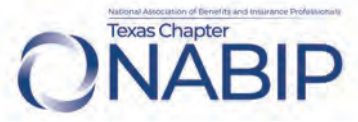


# NABIP-TX eNews




Bi-monthly Publication

## And The Hollis Roberson Recipient Is:

# Mark Bellman



Mark Bellman was the 2024 NABIP-TX Hollis Roberson recipient at the State Conference held April 15, 2024 in Las Colinas, TX. Get the full story in the Fall issue of the NABIP-TX magazine.



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# Court Addresses Allegations That Health Plan Participants Sold Their Data For Fraudulent Coverage

There's a lot happening with healthcare right now. This week's notable decision touches on several issues worth paying attention to, including healthcare data mining, "junk" health insurance plans, and health plan marketing practices.

Interestingly, the case is not at heart an ERISA case, although it presents ERISA preemption issues and involves healthcare plans that are potentially governed by ERISA. The parties are a healthcare enrollment center/insurance broker (plaintiff Quick Health), a data-mining company (defendant Data Marketing Partnership), a group of healthcare plans (defendant Providence Plans), and the sponsors and administrators of those plans (defendants Hawaii Mainland Administrators, LLC and Suffolk Administrative Services, LLC). [Read More Here...](#)

## ERISA Industry Committee Launches Ad Campaign Against Updates To Mental Health Parity Regs

A major employer group is launching an ad campaign to oppose significant updates made by the Biden administration to mental health parity requirements.

The ERISA Industry Committee (ERIC) represents large employers that offer benefits to their workforces, and the organization is launching a new television and print ad campaign that it says highlights "the potential negative implications of federal rule changes to the Mental Health Parity and Addiction Equity Act of 2008 (MHPAEA)." [Read More Here...](#)



## A Cheap Drug May Slow Down Aging. A Study Will Determine If It Works

A drug taken by millions of people to control diabetes may do more than lower blood sugar.

Research suggests metformin has anti-inflammatory effects that could help protect against common age-related diseases including heart disease, cancer, and cognitive decline.

Scientists who study the biology of aging have designed a clinical study, known as The TAME Trial, to test whether metformin can help prevent these diseases and promote a longer healthspan in healthy, older adults.

Michael Cantor, an attorney, and his wife Shari Cantor, the mayor of West Hartford, Connecticut both take metformin. "I tell all my friends about it," Michael Cantor says. "We all want to live a little longer, high-quality life if we can," he says. [Read More Here](#)



# WELLNESS

## **Fiduciary Rule To Take Effect Sept. 23, Setting Stage For Major Changes, Legal Battle**

Department of Labor officials ushered in what is sure to be a fierce, and lengthy, legal battle today with a preview of its long-awaited, and industry despised, Retirement Security Rule.

The official name is merely a euphemism for the fiduciary standard it brings to nearly all sales of life insurance and annuities. To be officially published Thursday in the Federal Register, the RSR will take effect Sept. 23, the DOL said in a news release. [Read More Here...](#)



## **Starter 401(k) Plans Under SECURE 2.0: Helping Small Employers Fast-Track A Retirement Plan**

In 2024, a provision in the SECURE 2.0 legislation permits an employer that is not sponsoring a retirement plan to offer a starter 401(k) or safe harbor 403(b) plan to its employees that is exempt from certain nondiscrimination requirements.

In 2022, almost half of American households had no savings in retirement accounts, according to the Survey of Consumer Finances (SCF). The situation is particularly acute with employees of small employers, which may not offer retirement plans at all. For many such employers, the cost and regulatory requirements have proved a deterrent to implementing such plans. And while employees can set up individual retirement accounts on their own, experience has shown that the likelihood of an employee saving for retirement is significantly increased if the employee has access to an employer-provided plan, particularly one with automatic enrollment. [Read More Here...](#)

## **CMS Sets Medicaid Payments To Home Care Workers At 80%**

The Centers for Medicare & Medicaid Services (CMS) is hoping to improve Medicaid enrollees' access to care through a final rule that better compensates caregiving roles.

Under the final rule, at least 80% of Medicaid payments for home care services will go toward wages, according to a White House news release that included a controversial nursing home staffing rule.

