend	Gold	Sypert, Steve	Lone Star	Gold
Susan	Houston	Platinum	Hoffman, Crystal	Houston	Gold	Theesfeld, Angela	San Antonio	Gold
r Steven	Lone Star	Platinum	Holloway, Ryan	Fort Worth	Gold	Thexton Larry	Fort Worth	Gold
viadom, Meredith	Fort Worth	Platinum	Irwin, Maria	Austin	Gold	Thorne, Roblyn	Austin	Gold
sants Jennifer	Coastal Bend	Platinum	Jaques, Kevin	Austin	Gold	Trevino, Victoria	Austin	Gold
Carl Elizabeth	Lone Star	Platinum	Keathley, Bryan	Fort Worth	Gold	Vasquez Ramirez, Val	N/M	Gold
Rita	Dallas	Platinum	Kirkhart, Taylor	Dallas	Gold	Wallace, Kasey	Houston	Gold
Nicole	San Antonio	Platinum	Knight, Jack	Lone Star	Gold	Wallin, Johnny	Fort Worth	Gold
n Mike	Fort Worth	Platinum	Lachney Teresa		Gold	Wild, Trei	Dallas	Gold
vn W. Craig	Houston	Platinum	Lasman, Dana	Austin	Gold	Williams, Brietta	Dallas	Gold
ng C. Louanne	Dallas	Platinum	Lawlis, Rita	Lone Star	Gold	Willingham Sean	San Antonio	Gold
er Kenneth	Austin	Platinum	Le Duong	Fort Worth	Gold	Young Peter	Dallas	Gold
s Jessica	Austin	Platinum	Leal, Gary	Houston	Gold	Barrera Leo	Coastal Bend	Silver
s Carla	San Antonio	Gold	Lee, Diane	Coastal Bend	Gold	Brattelli Wendy	East TX	Silver
ivist, Neldia	Houston	Gold	Long, Scott	Houston	Gold	Bonczek, Christie	Houston	Silver
ngiovanni Joanna	San Antonio	Gold	Lopez, Melissa	San Antonio	Gold	Rasmussen, Reid	Dallas	Silver
, Miguel Angel		Gold	Luker Sharon		Gold	Platinum	\$300 - \$599	\$25 MO
ond	\$1,200+	\$100 MO	Ruby	\$600-\$1,199	\$50 MO	Gold	\$150 - \$299	\$12.50 MO

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