

Speaker of the House is Rep. Dustin Burrows (R) Lubbock

Meroney Public Affairs

At 12 noon today, the Texas Legislature will gavel in and begin its 140 days of work during the regular session. Texas is projected to have \$194.6 billion available in general revenue to fund the business of the state over the 2026-2027 biennium, a slight decrease from the last budget cycle. The estimated funds includes \$23.8 billion expected to be surplus leftover from the 2024-25 biennium when lawmakers cut property taxes and made several one-time investments, including in water and broadband infrastructure, that do not have to be funded again in the next budget. Part of those leftover dollars include \$4.5 billion that were earmarked for public education and education savings accounts but were not used because lawmakers failed to reach a compromise to enact a voucher-like program.

First up in the House of Representatives: the race for Speaker. Two Republicans are seeking the speaker's gavel which is soon to be vacated by the current chamber leader, Dade Phelan of Beaumont, who was pushed out by party leaders and activists. Rep. David Cook of Mansfield represents the right wing of the party — Republicans who say current House leaders are too willing to compromise with and elevate Democrats. Rep. Dustin Burrows of Lubbock, represents the establishment wing of the party. He's emblematic of a group that has worked with Democrats in the past and who believes in protecting the independence of the House against outside forces. Detractors call Burrows "Phelan 2.0".

Those outside forces have been vocal, particularly Attorney General Ken Paxton (impeached by the House in 2023) and Republican Party of Texas Chairman Abraham George. George has organized more than 1,000 GOP activists from around the state, taking buses to Austin to pressure Republican House members to support Cook, the Republican Caucus nominees. And last week, AG Paxton and George went around the state for two days to rally constituents to put pressure on Republicans who had pledged to vote for Burrows. Rumors of new entrants via floor nominations have been rampant. Democrat Ana Maria Rodriguez Ramos of Dallas is also in the Speaker's race, but not expected to factor in the decision.

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Texas Political Update: 89th Legislature Begins

Lt. Gov. Dan Patrick, who is aligned with the GOP's right wing and openly feuded with Phelan over school vouchers and the Paxton impeachment, has thrown his weight behind Rep. Cook as the endorsed nominee of the Republican caucus and has exchanged heated words with Burrows' supporters. Like others in the party's right wing, Patrick has pointed to former Speaker Joe Straus' 2009 election by a coalition of Republicans and Democrats as the original sin lawmakers need to reverse. On Sunday, two days before the opening day of the session, Patrick accused Burrows and his close allies, Phelan, former speaker Bonnen, his brother Rep. Greg Bonnen of Friendswood and Rep. Cody Harris of Palestine, of running the House through an "oligarchy" that passes on the most powerful positions to one another.

Under caucus rules, each of the House's 88 Republicans should follow the group's endorsement and vote for Cook, which would give him well above the 76 votes he needs to win the gavel. But Burrows has entrenched support from more than 30 Republicans who have said they are willing to defy the caucus' rules to back their man. The two camps have been stuck at a stalemate since early December with each trying to draw support away from the other. They've also tried to secure support from Democrats who lost two seats in the House in last year's elections, dropping their ranks to 62, and who stand to lose more power as Cook's platform includes barring the minority party from leading legislative committees and prioritizing Republican bills. It is highly unusual for lawmakers to arrive in Austin for the Legislature's opening day without knowing who will lead the chamber – something that has not happened since at least the turn of the century. That division reflects the ongoing feud within the Texas GOP.

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Supreme Court To Hear ACA Preventive Care Coverage Case

The Supreme Court said Jan. 10 it would hear the landmark case that challenges a federal task force's authority to require insurers to cover preventive care services under the ACA.

Braidwood Management, a Texas company, and other individuals originally sued HHS in 2021. The company argued the ACA requirement to cover pre-exposure prophylaxis (PrEP) for HIV prevention under its employee health plan violated the company's religious freedoms.

In March 2023, U.S. District Judge Reed O'Connor ruled that recommendations made by the U.S. Preventive Services Task Force (USPSTF) after 2010 do not need to be complied with and blocked the federal government from enforcing its recommendations. This ruling applied to all private health insurance plans, not just the plaintiffs'. HHS later struck a deal to preserve the mandate while the case was appealed.

In June 2023, the 5th U.S. Circuit Court of Appeals ruled that Braidwood cannot be compelled to pay for PrEP for its employees but reversed the lower court decision that prevented the federal government from enforcing the broader requirements to cover preventive services. The appeals court agreed with Judge O'Connor's ruling that because members of the USPSTF are not confirmed by the Senate, their authority to mandate coverage is unconstitutional. However, it limited the decision to the plaintiffs, leaving the preventive care mandate in place for the broader public. The court also sent the case back to the trial court to reconsider the constitutionality of other coverage recommendations.

