



July, 2025

Monthly Publication

# NABIP-TX eNews

## More Americans Under 50 Are Getting Cancer Doctors Identify Three Age Groups

By: Lucy Notarantonio, as seen in Newsweek

A new study from the National Institutes of Health (NIH) has found that the incidence of 14 different cancer types increased among people under the age of 50.

Newsweek spoke with leading oncologists about new findings published in *Cancer Discovery*, which revealed that between 2010 and 2019, more than two million cancer cases were diagnosed in people aged 15 to 49 in the United States.

Several cancers are becoming more common in young adults, including testicular cancer, melanoma, and cervical cancer. Blood-related cancers like B-cell lymphomas and plasma cell neoplasms are also on the rise, along with rare types such as bone and joint cancers, stomach cancer and skin lymphomas.

Dr. Steven Grossman, a clinician and researcher with expertise in gastrointestinal cancers, told Newsweek: "What is most concerning about the rise of cancers typical of older adults in younger populations is that the symptoms might be ignored until the cancer presents at a later stage, where it is more difficult to treat and cure.

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# The ER Is Bursting at the Seams Employers Hold the Key to Change

By Jeff Jacques, as seen in MedCity News

Using the ED for non-emergencies costs more than many people's monthly student loan payments and strains an already fragile system. Employers who bridge knowledge gaps and educate employees in engaging ways can foster a healthier workforce and reduce ED strain.

One night in July 1996, I woke up on my couch in my scrubs. I'd collapsed after a 36-hour shift in the ICU. My stomach rumbled, and I went to the kitchen to make myself something to eat. Within minutes, I had cut my wrist with a large chef's knife. I remember thinking, "ER? In July? On a Friday? No." Instead, I cleaned the wound, sutured myself, applied butterfly strips, and then ate dinner.

I don't like going to the emergency department (ED) – to me, it's only for true emergencies. While my story is clearly an extreme example, I want to emphasize how important it is for people to consider their situation and know their care options, regardless of their medical expertise, background, or age.

Post-pandemic, many of us still run to the ED when we need medical care, even when it's not the best place for the treatment we need. When we consider this through a generational lens, baby boomers and Gen Z are disproportionately going to the ED when they have access to more convenient, affordable options. Let's look at why this happens and how employers can make a difference.

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STM\_TX NABIP 2025

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# The AI Advantage In Group And Voluntary Benefits

By Denise Garth & Mike De Waal, as seen in Insurance Advisor

Artificial intelligence (AI) has the potential to revolutionize the group and voluntary benefits industry, particularly during peak business periods when human resources are stretched extremely thin and with a growing number of generational segments as employees who have different needs.

By streamlining quoting, optimizing resources, and automating manual tasks, AI can help increase group insurance sales, boost profitability, and improve the customer experience. As a result, 74% of insurance executives are planning to increase their investments in AI. Insurers that seize this opportunity early on will have a critical advantage in meeting changing customer needs, optimizing operations and driving growth.

How can group and voluntary benefits insurance providers leverage AI to maximize sales and remain competitive?

Personalize and Recommend Alternate Plan Designs with AI

Traditional new business and renewal processes can be time-consuming and result in missed opportunities. It's helpful for sales and underwriting teams to have data-backed reference points when designing plans for clients.

Using predictive analytics, insurers can quickly generate alternate plan designs using one of their most valuable assets: data.

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# NABIP TEXAS



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- Policies & Procedures
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- Agency Dues Model

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- REBC Designation
- Medicare Advantage Certification
- DC Health Link Broker Training
- Speakers Bureau
- Career Center

### Advocacy

- Legislative Issues
- Policy Documents
- Compliance Corner
- NABIP PAC
- Operation Shout!
- State Resources
- Agent/Client Surveys

### Diversity, Equity, Inclusion & Belonging

- Committee
- Vision & Core Values
- Committee Findings
- DEIB Training
- DEIB Resources

### Events

- List
- Capitol Conference
- Annual Convention
- Chapter Events

### Membership Resources

- Resource Hub
- Member Benefits
- Mentor Program
- Podcast & Webinars
- bip magazine
- NABIP Logo
- Compliance Corner
- NABIP vision
- (LPRT) Leading Producers Round Table
- LTC Portal

### Chapter Resources

- Name Change Resources
- National Committees
- Leadership Academy
- Awards
- Guidebooks
- Leadership Reports
- Leadership Training
- Chapter Tools
- Media Tools
- Staff Speaker Request

### Newsroom

- Press Releases

## UPCOMING EVENTS

VIEW LIST

VIEW CALENDAR

**JUL 15** Meeting the Moment: Why Employers Need Scalable, State-Smart Leave Support @ 1:00pm



**JUL 22** Medicare Insider Moments @ 4:00pm



**JUL 23** Power Hour @ 3:00pm



**JUL 24** New Member Orientation @ 12:00pm



**JUL 24** Compliance Corner: One Big Beautiful Bill @ 1:00pm



**AUG 26** Medicare Insider Moments @ 4:00pm



**AUG 28** New Member Orientation @ 12:00pm



**SEP 4** LPRT Masterclass @ 1:00pm



# Only In Texas

## The Ghost Town That Is Situated in Both Texas and New Mexico

By: Lisa Battels, As Seen in Only In Texas

Once a hopping haven for road-weary travelers on Route 66, the town of Glenrio, Texas (and New Mexico) is now home only to ghosts of the Mother Road. The town has addresses in both states because it sits right on the border between the two. It includes the Glenrio Historic District, which was added to the National Register of Historic Places in 2007.

If you love creepy content, Only In Your State's Vacant series – which partners with talented photographer Johnny Joo – explores a dozen other fascinating abandoned places just waiting to be discovered.

