

## The Hardest Hit States If ACA Premium Tax Credits Expire -Texas Tops The List

By: Jakob Emerson, As seen in Beckers Hospital Review

Texas will see the biggest economic hit if ACA premium tax credits expire at the end of 2025, according to a March 3 brief from the Commonwealth Fund.

The ACA provides low- and middle-income individuals with premium tax credits to purchase health coverage on the exchange. Originally authorized by the American Rescue Plan Act in 2021, enhanced PTCs were later extended by the Inflation Reduction Act. Without another congressional extension, the PTCs will expire at the end of 2025.

As of January 2025, 24 million people are enrolled in an exchange plan. Without a PTC extension, an estimated 4 million people will become uninsured, creating a ripple effect across the healthcare industry and wider economy.

Without an extension, total state GDPs would fall by \$34.1 billion and total economic output would decrease by \$57 billion. The list below ranks states by the estimated change in total economic activity if an extension does not occur. The list also includes the estimated change in federal funding due to the elimination of enhanced PTCs.

“It should be noted that our estimates are conservative,” Commonwealth Fund researchers wrote. “They do not account for the potential loss of productivity likely to result when people who lose access to affordable insurance, and thus affordable medical care, are unable to work because of a decline in their health status.”

### States ranked by the change in economic output in 2026 if premium tax credits expire:

**1. Texas**

Economic output change: -\$14.1 billion  
Federal funding loss: -\$6.3 billion

**2. Florida**

Economic output change: -\$9.5 billion  
Federal funding loss: -\$4.2 billion

**3. Georgia**

Economic output change: -\$5.5 billion  
Federal funding loss: -\$2.5 billion

**4. Tennessee**

Economic output change: -\$2.8 billion  
Federal funding loss: -\$1.3 billion

[Read More Here...](#)

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# 31 Million Americans Borrowed Money For Health Care Last Year: Poll



By Lauren Irwin, as seen in *The Hill*

More than 31 million Americans borrowed money last year to pay for health care, a new survey found.

Those Americans borrowed about \$74 billion, despite most of them have some form of health insurance, the West Health-Gallup survey found.

Most of the borrowers were ages 18-29, 30-39 and 40-49. Just two percent of Americans who borrowed were over 65 years old.

“Too many Americans are racking up medical debt whether they have health insurance or not,” Tim Lash, West Health Policy Center president, said in a statement. “A high-priced healthcare system that requires Americans to take out loans or make painful tradeoffs just to stay healthy is in desperate need of policy reform or things will get even worse.”

The survey found that Black and Hispanic Americans were “significantly” more likely to have borrowed than white adults.

Twenty-three percent of Black respondents said they borrowed for health care over the last year, while 16 percent of Hispanic adults borrowed. Just 9 percent of white adults borrowed funds for healthcare.

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# Sycamore Partners To Take Walgreens Private In Deal Valued At \$10B

*By: Paige Minemyer, As seen in Fierce Healthcare*

Private equity firm Sycamore Partners has entered into a definitive agreement with Walgreens Boots Alliance to acquire the struggling retail pharmacy chain.

Sycamore has agreed to pay \$11.45 per share for the company, an equity value of about \$10 billion, according to The Wall Street Journal. Walgreens said in a press release that accounting for debt and future payouts, the value could reach up to \$23.7 billion.

The confirmation follows weeks of speculation and rumors that Sycamore was planning to take over Walgreens and take the company private. Walgreens has struggled financially of late, battered by headwinds that have struck the retail pharmacy industry as well as challenges at its VillageMD unit.

Following the deal, the company will continue to operate as Walgreens, Boots and its “trusted portfolio of consumer brands,” according to the announcement. It will maintain its Chicago headquarters.

The parties expect that the sale will close in the fourth quarter of 2025, pending regulatory approvals and the OK from Walgreens’ shareholders. [Read More Here...](#)



# Older, Self-employed Enrollees More Likely To Lose ACA Subsidies If Enhanced Tax Credits Lapse: KFF

By: Emily Olsen, As Seen In *HealthcareDive*

Beneficiaries who earn more than four times the federal poverty level wouldn't be eligible for any subsidies on marketplace plans if the enhanced premium tax credits expire at the end of the year.

