NABIP-TX Monthly Chapter Legislative Committee

Meeting date: February 06, 2026, 11:30 am

General Summary

- **Election Shift:** Democrat Taylor Remmet won with 57% in a traditionally Republican district, indicating changing voter dynamics.
- **Funding Boost:** Democrats plan increased funding in suburban districts following Tarrant County's election upset.
- **Healthcare Legislation Focus:** NABIP prepares for discussions on PBM reforms and Medicare issues with all 38 Texas congressional representatives.
- **PAC Contributions Needed:** Coordination and leadership challenges persist in strengthening PAC contributions and advocacy strategies.
- **Advocacy Weaknesses:** NABIP faces criticism for lack of influence in federal policy discussions and internal leadership issues.
- **Member Engagement Strategies:** Successful legislator outreach aims to boost participation and awareness in PAC fundraising initiatives.

Action items

Audra Sullivan

- Write up a case study summarizing the communication process with Representative Chris Turner including follow-up coffee meeting and event invitation (12:54)
- Notify chapter presidents to identify members licensed in both property & casualty and group insurance for possible collaboration and legislative engagement (59:05)

Scott Long

- Share screenshots of outreach communications with Representative Oliverson as part of case study documentation for membership (14:46)

Emily Trevino

- Email Michael Andell to confirm current NABIP national talking points and advocate for working groups to lead talking point development (51:32)
- Coordinate logistics and confirm time allotment for Representative Oliverson's participation in Houston professional development day, including discussing PAC fundraiser inclusion (01:01:03)

Denise

- Prepare and send communications encouraging board members to contribute to PAC fund, targeting release next week (31:22)

Mike Meroney

- Reach out to new lobbyists Brandy and Enrique Marquez for introductions and insurance knowledge sharing (59:19)

NABIP Chapter Presidents

- Identify and report any members licensed in both P&C and group insurance to support legislative lobbying coordination activities (59:05)

Notes

Legislative and Political Developments

- The recent special election in Tarrant County revealed a significant political shift with a traditionally Republican seat flipping to a Democrat, signaling changing voter dynamics.
- **Taylor Remmet, a Democrat, won a special election runoff with 57% of the vote in a 58% Republican district during an ice storm-affected turnout** (15:19)
  - The Republican vote dropped by about **20,000 votes** due to poor outreach and intra-party conflict.
  - Mike explained Republicans treated the special election like a primary, costing them the race.
  - This win boosts Remmet's name recognition and incumbency advantage heading into the November 2024 general election.
  - The outcome marks a potential political realignment as Fort Worth, historically conservative, shows Democratic gains.
- **Democrats plan to increase outside funding in similar suburban districts based on this upset** (16:47)
  - The flip is being used as a rallying point to invest more in competitive races statewide.
  - Republicans are internally blaming poor strategy and candidate disunity, as reported by Audra and Mike.
  - The election has caused finger-pointing within Republican leadership and intensified party

tensions.

- This political turbulence is generating national attention, with out-of-state observers expressing surprise (25:22).

- **Day at the Capitol and upcoming CAP conference preparations focus on PBM reforms and Medicare legislation** (26:18)
  - A **$1.2 trillion bill including PBM reforms and surprise billing provisions was signed recently**.
  - NABIP is organizing meetings with all **38 congressional representatives** to discuss these issues before the State of the Union.
  - State-level legislative actions in Texas influence national healthcare policies, with Texas laws being adopted in multiple states.
  - The importance of state engagement was emphasized by Charles, noting Texas's growing role in shaping healthcare reforms nationally (28:00).

PAC and Advocacy Strategy

- Efforts to strengthen political influence through PAC contributions and advocacy remain ongoing but face challenges in coordination and leadership.
- **Denise is preparing communications to encourage chapter board members to contribute to the PAC, with outreach planned for next week** (31:22)
  - The timing of PAC donations at CAP conference or national convention remains unclear; budget approval is pending.
  - Discussions indicate that PAC contributions are critical but often managed close to event dates.
  - Coordination between state and national PACs needs clarification, as federal PAC funds typically cover CAP conference donations.
  - Cadams committed to investigating and clarifying PAC contribution protocols.

