

Bi-monthly Publication

Medicare To Kick Off First Drug Price Negotiations, And It Could Get Heated

The government is set to begin negotiating prices on the 10 costliest prescription drugs covered by Medicare this week, setting the stage for a fierce tug of war between U.S. officials and drugmakers as the Biden administration attempts to lower soaring prescription drug costs for older adults.

Medicare provides health insurance coverage to more than 65 million people in the U.S., according to the Centers for Medicare and Medicaid Services, or CMS.

The negotiations, as mandated by the Inflation Reduction Act, are slated to run through Aug. 1 before final prices are announced on Sept. 1. It's uncharted territory for Medicare, which has never before been able to directly haggle with drugmakers over prices.

"I expect negotiations to be intense," said Lawrence Gostin, director of the O'Neill Institute for National and Global Health Law at Georgetown University. "Big Pharma is likely to dig in its heels and use a variety of strategies, including fierce negotiations." Read More Here...



Pharma Price Cut Proposals From US Government Could Be Steep, Analysts Say

Pharmaceutical companies were due to receive by February 1, 2024 the U.S. government's opening proposal for what are expected to be significant discounts on 10 of its high-cost medicines, an important step in the Medicare health program's first ever price negotiations.

Five Wall Street analysts and two investors told Reuters they expect the negotiations over prices that will go into effect in 2026 to result in cuts ranging from the statutory minimum of 25% to as much as 60% when the final numbers are set in September.

The drugmakers and the government are expected to wait until then to disclose them.

President Joe Biden's signature Inflation Reduction Act (IRA), signed into law last year, allows Medicare, which covers 66 million Americans mostly aged 65 and older, to negotiate prices for some of its most costly drugs.

The price cuts will impact how much the government pays for the drugs as it aims to save \$25 million per year by 2031. It could also save money for consumers who pay a portion of a drug's cost under their Medicare plans. Read More Here...



Pre-Med Defender™

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Say HELLO to a Better Choice in Health Coverage

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Senate Passes Bill To Regulate How Health Insurance Companies Decide What Procedures, Drugs To Cover

The Mississippi Senate this week unanimously passed a bill to regulate how insurance companies decide which medical procedures or prescription drugs to cover for a consumer — a process called “prior authorization.”

Senate Insurance Committee Chairman Walter Michel said the legislation grew out of complaints he received from both physicians and insurance companies about how the authorization process currently works.

Prior authorization is when physicians have to seek advance approval from an insurance company before the company covers a prescribed procedure, service or medication that is not an emergency.

If an insurance organization denies a prior authorization claim, a consumer could be forced to pay for a prescription or medical procedure out of pocket.
Read More Here...

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



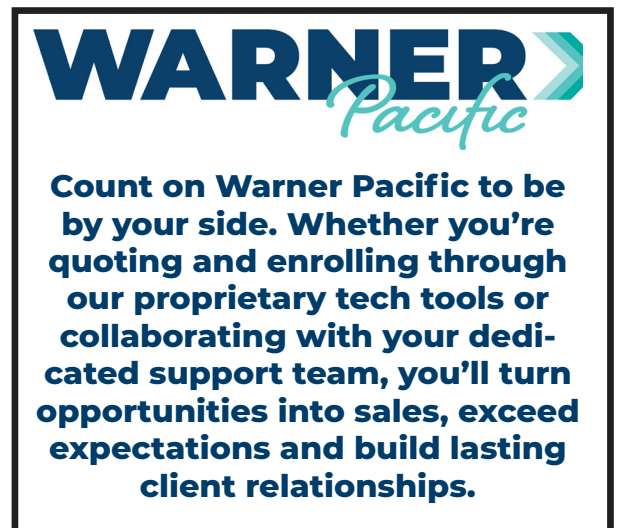
With Solstice you are accessing one of the largest dental and vision networks offering the most comprehensive array of dental, vision and life plans that fit your unique requirements.
Solstice also offers fully customizable Third Party Administrator services for self-funding employers to manage cost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



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.



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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.

