

## NABIP

### Issues Statement on New Medicare Rule

Washington, D.C. —The National Association of Benefits and Insurance Professionals (NABIP), a leading voice for insurance agents, brokers, and other professionals working within the Medicare Advantage and Part D programs is reviewing the changes to agent and broker compensation rules for contract year 2025. The new rule on Contract Year 2025 Policy and Technical Changes to the Medicare Program issued yesterday by the Centers for Medicare & Medicaid Services (CMS) makes significant changes to the Medicare Advantage, Medicare Prescription Drug Benefit Program, and other related health programs.

“The new rule aims to provide more uniform payment structures and preserves the ability of FMOs to contract with carriers,” stated NABIP CEO Jessica Brooks-Woods. “However, we have significant concern over the \$100 limit set for administrative fees such as transportation, education, and other related expenses. Especially impacted are newer agents just entering their careers.

“NABIP’s advocacy on behalf of FMOs and agents has succeeded in raising important understanding by CMS on the critical role of the agent. There remains, however, many unanswered questions and assumptions made regarding national vs. regional carriers.

“NABIP continues its steadfast commitment to championing a Medicare system that acknowledges the important role of servicing agents and brokers in navigating beneficiaries through their Medicare options and guaranteeing a wide array of plans to cater to their varied healthcare needs. The association is equally dedicated to engaging in constructive dialogue with CMS, members of Congress, and other stakeholders to safeguard the interests of Medicare beneficiaries and the dedicated professionals who serve them.”

To view NABIP’s comment letter to CMS, click [here](#).



Pre-Med  
**Defender™**

Click on the logo to learn more

**Say HELLO to a  
Better Choice in  
Health Coverage**



#### Inside This Edition

Cano Bankruptcy	3
Hospital Stay Cost	3
Telehealth Boom	4
ACA Switch	4
CMS / ACA	5
ACLI Concerns	5
Chapter Agendas	6-7

NABIP-TX Conference 2024

# LAUGH, LEARN LEAD



## PROSPECTUS

Westin Irving Convention Center at Las Colinas, Irving, TX

# April 15-16, 2024

**You Still  
Have Time to  
Register**

**Register Here**

# Cano Health Files For Chapter 11 Bankruptcy

Cano Health and its affiliated entities have voluntarily filed for Chapter 11 bankruptcy.

The Miami-based company, which specializes in primary care for seniors, filed for Chapter 11 bankruptcy in the U.S. Bankruptcy Court for the District of Delaware on Sunday. It has entered into a restructuring support agreement to reduce debt and solicit potential offers, including the sale of the firm, according to Reuters.

Cano Health has received a commitment for \$150 million in new debtor-in-possession financing from certain of its existing secured lenders, which is subject to court approval, according to Seeking Alpha. Lenders reportedly hold approximately 86% of its secured revolving and term loan debt and 92% of its senior unsecured notes. [Read More Here...](#)

## The Cost Of A Hospital Stay Vs. Minimum Wage In All 50 States

In the majority of U.S. states, a person making minimum wage would have to work upwards of 1,000 hours to afford an average hospital stay, according to a recent study.

The study was conducted by LendingTree's research and analytics arm, ValuePenguin. The company analyzed data from KFF, Definitive Healthcare and BLS to compare the cost of an average hospital stay in each state — the average stay being 4.5 days, per Definitive Healthcare — to the minimum wage in that state. Then, analysts calculated how many hours a person would need to work at minimum wage to cover that amount.

Nationwide, the average cost of a hospital stay is \$2,883 per day — a 161.7% increase from the \$1,102 it cost in 1999. A minimum wage worker in Utah would have to work more hours than in any other state to afford an average hospital stay, while a minimum wage worker in South Dakota would have to work the fewest hours.

[Read More Here...](#)



# HEALTH CARE



Welcome to Moda Health Plan, Inc., the place you go when you want to experience better — better people, better plans, better services and better health. Let's help you get started.



Bringing proactive, preventive health care to older adults. Proudly serving Texas, Florida and New Mexico.

Click On Logos To Learn More



**Nexus is a marketer of insurance products designed for specific niches and represents leading carriers and distribution partners on a national basis.**



**Count on Warner Pacific to be by your side. Whether you're quoting and enrolling through our proprietary tech tools or collaborating with your dedicated support team, you'll turn opportunities into sales, exceed expectations and build lasting client relationships.**

## **Healthcare Docket: The Telehealth Boom Is Inciting Action By Lawmakers And Fraudsters Alike**

Ever since the Covid-19 pandemic pushed telehealth to the forefront of American health-care modalities, the genie has emerged from the lamp to quite a mixed crowd of cheer-leaders and cheaters.