- **Legislative working groups express frustration with NABIP's influence and leadership on Capitol Hill** (33:50)
  - David and Emily pointed out NABIP lacks a strong, unified voice in federal policy discussions, limiting broker advocacy impact.
  - The absence of a clear seat at the decision-making table hinders the organization's ability to shape premium tax credit extensions and Medicare reforms.
  - Emily highlighted that NABIP's lobbying efforts are less aggressive compared to other groups, which delays broker representation.
  - Both speakers stressed that stronger leadership and clearer prioritization of legislative talking

points are needed to improve influence (45:39, 52:49).

- **Internal NABIP board dysfunction and leadership issues are undermining advocacy effectiveness** (45:40)
  - Charles described the board as dysfunctional, with decision-making obscured from members and characterized by conflict and poor communication.
  - Emily noted that leadership failures are reflected in the organization's limited progress and inability to secure meaningful policy influence.
  - Members expressed the need for the board to better guide the CEO and lobbying staff toward clear legislative goals.
  - This leadership gap is causing frustration among working group members who want more aggressive, broker-focused advocacy.

Healthcare Policy and ACA Premium Tax Credits

- The group discussed ongoing challenges with ACA premium tax credits and the need for strategic, sustainable policy reforms rather than short-term fixes.
- **The enhanced premium tax credits extension appears unlikely, with most legislators viewing the issue as settled** (33:50)
  - The main sticking point is codifying a ban on federal subsidy dollars funding abortions, delaying progress.
  - David reported that while some want to push further, the political climate makes additional extensions improbable for 2026.
  - Renewals show many consumers moving from low-deductible to higher-deductible plans, increasing underinsurance risk.
  - Expected fallout includes significant enrollment drops in early 2024 as people face unaffordable premiums.
- **David advocates for a controlled "off-ramp" from enhanced credits rather than a cliff, to avoid harming consumers** (38:17)
  - He explained the original ACA design included a cliff at 400% FPL, exacerbated by the end of emergency measures.
  - Adjusting the premium subsidy ratio from 3:1 to 5:1 could attract younger, healthier enrollees and lower premiums.
  - He emphasized that high deductibles and limited plan options in certain markets reduce plan affordability despite tax credits.

- David called for more strategic, phased solutions to ACA reform instead of abrupt legislative changes.

- **Charles sees the current ACA market challenges as an opportunity to fix structural issues** (43:09)
  - He suggested reforms to reduce rising HSAs, co-pays, and deductibles caused by actuarial boundaries.
  - The recent “band-aid” repeal of emergency measures might open doors for more substantive fixes.
  - The group discussed the need for brokers to have a stronger voice in these policy discussions to protect consumers.
  - Emily noted CMS has shown some broker-friendly rulemaking recently, likely from broader stakeholder engagement.

Legislator Engagement and Member Outreach

- Developing and showcasing effective legislator relationships is a key strategy to boost influence and member engagement.
- **Emily reported success securing Representative Tom Oliverson for Houston’s professional development day, aiming for 100+ agents attendance** (01:01:12)
  - The event offers a platform to demonstrate broker influence to legislators, supporting advocacy efforts by Mike and Shannon.
  - Shannon expressed plans to attend to strengthen the coalition and provide support.
  - Emily plans to use the event to encourage legislators to speak on the importance of PAC giving, enhancing fundraising.
  - The group agreed that replicating this outreach model could benefit other chapters and improve member involvement.

- **Case studies using real text message exchanges with legislators were proposed to illustrate effective outreach steps** (13:25)
  - Audra and Scott shared examples of quick legislator responses following personal texts and follow-up emails.
  - Shannon recommended including these concrete, organic examples in member communications as practical guides.
  - This approach aims to simplify the process of building relationships and encourage proactive member participation.
  - Audra committed to drafting a narrative based on these interactions to share with the group.