Centene Turns A Profit Thanks To Big Jump In Obamacare Enrollment

Centene reported fourth quarter profits of \$45 million as membership and premium revenue grew thanks to a big increase in sales of Obamacare coverage, the health insurer said Tuesday.

Centene, which sells an array of government subsidized health insurance including individual commercial insurance coverage under the Affordable Care Act known as Obamacare, said total managed care membership increased slightly to 27.47 million, compared to 27.06 million at the end of the fourth quarter of 2022.

Centene's enrollment in individual coverage under the Affordable Care Act, which the health insurer calls its "commercial marketplace" business nearly doubled to 3.9 million members from 2 million a year ago. [Read More Here...](#)

What's Behind Florida's Health Insurance Crisis?

On top of a home insurance crisis, Florida residents face higher than average health insurance premiums due to a growing senior population and limited competition in the insurance marketplace, Newsweek reported Feb. 6.

Florida's population grew by 18% from 2010 to 2022, and adults aged 60 to 69 made up the largest group. Over the next five years, that population segment is projected to grow by nearly 300,000 people annually, presenting higher rates of chronic health conditions.

The state's insurance market is also highly concentrated and limits competition. According to the American Medical Association's annual "Competition in Health Insurance" report, Florida Blue has the largest commercial market share in all but one of the state's 22 metropolitan areas. The payer also controls 39% of the state's entire commercial market. For Medicare Advantage, UnitedHealthcare or Humana are the largest carriers in 20 metro areas. [Read More Here...](#)

Providence Agrees To \$158M Of Refunds, Debt Erasure To Settle Charity Care Billing Investigation

Renton, Washington-based Providence has cut a deal to refund or erase \$157.7 million in medical care payments following allegations and a lawsuit from its home state's attorney general that the large nonprofit had failed to inform tens of thousands of patients of charity care eligibility.

Announced Thursday by the system and Washington State Attorney General Bob Ferguson, the settlement is comprised of \$20.6 million of repayments plus 12% interest to 34,229 patients who may have qualified for charity care and financial assistance, for whom any outstanding balances will also be written off, and \$137.2 million of medical debt forgiveness for 65,217 others.

Providence has also agreed to a \$4.5 million payment to Ferguson's office and a commitment to following "a streamlined process to provide all patients with information about financial assistance and how to apply using simple language aligned to our organizational values," the system said.

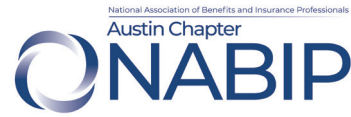
[Read More Here...](#)



[Register](#)

February Chapter Agendas

AUSTIN



Professional Development Day

National Association of Benefits and Insurance Professionals
Austin Chapter
NABIP
Shaping the future of healthcare

Eclipse Your Expectations Invest in Yourself

EARN 5 CE CREDITS
KEYNOTE **MAX KARLIN** NABIP DIRECTOR, STATE AFFAIRS
FORGE NEW VENDOR PARTNERSHIPS
NETWORKING BREAKFAST & LUNCH
SPECIAL GUEST SENATOR **SARAH ECKHARDT**
EXCITING DOOR PRIZES
HAPPY HOUR AT PINHOUSE BREWING

MARRIOTT SOUTH AUSTIN
4415 S I-35 FRONTAGE RD
AUSTIN TX 78744

Registration Now Open! Visit NABIP-Austin.org for details

📅 April 04, 2024
8:00 AM - 4:00 PM
[Add to Calendar](#)

📍 Marriott South Austin
4415 S I-35 Frontage Road
Austin, TX 78744

[REGISTER NOW](#)

COASTAL BEND



www.nabipcoastalbendtx.org

LONESTAR



www.lonestarahu.org

Professional Development Day

**Eclipse Your Expectations
Invest In Yourself**
April 4, 2024
9:00 AM - 4:00 PM

Marriott South Austin
4415 S. I-35 Frontage Road
Austin, TX 78744

\$75/\$85 Registration - Member/Guest
Starting 2/1/24 - \$85/\$100 Member/Guest

www.austinhuhu.org

February Chapter Agendas

FORT WORTH



Congrats Clifton Stubbs

NABIP-Fort Worth 2022-2023 Donna Carnall
Recipient: Cliff!

