

Bi-monthly Publication

ACA's Future In Trump's 2nd Term: 17 Things To Know

The Affordable Care Act has been through many iterations since being signed into law in 2010. Donald Trump's second presidential term could bring about more changes.

The New York Times gathered perspective from experts across the political spectrum to outline what could happen next based on limited information from the campaign trail and Mr. Trump's historical view of the ACA.

Here are 17 key points.

1. Renewed ACA reform momentum. With a Republican-controlled Congress, Trump's administration may seek to reform the ACA, potentially allowing key subsidies to expire, impacting millions of Americans who rely on ACA marketplaces for affordable coverage. There are 20 million people who purchase their health insurance through ACA plans.

The Congressional Budget Office estimates around 4 million people could lose their coverage in 2026 because they can't afford it without financial support from the ACA.

2. Possible ACA repeal. While there's no consensus among Republicans to fully repeal the ACA, some GOP leaders indicate that "massive reform" is on the agenda. However, Trump's stance on total repeal remains unclear, as his comments have oscillated between maintaining and replacing the ACA.

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Will Congress Save Telehealth?

CMS won't extend certain key pandemic-era waivers any longer, putting telehealth expansion plans in jeopardy. Will lawmakers step in and take action?

Pandemic-era telehealth waivers that allowed providers to expand their virtual care footprint will end this year unless Congress takes action.

The Centers for Medicare & Medicaid Services (CMS) announced in its finalized 2025 Physician Fee Schedule that it won't extend most of those waivers any longer, putting back in place pre-COVID telehealth limitations. Those include restrictions on where telehealth can be provided and delivered, as well as who can use telehealth through Medicare.

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Tirzepatide Slashes Progression From Prediabetes to T2D

Once-weekly tirzepatide (Zepbound) reduced the risk for progression from prediabetes to type 2 diabetes (T2D) by more than 90% at 3 years and continued to maintain dramatic levels of weight loss achieved earlier, but these benefits began reversing when the drug was stopped.

The findings, from the subset of 1032 individuals with prediabetes in Eli Lilly's randomized, placebo-controlled SURMOUNT-1 trial, were presented November 4, 2024, at The Obesity Society's ObesityWeek meeting and are due to be published November 13 in The New England Journal of Medicine. The company released top-line results in August 2024.

"The weight loss was durable for the duration of the study...These are data over 3 years and 4 months, so it's a very, very long-term dataset...Basically, you could prevent diabetes in 94% of people, and so very, very few people went on to progress to diabetes... It's absolutely astounding. It's something that's never been seen," study co-investigator Leigh Perreault, MD, associate professor of medicine in the division of endocrinology, metabolism, and diabetes at the University of Colorado Anschutz Medical Campus, Aurora, told Medscape Medical News.

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WTW: There's A Disconnect Between Employers And Employees On Wellbeing Programs



Employers are prioritizing mental wellbeing programs, but employees say they need financial wellbeing support, according to a survey from WTW.

While employers are prioritizing mental and physical wellbeing programs, employees report that what they really want is financial wellbeing support, according to a new survey.

The survey was released last week by WTW, a global advisory, broking and solutions company. It included responses from 535 employees at medium and large private sector employers.

The organization found that 73% of employers prioritize mental wellbeing and 50% prioritize physical wellbeing. However, 66% of employees say that financial wellbeing is their biggest concern. For employers, only 23% of respondents listed this as a priority. This comes as just 41% of employees feel financially secure, according to the survey.

Read More Here...

Insurers Prep For Trump Admin Friendly To Medicare Advantage And Mergers, Hostile To Medicaid And ACA

President Donald Trump has won back the White House, and with his win, many health plans are seeing their stocks rise.

Likely expecting a more relaxed regulatory environment that loosens requirements on Medicare Advantage plans and encourages more mergers, some health insurers are reaping initial benefits.

At the time of publication, CVS Health's stock is up 11.24%, Humana is up 8.56% and UnitedHealth Group 6.03% higher. Elevance Health is seeing a modest 1.23% gain.

Today, CVS recorded \$87 million in profit for the third quarter and beat the Street's expectations. This year, the company has brought in \$3 billion in profit, down from \$6.3 billion at this time in 2023.

