

Bi-monthly Publication

Medicare Drops Anti-obesity Drug Coverage

By: Tom Murphy - As seen in the Dallas Morning News

High-demand obesity treatments will not be covered under the federal government's Medicare program, it was announced Friday.

The Centers for Medicare and Medicaid Services said late Friday that it would not cover the medications under Medicare's Part D prescription drug coverage. Medicare covers health care expenses mainly for people age 65 and older.

President Joe Biden, proposed a rule in November that would have extended coverage of drugs like Zepbound and Wegovy. CMS did not offer an explanation Friday for its decision, and federal spokespeople did not immediately respond to requests for comment.

Health and Human Services Secretary Robert F. Kennedy Jr. has been an outspoken opponent of the injectable drugs, which have exploded in popularity due to the potentially life-changing weight loss that some patients experience.

Polls show Americans favor having Medicaid and Medicare cover the costs. But many insurers, employers and other bill payers have been reluctant to pay for the drugs, which can be used by a wide swath of the population and can cost hundreds of dollars a month.

Biden's proposal would have included coverage for all state- and federally funded Medicaid programs for people with low incomes, costing taxpayers as much as \$35 billion over the next decade.

Read More Here...

And The 2025 Hollis Winner is: Tonya Booth NABIP-FW



Read more about Tonya Booth in the Fall NABIP-TX Magazine

Inside This Edition

Misty Baker, Spirit/Freedom Award	2
Long-Term Care Bill	4
Prescription Trade War	5
MA Rate Increase	6
20 Questions Employee Benefits	7
Job-Base Health Insurance	8
Only In Texas	9
Chapter Agendas	10-14

2025 NABIP “Spirit Of Freedom” Legislative Award

Misty Baker

Submitted by: David Mordo & Luann Yarberry

Education and Advocacy, two ingredients put together to create a recipe for success in the tough arena of grassroots lobbying. It takes an individual with an express purpose to please and appease a broad range of colleagues, volunteers, and clients. NABIP is fortunate to have such an individual in Misty Baker.

Misty has been a long-time member of NAHU/NABIP. She has served in various capacities within her local and state chapters as well as on the National front. Among her many attributes, the one that sticks out in my mind is her ability to work quietly and effectively behind the scenes. Misty does not seek fanfare or the spotlight. She seeks positive results, especially when it comes to her work as Director of Compliance and Government Affairs at BenefitMall in addition to her work as a grassroots lobbyist acting in the best interest of her profession and her Association.

As mentioned, Misty in her role at BenefitMall has consistently made presentations over the years to brokers, regulators and legislators on both state and federal issues and has done so in a highly effective manner. She speaks with brokers every day, many of them NABIP members. She guides them through the nuances of regulations, guidance, and legislation that affect employers, employees, constituents and other industry leaders. She is a perennial mainstay at NABIP-Texas day on the hill where she is often asked to present on the state’s proposed legislation that focuses on healthcare and health insurance.

In 2022, Kelly Fristoe asked Misty to be his National Chairperson on NABIP’s Legislative Council. In the role, Misty led NABIP’s legislative agenda for the year dealing with a host of legislative issues that would change the dynamic of the healthcare arena. Misty is a natural leader, and she presided over the Legislative Council as she has the same dedication and professionalism that has been her moniker throughout her whole career.

In her role as Legislative Council Vice-Chair in 2021, Misty presided over the annual Capitol Conference where 500-600 of her industry colleagues came together to lobby members of Congress. Her opening remarks were unifying, as was her passion for the undertaking she had volunteered to do. Again, quiet, and effective.

As NABIP’s Legislative Chair in 2022-2023, she presided over a Legislative Council whose agenda was full of new proposed regulations, issues concerning our industry and mid-term elections that impacted much of NABIP’s current positions and was the catalyst to form new ones. She handled that with the aplomb and skill that she has trained for her entire career.

Quietly effective, that’s Misty Baker. She has always been focused on achieving the desired goal. She is engaged and active and very aware of the issues at hand and she uses her lobbying ability coupled with her vast knowledge to advance NABIP’s legislative agenda.

The Spirit of Freedom Award is bestowed upon folks who perform outstanding service and contribute time, effort, and volunteerism. Misty Baker, in a mild-mannered way, delivers all of that and more. She is most deserving of NABIP’s Spirit of Freedom Award.



