

Bi-monthly Publication

When Medicaid Cost Cutting Is Simply Cost Shifting

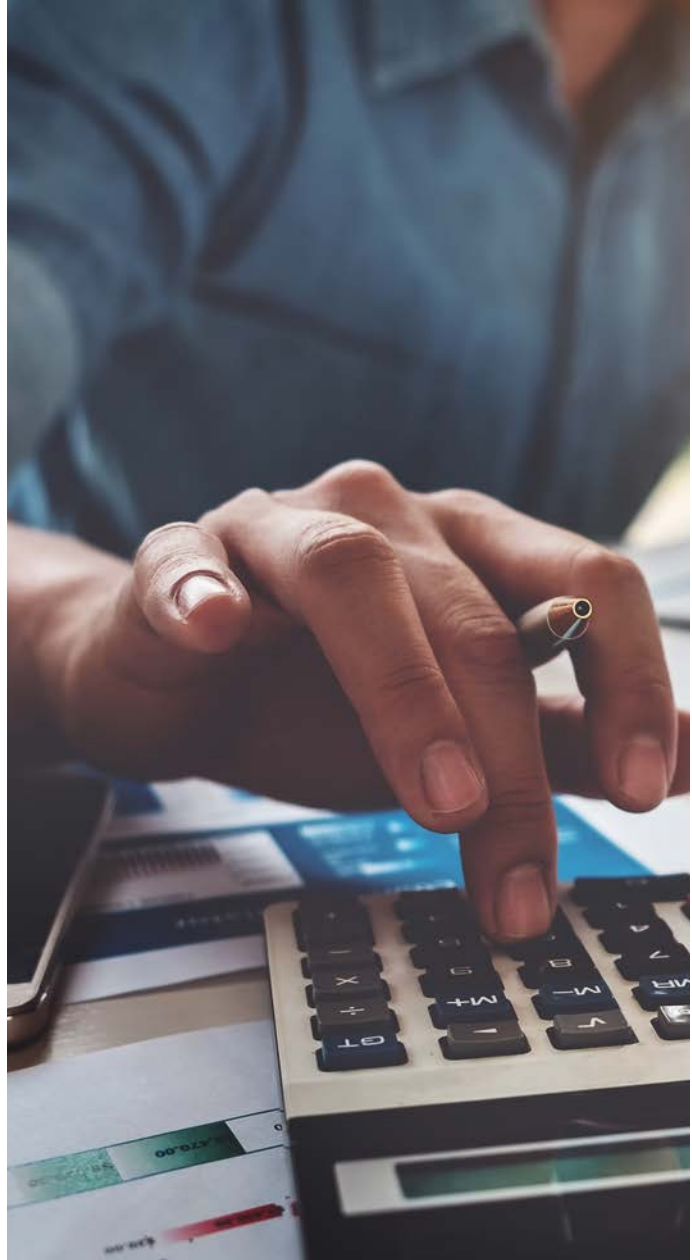
By: Scott H. Schnell, as seen in MedCity News

As speculation about whether Medicaid cuts will be part of the solution to our national debt problem continues, no one can predict how much the Medicaid rollback will be, or its impact on the one in five Americans who rely on it.

With the “big, beautiful bill” to advance President Trump’s America First agenda passed by the U.S. House of Representatives on May 22nd, all eyes are on members of the U.S. Senate as they weigh in with their own ideas about what should be in the legislation.

We can expect Medicaid cuts – passed to partially offset the revenue loss from tax deductions and higher spending for defense and border security — will continue to be a hotly contested issue. We saw it play out when Medicaid broke the logjam in last week’s negotiations, with the last-minute decision to push up the date for Medicaid work requirements from Jan. 1, 2029, to “not later than December 31, 2026,” and allow states to add requirements earlier.

On one hand, Medicaid spending is a runaway train. Medicaid enrollment and outlays for the next decade will be more than \$300 billion higher
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AI vs Physicians in 2050: Happy Future or No Future?