## Dive Brief:

- Older Americans, self-employed people and those living in rural areas are disproportionately likely to lose federal subsidies for health plans purchased on the Affordable Care Act marketplaces if enhanced premium tax credits expire, according to an analysis by KFF.
- Nearly all ACA enrollees will see their premiums rise if the more generous financial assistance expires at the end of the year. But beneficiaries who earn more than four times the federal poverty level wouldn't be eligible for subsidies at all, leaving them on the hook for the full price of their insurance, according to the health policy research firm.
- People who are close to retirement or recently retired are one group who could be disproportionately likely to lose subsidies. About half of enrollees with incomes over four times the poverty level are between the ages of 50 and 64, compared with 23% of the non-elderly population.

## Dive Insight:

The enhanced subsidies, first enacted in 2021, provide higher premium tax credits to most enrollees in ACA plans, and allow beneficiaries with higher incomes to receive financial assistance when they were previously ineligible.

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# Health Insurance: What Switching To An Individual Coverage HRA Means For Employees

By: Jack Hooper, As seen in Forbes

When an employer offers a group health plan, all enrolled employees are placed under a single, uniform policy. Everyone has the same benefits, cost-sharing structure—including deductibles and copays—and access to a specific network of doctors and specialists. These negotiated group rates often result in lower premiums. Although preferred provider organizations (PPOs) allow access to out-of-network providers, these visits often come with out-of-pocket expenses.

The “one-size-fits-all” group plan leaves little room for personalization. An employee with a chronic health condition receives the same benefit as a young, healthy individual despite having significantly different healthcare needs.

But what happens when an employer switches to an individual coverage health reimbursement arrangement (ICHRA)?

Health insurance is now unique to the individual. With an ICHRA, every participating employee has control over their own coverage. Depending on the plan employees choose, they might have a different provider network or a higher or lower deductible than the person sitting opposite them at the office. Health insurance is now unique to the individual, and health coverage reflects the diverse healthcare requirements you’ll find in any workplace.

The HRA Council’s Growth Trends report shows that half a million Americans already have a choice on their employer-sponsored insurance. That’s in addition to 21.3 million Americans who purchase their healthcare on the individual market.

## **Individuals buy their own insurance with an allowance from their employer.**

ICHRA supports individual choice through its unique reimbursement model. With ICHRA, employers provide employees with a monthly allowance to spend on health insurance, and individuals can then use this allowance to shop for a plan on the individual market. By browsing and comparing plans—high or low premium, deductible or maximum out-of-pocket costs—employees are able to select the one that best fits their needs. If an individual’s chosen plan costs less than their allowance, they can often spend what’s left on eligible medical expenses such as copays or prescriptions. [Read More Here...](#)

# Dozens Of Health Systems File 'Opt-out' Antitrust Lawsuits Against Blue Cross Blue Shield

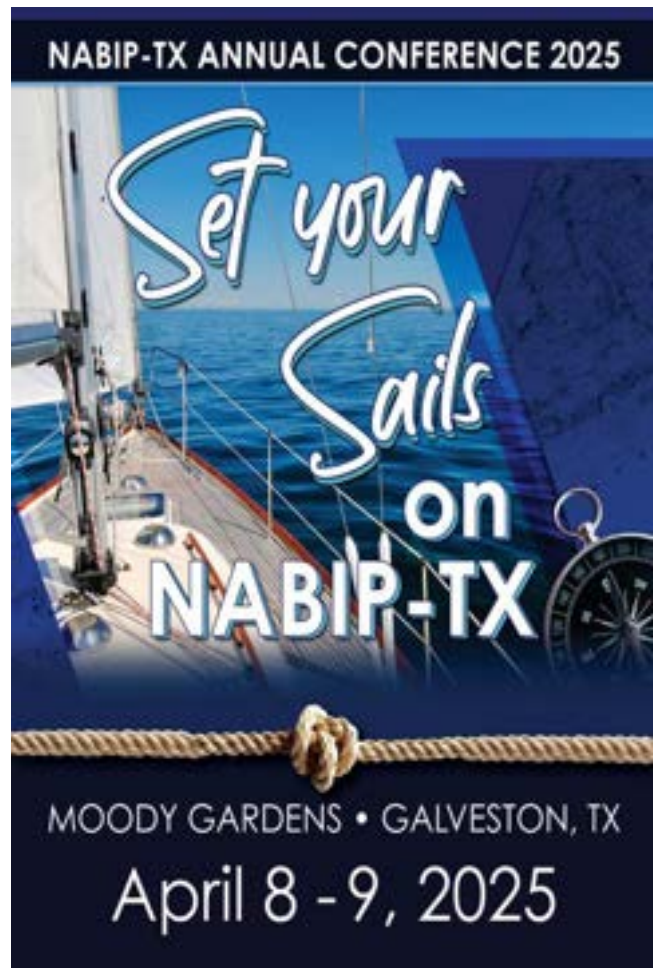
By: Jakob Emerson, As seen in Beckers Payer Issues

Dozens of health systems and other provider groups have filed new antitrust lawsuits against the Blue Cross Blue Shield Association and its 33 independent entities, alleging anticompetitive practices that led to suppressed payments to providers.