*Pictured Here L to R:
NABIP President, Alycia Riedl - Misty Baker, NABIP CEO, Jessica Brooks-Woods*

*Also contributing recommendation to the award were:
Angela Mlynarski, Beth Ashmore, Kelly Fristoe, Dave Mordo, David Smith, Janet Trautwein, Mark Bellman, Mike Smith, Tiffany Stiller, Nicaole Schall, Susan Rider, Carol Taylor, Luann Yarberry, Jessica Waltman*

Lawmaker Stumps for Long-Term Care Program Bill

By: Allison Bell, As seen in ALM Think Advisor

Rep. Tom Suozzi held a conference in Washington earlier this week to promote the new version of the Well-Being Insurance for Seniors to be At Home Act.

The bill would create a new public long-term care insurance program for people who exhaust private savings and private insurance after needing long-term care services for a long time.

Suozzi, a New York Democrat, has just one co-sponsor, Rep. John Moolenaar, R-Mich. An earlier version of the WISH Act bill introduced in 2021 died in committee, and the new bill might not have much chance of advancing amid intense partisanship and budget pressure.

But Suozzi is hoping colleagues will see that encouraging people to plan for long-term care needs can improve federal and state government solvency, by reducing the pressure that rising Medicaid nursing home benefits spending will put on the program.

“Middle class elders will not have to spend down their savings and become reliant on Medicaid,” Suozzi said. “Without legislative action, millions of older adults will become disabled and destitute and be placed in Medicaid nursing homes, causing Medicaid costs to skyrocket.”

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Trump's Trade War: Prescription Drugs Become A Target

By Maggie Fick, as seen in Reuters

U.S. President Donald Trump late on Tuesday reiterated he would impose tariffs on imports of pharmaceutical products that have long been spared from past trade disputes due to the potential for harm to patients.

Trump excluded them from his announcement of sweeping import tariffs last week, but in recent weeks he introduced tariffs on raw ingredients and supplies from China that are used by the industry, and has repeatedly singled out the manufacturing of drugs in Europe as a problem he intends to tackle through a tariffs announcement.

Tariffs could, opens new tab be "25% and higher", he has said. Here is what you need to know:

WHAT IS TRUMP'S STANCE ON THE PHARMA INDUSTRY?

The Republican president has said major drugmakers such as Eli Lilly (LLY.N), Johnson & Johnson (JNJ.N), and Pfizer (PFE.N), should manufacture more of their medicines for American patients in the United States to lessen dependency on other countries and increase tax revenue.

Many brand name drugs are made partly in Europe. Ireland, with its low corporate tax rate, is a hub for production of the active ingredients in blockbuster medicines, including Lilly's weight-loss injection Zepbound and Merck's huge-selling cancer immunotherapy Keytruda.

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BREAKING: Medicare Advantage Plans To See Major Rate Increase Under CMS

Stocks in the major health plans involved in MA rallied after the announcement

By: Mark Hagland, As seen in Healthcare Innovations

Just four days after Mehmet Oz, M.D. was confirmed as the new Administrator for the Centers for Medicare & Medicaid Services (CMS), the agency announced a major victory for Medicare Advantage plans, boosting their benchmark payment rate from the 2.23 percent annual increase announced by the Biden administration in January, to 5.06 percent, an increase of 2.83 percentage points.

CMS made the announcement on April 7. The announcement, posted in the form of a press release on the agency's website, began thus: "Today, the Centers for Medicare & Medicaid Services (CMS) released the Calendar Year (CY) 2026 Rate Announcement for the Medicare Advantage (MA) and Medicare Part D Prescription Drug Programs that finalizes the payment policies for these programs. This release — combined with the CY 2026 MA and Part D final rule that was released on April 4 — makes annual routine and technical updates to the MA and Part D programs."

The agency went on, "The actions taken by CMS help protect beneficiaries and taxpayers from waste, fraud, and abuse, while also driving access to high-quality, affordable healthcare through Medicare Advantage. By finalizing these payment policies, CMS is ensuring that Medicare Advantage continues to offer access to critical services in an efficient, accountable manner, further strengthening the program's ability to serve beneficiaries."