By Eric Spitznagel, as seen in Medscape

Last February, Microsoft co-founder and billionaire philanthropist Bill Gates appeared on The Tonight Show and shared some bold predictions about artificial intelligence (AI). In just a decade, he told host Jimmy Fallon, AI will be capable of “great medical advice” and humans will no longer be needed “for most things.”

It's not the first time we've heard claims that AI will soon replace doctors, and it's usually hard to take seriously. But then just last month, on the heels of Gates's tech forecast, researchers at Google published a study introducing Articulate Medical Intelligence Explorer (AMIE), an AI system designed for clinical interactions and diagnostic dialogue.

The trial “involved specialist physicians and patient actors [and] assessed diagnostic accuracy, communication, empathy, and management reasoning,” says Mike Schaekermann, PhD, a research scientist at Google Health involved in the study. “AMIE often performed comparably or better than primary care physicians in these specific research settings.” Given the provided prompts, AI achieved a correct diagnosis 60% of time compared with about 34% for unassisted human doctors.

It doesn't mean doctors are in danger of being replaced by AI anytime soon — now, today, in 2025 — but it does beg the question: How about in 25 years? Tech years can be like dog years. Google is already partnering with Beth Israel Deaconess Medical Center on a prospective research study, “to explore how AMIE might help gather information previsit and understand clinician and patient perceptions in a real-world setting,” says Schaekermann.

As the technology continues to advance at a sprint, and researchers continue to explore AI's applications not just as a tool but how they perform in head-to-head competitions with human physicians, is it possible that by 2050 doctors will be replaced or their roles reduced by new tech?

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FDA Will Make Importing Prescription Drugs From Canada Easier for States



By: Ashley Gallagher as seen in Drug Topics

The FDA announced new pathways under section 804 of the Federal Food, Drug, and Cosmetics Act that will allow states and Indian tribes to import certain prescription drugs from Canada to reduce the cost of drugs to Americans.

“For too long, Americans have been getting taken advantage of. Drug prices in the U.S. are sometimes 5 [to] 10 times higher than in wealthy European countries,” Marty Makary, MD, MPH, commissioner of the FDA, said in a news release.¹ “Today’s actions will support the ability to import drugs at much lower prices while also maintaining the high quality and safety of medicines that Americans expect and deserve.”

States can submit a draft proposal for pre-review and meet with the FDA before formally submitting the section 804 importation program proposal. Meetings are optional and informal, aimed at reducing the burden on the state. This effort is part of an executive order to lower drug prices in the US.

However, importing prescription drugs from Canada weakens the pharmaceutical supply chain, posing increased risks to the safety of patients, according to an article published in the AMA Journal of Ethics. As part of the drug importation rule, US law enforcement will be monitoring counterfeit drugs.

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'Most Favored Nation' Drug Pricing Is The Headline — But The Real Crisis Runs Deeper

By: Marschall S. Runge, as seen in MEDPAGE TODAY

The outrage over prescription drug pricing in the U.S. is justified. Americans routinely pay two to three times more for medications than patients in other high-income countries. Even drugs developed with American science and manufactured on American soil often cost less abroad.

President Trump recently announced the “Most Favored Nation” executive order directing federal agencies to implement policies tying prescription drug prices to international price targets and to facilitate direct-to-consumer sales at the most favored nation price. Meanwhile, congressional proposals targeting drug price reform abound. These actions are a step in the right direction. But policymakers must recognize that drug costs, while politically potent, are only one part of a sprawling, inefficient healthcare system that continues to fail patients and taxpayers alike.

If we want to make healthcare truly affordable, we need to go beyond the pharmacy counter and confront the profit-driven intermediaries, administrative waste, and short-term insurance incentives that keep our costs the highest in the world -- and outcomes far from the best.

Drug Prices: Yes, They're Too High

Let's start with the facts: U.S. healthcare spending reached \$4.5 trillion in 2022. Of that, retail prescription drugs accounted for \$405 billion -- about 9% of the total.

While that's a sizable amount, it's far from the only reason Americans struggle with medical bills or avoid care. Cutting drug prices is necessary, but if we do nothing else, we'll still be left with a healthcare system that's unaffordable, inefficient, and inequitable.