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NABIP-TX DAY AT THE CAPITOL



THURSDAY, JANUARY 23, 2025

7 AM - 1 PM

Texas State Capitol Building

1100 Congress Avenue, Austin, TX

DAY AT THE CAPITOL AGENDA

7:00 am Registration and Catered Breakfast

7:30 - 8:15 am Agency Roundtable Discussion for Sponsors

▶ Debra Diaz Lara, *Deputy Commissioner, Life and Health, TDI*

8:30 am Opening Remarks

▶ Stacy Cochran, *NABIP-TX President*

8:45 am Legislative Hot Topics Panel

Moderated by Mike Meroney, *Meroney Public Affairs*

▶ Blake Hutson, *Texas Association of Health Plans*

▶ Regan Ellmer, *Independent Insurance Agents of Texas (IIAT)*

▶ Annie Spilman, *Texans for Affordable Healthcare*

10 am State Based Exchange Panel

Moderated by Shannon Meroney, *Meroney Public Affairs*

▶ Jeff Burdett, *National Federation of Independent Businesses*

▶ Rita Rolf, *NABIP-TX*

▶ Charles Miller, *Texas 2036*

11 am Presentation of 2024 Shirley Hutzler Award

▶ Angela Theesfeld, *2023 Hutzler Award Winner*

11:25 am Closing Remarks

11:30 am - 12 pm Walk to 919 Congress Ave. Austin, Lobby

12 - 12:30 pm Lunch and Talking Points review with NABIP-TX Lobbyists

Shannon & Mike Meroney, *Meroney Public Affairs*

12:30 - 12:45 pm Closing Remarks

12:45 pm Departure and Lobbying on the Hill

SCAN HERE
TO VIEW
DAY AT THE CAPITOL
SPEAKERS



Questions? Contact NABIP-TX Headquarters at admin@nabip-tx.org or 713-645-1490

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The Healthcare Reality Check Of 2025

It is the start to a fresh year. There are, it seems, endless possibilities to grow, to improve, to learn, and to share.

2024 was a fascinating year with respect to “trust.” President Trump and new European Leaders were re-elected (e.g. a lack of trust in incumbent politicians), Bitcoin ended up north of 138% (a lack of trust in incumbent central banks), the 2024 Edelman Trust Barometer showed social media is the least trusted industry (with Australia implementing the first age-related ban for social media), and upon the killing of a health insurance executive in New York City, there was an outpouring of public angst towards the healthcare and insurance industries.

Sunlight can indeed be a phenomenal disinfectant. In order to effectuate positive change, we first must shine transparency onto the status quo. At Naya, we are firmly committed to human thriving across health and wealth. We believe we can help transform healthcare and financial services to become stronger consumer markets. The first step is continuing to tell the story of what 2024 uncovered: through data, through objectivity, and through truth.

There are 5 realities in healthcare that we are firmly focused on for 2025. These aren't necessarily the most common issues, but rather issues where we believe that we have unique knowledge to help solve for everyday people everywhere. We will keep score: in December we will look back and see how we did. We know it won't be easy, but we are optimistic that this year will be the inflection point. We firmly believe that trust will be rebuilt.

1. The Supplemental Health Insurance industry will begin to disinfect in the sun.

There is absolutely nothing structurally wrong with supplemental health insurance (disclaimer: I buy it for myself/family). With healthcare costs skyrocketing and deductibles rising in parallel, nearly anyone in the United States can benefit from supplemental health insurance (sometimes called “gap insurance”) to help cover unexpected, out-of-pocket expenses. Unfortunately, a lack of integration with “core” health insurance claims as well as poor regulation has the “industry” (not the products) failing consumers. Supplemental health insurance, often sold as a “voluntary benefit,” largely pays the bonuses of insurance brokers and insurance carriers. Proof: whereas traditional health insurance policies have “loss ratios” of 80%+ (meaning that \$0.80+ of every \$1 is paid out in claims), supplemental health insurance most often has a “loss ratio” of less than 40%! \$0.60+ of every \$1 is going to pay broker commissions, insurance company net income, etc.

[Read More Here...](#)

Obamacare Breaks Enrollment Record At 24 Million As Trump Preps Return

The Biden administration announced January 8, 2025 another record year of enrollment in individual coverage under the Affordable Care Act with another week remaining to sign up for such health benefits.

The Centers for Medicare & Medicaid Services said 23.6 million Americans have selected plans through the individual-market marketplace, also known as Obamacare, for plan year 2025 coverage. Last year, more than 21 million people signed up for coverage for 2024, setting a record.

“Nearly 24 million people, a record number, have signed up for Marketplace coverage — and the Open Enrollment Period is not over yet,” said U.S. Health and Human Services Secretary Xavier Becerra. “The Affordable Care Act health insurance marketplace and reforms have proven to be successful and critically important for millions of Americans and their families.”

