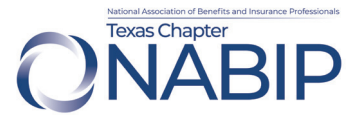


NABIP-TX eNews



Bi-monthly Publication

Republicans Target \$880B In Healthcare Cuts; Hospitals Push Back

By: Alan Condon, As seen in Beckers Healthcare

House Republicans released a budget blueprint on Feb. 12 that orders the Energy and Commerce Committee, which oversees Medicare and Medicaid, to find \$880 billion in savings from fiscal years 2025 through 2034.

The budget resolution does not specify how the committee must cut costs by \$880 billion, but Medicare and Medicaid are by far the largest programs under its oversight. The \$880 billion makes up more than half of the \$1.5 trillion total cost reductions Republican lawmakers aim to achieve over the 10-year period.

In Early February, Elon Musk's Department of Government Efficiency had gained access to CMS systems, which manage more than \$1 trillion in annual payments. DOGE had been examining CMS spending data for potential fraud, abuse or waste but a federal judge on Feb. 8 blocked its access to the Treasury Department's central payment system.

The Trump administration has said that it will not cut Medicare, but Medicaid and Affordable Care Act subsidies remain vulnerable, and it is difficult to see how the committee could meet its lofty cost-cutting target without significant cuts to federal healthcare programs.
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Coming In The Spring NABIP-TX Magazine DATC 2025



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Why The Health Care Industry Is Letting RFK Jr. Cruise To Confirmation

By Daniel Payne, as seen in Politico

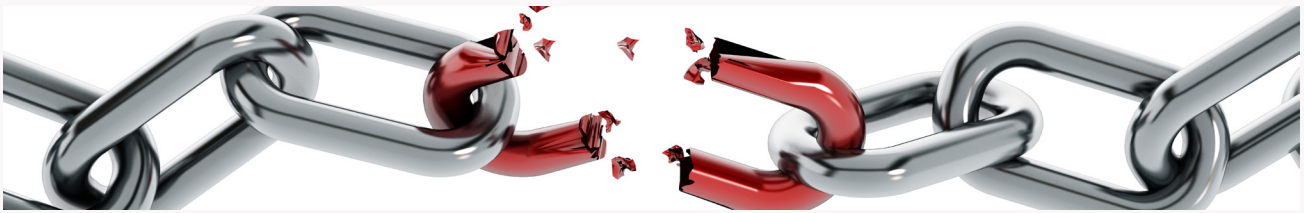
Robert F. Kennedy Jr.'s expected Senate confirmation on Thursday to lead the nation's health agencies threatens upheaval for America's \$4 trillion health care industry.

The industry is doing little and hoping for the best.

From drugmakers to doctors' organizations, groups thought to have the clout to steer policy and funding in Washington because they enjoyed bipartisan support and huge lobbying budgets have remained silent about Kennedy. They haven't spoken up even though he has accused them of fraud and conspiracy, and promised to hold them accountable.

That's not because they aren't worried, but because they didn't think they could stop him — or think the cost of speaking out would be too steep, five people representing health groups, granted anonymity to speak candidly, said. By staying mum, they hope to limit the fallout if Kennedy follows through on his plans to strip the industry to the studs.

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Kaiser, Tufts Lead Network To Promote Food's Medicinal Benefits

By: Kelly Gooch, As seen in Beckers Healthcare

Boston-based Tufts University and Oakland, Calif.-based Kaiser Permanente have partnered to form the Food Is Medicine National Network of Excellence, a national network focused on addressing food insecurity and improving community health.

The network will develop best practices related to food-based interventions, such as medically tailored meals, produce prescriptions and nutrition education, in healthcare and communities, Tufts and Kaiser said in a Feb. 6 news release. The launch comes after Kaiser established its Food Is Medicine Center of Excellence in April 2024.

The Food Is Medicine Institute at the Gerald J. and Dorothy R. Friedman School of Nutrition Science and Policy at Tufts and Kaiser Permanente are the primary drivers of the initiative. Other founding members of the network include Blue Cross and Blue Shield of North Carolina of Durham, CVS Health in Woonsocket, R.I., Devoted Health of Waltham, Mass., Indianapolis-based Elevance Health, Geisinger in Danville, Pa., and Pittsburgh-based Highmark Health.

“Each year, suboptimal diets and food insecurity cause more than 500,000 deaths and cost the U.S. economy \$1.1 trillion in healthcare and lost productivity,” Dariush Mozaffarian, MD, DrPH, director of the institute said in the release. “By working together, we can scale evidence-based nutritional interventions that are driving change, improving health and reducing disparities.”