That said, there is low-hanging fruit. One of the most urgent reforms involves addressing the role of Pharmacy Benefit Managers (PBMs) -- the powerful middlemen who decide which drugs are covered by insurance plans and at what cost.

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Annual Convention

LET'S GO! Join us in Miami, FL, June 28 – July 1, 2025, for NABIP's Annual Convention for a future forward event that will **CONNECT, INNOVATE** and **LEAD** you to your best professional self.

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How Uninsured Rates Could Change Under Current Medicaid, ACA Proposals, State By State

Texas -

Uninsured increase: 1.6 million / Percentage point increase: 5%

By Rylee Wilson, as seen in PAYER ISSUES

Florida would see the largest increase in its uninsured population if ACA premium tax credits are not extended, and Medicaid work requirements and other changes are implemented, according to KFF.

Lawmakers are considering a reconciliation package that would implement Medicaid work requirements. The provisions in the bill are evolving, but the Congressional Budget Office estimates 8.6 million more people will be uninsured by 2034.

In an analysis published May 21, KFF estimated how the increase in uninsured individuals would be distributed across states.

Here's how much the uninsured rate will increase in every state by 2034, according to KFF estimates:

Florida
Uninsured increase: 1.8 million
Percentage point increase: 7%

District of Columbia:
Uninsured increase: 38,000
Percentage point increase: 5%

Georgia
Uninsured increase: 610,000
Percentage point increase: 5%

Louisiana
Uninsured increase: 260,000
Percentage point increase: 5%

Mississippi
Uninsured increase: 150,000
Percentage point increase: 5%

Texas
Uninsured increase: 1.6 million
Read More Here...



The CFPB Wanted Medical Debt To Be Left Off Credit Reports. That's Changed Under Trump

David Deeds is in financial trouble, and he's hoping a federal court in Texas can help get him out of it.

By: Vanessa Romo, As seen in WBUR

Deeds, who is 62 and owes tens of thousands of dollars in medical debt from cancer treatment, is involved in a complicated lawsuit filed by credit industry groups over the Consumer Financial Protection Bureau's medical debt rule.

The rule, finalized in January just weeks before the end of the Biden administration, would have banned the reporting of medical debt from credit reports. At the time, the agency reported 15 million Americans would benefit from the change, removing \$49 billion in medical debt from records. It was set to go into effect in March.

But new leadership appointed by President Trump now runs the CFPB. And the agency hasn't just reversed its position on the consumer protection rule — last month, it joined forces with the plaintiffs who filed the suit trying to block it. The agency has not returned a request for comment from NPR.

Over the last few months, Judge Sean Jordan from Texas' Eastern District has twice ordered a stay, delaying the rule's start date to July 28. He is likely to make a ruling on whether or not to vacate it by mid-June.

The outcome of the suit, filed on the same day the rule was issued, has important financial implications for Deeds, as well as the millions more whose medical debt has negatively impacted their credit scores.

"My credit was and is very important to me, because it is necessary to secure housing, transportation, and employment, and make sure that I'm never homeless again," Deeds said in an affidavit filed on Feb. 24, by a consumer advocacy group intervening in the lawsuit.

A cancer diagnosis unravels a decade's worth of credit repair

In 2023, Deeds was diagnosed with pancreatic cancer — and found himself in a situation he had sworn to never be in again.

[Read More Here...](#)



Only In Texas

Celebrate Deep Dish Pizza With the Best in Texas—A Must-Try Hotspot for Pizza Lovers

By: Katie Lawerence, As Seen in Only In Texas

Forget the pineapple debate — there's a much more important conversation to be had when it comes to pizza: the crust. Depending on where you live, you probably feel strongly about this, and I'm right there with you. Although I'm a native Texan, my family has roots in Chicago going back centuries, so my love for deep-dish pizza knows no bounds. It took me a long time to find the best deep-dish pizza in Texas, but after years of searching, I can confidently say I've found it at Primo Brothers Pizza in Dallas.

