



Bi-monthly Publication

## The Problem With Healthcare? It's Stuck In The Past

By: Jeffrey Wessler,- As seen in the Forbes Magazine

For all the advances in medicine—AI-assisted imaging, wearable diagnostics, personalized drug therapies—I think the way healthcare is delivered still feels like it was designed for a different era. Patients often navigate a maze of phone calls, referrals, prior authorizations and multi-week waits just to see a specialist, let alone receive timely intervention.



Meanwhile, healthcare businesses continue to pour resources into developing new technologies under the assumption that innovation alone will translate into better outcomes.

### **This isn't a technology problem. It's a business model problem.**

As a cardiologist and the founder of a virtual cardiology company, I've spent the past several years managing the gap between what's possible in medicine and what actually reaches patients. This piece was inspired by the daily tension I see between cutting-edge technology and an outdated system that slows everything down—especially for people with serious cardiac conditions who can't afford to wait.

#### The Tech-First Fallacy In Healthcare

Healthcare has seen an explosion of technological advances in the past decade—from precision medicine to machine learning algorithms that can predict heart failure. But for all this innovation, outcomes could remain stagnant if we don't rethink how care is delivered. In short, new tools don't automatically translate to better access or efficiency.

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# The Price Is Wrong: We Need To Solve The Healthcare Insurance Transparency Crisis

*By Ashish Mandavia, as seen in Midcity News*

In the U.S., many people still struggle to find care, book an appointment, confirm coverage, or get a clear answer on pricing. The impact goes beyond inconvenience, contributing to delayed diagnoses, increased anxiety, and financial stress that harms both patients and the healthcare system.

You get an instant confirmation when you order groceries. You track your Uber as it turns the corner. You know the cost of a hotel room before you book it. These are the digital expectations on which we rely.

Yet when it comes to our health, we remain in the dark.

Modern digital experiences help people feel informed, understood, and in control. In healthcare, where that kind of clarity matters most, the experience still falls painfully short.

In the United States, many people still struggle to find care, book an appointment, confirm coverage, or get a clear answer on pricing. The impact goes beyond inconvenience, contributing to delayed diagnoses, increased anxiety, and financial stress that harms both patients and the healthcare system.

Digital health companies have made progress expanding access, but insurance processes remain outdated. As a result, patients often lack visibility into what is covered and what they will owe. The confusion is widespread. Seventy-seven percent of Americans do not understand basic insurance terms such as copay, coinsurance, and deductible. Fifty-eight percent of insured adults experience issues using their coverage, including network mismatches, pre-authorizations, and claim denials that interrupt care. [Read More Here...](#)





## **Trump Looking At cutting US Drug Prices To International Levels, Sources Say**

*By: Patrick Wingrove, As seen in Reuters*

Drugmakers have been warned that the Trump Administration is considering linking U.S. medicine prices to lower amounts paid by other developed countries, according to two company sources who called the option the pharmaceutical industry's top concern.

Both sources, who were not authorized to speak publicly, said they expected the policy to come from the agency that oversees Medicare and Medicaid health programs.

The first source said he had been told directly by government health officials that they were exploring such a policy, which he described as a mid-level priority for the Trump Administration as it tries to lower drug prices.

The two sources said any such policy was more concerning to the industry than other government moves under discussion, which include tariffs on imported medicines. The first source said it is the biggest "existential threat to the industry and U.S. biosciences innovation."

Industry trade group PhRMA earlier this year lobbied Congress on the issue, sometimes referred to as international reference pricing, according to government records.

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# LIMRA: Workplace Life Insurance Sales Post Gains For Fourth Consecutive Year, Set New Record In 2024

*As seen in LIMRA*

Marking the fourth consecutive year of new premium growth, workplace life insurance, disability insurance and supplemental health products sales all rose in 2024, according to LIMRA's 2024 workplace benefits sales surveys.

## **Life Insurance**

For the fifth consecutive quarter, workplace life insurance new premium increased. Total workplace life insurance new premium was over \$925 million in the fourth quarter, a 10% jump from prior year results. While the number of employer groups sold fell 1%, participants rose 9% in the fourth quarter.

New premium for term products, which represents just over 80% of workplace life insurance sales, rose 13% over the prior year, while new premium for permanent products fell 1% from the same period last year.

Workplace life insurance new premium totaled a record-high \$4.5 billion in 2024, up 8% from 2023 premium.