- **Outreach to new lobbyist firms is planned to educate them on insurance issues and build professional relationships** (59:01)
  - Mike and Shannon plan to engage Brandy and Enrique Marquez, who have limited insurance experience.
  - The goal is to raise awareness and provide foundational knowledge to improve lobbying effectiveness.
  - Audra offered to assist with in-person meetings in Austin to facilitate these connections.
  - This outreach is intended to strengthen NABIP's external advocacy support network.

Event and Conference Planning

- Preparation for upcoming events focuses on maximizing member participation and legislative presence to enhance NABIP's profile.
- **CAP conference preparation includes team assignments, webinar training, and planned congressional meetings** (26:18)
  - Packets and apps will be distributed at regional meetings to support attendees.
  - The goal is to meet with as many congressional members as possible before the Capitol lockdown at 5:30 PM on the conference day.
  - NABIP webinars have been effective in preparing members for legislative visits and discussions.
  - These efforts aim to increase the impact of NABIP's presence at the national legislative event.
- **Discussions about PAC fundraising opportunities during legislator visits are underway** (01:03:34)
  - Emily queried plans for a PAC fundraiser during Oliverson's visit; Shannon suggested legislator remarks on PAC importance.
  - Scheduling flexibility will accommodate legislator availability while maximizing engagement time.
  - Members agreed that integrating PAC discussions into events strengthens fundraising and political support.
  - Coordination with local PAC leaders will ensure compliance and smooth execution.
- **The upcoming NABIP convention conflicts with other industry events, prompting coordination challenges** (57:56)
  - Audra noted Sherm's Oprah event overlaps with NABIP activities, complicating attendance decisions.
  - Members discussed identifying dual-industry participants to facilitate cross-group lobbying efforts.
  - Efforts to schedule meetings with Big I and P&C groups are planned to broaden coalition

influence.

- This cross-industry collaboration aims to amplify lobbying voice and resource sharing.

Organizational and Process Improvements

- Improving internal communication, leadership, and member engagement processes are critical to advancing NABIP's mission.
- **There is a need for clearer communication and active leadership from NABIP's board to drive advocacy priorities** (52:49)
  - Emily and David emphasized that working groups lack authority to set talking points without board direction.
  - Current processes have national staff developing talking points with minimal working group input.
  - Charles called for working groups to lead discussions and provide prioritized input to national leadership.
  - The group agreed stronger alignment between board, staff, and members is necessary for effectiveness.
- **Members noted the importance of balancing professional development with aggressive legislative advocacy** (54:05)
  - Emily critiqued NABIP for focusing too much on professional development at the expense of lobbying efforts.
  - She advocated for more assertive but professional advocacy to improve broker standing and consumer outcomes.
  - Charles reinforced that broker advocacy must not be compromised by carrier relationships or conflict avoidance.
  - This cultural shift is seen as essential to increase NABIP's influence and member value.
- **Quality feedback mechanisms such as formal surveys and case studies are being leveraged to improve events and outreach** (09:31)
  - Jennifer confirmed a survey was sent out to collect detailed feedback from the Day at the Capitol panels.
  - Members expressed eagerness to review survey results to refine future programming.
  - Using real-life success stories in communications was suggested to enhance member learning and participation.
  - This data-driven approach supports continuous improvement and engagement growth.