With two locations in the DFW area — one in Dallas proper and one in Sachse — Primo Brothers opened in 1982 and has been dishing out authentic Italian food ever since.
[Read More Here...](#)

9 Mom & Pop Restaurants In Texas That Serve Home Cooked Meals To Die For

By: Katie Lawerence, As Seen in Only In Texas

Southern country cookin' and a friendly atmosphere -- these are by far our favorite kinds of restaurants. We value quality food and hospitable service over a fancy atmosphere any day. Here are a few of the best mom-and-pop restaurants in Texas. These eateries will make your heart (and taste buds) happy. Come out and enjoy - maybe even make a whole Texas foodie road trip out of 'em!

Blue Bonnet Cafe, in the hill country, is known all over Texas for having some of the best home cookin' and southern hospitality around.
[Read More Here...](#)

Few People Know About This Texas Canyon With A River Running Through It

By: Katie Lawerence, As Seen in Only In Texas

We all know about Palo Duro Canyon (after all, it's the second-largest canyon in the country). Few people know, however, that the Lone Star State is peppered with smaller canyons that are stunningly beautiful in their own special ways. One of them is Yellow House Canyon, one of the most hidden natural wonders in Texas. Tucked away near Lubbock in the Panhandle, this desolate place will bring out the adventurer in you.

Next time you find yourself driving through the Texas Panhandle, make sure you take a detour to check out Yellow House Canyon.
[Read More Here...](#)

Only In Texas

This Adults-Only Waterpark In Texas With Its Own Swim-Up Bar Will Make Your Summer

By: Katie Lawernce, As Seen in Only In Texas

Summer in Texas can get pretty brutal. Thank goodness we have a bevy of ways to cool off! Waterparks are typically seen as family-friendly attractions, but The Cove at BearX is breaking the mold. This adults-only waterpark in Texas boasts a lazy river, surf machine, and even a swim-up bar! It's the perfect place to unwind on a warm summer day.

Editor's Note: As of 2023, the Cove is closed to the general public but remains open to The Barracks & The Harbor residents, their guests, and current members. Please visit the park's website or Facebook page for more information, including membership opportunities.

[Read More Here...](#)

The 10 Best Things To Do In Texas In July, 2024

By: Sara Heddleston, As Seen in Only In Texas

Discover the best things to do in Texas in July, from exploring the Hill Country to attending vibrant festivals and enjoying beautiful beaches.

Things to do in Texas in the summer are plentiful, and if you've been to Texas in the summer, you'll know just what the experience is like sun-soaked days, vibrant festivals, mouthwatering BBQ, and more! The Lone Star State's warm hospitality and fun summer adventures are definitely worth embracing.

Cons of Visiting Texas In July

[Read More Here...](#)

The Longest Float Trip In Texas Will Bring Your Summer Tubing Dreams To Life

By: Katie Lawernce, As Seen in Only In Texas

Every Texan knows that our favorite summertime activity is a leisurely float down a refreshing Texas lazy river. With drinks, music, friends, and the sun shining brilliantly overhead, it's a fun day all around! Lazy rivers in TX become more and more popular as warmer temperatures approach and tubing season begins, and everyone you ask will have their own favorite go-to. Landa Falls in New Braunfels is one of the best floats in Texas as they offer a nearly four-hour float trip. In fact, this is the longest river float in Texas! Come with us and experience it for yourself.

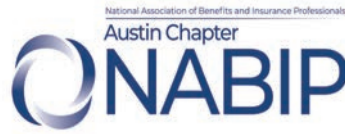
Located on the world-famous Wurstfest grounds, Landa Falls is the best destination for river tubing in TX.

