



## Medicare Scramble: Wall Street Wants Insurers to Dump Costly Seniors

By: Wendell Potter, - As seen in Heath Care un-covered

As UnitedHealth stumbles, Wall Street cheers rivals for cutting hundreds of thousands of high-cost seniors from Medicare Advantage plans.

Wall Street is speaking loudly to Medicare Advantage insurers: If you want us to stick with you, keep dumping seniors who are pinching your profit margins.

Investors continue to punish UnitedHealth Group since the company downgraded its 2025 profit expectations on April 17. On Friday, UnitedHealth's stock price hit not only a 52-week low—\$393.11—but its lowest point in years. The last time UnitedHealth's stock price went below \$400 a share was on October 14, 2021.

The company's shares lost nearly 4.5% of their value during the past week, contributing to a decline that started soon after the company set an all-time high of \$630.73 last November. UnitedHealth's shares have lost more than 33% of their value since then.

### Wall Street Sends a Message

Meanwhile, investors have once again embraced UnitedHealth's top two rivals in the Medicare Advantage business—Humana and CVS/Aetna. Those companies told investors last year, when both were in the Wall Street dog house for spending more than investors expected on patients' medical care, that they would dump hundreds of thousands of their costliest Medicare Advantage enrollees to improve their profits.

*Read More Here...*

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# IRS Unveils New HSA Limits For 2026. Here's What Investors Need To Know

By Kate Dore, as seen in CNBC News

## Key Points

- The IRS has increased the health savings account, or HSA, contribution limit for 2026 to \$4,400 for self-only coverage, and \$8,750 for family plans.
- You must have an eligible high-deductible health insurance plan to qualify for contributions.
- HSAs provide three tax breaks: an upfront deduction for contributions, tax-free growth and no levies on withdrawals for qualified medical expenses.

The IRS on May 1st, unveiled 2026 contribution limits for health savings accounts, or HSAs, which offer triple-tax benefits for medical expenses.

Starting in 2026, the new HSA contribution limit will be \$4,400 for self-only health coverage, the IRS announced Thursday. That's up from \$4,300 in 2025, based on inflation adjustments.

Meanwhile, the new limit for savers with family coverage will jump to \$8,750, up from \$8,550 in 2025, according to the update.

More from Personal Finance:

There's a new 'super funding' limit for some 401(k) savers in 2025  
This 401(k) feature can kick-start tax-free retirement savings  
Gold ETF investors may be surprised by their tax bill on profits

To make HSA contributions in 2026, you must have an eligible high-deductible health insurance plan.

For 2026, the IRS defines a high deductible as at least \$1,700 for self-only coverage or \$3,400 for family plans. Plus, the plan's cap on yearly out-of-pocket expenses — deductibles, co-payments and other amounts — can't exceed \$8,500 for individual plans or \$17,000 for family coverage.

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## **Historic Numbers Enroll In Health Insurance Through State-Based Marketplaces, With Consumers Benefitting From Premium Tax Credits**

*By: Christina Cousart, Hemi Tewarson as seen in NASHP*

In 2025, more than 24 million Americans signed up for health insurance through the health insurance marketplaces, setting a new record for marketplace enrollment and marking the fifth straight year of their continued enrollment growth. One key driver of this growth has been the availability of federal premium tax credits, which significantly lowered health insurance premiums for millions of consumers across the country.

New data collected from 20 state-based marketplaces (SBMs) by the National Academy for State Health Policy (NASHP) show high enrollment across the SBMs in 2025. More than 7 million individuals enrolled in health coverage through SBMs, including more than 1.2 million new enrollees. (See Appendix 1 for a state-by-state summary)

### **Updated Federal Tax Credits Improve Affordability for Marketplace Consumers**

Consumers who enroll in health insurance through the marketplaces must pay a monthly premium, with federal tax credits available to qualifying consumers to reduce the cost of coverage. Most enrollees opt to receive tax credits in the form of an advance payment to reduce their monthly premium expenses, while others receive them as a tax rebate at the end of the year.