It also permits states to factor in the "unique experiences that small home care providers and providers in rural areas face." [Read More Here...](#)



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## **Hospitals Largely Keep Quiet On Maternal Care Since Dobbs, STAT Survey Finds**

The Supreme Court decision to overturn *Roe v. Wade* has transformed not just abortion access but maternal health care across the United States, causing physicians in states with restrictive laws to shift treatment of conditions including ectopic pregnancy and miscarriage. The full scale of the impact, though, has been obscured in a polarized political climate where physicians are often afraid to speak out, or are blocked by their hospitals from talking about their experiences post-Dobbs.

The extent to which conversation has been silenced is evident from a STAT survey of 100 hospitals — two from each state — asking to speak with physicians about changes in maternal health care since the Dobbs ruling. Only six institutions made physicians available to speak about their work, and five of them were in states where abortion access remains protected.

[Read More Here...](#)

## **“Senator, Saying It Doesn’t Make It True”**

How a Biden administration official refused to be baited by a senator’s Medicare Advantage talking points.

The health insurance industry maintains a list of reliable go-to members of Congress to call on when profit margins are in danger of being squeezed by a new bill or some government action. As I wrote a few days ago, the insurance lobby relied on the late Sen. Joe Lieberman (I-Connecticut) to kill the public option in 2010 by a one-vote margin. Insurers just needed one man to cast a single vote to enable them to make massive profits for years to come.

It became clear this week that the industry has a new Joe Lieberman: Sen. John Kennedy (R-Louisiana).

During a Senate Appropriations Committee hearing on President Biden’s proposed budget Wednesday, Kennedy tried to get Health and Human Services Secretary Xavier Becerra to say the Biden administration had cut payments to health insurers that sell private Medicare replacement plans marketed as Medicare Advantage. It isn’t true, but two big industry PR and lobbying groups—AHIP and the Better Medicare Alliance—have characterized the recently announced rate increase for MA plans next year as a cut. It’s just not as much of an increase as the industry had hoped.

[Read More Here...](#)

# Major Health Insurance Companies Are Nearing Too Big To Fail Status

*Six largest for-profit health insurers' revenue as a share of U.S. health spending*

Health insurance companies have swelled in both size and scope over the last decade, with the revenues of six for-profit parent companies making up nearly 30% of total U.S. health spending last year — compared with less than 10% in 2011.

Why it matters: The size of health insurance companies — which are now often part of larger companies that do far more than provide coverage — raises big questions about competition, costs, quality of care and the risks of a system featuring such sprawling players.

One big argument for such large, diverse companies is that by owning different components of the system, they can deliver care more efficiently with lower costs and higher quality.

“I think the evidence is pretty weak that those outcomes have come to fruition,” said Cheryl Damberg, principal senior economist at the RAND Corporation.  
[Read More Here...](#)

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## The Nation's 15 Biggest Pharmacies

According to prescription dispensing revenue data compiled by Drug Channels in 2023, CVS Health leads the U.S. pharmacy industry with \$159.4 billion, comprising a quarter of the market share. Walgreens follows with \$91.1 billion, and Cigna with \$65.7 billion, collectively representing 51% of the nation's prescription dispensing revenue. The report indicates that 15 pharmacies control nearly three-quarters of the market. However, the landscape may shift in 2024 due to potential events like Kroger's merger talks with Albertsons and Rite Aid's bankruptcy proceedings..

The top 15 pharmacy businesses, ranked by 2023 revenue:

1. CVS Health Corp. — \$159.4 billion
2. Walgreens Boots Alliance — \$91.1 billion
3. Cigna (Evernorth/Express Scripts) — \$65.7 billion
4. UnitedHealth Group (OptumRx) — \$42.2 billion
5. Walmart Stores — \$30.6 billion
6. Kroger — \$14.5 billion
7. Rite Aid Corp. — \$13.6 billion
8. Humana (CenterWell) — \$10.5 billion
9. Albertsons — \$8.1 billion
10. Publix — \$7.8 billion
11. BrightSpring Health Services — \$6.5 billion
12. PANTHERx Rare Pharmacy — \$3.6 billion
13. Costco Wholesale Corp. — \$3.3 billion
14. Ahold Delhaize — \$3.1 billion
15. Centene (Envolve Health) — \$2.9 billion

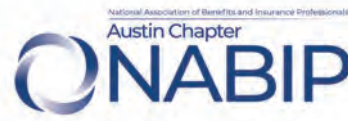


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# April Chapter Agendas


AUSTIN

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



## NABIP Austin May 16th Virtual Meeting- Can you REALLY do that with an HRA?

 May 16, 2024  
3:30 PM - 5:00 PM  
[Add to Calendar](#)

 Link to login will be emailed to you separately

[REGISTER NOW](#)



NABIP Austin is pleased to welcome Carla Adams -1-hour CE.