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Employee Benefits That Are Important For 2025

ACRISURE Blog

The landscape of employee benefits continues to evolve in 2025. With advancements in technology, shifts in workforce demographics, and changing societal values, it's essential for companies to stay ahead of the curve in offering attractive and meaningful benefits.

In this article, we'll explore some key employee benefits that could be important in 2025 and how these benefits can help attract and retain top talent.*

Six Types of Employee Benefits That Are Important for 2025.

1. Comprehensive Health and Wellness Programs

Holistic Health Coverage: In 2025, employees may look for health insurance that covers not just physical health, but also mental and emotional wellbeing. Comprehensive health plans that include mental health services, telehealth options, and wellness programs are important considerations.

Preventive Care: Emphasis on preventive care will likely grow, with employers offering insurance benefit plans that include regular health screenings, fitness programs, and nutrition counseling. These initiatives help employees maintain their health and may reduce long-term healthcare costs. Dental and vision utilization continues to increase as employees seek early disease detection and improving overall health.

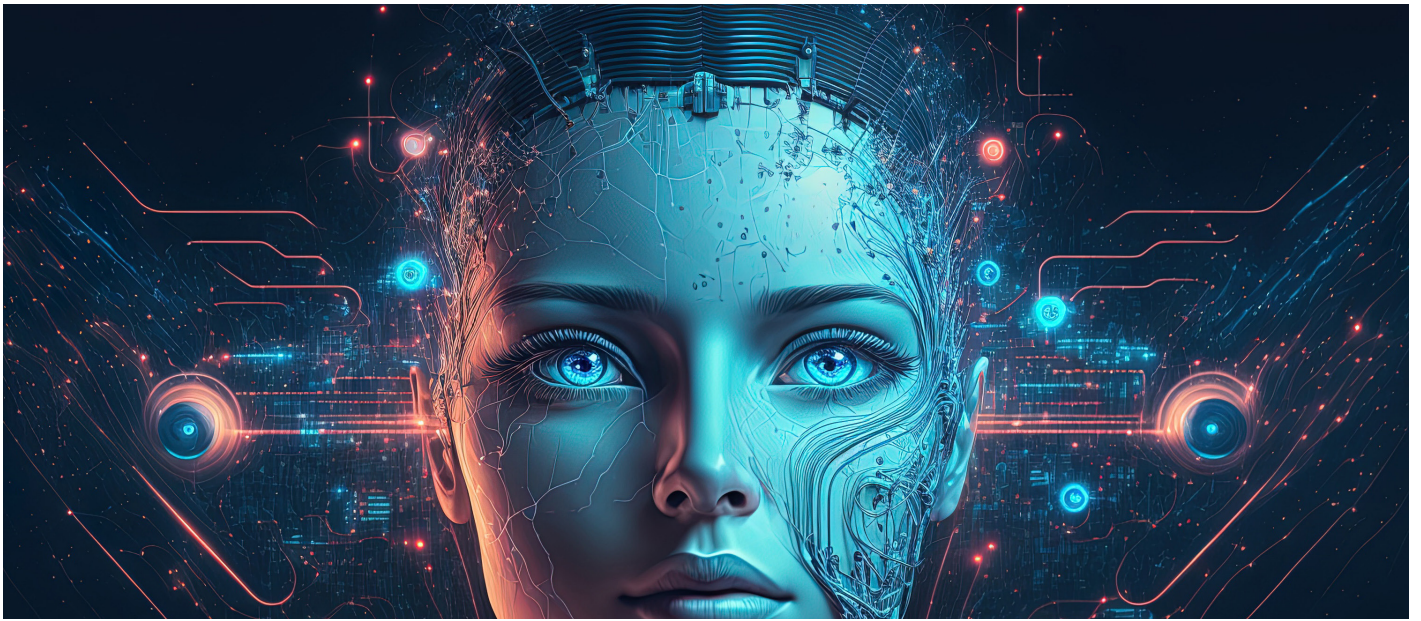
Mental Health Support: With increasing mental health awareness, benefits that include Employee Assistance Programs (EAPs), stress management workshops, and access to therapists and counselors could be attractive.

2. Providing Voluntary Benefits to Employees

No Cost to the Employer: Voluntary benefits are optional insurance products or services that employees can choose to purchase through their employer, often at a group rate. These benefits are typically paid for by the employee through payroll deductions and can include options such as dental, vision, disability, and life insurance.