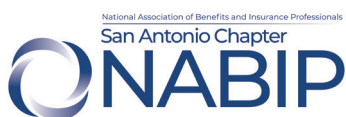
**Legislation -
What's Giving You Heatburn
February 8, 2024**

**Education / Symposium
Come Get a Piece of the Pie
March 14, 2024**

**Derby Down
AI and HIPAA - What's the Affect?
May 9, 2024**

www.nabip-fw.org

SAN ANTONIO



**Education Workshop
May 15, 2024**

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



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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

DALLAS



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

**Vouv Event Space, 4445 Sigma Road,
Dallas, TX 75244**
<https://vouvallas.com>



February 21, 2024 | Special Event - Education Revolution All Day CE Event **Join us for a full day of great Speakers and Topics**

10:00am - 3:00pm

10:15 – 11:15 – Speaker #1: Brittany Currier (CEO, Empowered Solutions) – Mental Health Parity

11:30 – 12:30 – Speaker #2: Rachel Barden (Vice President of Sales, Fountain Health) – Sick Care to Healthcare: Getting Control of Group Health Plan Cost

12:45 – 1:45 – Speaker #3: Brittney Avila (Principal, Haynes Benefits) – Hot Topics and Trends in Litigation

2:00 – 3:00 – Speaker #4: Taylor Yancey (Sales Consultant, Mutual of Omaha) - Understanding Long Term Disability

REGISTER NOW!

Education Revolution
February 21, 2024 - *Rescheduled from January 17th.*
10:00 AM - 3:00 PM

Vouv Event Center
4445 Sigma Rd, Dallas TX

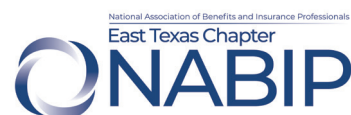
Don't Miss This NABIP-Dallas Mega Event

Education Revolution isn't just another conference - it's a revolution in education and networking. Dive into a world of cutting-edge trends, legal insights, and trailblazing strategies. Earn CE credits while engaging with the who's who of the insurance and benefits industry.

It's more than an event; it's a career revolution!

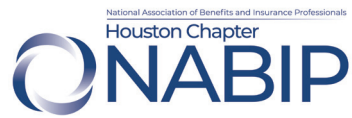
www.dahu.org

EAST TEXAS

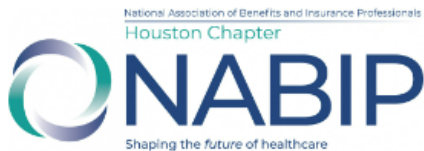


www.etahu.org

HOUSTON



NABIP Houston February Luncheon



February 20, 2024 |
12:00 PM - 1:30 PM
[Add to Calendar](#)

Post Oak Grill | 1415 S
Post Oak Ln
Houston, TX 77056
<https://www.postoakgrill.com/Directions>

Texas Primary Election 2024 Preview

February 19, 2024
12:00 PM - 1:00 PM
[Add to Calendar](#)



Join NABIP-Texas' lobbyists Shannon and Mike Meroney for a sneak peek preview webinar of the Texas Primary Elections on Monday, February 19th at 12noon for an hour. [Click here](#) to register with Zoom.

Mike & Shannon will preview this busy and chaotic election cycle with expert analysis and insights about turnout, fundraising, key races, endorsements, key players and shadow group activities that are nearly impossible to track.

The Primary Elections are just a few short weeks away, and early voting begins soon, so mark your calendar and watch the presentation at 12noon on Monday, February 19th.