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# ProPublica's Reporting on Blue Cross of Louisiana Reveals the Dark Truth Behind "Prior Authorization"

*BCBS of Louisiana ordered to pay \$421 million in landmark fraud case.*

*By: Trudy Lieberman, as seen in Health Care un-covered*

A ProPublica story titled "Slow Pay, Low Pay or No Pay" is required reading for people who want to know how insurers manipulate the U.S. health care system.

It chronicles the legal case that resulted in a finding of fraud and a \$421 million verdict against Blue Cross and Blue Shield of Louisiana. The insurer wanted to pay much less than it was billed to a New Orleans breast surgery center: "Of the 7,837 medical procedures in dispute in the lawsuit, involving 1,680 patients, Blue Cross paid about \$43 million on invoices totaling \$500 million," according to the ProPublica story.

The dispute helps readers better understand how the American system works – or doesn't. The story by T. Christian Miller is presented in four parts, a saga that describes the history of the clinic, the case of the patient with breast cancer, and the practices of the insurer.

In 2017, the Center for Restorative Breast Surgery in New Orleans filed its third lawsuit against the Louisiana Blue Cross, this time claiming fraud in its battle over payments. And this time, a jury found the insurer liable and awarded the center \$421,488,633. According to ProPublica, the jury foreman said, "We would have given more if we had been asked for more. That's how egregious the fraud was."

ProPublica said its story exposes a "fundamental truth": Insurers aren't just players fighting with doctors over money. They are also the referees. "Insurers produce their own guidelines to determine whether to pay claims. When a doctor appeals a denial, insurers make all the initial decisions." The proverbial deck is stacked against the doctor, and ultimately the patient.

One important takeaway from the Louisiana saga is what prior authorization for a procedure means in insurance-speak. That may have relevance for thousands of other patients who believe they have prior authorization for a procedure only to discover they may not get reimbursement in full, or at all. The CEO of the Louisiana Blue Cross noted that while a procedure could be "deemed" medically necessary, it was "not a guarantee of payment," a difference patients everywhere should heed.

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# Beyond The Sale: How Insurance Leaders Can Win With Value-Based Care

By: Drew Gurley, as seen in Forbes Magazine

If you're leading an insurance agency, you already know healthcare is shifting, and that shift is changing how you sell. Consumers aren't just looking for coverage anymore. They want a healthcare experience that works for them. They want doctors who take the time to listen, plans that offer real value and coverage that protects them from financial risk. That's where value-based care comes in.

This model isn't just another industry trend. It's changed how doctors get paid and how patients receive care. Instead of rewarding providers for the number of visits, tests and procedures, value-based care incentivizes them to deliver better outcomes. That means longer appointments, more preventive care and stronger patient relationships. The result? Better health outcomes, lower costs and a system that actually puts patients first.

For insurance agencies, this shift is an opportunity if you and your team know how to approach value-based care the right way. The challenge is making sure everyone can explain the benefits in a way that resonates with clients. That's where solid leadership comes in.

## 4 Sales Strategies That Work In A Value-Based Market

To succeed in providing value-based care, your agents need more than just product knowledge. They need to understand how value-based care impacts their clients' decisions and how to position the right plans to meet those needs.

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# Marketing Tactics Can Improve Your Benefits Engagement Strategy

By Marcy Klipfel, as seen in Forbes

When speaking to HR peers and clients lately, I've noticed that employee engagement is rising to the top of their organizational priorities. To attract, retain and engage talent, companies are investing in a broad, diverse spectrum of benefits. However, healthcare-related costs are skyrocketing, having increased by 24% since 2019. Considering benefits rank among the top influences on retention, HR leaders and our teams are under pressure to maximize return on investment (ROI).

To drive tangible engagement while managing costs, many of us are adopting marketing tactics to improve overall employee engagement. One particularly effective strategy is launching benefits communications campaigns that leverage AI technology. By putting information front and center, you can make it easy for employees to engage in their benefits experience year-round.

## Introduce Employees To Their Benefits

The crowded marketplace of benefits options has made it more difficult for employees to determine which perk or program is particularly relevant to their circumstances. However, the right AI tools can help you provide concierge-like service, which is becoming a helpful ally in the battle for employee attention and interest.