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**This list is provided as example only and is not intended to be a comprehensive list of all employee benefits that should be considered.*



A bill That Could Let AI Prescribe Drugs

By: Mariah Taylor, As Seen In Beckers Hospital Review

A U.S. House committee is considering a bill that would allow AI to prescribe medications to patients.

The legislation, sponsored by Rep. David Schweikert, R-Ariz., would amend the Federal Food, Drug and Cosmetic Act to classify AI and machine learning technologies as practitioners eligible to prescribe drugs if authorized by the state and approved by the FDA. The bill does not specify which drugs could be prescribed, in what settings or whether physician review would be required, Medscape reported.

The bill was introduced in the House and referred to the House Committee on Energy and Commerce in January.

Physicians have expressed skepticism about the legislation, telling Medscape that the bill “seems premature.” However, many acknowledge that AI-driven prescriptions could become a reality in the future.

“It’s here,” Mr. Schweikert said in reference to the technology. “[W]e now just have to build the infrastructure around it,” he added in a 2024 interview with Nextgov/FCW, referencing a “new medical landscape.” He also noted that “technology is starting to move much faster than our regulatory rules.”

Mr. Schweikert introduced a similar bill in January 2023, which did not advance out of committee.

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25 Things I Can't Wait to Do in Texas in 2025

By: Katie Lawrence, As Seen in Only In Texas

Discovering the best things to do in Texas in 2025 is one of my resolutions for this year, so I put together the ultimate bucket list in case you'd like to join me. From the most iconic destinations like Big Bend National Park to smaller, family-friendly attractions such as Gator Country, these 25 must-visit places across the Lone Star State promise a year filled with adventure.

This may be an unpopular opinion, but I actually love making New Year's resolutions. Sure, we can set goals whenever we please, but I just think the blank slate of a new year is the perfect excuse to level up in all aspects of life. Discovering the best things to do in Texas in 2025 is one of my resolutions for this year, so I put together the ultimate bucket list in case you'd like to join me. From the most iconic destinations like Big Bend National Park to smaller, family-friendly attractions such as Gator Country, these 25 must-visit places across the Lone Star State promise a year filled with adventure.

1. State Fair of Texas - Dallas

I'm slightly embarrassed to admit this, but I've never attended the State Fair of Texas. Held every fall at Fair Park in Dallas, this world-famous festival is three weeks of rides, games, live entertainment, and tons of delicious food. Honestly, I'm most excited for the food. You can find deep-fried versions of pretty much anything under the sun, including butter and soda (I'm not sure how that works exactly!).

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These 13 Haunted Places In Texas Will Send Chills Down Your Spine

By: Katie Lawrence, As Seen in Only In Texas

Amid all of the fun and festivities that you'll find in the Lone Star State, the haunted places in Texas - the creepy hotels, warehouses, and hospitals lurking in the shadows - are what draw in the brave. Plenty of places exist for the spooky and downright terrifying to hide here, but these spots definitely top the list for the most bone-chilling sites in the state of Texas. Beware: These scary spots might haunt your dreams tonight, so proceed with caution. Hey, at least we warned you.... Below are 13 haunted places in Texas that will send chills down your spine!

1. La Carafe, Houston

Dating back to before the Civil War, the second floor of the building is said to be haunted. Guests have reported seeing the apparition of a large African American man walking around upstairs and have heard heavy footsteps and the sound of a body being dragged across the floor. This old wine bar is actually still open for business today and is believed to be the oldest bar in the city of Houston. So... who wants to grab a drink here after work?

Learn more about one of the most haunted places near me on the La Carafe Facebook page.

2. Presidio La Bahia, Goliad

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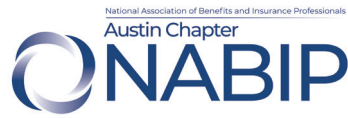
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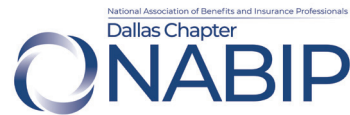
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Wednesday, February 19, 2025 - 10:00 - 4:00 | Education Revolution Day !
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We will have the following speakers joining us:

- *Jason Dixon of Trinity Captive speaking on Segregated Group Medical Stop Loss*
- *Commissioner Mulready of OK giving NAIC updates and discussing Insure OK as a framework*
- *Ethics the NABIP Way 3 hours has been approved and course # is 141624. Presented by Neil McNeil.*
- *Jennifer Stanley of StanleyKup.*
- *Special Lunchtime demonstration by our lunch sponsor, Healthee*

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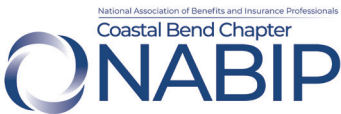
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