On March 15, telehealth's now proven benefits spurred four Republican and three Democratic United States House of Representative members to introduce [legislation to extend telehealth flexibilities](#) for Medicare beneficiaries.

The bill would permanently end geographic restrictions for certain telehealth services and allow rural health clinics and federally qualified health centers to receive Medicare reimbursements for the services. [Read More Here...](#)

### **ACA Plans Are Being Switched Without Enrollees' OK**

Some consumers covered by Affordable Care Act insurance plans are being switched from one plan to another without their express permission, potentially leaving them unable to see their doctors or fill prescriptions. Some face large IRS bills for back taxes.

Unauthorized enrollment or plan-switching is emerging as a serious challenge for the ACA, also known as Obamacare. Brokers say the ease with which rogue agents can get into policyholder accounts in the 32 states served by the federal marketplace plays a major role in the problem, according to an investigation by KFF Health News.

Indeed, armed with only a person's name, date of birth, and state, a licensed agent can access a policyholder's coverage through the federal exchange or its direct enrollment platforms. It's harder to do through state ACA markets, because they often require additional information.

"It's rampant. It's horrible," said Ronnell Nolan, president of Health Agents for America, a nonprofit trade association representing independent insurance brokers. [Read More Here...](#)

# CMS Finalizes ACA Network Adequacy Rule

Starting in 2026, plans sold in state-based exchanges will be required to meet time and distance standards for provider access that are already applied to plans sold federally.

The adequacy of plans' provider networks is key for members actually being able to access care covered by their health insurance plan. States and the federal government oversee the networks in the ACA marketplaces, but enforcement has been lax, critics and researchers say.

According to a government watchdog report, 243 out of 375 plan issuers on the federal exchanges didn't comply with network adequacy standards for the 2023 plan year. States have reported similar issues, with officials telling the Government Accountability Office that health insurers weren't meeting time and distance standards meant to ensure providers are geographically accessible to members.

[READ MORE HERE...](#)

---

## ACLI Concerned IB 95-1 Changes Will Cause 'Chilling Effect' On PRT Market

The American Council of Life Insurers expressed support for DOL regulation, instead of an interpretive bulletin, to address concerns about selecting an annuity provider in a PRT deal.

Department of Labor modifications to Interpretive Bulletin 95-1 could create "negative repercussions" for workers and retirees involved in pension risk transfers if they do not take into account industry concerns, members of the American Council of Life Insurers argued during a roundtable event Thursday that the report.

Under the SECURE 2.0 Act of 2022, the DOL is required to review IB 95-1—which outlines the fiduciary standards for selecting an annuity provider for a pension risk transfer—and was supposed to have recommended possible modifications to Congress by the end of 2023. The delay has only heightened industry concern about changes that could, in their view, negatively impact the PRT market.

[Read More Here...](#)

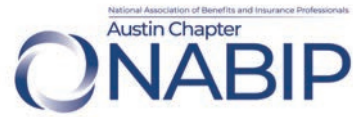
# NABIP-TX CONVENTION 2024



With Solstice you are accessing one of the largest dental and vision networks offering the most comprehensive array of dental, vision and life plans that fit your unique requirements. Solstice also offers fully customizable Third Party Administrator services for self-funding employers to manage cost and realize unseen savings.

# April Chapter Agendas

AUSTIN



## About NABIP Austin

### Welcome to NABIP Austin

**NABIP Austin** (formerly known as Austin Association of Health Underwriters) is a local chapter of the **National Association of Benefits and Insurance Professionals**, (<https://nabip.org/>) and NABIP-TX (<https://tahu.org/>) a volunteer member organization that represents nearly 20,000 licensed health insurance agents, brokers, consultants, and benefit professionals from 200+ chapters across America.

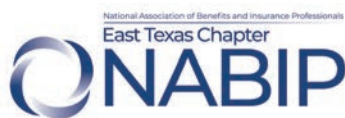


Austin AHU is now NABIP AUSTIN

**NABIP Austin** members help Central Texas consumers by guiding the health insurance needs of large and small employers as well as those seeking individual health insurance, ancillary products and Medicare supplement or advantage plans. Our organization is dedicated to providing professional development opportunities to our members so they can better serve their clients insurance needs. Please check out our [member area](#) to login in to our members-only information and to review your profile. If you are not a current member, please reach out to our membership chair for information!