The lawsuits, filed March 4 in federal courts in Pennsylvania, California and Illinois, come after hospitals and other providers opted out of a \$2.8 billion class-action settlement reached in October 2024 with BCBS. Physician groups, surgery centers and home health providers have also joined as plaintiffs in the new complaint.

The plaintiffs claim that BCBS companies conspired to divide geographic markets, restrict competition, and fix reimbursement rates, thereby limiting providers' ability to negotiate fair contracts. The complaints allege that BCBS's longstanding territorial agreements prevented the insurers from competing with each other, in turn artificially lowering payments to hospitals and physicians.

The new "opt-out" lawsuits follow two major antitrust settlements involving BCBS in recent years. The first, a \$2.67 billion settlement in 2020, resolved claims brought by employers and individual members who alleged BCBS companies colluded to avoid competing for large contracts. That settlement required BCBS to change its association rules, allowing large employers to seek multiple bids from different BCBS companies. The second settlement, reached in 2024, addressed similar allegations from providers, requiring BCBS plans to implement operational changes and ease administrative burdens. [Read More Here...](#)



## DATC / CAP CON 2025 Check Out Stories And Images In The NABIP-TX Spring Magazine



# The One Spot In Texas That's Basically Heaven On Earth

By: Katie Lawrence, As Seen in Only In Texas

We've talked about hidden gems in Texas so much at this point, you'd be almost certain we've covered them all. That, folks, would be an incorrect assumption. Our state continues to surprise me with its seemingly endless natural wonders that take your breath away. Cattail Falls in Big Bend National Park is one such place, and unlike some of the other hidden gems we've written about, which are actually quite crowded at certain times of the year, almost nobody knows about this little waterfall. It takes a short hike to reach it, but the 80-foot waterfall at the end is a reward that keeps on giving. Check it out for yourself!

One of the most beautiful places in Texas can be found near Marathon after hiking along a 5.7-mile out-and-back trail.

[Read More Here...](#)



## Make This Underrated National Forest in Texas Your Next Weekend Getaway


By: Melanie Johnson, As Seen in Only In Texas

What kind of explorer are you? Do you love popular destinations that are jam-packed with adventure, or do you prefer low-key places where you can unwind and relax. For me, it's the latter, especially when I'm in nature. Nothing brings me more joy than skipping the crowds and having a destination to myself. If you feel the same, then let me introduce you to your next weekend getaway in the Lone Star State. Located just outside of Lufkin, Angelina National Forest is perhaps the most underrated state forest in Texas. But honestly, I like it that way. Not only are there beaches and several lakes here, but there are miles of multi-use trails, waterfalls, an abandoned sawmill, and so much more. This low-key forest could very well be Texas' best-kept secret.

The beauty of East Texas is that when you're here, you'll feel like you're in another world. Between the lush, towering pine forests, the scenic lakes and the vibrant wildlife, it's a paradise for outdoor enthusiasts. You can really escape and get lost in nature here.

[Read More Here...](#)

NABIP-TX ANNUAL CONFERENCE 2025

A promotional graphic for the NABIP-TX Annual Conference 2025. The background features a sailboat on the ocean under a blue sky. A large, stylized white text overlay reads "Set your Sails on NABIP-TX". A compass is visible in the lower right corner, and a rope with a knot is at the bottom. The text "Set your Sails" is in a cursive font, while "on NABIP-TX" is in a bold, blocky font.