[Read More Here...](#)

April Chapter Agendas


AUSTIN

www.austinhbu.org



Medicare 1 hour CE & NABIP Austin New Officer Installation



 June 19, 2025
11:30 AM - 1:00 PM
[Add to Calendar](#)

 Meanwhile Brewing Company
3901 Promontory Point Drive
Austin, TX 78744
[View on Google Maps](#)

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EAST TEXAS

www.nabip-etx.org



NABIP-ETX June Monthly Luncheon - Fundamentals of Disability - 1 Hour CE

When June 13, 2025
11:30 AM - 1:00 PM (CST)
Location Heartland Security Insurance Group, 501 Shelley Drive, Tyler, TX 75701 - Main Floor Conference Room

Registration

- **Member Monthly Luncheon - \$20.00**
Lunch begins at 11:30 - Session starts at 12pm
- **Multiple Members Monthly Luncheon - \$20.00**
For use when registering multiple members
- **Non-Member Monthly Luncheon - \$25.00**
11:30 lunch - Sessions begins at 12pm
- **Non-Member, No lunch - \$5.00**
Session begins at 12pm



Fundamentals of Disability (1 credit)

This continuing education course is a basic level one hour course focused on providing you disability basics. We'll dive into the need for income protection and statistics around prevalence of disability. You'll learn how to differentiate disability programs and what to look for in a plan.

Course Overview:

- Need for disability income replacement
- Types of disability offering
- Foundations of a disability plan
- Sample plan design/Price Drivers

DALLAS

www.nabip-dallas.org



New Board Induction and Strategy Meeting

🕒 Wednesday, June 11, 12:00 - 3:00 pm

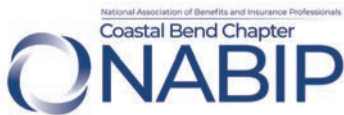
📍 Lunch at the Boardwalk and Strategic Meeting immediately to follow.

From Carmen:
 Thank you for being a part of the 2025-2026 NABIP-DallasBoard, we are excited for you all to join in on this new adventure! Next week 5/21 is our luncheon with Julian Sado, hope everyone can make it, if so please register TODAY 😊
<https://www.dahu.org/event-details/the-future-of-health-human-interaction>
 Also our Induction and Strategy Meeting will be on 6/11, we will meet for lunch at 12 at the Boardwalk at Granite Park (restaurant TBD), the Strategic Planning will be immediately following.

[Copy to Google Calendar](#)

Wed	Thu	Fri	Sat
4	5	6 10:00am NABIP-...	7
11 12:00pm New Bo...	12	13	14
18	19	20	21
25	26	27 9:00am NABIP D...	28
29	30	1 10:00am NABIP-...	2

COASTAL BEND



www.nabipcoastalbendtx.org

LONESTAR



www.lonestarahu.org

NABIP-FW Monthly Luncheon!

We have an exciting meeting planned for you in June.

[Click here to secure your spot today!](#)

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Schedule:

Thursday, June 12th, 2025

Registration begins at 11:00 AM

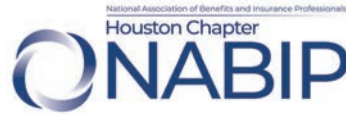
- Membership Meeting/Lunch – 11:30 am
- The program will begin at approximately 12:15 pm
- Conclusion – approximately 1:30 pm
- Networking @ Bar & Book – immediately following

Location:

Lone Star Park – 1000 Lone Star Pkwy, Grand Prairie, TX 75050


HOUSTON

www.nabip-htx.org



NABIP Houston Awards Banquet



 June 19, 2025 | 7:00 PM - 10:00 PM
[Add to Calendar](#)

 Maggiano's | 2019 Post Oak Blvd.
Houston, TX 77056
[Directions](#)

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SAN ANTONIO


www.sanantonioahu.org



NABIP San Antonio -Golf Tournament - Sept 25th - Save the date!

 September 25, 2025

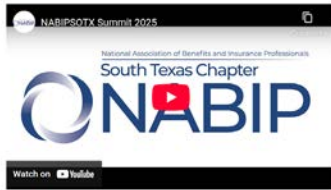
 8:00 AM to 1:00 PM

 Canyon Springs Golf Club
24405 Wilderness Oak,
San Antonio, TX 78260
[Venue website](#)

NABIP San Antonio -Golf Tournament - Sept 25th - Save the date!

[View Details](#) ▶

NABIP-SOTX

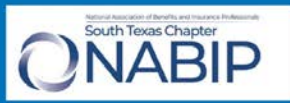


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Attendees

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2025

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