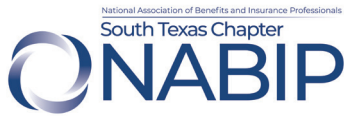
Presenting : David LeFevre



David LeFevre founded ERISAFire Benefits Compliance Solutions, where he serves as the Chief ERISA Geek and managing attorney of LeFevre Law PC. Mr. LeFevre advises brokers, business owners and multinational employers on all aspects of health, welfare and retirement benefits. His practice focuses on assisting clients in complying with ERISA and other employee benefits laws. He

**Membership Luncheon
February 20, 2024**
www.nabip-htx.org

SOUTH TEXAS



**Spanish CE Class - Ethics
Ethics vs Morals, You Decide
March 6, 2024 - Brownville, TX**

**Membership Mix - Top Golf
Phar, TX - March 21, 2024**

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

TOPICS: GROUP & ETHICS

www.nabipsotx.org

**NABIP-SOTX
Day of Education**

5-HR CE Credit

AGENDA

Casa De Palmas

101 N. Main - McAllen, TX 78504 - 1:00 PM - 7:00 PM

Class 101

Gap Insurance:
Bridging the High
Cost of Medical
Claims

Presenter:
Joe Brining
of Pro Med Defender

Course: 135607
1 HR CE Credit

Class 201

Ethics

This class will be taught in
both English & Spanish

Ethics vs Morals,
You Decide
Presenter:
Ren Byrd

Ética vs Moral,
Tu decides
Presentador:
Hector Gracia

Course: 71322
1 HR CE Credit

Class 301

TBA

Class 401

TBA

Class 501

TBA

Where To Stay and Eat

We have a room block at **Casa De Palmas** (Collection by Wyndham) of \$99 per night. This is a historic hotel in the RGV.

There are great restaurants near by for those spending the night.

We suggest for fine dining, The Salt
210 N. Main - McAllen

For Casual dining, try Roosevelt's at 7,
821 N. Main - McAllen

Food Truck dining is also near by.

Hotel RSVP can be made at: 956-928-1994
Use code: SOTX

Our Shcedule

1:00 - Registration Opens

1:20 - Welcome - from President Iris Castillo

◆ 1:30 - Class 101 - Bridging the High Cost of Medical Claims
2:30 - Class 201 - Ethics in both English and Spanish

(The English class will be in a breakout room)

◆ 3:20 - Break Time With Exhibitors

4:00 - Class 301

◆ 5:00 - Class 401

5:50 - Heavy Hors D' Oeuvres Arrive

6:10 - Class 501

◆ 7:00 - Class Dismissed and Happy Hour Begins

Hollis Roberson Award

Nomination Form

2023 Texas Outstanding Health Insurance Industry Award



HOLLIS ROBERSON

1922 - 1989

The Texas Association of Health Underwriters' Hollis Roberson Award is presented each year to the person from Texas who meets the criteria of professionalism set forth by Hollis Roberson.

The recipient of the award is selected by the Hollis Roberson Award Committee which carefully reviews all persons nominated. In making its selection, the committee looks for contributions above and beyond the call of duty, without personal gain. Your recommendations must be supported by an accompanying statement that details the accomplishments of your candidate to include present and former positions, connections with health insurance, biographical information and, of utmost importance, the specific accomplishments that entitle your candidate to this prestigious award. ***Please note: only state board members (which includes local chapter presidents) and Hollis Roberson Committee members can submit nominations.***

Please complete this form and return to HRC by 3/01/2024.

2023 Hollis Roberson Award

Nomination Form

(Must be postmarked or received by fax/email on or before 3/01/2024)

I nominate _____

Local Chapter: _____

Address: _____

City/State/Zip: _____

Phone: _____

Submitted By: _____

Board Position: _____

Phone: _____

Important:

*Nominees **will not** be considered unless support materials are included.*

If you re-submit the same person you nominated last year, you only need to submit this Nomination Form. You may update it if you choose, but the Committee will carry forward the documentation you submitted one year prior.