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Sails  
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MOODY GARDENS • GALVESTON, TX

April 8 - 9, 2025

# March Chapter Agendas


**AUSTIN**


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



## NABIP Austin: March 27 2025 CE-Th HIPAA Privacy and Security Rules



 March 27, 2025  
3:30 PM - 5:00 PM  
[Add to Calendar](#)

 Link to login will be emailed to you separately

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[The HIPAA Privacy and Security Rules 1-Hour Virtual CE Session!](#)

**The HIPAA Privacy and Security Rules**

**Provider: StanleyKup Data Services, d/b/a StanleyKup Consulting**  
**Provider No: 201108**

**Presenter: Jennifer Stanley**

**Course ID: 140213**

**This Continuing Education course is designed to equip insurance professionals with the knowledge and tools necessary to implement best practices regarding the Health Insurance Portability and Accountability**

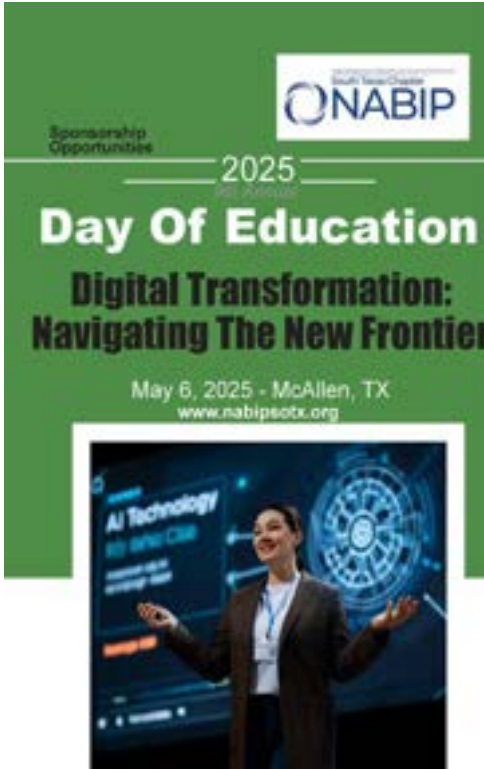
### Tickets

\$0.00 Member Registration- Free

\$0.00 Guest Registration -Free

### Documents

 [Jennifer Stanley Bio](#)



**NABIP-ETX March Monthly Luncheon - Vision Benefit Basics** →

**When** March 28, 2025  
11:30 AM - 1:00 PM (CST)

**Location** Heartland Security Insurance Group, 501 Shelley Drive, Tyler, TX 75701 - Main Floor Conference Room

[Register](#)



[Show details >>](#)

**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

[Register](#)

*Details*  
**TO FOLLOW**

[Show details >>](#)

## CE Symposium: A Full Day of Learning

March 20 @ 7:00 am - 7:00 pm



**MEET THE GUEST EXPERT SPEAKERS**

- MIKE SMITH - The Brokerage
- DAVID J SLEPAK - VP, Angel Health
- JASON DIXON - Trinity Captive Group
- ERIC JOHNSON - ComedyCE.com
- SHARON ALT - Affiliate | AIG COBRA
- AUDRA SULLIVAN - Vogue Insurance - Panel
- MIKE PAPUC - The Brokerage - Panel
- JOSH SLATTERY - The Brokerage - Panel

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JOIN US FOR AN INFORMATION-PACKED DAY !!!

- Navigating the Health Insurance Landscape, CE
- The Artificial Intelligence Landscape, CE
- De-Mystifying Self-Funded Captives, CE
- Can Employers vary Benefits and Contributions, CE pending
- Section 125 - Back to the Basics, CE pending

Register Here: <https://givebutler.com/RVZyT>

MARCH 20, 2025 | WWW.NABIP-FW.ORG/EVENTS

## NABIP Houston March Luncheon



March 18, 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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Tickets

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## NABIP-FW Sales Symposium - March 20th, 2025 Lone Star Park, Grand Prairie Texas

### The Ultimate Sales Symposium

Please join us for the 2025 NABIP Fort Worth Sales Symposium as we welcome agents from around the metroplex for an information-packed exhibition day focused on the Senior Market, Individual Sales, and Group Health Insurance.

[More info and register here.](#)



## NABIP-FW Annual Golf Tournament - April 2, 2025 Texas Rangers Golf Club

### Annual Golf Tournament

Join us in benefiting Gill Children's Services in Fort Worth with a day of spectacular golf, unparalleled networking opportunities, and unforgettable fun at the prestigious Texas Rangers 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.

Please join us for the 2025 NABIP Fort Worth Sales Symposium as we welcome agents from around the metroplex for an information-packed exhibition day focused on the Senior Market, Individual Sales, and Group Health Insurance.

[More info and register here.](#)



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



## Future Meetings

### NABIP San Antonio Poker Night-THE BIG BLIND

 March 20, 2025

 5:00 PM to 8:00 PM

 The Big Blind  
19314 US HWY 281 N #116  
San Antonio, TX 78258  
[Venue website](#)

NABIP San Antonio Poker Night-THE BIG BLIND

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