"Throughout 2024, employers continued to use their workplace benefits programs to compete for talent in a tight job market. Our research finds more than 60% of workers are at least somewhat more inclined to stay with their employer because of their benefits package so it is not surprising that workplace benefits sales remained strong," said Patrick Leary, corporate vice president and head of LIMRA workplace benefits research. "Sales growth was widespread with 7 in 10 carriers reporting gains year-over-year."

## **Disability Insurance**

Total workplace disability insurance new premium was \$1.1 billion in the fourth quarter, 12% higher than the fourth quarter of 2023. Short-term disability new premium rose 6%, and long-term disability new premium increased 20% in the fourth quarter.

Overall workplace disability insurance new premium was \$4.2 billion in 2024, up 2% year over year. For the year, total short-term disability insurance new premium fell 3%, and long-term disability insurance new premium improved 7%.

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# U.S. Supreme Court Appears Likely To Uphold ACA Preventive Care Coverage Mandate

By Associated Press

The Supreme Court seemed likely to uphold a key preventive-care provision of the Affordable Care Act in a case heard Monday.

Conservative justices Brett Kavanaugh and Amy Coney Barrett appeared skeptical of arguments that Obamacare's process for deciding which services must be fully covered by private insurance is unconstitutional.

The case could have big ramifications for the law's preventive care coverage requirements for an estimated 150 million Americans. Medications and services that could be affected include statins to prevent heart disease, lung cancer screenings, HIV-prevention drugs and medication to lower the chance of breast cancer for high-risk women.

The plaintiffs argued that requirements to cover those medications and services are unconstitutional because a volunteer board of medical experts that recommended them should have been Senate-approved. The challengers have also raised religious and procedural objections.

The Trump administration defended the mandate before the court, though President Donald Trump has been a critic of the law. The Justice Department said board members don't need Senate approval because they can be removed by the health and human services secretary.

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# Healthcare leaders: Prepare For A Very Different HIPAA Security Rule | Viewpoint

By Joe Oleksak, as seen in Chief Healthcare Executive

In recent years, many of us in the cybersecurity profession have predicted the end of self-assessed compliance with the Health Insurance Portability and Accountability Act (HIPAA) and the fundamental security practices it mandates.

More specifically, some of us – myself included – believed such a shift would reflect the growing acceptance that cyber resilience no longer falls solely on the shoulders of the IT department or security professionals.

Instead, the dramatic impact of breaches like the Change Healthcare event in February 2024 have elevated cybersecurity practices, strategies and oversight to a board-level concern.

Few operational challenges have the potential to shutter entire health-care organizations, expose them to significant liability, or subject them to devastating financial losses as swiftly or completely as ransomware or a breach of electronic protected health information. Most importantly, such breaches disrupt the delivery of care and put patients' lives at risk.

For any healthcare leader responsible for fiduciary matters, patient care, internal operations, or vendor management, cybersecurity has become a mission-critical priority. It is a concern that has the potential to immediately overshadow practically any other operational concern without warning.

Two fundamental changes lie at the core of the proposed changes to the HIPAA Security Rule. These will occur no matter how the U.S. Department of Health and Human Services (HHS) or the Office of Civil Rights (OCR) reacts to the nearly 5,000 responses submitted during the comment period that ended on March 7, 2025. Regardless of the resources allocated for enforcement, these shifts are in motion, whether they become mandatory in this version of the rule or in a future iteration.

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# 10 Worst And Best States For Healthcare Access

## ***Worst: Texas is #3***

*By: Deanna Cuadra, As seen in ebn*

With record healthcare costs and medical debt, the U.S. is infamous for its poor healthcare access — but the level of access can differ drastically from state to state.

Forbes Advisor used 14 metrics to compare all 50 states, examining factors like the number of hospital beds per 1,000 residents, the percentage of residents who lack health insurance, average annual deductibles for individual coverage and the number of community health centers per 100,000 residents. Each state was scored out of 100 points; the higher the score, the worse access.

“Our analysis revealed that five Western states rank among the top 10 states where healthcare is least accessible,” says Jason Metz, insurance analyst and lead editor at Forbes Advisor. “We hope our report will shed light on some of the greatest barriers to accessing healthcare in each state and the country at large.”

Notably, Utah, Nevada and Arizona ranked in the top five worst states. Utah scored 100, having the third-lowest number of primary care physicians per 1,000 residents and third-lowest number of hospital beds per 1,000 residents in the country.

On the flip side, states that boasted the lowest scores — including Massachusetts, Connecticut and Rhode Island — tended to have the lowest percentages of uninsured residents and the highest number of primary care physicians. For example, Massachusetts scored 0 out of 100, with just 2.4% of residents without insurance and about 23 primary care physicians per 1,000 residents. For comparison, Utah has roughly 11 primary care physicians per 1,000 residents. Still, Metz encourages Americans to ensure they’re getting some kind of coverage, whether it’s an employer-provided health plan or a plan from the Affordable Care Act marketplace.