Course Title: Can you REALLY do that with an HRA?

**Summary:** In this educational program, insurance agents will learn the basic road rules for implementing various plan designs for HRA, including the requirements related to the types of health insurance required to implement and the plan designs of insurance that impact which accounts can be implemented. Post ACA, all 3 types of accounts must be paired with medical insurance or only cover excepted benefits like dental and vision, and the newer versions of HRA, QSEHRA and ICHRA which can be used with individual insurance plans and other types of plans. We will review the reasons why an employer would want to implement these types of accounts, look at changes brought on by the Affordable Care Act, and legislation and regulations that came after the ACA. We will also review strategies for how these accounts can benefit different types of groups. Finally, we will review the numerous pitfalls that can de-rail these types of programs.

Course Presenter: Carla Adams

Course Hours: 1

### Tickets

\$10.00 Member Registration

\$20.00 Non-Member Registration

## Level Funding – Healthcare Works

May 9 @ 11:00 am - 1:30 pm **FREE**

[>>> Click Here to Register <<<](#)



The course will include an overview of several trending topics of interest in the insurance industry

- Fully-Insured health plans
- Level-Funded employer-sponsored health plans
- Self-Funded employer-sponsored health plans

The overview various topics from basic definitions to applied learning and share some real-world scenarios

**Meet Our Speaker: Dan Johnson**

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### Schedule:

Registration begins at 11:00 AM

- Membership Meeting/Lunch – 11:30 am
- We will hear from the speaker – at approximately 12:15 pm
- Conclusion – approximately 1:30 pm
- After Party @ Bar & Book – immediately following

### Location:

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

### Ticket Pricing:

- \$35 – NABIP Members Registration
- \$50 – Non-Members Registration
- \$0 – Season Pass

[>>> Click Here to Register <<<](#)

# DALLAS

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



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

Vouv Event Space, 4445 Sigma Road,  
Dallas, TX 75244

<https://vouvdallas.com>



## NABIP-Dallas (DAHU) Upcoming Dates - Details to follow

May 15, 2024 | MONTHLY LUNCHEON

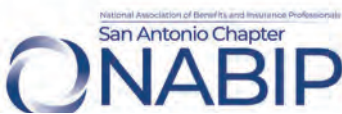
June 19, 2024 | MONTHLY LUNCHEON

July 17, 2024 | MONTHLY LUNCHEON

August 21, 2024 | ROCKSTAR SALES SUMMIT (Previously Medicare Summit)

# SAN ANTONIO

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



## 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!

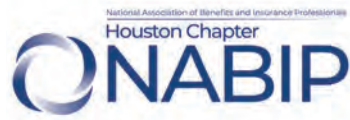
May 15, 2024

8:00 AM to 5:00 PM

Norris Conference Center  
618 NW Loop 410 (Park North  
Shopping Center)  
San Antonio, TX 78216  
[Vouv website](#)

**HOUSTON**

[www.nabip-htx.org](http://www.nabip-htx.org)



# Welcome to NABIP Houston!

The premiere trade association representing health insurance agents and brokers in the greater Houston Texas area!

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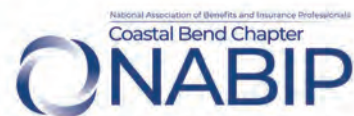
As a chartered local chapter of the National Association of Benefits and Insurance Professionals, NABIP works to protect the indispensable role that professional benefits specialists play in serving consumers.

**EAST TEXAS**



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

**COASTAL BEND**



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

**LONESTAR**

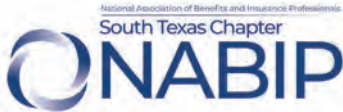


[www.lonestarahu.org](http://www.lonestarahu.org)

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**SAVE THE DATE**