And it added that "Payments from the government to MA plans are expected to increase on average by 5.06 percent from 2025 to 2026. This is an increase of 2.83 percentage points since the CY 2026 Advance Notice, which is largely attributable to an increase in the effective growth rate. The method for setting the effective growth rate is set in statute and represents the average expected change in the benchmarks, used to determine payment for MA plans, based on the growth in Medicare per capita costs. The effective growth rate is 9.04 percent, which is higher than the estimate of 5.93 percent in the CY 2026 Advance Notice. This change is primarily due to the inclusion of additional data on fee-for-service (FFS) expenditures, including payment data through the fourth quarter of 2024, which was not included on account of the early Advance Notice publication.

Dr. Oz, the CMS Administrator, has been a strong proponent of Medicare Advantage.

[Read More Here...](#)

New Study: Even Subsidized Job-Based Health Insurance Has Become Unaffordable



By: Wendell Potter, As Seen HEALTH CARE un-covered

A new study from the Commonwealth Fund confirms a pain that millions of American workers already know: having employer-based health insurance (or job-based, as the study calls it) is no guarantee that workers are protected from financial ruin if they get sick or injured.

The study, *How Affordable Is Job-Based Health Coverage for Workers?*, distills the costs of employer-sponsored insurance (ESI) across all 50 states and D.C. It shows that even with growth in income outpacing rising deductibles, premiums and out-of-pocket costs are still consuming an outsized share of low- and middle-income workers' paychecks.

Folks are feeling the squeeze. Nearly a quarter of the U.S. families with employer-based coverage spent more than 10 percent of their household income just on premiums and deductibles in 2023. That doesn't even count copays or coinsurance. In Mississippi, single workers are shelling out more than 5 percent of their income just to pay their share of premiums. Add deductibles into the mix, and it's clear: Tens of millions of American workers are underinsured by any meaningful standard.

This new data adds hard numbers to something that has been gut-wrenchingly obvious to many of us for years. It's also one of the main reasons I left my executive job in the insurance industry.

Before I became a whistleblower, I worked for Cigna. Not long before I left, the company made a major shift: It eliminated all low- or zero-deductible plans for its own employees and pushed everyone into high-deductible plans. And Cigna didn't stop there — it encouraged all of its corporate customers to follow suit. Many did.

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Only In Texas

This Massive Flea Market in Texas Has Its Very Own Food Truck

By: Katie Lawrence, As Seen in Only In Texas

Shopping malls have their time and place, but if I'm being totally honest, I don't spend much time in them. With similar layouts and many of the same stores, they all start to look alike after a while. Flea markets, on the other hand, offer a far less stale experience. Trading drab, cookie-cutter merchandise for unique, hand-made items, flea markets are - in my opinion - the future of shopping, and Cole's Flea Market in Pearland is easily one of the best flea markets in Texas. It's spacious, energetic, and even has its own food truck park, so you can stay fueled and focused as you peruse the various stalls.

[Read More Here...](#)

The Panoramic-View Restaurant On A Rooftop In Dallas, Texas Is A Must-Visit

By: Melanie Johnson, As Seen in Only In Texas

I'm a firm believer that a restaurant's atmosphere isn't nearly as important as its food quality - and as we see with many small-town restaurants in Texas, the two are often mutually exclusive. That being said, if a restaurant can deliver high marks on both fronts, even better! Such is the case at RH Rooftop Dallas. This trendy spot offers some of the most delicious food you'll ever eat, plus truly jaw-dropping city views.

RH Rooftop Dallas is not just a restaurant; it's an experience. Situated on the third floor of a 70,000-square-foot design gallery, this unique destination allows guests to dine on timeless American cuisine in a perfectly curated atmosphere while taking in sweeping views of the city.

[Read More Here...](#)

Enjoy A Themed Train Ride For Every Season On The Grapevine Vintage Railroad In Texas

By: Melanie Johnson, As Seen in Only In Texas

From New Year's to Christmas and every holiday in between, the Grapevine Vintage Railroad offers themed train rides in Texas for every season. Sip wine with your sweetie for Valentine's Day, meet the Easter Bunny, and get whisked away to the North Pole on the Polar Express. If you're in search of a unique way to ride the rails, look no further!