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# Reference-Based Pricing: Successful Characteristics And Common Traps



By: Scott Ray, As Seen in ALM/Benefits Pro

As a referenced-based pricing (RBP) veteran and founder of a full-service RBP company, I've witnessed hundreds of plans take the RBP journey, many with great success and others with disappointment. Successful plans share certain characteristics, while others can fall into common traps. The RBP landscape has changed significantly over the past decade, so I am excited to share my experience to help advisors navigate this complex terrain more effectively.

## Setting expectations

Expectations of the plan represent the single most important predictive variable in determining an RBP plan's satisfaction and retention. Sometimes, the plan's advisors and decision makers are singularly focused on the deep savings of RBP, while ignoring potential challenges.

While the savings are unrivaled, RBP frequently takes more work by the RBP partner, the broker, the TPA and the plan than traditional network solutions. Unrealistic expectations can lead to disappointment and frustration for all involved.

## Balancing positives and negatives

Sitting down with an employer and explaining how they can save seven figures in the first year of RBP grabs attention. However, focusing only on the savings without addressing the potential for access issues and balance bills will lead to disappointment. These challenges, though rare (less than 2% of encounters), require proactive education and support. It is critical for the plan and its members to be educated on how the plan works and where members can turn for help. Be on the lookout for red flags if a plan decision-maker has unrealistic expectations about RBP and be ready to have that tough conversation early.

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# Only In Texas

## Turn Back Time With A Stay At A Charming Retro Motel & A Meal At This Diner In Texas

By: Christy Articola, as seen in Only In Texas

Western Texas is a very unique part of the the country. The desert is vast and quiet in this part of Texas, and the stars at night are really, really big and bright. The folks you'll meet here are friendly and welcoming, though, and it's a wonderful place to explore at any time of the year.

The town of Sanderson is in this part of Texas. It's quite small, with a population of just 740 residents, but it has a lot of heart. If you find yourself traveling in West Texas, you might consider eating and sleeping in Sanderson before you continue on your journey to wherever you're headed. If you're someone who loves retro motels and vintage-style restaurants, then we suggest you stay the night at the Desert Air Motel and dine at the Ranch House Restaurant while you're in town..

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## The Stunning Top-Secret Natural Spring In Texas Nobody's Ever Heard Of

By: Katie Lawernce, As Seen in Only In Texas

If I had to choose a favorite topic to write about, it would probably be hidden nature spots. There's just something about stumbling upon a place that's virtually untouched by man - the experience is akin to what I imagine the early pioneers felt when they discovered new lands, and it never gets old. One of my favorite little-known natural wonders in Texas is the Manzanita Springs Trail in Guadalupe Mountains National Park. The park, tucked away in far West Texas, is already desolate enough, and this particular hike is one of its best-kept secrets. It leads through a lush, mountainous landscape to a pristine natural spring that looks like it belongs in the Garden of Eden.