[Read More Here...](#)

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## This Nighttime Kayak Lake Tour Belongs On Your Texas Bucket List

By: Katie Lawernce, As Seen in Only In Texas

If you've never taken a nighttime kayak tour in Texas, I definitely recommend changing that in the near future. Get Up and Go Kayaking in San Marcos takes paddlers on an epic sunset ride featuring clear kayaks outfitted with stunning neon LED lights. You'll see wildlife, make new friends, enjoy the quiet of the night, and have an overall great time.

Kayaking is cool, but have you ever gone kayaking at night? Taking that one step further, what about kayaking at night in a clear kayak outfitted with neon lights? If that sounds like a dream, Get Up and Go Kayaking in San Marcos can make it your reality.

[Read More Here...](#)

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## The Most Iconic View in Texas is Also a Stunning Slice of History

By: Katie Lawernce, As Seen in Only In Texas

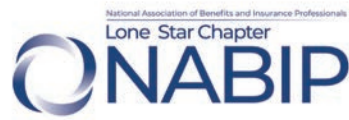
I'm a huge history buff, but I also love being outdoors. Those two interests don't often intersect—after all, how many museums have you been to that offer hiking trails? I personally haven't seen more than a few. Sometimes, however, I forget that history is all around us. The ground beneath our feet is rich with the imprints of the past that shaped it, and all we have to do to absorb the information is walk on it. One of my favorite historic places in Texas (that also happens to be incredibly beautiful) is Guadalupe Mountains National Park. This vast desert oasis dates back millions of years, and the view from Guadalupe Peak is perhaps the most iconic scene in the Lone Star State.

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# July Chapter Agendas

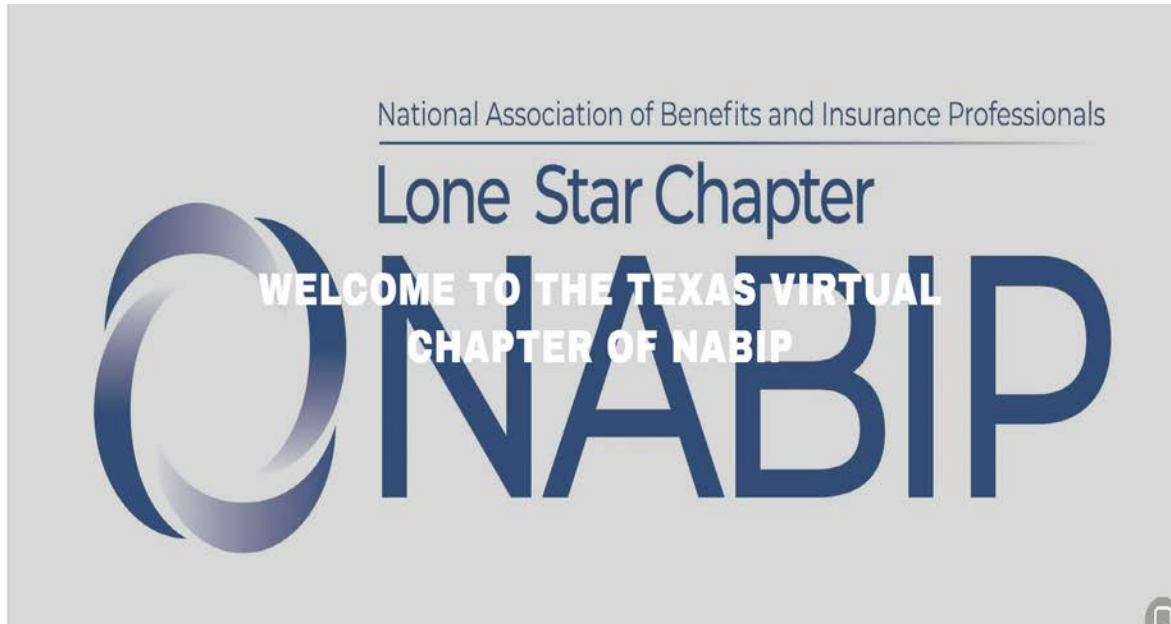
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EAST TEXAS

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## [NABIP-ETX August Monthly Luncheon -Following the Rules the HIPAA Rules - 1 Hour CE](#) →

When *August 08, 2025*  
11:30 AM - 1:00 PM  
(CST)

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

Register



**DALLAS**

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



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

**August 20, 2025 | NABIP- Dallas all day Rockstar Sales Summit**  
**Register Here**

**September 2025 | NABIP- Reimaging Employee Benefits with**  
**Greg Allen with AG Insurance**

If you would like to get involved as a VOLUNTEER or SPONSOR for any of the events, please  
complete and submit the appropriate form.

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**COASTAL BEND**

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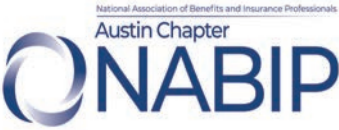
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# AUSTIN

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## Meeting Information

Future Meetings  
Previous Meetings

# Ethics the NABIP Way - 3 hour CE



August 21, 2025  
2:00 PM - 5:00 PM  
[Add to Calendar](#)

III Forks (Downtown)  
111 Lavaca Street,  
Austin, TX 78701  
[Venue website](#)  
[Directions](#)



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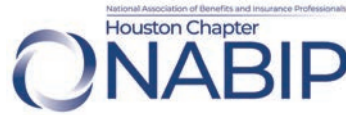
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# NABIP Houston Summer Social



 August 07, 2025 | 2:00 PM - 5:00 PM  
[Add to Calendar](#)

 Board & Brush Katy |  
23930 Westheimer Pkwy  
Suite 107  
Katy, TX 77494  
<https://boardandbrush.com/katy/>  
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[www.sanantonioahu.org](http://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](#) ▶