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# AI Assistants Essential For Value-based Care, Report Finds

*By: Emma Beavins, As seen in Fierc Healthcare*

Artificial intelligence assistants could ease the transition to value-based care for primary care practices, a new report by Phyx Primary Care found.

VBC can be administratively burdensome due to its enhanced reporting requirements. Primary care practices report that the transition to VBC is often long and results in a mix of VBC and fee-for-service billing practices.

In a study of 120 physicians who had used an AI scribe for 30 days or more, providers reported a 40% reduction in clinical review time for complex patients and a 32% decrease in physician burnout. The study was conducted by Phyx Primary Care, a nonprofit innovation lab that evaluates emerging technologies and evolving payment models.

Navina's AI assistant was selected to be used by providers for the duration of the study, and data were collected from January 2024 to January 2025. Providers reported the assistant helped them with summarizing the patient record and surfacing issues. The assistant also helped improve documentation accuracy, identify codes for reimbursement and automate chart review.

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# Medicare Is A Natural Fit For Life Insurance Agents



By: Federico Guardia, , As Seen in Insurance NewNet

**Integrating Medicare, Medicare Advantage plans and Medicare Supplement products into your life insurance practice is about offering a complete, client-focused solution that meets your clients' evolving health and financial needs.**

**As the senior market grows, especially with baby boomers aging into Medicare eligibility, agents have an unprecedented opportunity to diversify their income, increase client retention and strengthen long-term relationships on a foundation of education and value.**

**The opportunity in the Medicare marketplace  
The Medicare market is massive and growing.**

**The Centers for Medicare and Medicaid Services reported more than 68.5 million individuals were enrolled in Medicare as of January. That number is expected to climb to 80 million by 2030. As more beneficiaries explore options for prescription drug plans, MA and Medigap coverage, insurance agents who understand how to guide clients through their options will stand out.**

**Selling Medicare plans provides a recurring revenue opportunity, thanks to renewals and residual income which is earned in exchange for the ongoing customer support you provide. If you're already selling life insurance, you're well-positioned to cross-sell Medicare insurance and become a go-to agent for both health care and the other areas of financial risks seniors face.**

**Insurance agents who sell Medicare products can tap into annual enrollment periods, special enrollment periods and client life events to drive new enrollment activity throughout the year for qualified customers. Your ability to educate customers on how to navigate these important time periods is what will make you stand out against your competitors.**

**Read More Here...**

# Only In Texas

## This Blink-And-You'll-Miss-It Town In Texas Is So Worth Exploring

By: Katie Lawernce, As Seen in Only In Texas

I love charming small towns in Texas - especially the ones where everyone knows each other by name and Friday nights consist of catching up at the local diner or dance hall. Albert, Texas is one such place. With a population of just 7, most people you'll encounter in this virtual ghost town are not permanent residents, but the atmosphere at the Albert Dance Hall is still one of camaraderie and lightheartedness, and plain enjoyment of life's simple pleasures.

Welcome to Albert, Texas! Founded in 1892, this historic small town is surrounded by ancient oak trees and features a 100-year-old dance hall where folks gather for cold drinks, live music, and good times.

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## You Can Still Visit What's Left Of The Branch Davidian Cult Compound In Waco, Texas

By: Katie Lawernce, As Seen in Only In Texas

Despite their compound burning to the ground 30 years ago, the Branch Davidian cult is as popular as ever. In fact, Netflix recently released a 4-part docuseries entitled Waco: American Apocalypse. The show provides an in-depth look at the cult, its leader, David Koresh, and the 51-day standoff that ensued between the group and law enforcement, who were there due to reports of federal gun law violations within the compound. Four ATF agents were killed by Davidians when rapid gunfire was exchanged, and on April 19, 1993, the entire compound burned to the ground after the FBI launched tear gas canisters into the building, and some 80 members of the cult (including Koresh and at least 22 children) perished in the flames.