With authentic, 1920s Victorian coaches and themed train rides year-round, it's always a good time on the Grapevine Vintage Railroad.

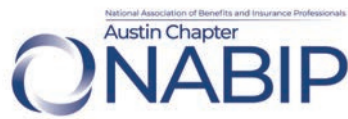
From the Sweetheart Wine Train for Valentine's Day to the famous North Pole Express at Christmastime, the railroad celebrates every season to the absolute fullest.

[Read More Here...](#)


April Chapter Agendas


AUSTIN

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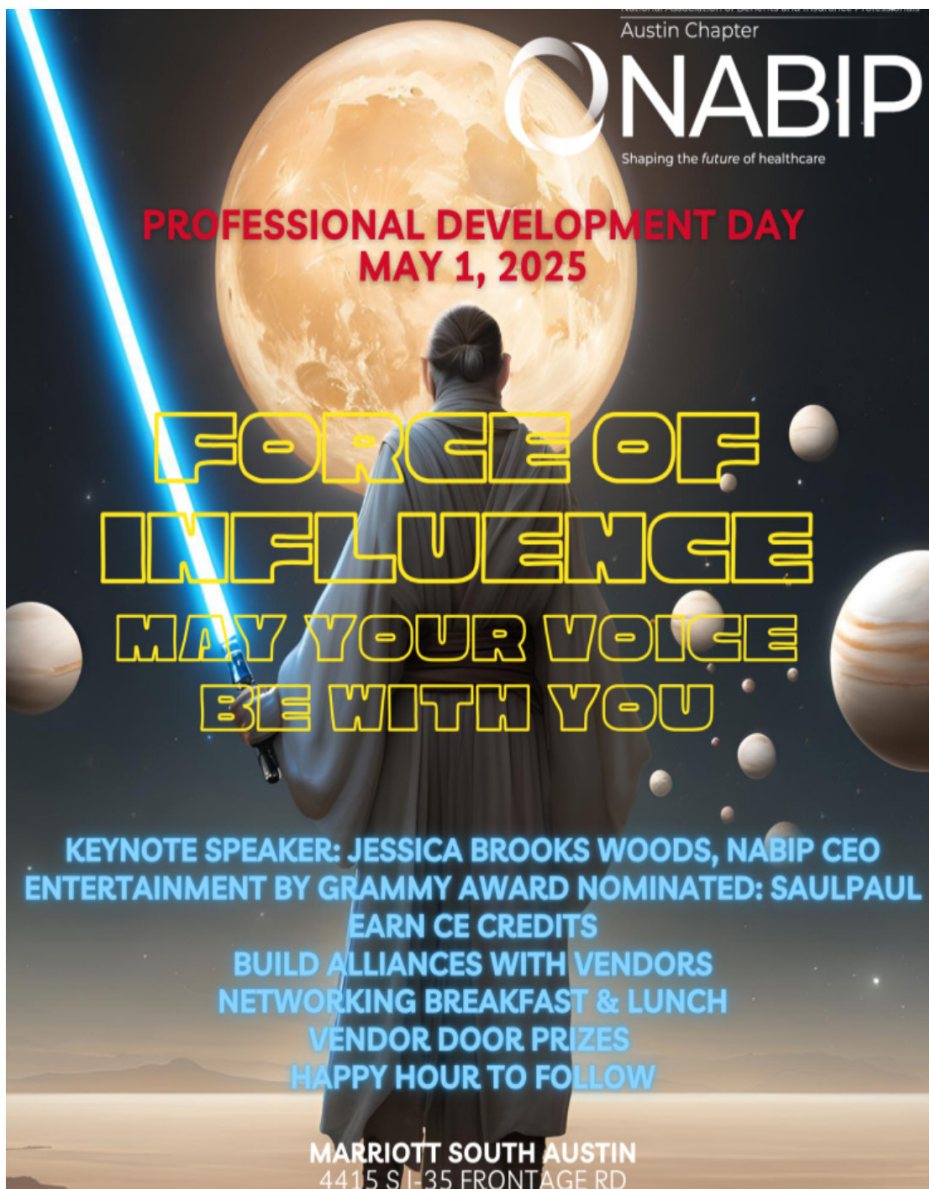
Professional Development Day: keynote speaker Jessica Brooks Woods, NABIP CEO