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# April Chapter Agendas

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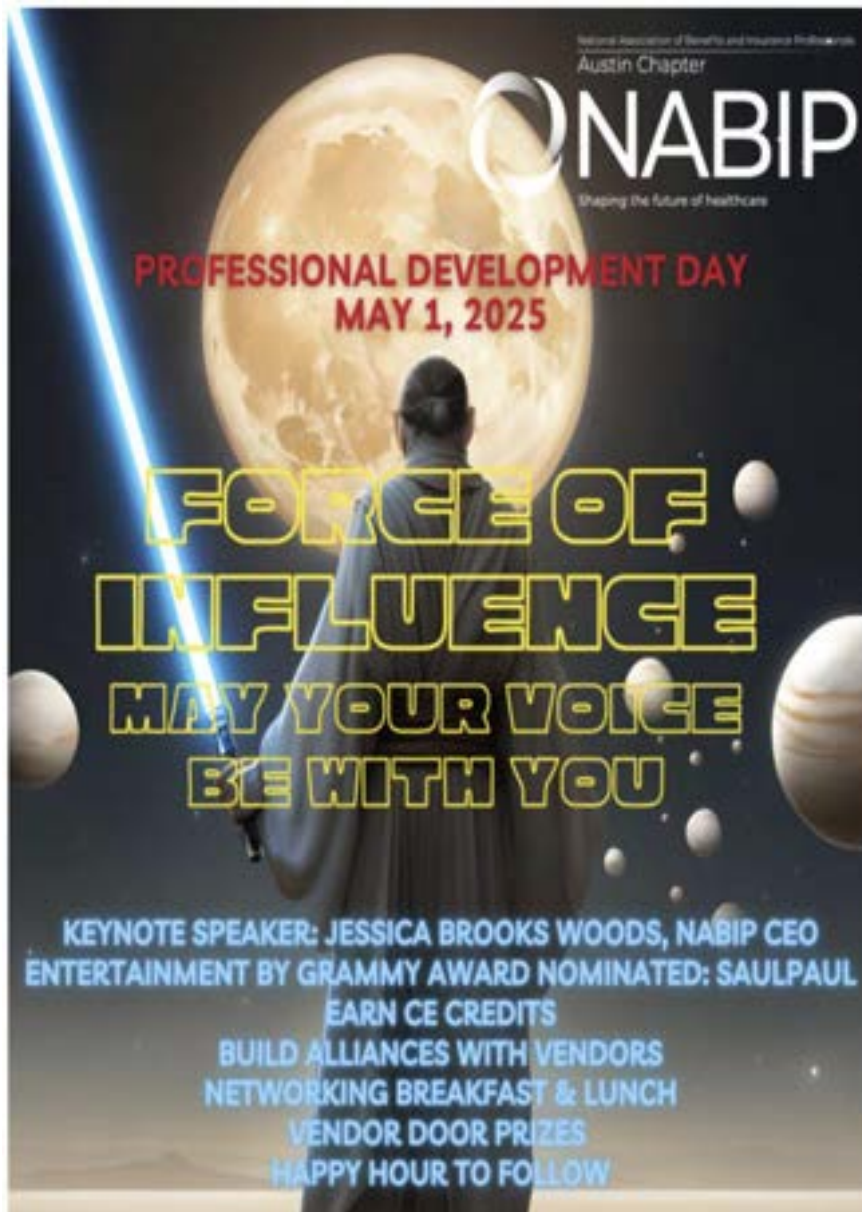


Professional Development Day: keynote speaker Jessica Brooks Woods, NABIP CEO

Professional Development Day: Force of Influence

6 Days 0 Hrs 15 Min 51 Sec

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- \$95.00 Member Registration
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- \$115.00 Guest Registration
- \$600.00 Table of 8 Sponsor

## Documents

[PDD AGENDA 5-1-25](#)

## NABIP-ETX Pre-Symposium Happy Hour

When **May 08, 2025**  
5:30 PM - 7:30 PM (CST)

Location **Javi's - 7212 Old Jacksonville Hwy, Tyler, TX 75703**

[Register](#)



## 2025 NABIP-ETX Annual Symposium

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

[2025 NABIP-ETX Symposium Agenda Speakers.pdf](#)

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

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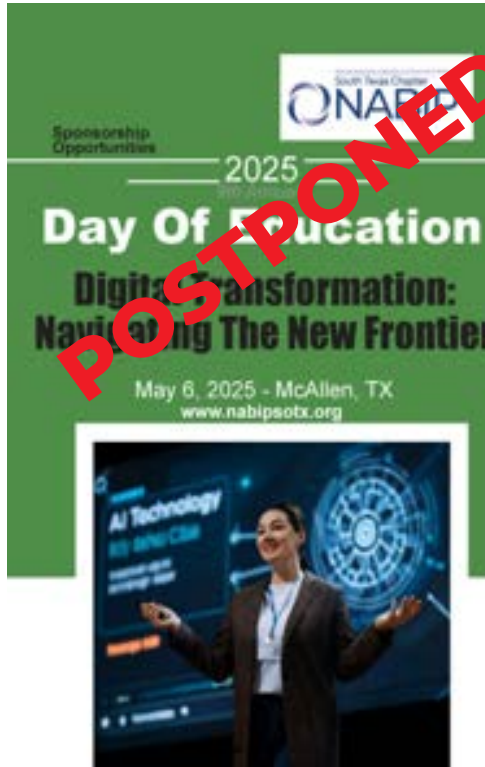


Presents **2025 Annual Sales Symposium** **Friday, May 9th, 2025**  
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Schedule:

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## NABIP-Dallas Board Meeting

🕒 Friday, May 2, 10:00 - 11:00 am  
Monthly on the first Friday

Board Members: this is the recurring board meeting that is scheduled for the first Friday of each month.

📄 Notes - NABI...

## NABIP-Dallas Monthly Membership Luncheon

🕒 Wednesday, May 21, 11:00 am - 12:00 pm  
Monthly on the third Wednesday

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