Whether such momentum continues after this year is uncertain. When Donald Trump — who was elected in November in the presidential race against Vice President Kamala Harris — was in office from 2017 to 2021, he and Republicans in Congress tried and failed several times to repeal the ACA, the signature legislative achievement of former President Barack Obama.

It remains unclear what Trump’s healthcare agenda will be in his second term, which begins later this month, because he has yet to reveal a healthcare plan.

[Read More Here...](#)



NABIP-TX ANNUAL CONFERENCE 2025

A composite image featuring a sailboat on the left, a compass on the right, and a map overlay on the right side. The background is a blue sky and sea. The text 'Set your Sails on NABIP-TX' is overlaid in a stylized font.

Set your
Sails
on
NABIP-TX

A thick, light-colored rope with a knot in the center, running horizontally across the bottom of the image.

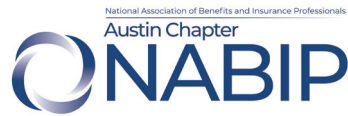
MOODY GARDENS • GALVESTON, TX

April 8 - 9, 2025

January Chapter Agendas

AUSTIN

www.austinahu.org



Meeting Information

[Future Meetings](#)
[Previous Meetings](#)

NABIP Austin Hosts NABIP-TXPAC Happy Hour



📅 January 22, 2025
4:30 PM - 6:30 PM
[Add to Calendar](#)

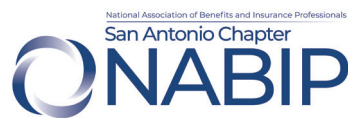
📍 Scholz Garten
1607 San Jacinto Blvd
Austin, TX 78701
[Venue website](#)
[Directions](#)

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You're invited to an exciting evening with NABIP Austin! Join us as we host a special reception in support of NABIP-TXPAC. This is your chance to rub elbows with the leaders of our state association and network with the movers and shakers of our industry! Don't miss out on great conversations, valuable connections, and a night of fun!

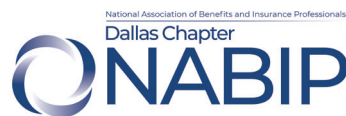
SAN ANTONIO

www.sanantonioahu.org



DALLAS

www.dahu.org



Wednesday, February 19, 2025 - 10:00 - 4:00 | Education Revolution Day !
Join us at our Education Day live at the Vouv from 10am – 4pm – earn up to 5 CE Credits and hear from great speakers.

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*

[REGISTER NOW](#)



SOUTH TEXAS

www.nabipsotx.org

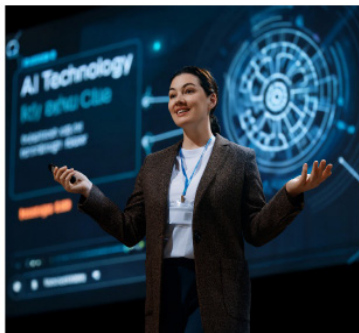


Sponsorship Opportunities

2025
9th Annual

Day Of Education
**Digital Transformation:
Navigating The New Frontier**

May 6, 2025 - McAllen, TX
www.nabipsotx.org



9th Annual Sponsorship Opportunities

2025

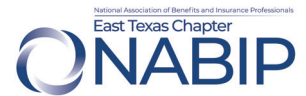
SUMMIT
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August 6-7, 2025 - South Padre Island, Texas
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2025 NABIP-ETX Annual Symposium →

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

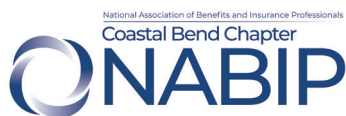
Location Studio Movie Grill,
8954 S. Broadway
Ave., Tyler, TX 75703

Details
TO FOLLOW

Register

[Check details >>](#)

COASTAL BEND



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LONESTAR



www.lonestarahu.org

January Luncheon



📅 January 21, 2025 | 12:00 PM - 1:30 PM
[Add to Calendar](#)

📍 Saltgrass Steak House | 1803 Shepherd Dr. Houston, TX 77007
<https://www.saltgrass.com/location/saltgrass-houston-shepherd/>
[Directions](#)

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REGISTER NOW

JANUARY LUNCHEON

1/21/2025

12:00 PM - 1:30 PM CST

**Saltgrass Steak House
1803 Shepherd Dr
Houston, TX 77007**

Presenting : Carla Adams

Tickets

Carla is presenting on:

Technology and AI, the Power Duo that will Transform Employee Benefits, HR Administration and Employee Experience



Carla Adams is an experienced benefits professional, with a passion for compliance and innovative benefits strategy. Carla served as a benefits broker for more than a decade prior to moving to a third-party administrator in service to brokers across the state of US. Currently serving as the Director of Benefit Services for isolved, an award-winning provider of human capital management, compliance and benefits services. In her role with isolved, she continues her efforts to bring best-in-class compliance and benefit solutions to the broker and employer community.