[Read More Here...](#)

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## This Texas Resort In The Middle Of Nowhere Will Make You Forget All Of Your Worries

By: Katie Lawernce, As Seen in Only In Texas

It doesn't get much more secluded than the barren lands in the western part of the Lone Star State. If you're looking for a remote resort in Texas, checking out a West Texas resort is a pretty good idea. Terlingua Ranch Lodge is a middle-of-nowhere resort nestled at the base of the mountains in Terlingua, Texas, and it's the perfect place to get away from it all. The cabins are so cozy - and just wait until you see the swimming pool!

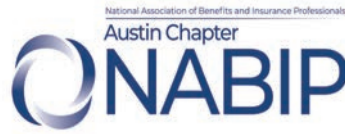
If you're looking for a remote resort in Texas, Terlingua Ranch Lodge is it. Just 30 miles from Big Bend National Park, this secluded west Texas resort is the perfect place to get away from it all.

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# April Chapter Agendas

## AUSTIN

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




### Meeting Information

[Future Meetings](#)  
[Previous Meetings](#)

## NABIP Austin June 19th Monthly Meeting- 1 hour CE on Medicare & New Officer Installation



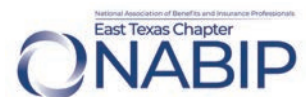
 June 19, 2025  
11:30 AM - 1:00 PM  
[Add to Calendar](#)

 Meanwhile Brewing Company  
3901 Promontory Point Drive  
Austin, TX 78744  
[Venue website](#)  
[Directions](#)

## EAST TEXAS

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



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**Speakers** - Each of us have something to learn from others. If you are willing to share your knowledge and experience so that others can grow and become better in life and our industry, please let us know by [clicking here](#).

Currently seeking speakers for:

May 9, 2025 (Symposium)

June 13, 2025

**Sponsors** - Organizations like ours only exist through the generous donations of our members and community. If you have the desire to sponsor NABIP-ETX in any capacity, we would love to hear from you. There are many levels of sponsorships available with varying levels of benefits and acknowledgements. [Email us](#) today for more information.

# DALLAS

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



NABIP-Dallas (DAHU) Monthly Luncheons and special events will be held now at different locations. Please carefully check the details

May 21, 2025 | NABIP - Dallas Luncheon  
"The Future of Health & Human Interaction" Special Guest Speaker Julian Sado

**New Location:** Walnut Glen Tower, 8144 Walnut Hill Lane,  
1st Floor Conference Room, Dallas Texas 75231

[REGISTER HERE](#)



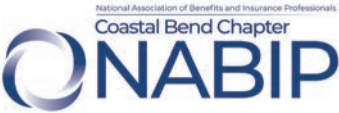
## NABIP-Dallas (DAHU) Upcoming Dates - Details to follow

June 11, 2025 | NABIP- Dallas Luncheon

July 16, 2025 | NABIP- Dallas Webinar

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

# COASTAL BEND



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

# LONESTAR



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

**NABIP-FW Monthly Luncheon!**

We have an exciting meeting planned for you in June.

[Click here to secure your spot today!](#)

**Thank you to our Sponsors!****Schedule:**

Thursday, June 12th, 2025

Registration begins at 11:00 AM

- Membership Meeting/Lunch – 11:30 am
- The program will begin at approximately 12:15 pm
- Conclusion – approximately 1:30 pm
- Networking @ 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 Holder
- \$250 – Sponsors

## NABIP Houston May Luncheon



 May 20, 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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**REGISTER NOW**

Tickets

## Astros Game

 May 28, 2025 | 1:00 PM - 5:00 PM  
[Add to Calendar](#)

 Daikin Park | 501 Crawford St Houston, TX 77002  
[Directions](#)

 Post  Share  Share

**REGISTER NOW**

Tickets

\$30.00 Ticket

**NABIP HOUSTON IS**  
**TAKING US OUT TO THE**  
**BALLGAME!!**

**Join us on 5/28 at 1:10 for some fun,  
networking and baseball!**

# SAN ANTONIO

[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](#) ▶

# SOUTH TEXAS

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