Medicaid expansion slightly more likely under President Trump, analysts say

President Joe Biden has faced criticism from insurer-backed trade groups that portray him as an opponent to private insurance plans because of new federal rules seeking to hold Medicare Advantage plans to stronger standards. This caused the country's top insurers to report, along with staggering profits, struggles tied to increased utilization and stricter federal requirements.


President Trump, on the other hand, is likely to be more favorable to MA plans. Although he distanced from Project 2025 on the campaign trail, the Heritage Foundation-led plan is closely tied to officials that will almost certainly be in or advising his transition team and second term.


The 922-page document explicitly calls for making MA the "default enrollment option" and eliminating "burdensome policies that micromanage MA plans." It also says the current risk adjustment model should be "reconfigured."

MA supporters say the program delivers high-quality care and more robust benefits not offered under traditional Medicare.

Read More Here...

2025 Day at the Capitol

 January 23, 2025
 7:00 AM - 1:00 PM
[Add to Calendar](#)

 Texas State Capitol Building
 1100 Congress Ave
 Austin, TX 78701
[Venue website](#)
[Directions](#)

[REGISTER NOW](#)
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Tickets

\$115.00 Member Registration
 \$95.00 Earlybird rate before January 7

 \$140.00 Non-Member Registration
 \$120.00 Earlybird rate before January 7

TENTATIVE AGENDA <i>(subject to change)</i>	
WEDNESDAY, JANUARY 22 Scholz Garten 1607 San Jacinto Blvd, Austin, TX 78701	THURSDAY, JANUARY 23 Texas State Capitol 1100 Congress Avenue, Austin, TX
4:30 - 6:30 pm NABIP-TXPAC Happy Hour Hosted by NABIP-TX Austin Chapter Member: \$35 Non-Member: \$50	7 - 8:30 am Registration and Breakfast 7:30 - 8:15 am Agency Roundtable Discussion: <i>By Invitation Only</i> 8:30 am - 1 pm Speakers, Lunch and Networking Time 1 - 5 pm Lobbying with Legislators at the Capitol

Hotel Information

A block of rooms has been reserved:
 Hampton Inn & Suites
 1701 Lavaca Street
 Austin, TX
 \$169/night plus \$20 to park.

To book your room, [CLICK HERE](#) or call (512) 861-1140 and mention NABIP-TX Day at the Capitol.
Hotel room rate expires January 7.

EARLY REGISTRATION PRICING THROUGH JANUARY 7
\$95/MEMBERS; \$120 NON-MEMBERS

AFTER JANUARY 7
\$115/MEMBERS; \$140 NON-MEMBERS

NEW! FIRST TIME MEMBER ATTENDEES PAY JUST \$70 THROUGH JANUARY 7 ONLY.
CONTACT US TO BOOK YOUR FIRST TIMER'S TICKET AT
admin@nabip-tx.org OR 713-645-1490.

HIPAA Not ‘Strong Enough’ For Health Care’s Cybersecurity Needs

As ransomware and other cyber attacks hit the health-care sector, organizations need to follow stronger security guidance, panelists said during a recent webinar.

Health-care organizations need to up their defenses as cyber attacks increasingly hit the sector. Focusing on identity and access management, patching key vulnerabilities, providing training on phishing and adopting strong backup practices can all go a long way.

Ransomware attacks on the sector rose 128 percent year-over-year in 2023, and the April attack on Change Healthcare compromised health-care information on an estimated 100 million people. The sector relies on connected systems, and providers cannot tolerate long disruptions. Those are both factors that make health care vulnerable to cyber attacks, said Keith Busby, acting CISO for the Centers for Medicare and Medicaid Services, during a recent FedInsider webinar.

And, while people can usually get new bank account numbers or replace credit cards if those details are stolen, patients cannot replace compromised medical diagnosis information or other parts of their health record data, said Benjamin Koshy, CISO of the federal Indian Health Service.
[Read More Here](#)

2025 Day at the Capitol Sponsorships

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PREMIUM SPONSOR	\$2,500
<ul style="list-style-type: none">• 10 minutes of podium time• One 6' table	<ul style="list-style-type: none">• Event Attendees: 4• Morning Agency Roundtable Attendee: 1
PARTNER SPONSOR	\$1,500
<ul style="list-style-type: none">• One 6' table• Event Attendees: 3	<ul style="list-style-type: none">• Morning Agency Roundtable Attendee: 1
AGENCY SPONSOR	\$400
<ul style="list-style-type: none">• Event Attendees: 1	<ul style="list-style-type: none">• Morning Agency Roundtable Attendee: 1
All sponsorships include an electronic attendee list, recognition in the NABIP-TX Magazine and E-News and your logo in: <i>Email promotions, NABIP-TX website, Event program, Event signage</i>	



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 - RX
 - Pharmacy and Facility
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- Save your clients data from year to year!