 May 01, 2025
8:00 AM - 4:00 PM
[Add to Calendar](#)

 Marriott South Austin
4415 S I-35 Frontage Road
Austin, TX 78744
[Venue website](#)
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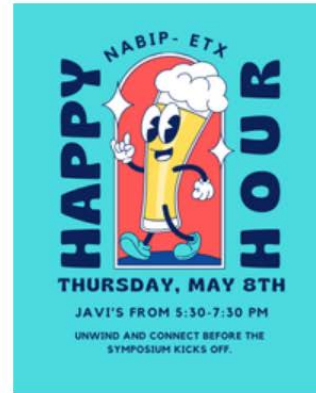
Documents

 [PDD Agenda 5-1-2025](#)

NABIP-ETX Pre-Symposium Happy Hour

When **May 08, 2025**
5:30 PM - 7:30 PM (CST)

Location Javi's - 7212 Old
Jacksonville Hwy, Tyler,
TX 75703



Registration

- RSVP

[Register](#)

2025 NABIP-ETX Annual Symposium

When **May 09, 2025**
7:30 AM - 3:30 PM (CST)

Location Studio Movie Grill,
8954 S. Broadway
Ave., Tyler, TX 75703

Details
TO FOLLOW

Registration

- **Client Guest or SHRM Member - \$50.00**
8:00am - 8:30am registration
- **Member Registration - \$75.00**
8:00am - 8:30am registration
- **Multiple Member Registration - \$75.00**
For use when registering multiple members
- **Non-Member Registration - \$100.00**
8:00am - 8:30am registration

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May 6, 2025 - McAllen, TX
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A woman in a dark business suit is standing on a stage, gesturing with her hands. Behind her is a large screen displaying the text "AI Technology" and "Intelligent Client" along with a circular diagram.

9th Annual
Sponsorship Opportunities

South Texas Chapter
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2025

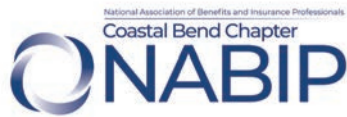
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A man wearing a cap and sunglasses is steering a sailboat on the water. The background shows a clear sky and another sailboat in the distance.

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We have an exciting meeting planned for you in May with 3hrs of CE Ethics

NABIP Houston Charity Golf Tournament



 April 28, 2025 | 7:00 AM - 2:00 PM
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 Northgate Country Club | 17110 Northgate Forest Drive
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<https://northgatecountryclub.com/Directions>

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NABIP-Dallas (DAHU) Monthly Luncheons and special events will be held at VouV Dallas!

**Vouv Event Space, 4445 Sigma Road,
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<https://vouvdallas.com>



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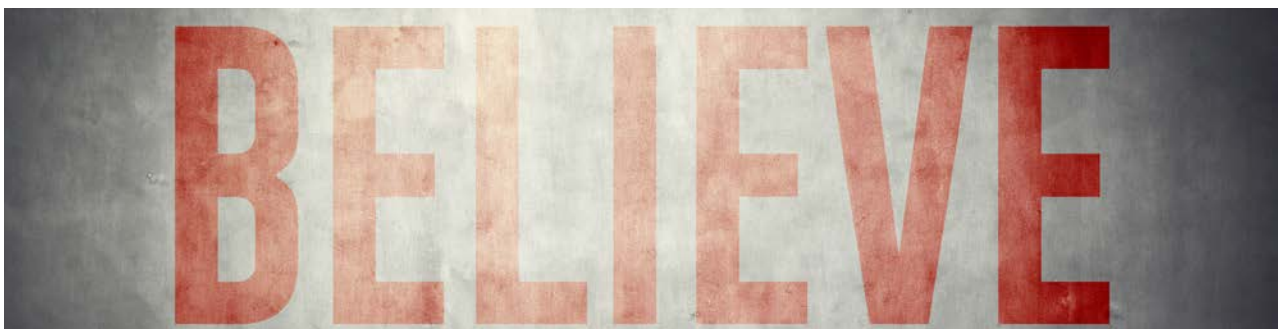
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Join us at our Education Day live at the VouV from 9am – 4pm – earn 5 CE Credits and hear from great speakers.



Watch For Images From the State Convention In The 2025 Summer Magazine