[www.austinhuhu.org](http://www.austinhuhu.org)

EAST TEXAS



[www.etahu.org](http://www.etahu.org)

COASTAL BEND



[www.nabipcoastalbendtx.org](http://www.nabipcoastalbendtx.org)

LONESTAR



[www.lonestarahu.org](http://www.lonestarahu.org)

## Swing For Hope | Annual Golf Tournament

April 22 @ 7:00 am - 3:00 pm **FREE – \$6000**



## Get Ready to Tee Off in Style!

Join us for a day of spectacular golf, unparalleled networking opportunities, and unforgettable fun at the prestigious Sky Creek Ranch Golf Club. The NABIP-FW Annual Golf Tournament isn't just a game – it's an experience! This isn't just a golf tournament. It's a celebration of sport, community, and the spirit of the NABIP-FW. Every swing you take supports our mission and connects you deeper with the local business community.

[>>> BUY TICKETS HERE <<<](#)

### Why You Can't Miss This

- **Registration at 7 AM:** Kickstart your day with a smooth registration process, starting bright and early.
- **Epic Shotgun Start at 8 AM:** Feel the adrenaline as you and your team make that first swing under the clear Texas sky.
- **Player Perks:** For just \$200, immerse yourself in the full golfer's package – green fee, cart, delectable breakfast, a hearty Texas BBQ lunch, two drink tickets, raffle entry, and a swag bag so loaded, it's practically a treasure chest!
- **Compete and Connect:** Whether you're swinging for the championship or networking with the crème de la crème of the NABIP-FW community, this event is your hole-in-one for business and pleasure.

# DALLAS



April 17, 2024 | Keith Kennington will present

“Direct Primary Care and How It Can Be Used” - 11:30 - 1:00

*TDI Course Number 122318*

This course is designed for benefit advisors who are seeking to improve access to care, lower claims costs and improve client retention.

[More information.](#)

[REGISTER HERE](#)

[www.dahu.org](http://www.dahu.org)

## NABIP-Dallas (DAHU) Upcoming Dates - Details to follow

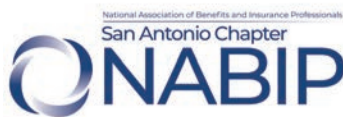
May 15, 2024 | MONTHLY LUNCHEON

June 19, 2024 | MONTHLY LUNCHEON

July 17, 2024 | MONTHLY LUNCHEON

August 21, 2024 | ROCKSTAR SALES SUMMIT (Previously Medicare Summit)

# SAN ANTONIO



## Education Workshop May 15, 2024

Norris Conference Center  
618 NW Loop 410  
Park North Shopping Center  
San Antonio, TX 78216



[BOARD OF DIRECTORS](#) [ABOUT SAAHU](#) [JOIN](#) [EVENTS](#) [AWARDS](#) [SPONSORSHIP](#) [MEMBER AREA](#)

## Meeting Information

[Future Meetings](#)

[Previous Meetings](#)

## FUTURE MEETINGS

NABIP SAN ANTONIO - EDUCATION WORKSHOP-SAVE THE DATE!

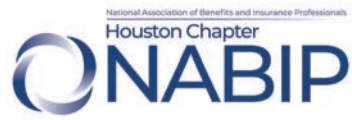
May 15, 2024

8:00 AM to 5:00 PM

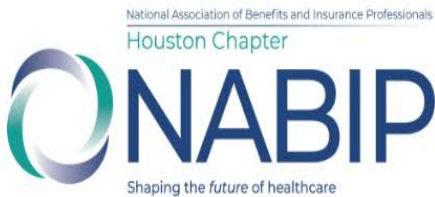
Norris Conference Center  
618 NW Loop 410 (Park North  
Shopping Center)  
San Antonio, TX 78216  
[Venue website](#)

[www.sanantonioahu.org](http://www.sanantonioahu.org)

HOUSTON



# 2024 NABIP Houston Charity Golf Tournament



April 29, 2024 | 7:00 AM  
- 3:00 PM

[Add to Calendar](#)



Northgate Country Club  
| 17110 Northgate Forest  
Drive

Houston, TX 77068

<https://northgatecountryclub.com/>

[Directions](#)



REGISTER NOW

[www.nabip-htx.org](http://www.nabip-htx.org)

## Benefitting:



**Shriners**  
Children's™  
Texas

TITLE SPONSOR:

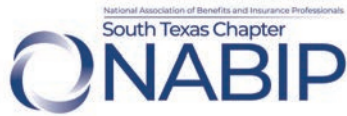
healthEZ

**SOUTH TEXAS**

**Day of Education - 5HR CE  
MAY 2, 2014**

**TOPICS: GROUP & ETHICS**

[www.nabipsotx.org](http://www.nabipsotx.org)



## **Day Of Education**

**Business and Medical Affairs: Where Healthcare,  
Wellness, and Consumerism Intersect**

**5 Hours CE  
Vendors  
Door Prizes**

**Members - \$0  
Non-Memers \$50**

# **DRINK & LEARN**

**The first two rounds of drinks & snacks are on the house!  
Cash Bar Available | May 2, 2014 - 10:30 - 5:00**