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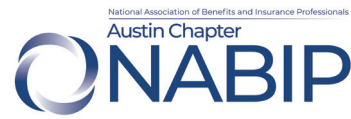
LEARN MORE



November Chapter Agendas

AUSTIN

www.austinahu.org



Explain AI to Clients (Before AI Does It For You)



Amit Jiwani

Ali Panjwani

Join Us for a Dynamic 1-Hour Virtual CE Session!

Discover how to confidently navigate conversations about AI with your clients as industry experts Ali Panjwani and Amit Jiwani share key insights. Don't miss this opportunity to elevate your expertise and stay ahead in the ever-changing landscape!

CE Course number: 140064

Course Description: AI is positioned to drive significant change for plan sponsors and the broader health insurance industry. This CE course will equip you with the knowledge to confidently discuss AI's role with your clients, demonstrating how it can improve financial outcomes, enhance claims prediction, and manage risk more effectively. By building a foundational understanding of AI's practical applications, you'll be better prepared to guide your clients and adapt to the evolving demands of the health insurance landscape.

\$10.00 Member Registration

\$10.00 Guest Ticket

Documents

- [Bio - Ali Panjwani](#)
- [Bio - Amit Jiwani](#)

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www.lonestarahu.org

COASTAL BEND



www.nabipcoastalbendtx.org

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www.nabip-fw.org



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NABIP-FW Chapter

EVENTS

Our Location

GRAND PRAIRIE, TEXAS

DEC 12 All day Board Social: No Meeting, Just Networking

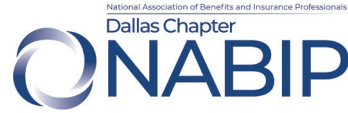
A banner image showing a group of four professionals in business attire. A woman in a striped jumpsuit stands in the center, flanked by a man in a suit on the left and a woman in a white blazer on the right. In the foreground, the back of a woman's head and shoulders is visible, looking towards the group. On the far right, a man in a vest is looking down at something in his hands.

Learn More Here



DALLAS

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>



November 20 2024 | MONTHLY LUNCHEON 11:30 - 1:00

Speaker: Shannon Meroney

“Politics and Policy in Health Insurance: Preview of the 2025 Legislative Session”.

One hour of CE available - Course ID: Course # 140781

[REGISTER NOW](#)

Wednesday, December 4, 2024 - 4:30pm - 7:30 | Mingle and Jingle Party!

Wear your ugly sweaters and join us for Happy Hour, hor'dourves and dancing the night away!

Thanks to our sponsors, special pricing for this event is in place.

[REGISTER NOW](#)

SAN ANTONIO

www.sanantonioahu.org



Future Meetings



NABIP San Antonio Board Meeting - Virtual

November 20, 2024

10:00 AM to 11:00 AM

N/A


NABIP San Antonio Board Meeting - Virtual

[REGISTER NOW](#)

[View Details ▶](#)

NABIP Houston November Luncheon



 November 19, 2024 | 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

Upcoming events

 [Switch to Calendar View](#)

2025 NABIP-ETX Annual Symposium

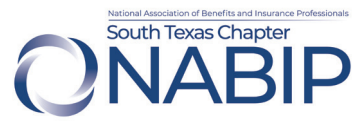
When *May 09, 2025*
7:30 AM - 3:30 PM (CST)
Location Studio Movie Grill,
8954 S. Broadway
Ave., Tyler, TX 75703

Register

Details
TO FOLLOW

SOUTH TEXAS

www.nabipsotx.org



NABIP-SOTX SWEEPS AWARDS

NABIP-SOTX clinched four significant accolades during the recent NABIP-TX state convention held on April 15/16, 2024, in Los Colinas, Texas. The honors they garnered include the Chapter Media Award, Small Chapter of the Year, Chapter Website Award, and Chapter Membership Growth Award.



**Happy
Thanksgiving
From All
Of Us At
NABIP-TX**