Send completed form with accompanying documentation to: Lisa Strug, NABIP-TX Executive Director, 312 North Avenue East, Suite 5, Cranford, NJ 07016. Voice 713/645-1490; Fax 908-967-5044; admin@nabip-tx.org

Hollis Roberson Award

Nomination Criteria

1. Significant contribution of time and talent to further the health insurance industry.
2. Currently be, or have been, an active and contributing Member of the National Association of Benefits and Insurance Professionals – Texas Chapter.
3. Display the character traits and skills of leadership.
4. Promote the principles of professionalism and idealism
5. Show significant community support to all aspects of both personal and professional achievement.
6. Nominee must not have served as a NABIP-TX Officer on the NABIP-TX Board for at least two board years prior to the current board year.
7. A previous HRA Recipient may be nominated if at least seven (7) years have passed since receipt.

Previous Recipients

1990	Hollis Roberson, CLU, FLMI, RHU	2006	Stan Foster, RH
1990	Edna Kern, CLU, ChFC, RHU, LUTCF	2007	Dave Prewitt, RHU, LUTCF, REBC, CSA
1991	Donna Carnall, RHU	2008	Janet Trautwein
1992	Robert G. Campbell, Jr.	2009	Linda New, LUTCF
1993	Shirley H. Hutzler	2010	D. Mike McLaughlin, RHU, CLU, CIC, ChFC
1994	Thomas M. Schilling, RHU	2011	C. Briscoe Dunn
1995	Henry Dawson, CLU, RHU	2012	Carolyn Goodwin, CBC, SGS
1996	Phillip Von Stephens, RHU	2013	Ron Buffum, SGS
1997	Andrew M. Wolfson	2014	Mike Rivera, RHU, REBC, CLU, ChFC
1998	Elizabeth Ashmore	2015	Michael D. Smith, SGS, LTCP
1999	W. D. (Bill) Mann, Sr., LUTCF, RHU	2016	Russell Lee Rice, SGS
2000	Ouida Peterson	2017	C. Louanne Trebing, RHU, CLTC, SGS
2001	Ken Martin	2018	Laura Firestone, CPA
2005	Trei Wild	2019	Reid Rasmussen
2003	Caroline Hesseltine	2021	Ed Oleksiak
2004	Jim Smith	2022	*Rick Ott
2005	Trei Wild	2023	Jessica Watts

Bolded names are the 2023-24 Hollis Roberson Committee.

A member of the Hollis Roberson family (currently Trei Wild) and the NABIP-TX President-Elect (currently Stacy Cochran) are also on the Hollis Roberson Committee.

*** Denotes 2023-24 Hollis Roberson Committee Chair**

Award History

Hollis Roberson, CLU, FLMI, RHU, held a BS from the University of North Alabama, an MBA from Auburn University and an MS from Southern Methodist University. Mr. Roberson served the insurance industry in the capacity of life insurance company president, chief actuary and owner of his own agency. He served NAHU (now NABIP-TX) tirelessly first as Membership Chairman in 1986-87 and Region IV Vice President in 1986-87. He was elected First Vice President in 1988. Hollis directed the strategic planning committees for NAHU, Texas AHU, Fort Worth AHU and Dallas AHU. He published many articles and spoke to numerous health and life underwriter organizations. Hollis Roberson was the 1989 recipient of the Norman Medill Award for editorial contribution from NAHU. He was listed in Who's Who in Insurance in the South- Southwest. Hollis was the first recipient of the Hollis Roberson Award in 1989, which was established in his honor. Hollis died of cancer at the age of 67 on December 16, 1989, at his home in Rowlett, Texas. He was president-elect of NAHU at the time of his death.

Award Contributions

The Hollis Roberson Award is open for contributions. Contributors will be acknowledged each year at the annual NABIP-TX symposium during the Hollis Roberson Award ceremonies and acknowledged in the awards program.

- Individual membership contributions: \$100.00
- Corporate membership contributions: \$250.00

Contributions should be made to "Hollis Roberson Award Fund" and mailed to:

The Hollis Roberson Award Fund
Lisa Strug, NABIP-TX Executive Director
312 North Avenue East, Suite 5, Cranford, NJ 07016
Phone 713-645-1490
Fax 908-967-5044
admin@nabip-tx.org