NABIP-TX Monthly Chapter Legislative Committee

Meeting date: January 06, 2026, 03:30 pm

General Summary

- **Capcon Conference Logistics:** Key logistics secured, with attendance aimed at **700**. Hotel costs saved by using Yotel Hotel discount of **$800-$1400**.
- **Appointment Scheduling Update:** New NABIP service to automate scheduling, reducing work for chapter leaders, with an app available at the conference.
- **Legislative Messaging Strategy:** Urgent need for proactive advocacy on Medicare. Strong unified messaging critical to protect agents against governmental challenges.
- **NABIP Communication Issues:** Recent VP resignation caused uncertainty. Poor internal communication highlighted, stressing the need for transparency and better engagement.
- **PAC Engagement Limitations:** Minimal communication from PAC leadership noted, with ongoing frustrations from members due to leadership issues impacting donor confidence.
- **Preparation for Day at the Capitol:** Local chapters encouraged to boost registrations through targeted outreach, with key messaging strategies to improve visibility.

Action items

RJ Laielli

- Register for CAP Conference hotel and flight using Yotel discount by this weekend (09:26)
- Register promptly for Day at the Capitol event following the meeting (32:45)

Cameron Moore

- Send CAP Conference agenda and relevant emails to RJ at both work and personal emails (14:45)
- Coordinate outreach to local PAC contributors when notified about payment issues (46:40)

Charles Rosen

- Share CAP Conference agenda with group and assist in logistics questions relating to conference scheduling (06:19)

- Follow up with NABIP national contacts (Jessica, Susan) regarding registration link and inclusiveness for the 'President's Pit Stop' town hall meeting (55:54)
- Disseminate legislative talking points and timely updates for CAP Conference attendees as they become available (26:20)

Carmen Freeman

- Send out registration reminders and promotional messages via social media or local channels for Day at the Capitol event to boost participation (31:50)
- Confirm sponsorship registration procedures and list of attendees for CAP Conference sponsors (56:35)

Emily Trevino

- Attempt to recruit additional Houston board members to attend CAP Conference to cover a large district (17:40)

Carla Adams

- Reach out to Denise (PAC chair) for updates on PAC activities and clarify local PAC-related communications (45:50)
- Encourage local legislative chairs to increase virtual Day at the Capitol registration and participation (30:35)

Scott Long

- Follow up on Texas Department of Insurance response to submitted information and provide updates as received (33:15)

Notes

Capcon Conference Planning and Attendance

- The team finalized key logistics and attendance plans for the **Capcon Conference** to ensure smooth participation and maximize engagement (03:57).
- **RJ committed to completing his flight and hotel bookings by this weekend**, leveraging the **Yotel Hotel discount**, which saves approximately **$800-$1400** compared to the Hyatt (08:53)
  - Charles encouraged early arrival with recommended attendance at the **leadership forum on Sunday at 10:00 AM**, with a suggested stay from **Saturday night through Tuesday** (09:37)
  - Cameron secured a **$300 round-trip nonstop American Airlines flight** booked early, highlighting significant cost savings (08:32)
  - Charles shared that Hyatt is the mandatory hotel for Region 6 RVPs, requiring him to change from

Yotel despite higher costs (08:22)

- **Attendance remains uncertain in some chapters**, particularly Houston, with Emily expressing low interest but plans to encourage more board members to attend (17:08)
  - Charles assured coverage plans by leadership to handle appointments and avoid conflicts, noting the district size of **20+ people** (18:17)
  - Carmen and Emily noted current registrations are at **460**, expected to rise to around **700** closer to the event, with most registrations in the last two to three weeks (19:14)
- **Appointment scheduling for meetings will be handled by a new NABIP-paid service**, which automates scheduling and reduces manual coordination, expected to be accessible via an app upon arrival (16:38)
  - Charles stressed this will reduce the administrative burden of coordinating overlapping appointments across chapters (24:03)
  - A scheduling orientation call is planned for **January 14th** for chapter leaders to learn app usage (20:38)
- **Preparations include a follow-up call on February 3rd at 1:00 PM titled "In the Room: How to Lead an Impactful Meeting with Lawmakers"** to train attendees on messaging and meeting conduct (27:35)
  - Charles emphasized the importance of attending this call to understand what to say and what to avoid, such as never discussing money (28:30)
- **Sponsorship attendance requires separate registration and providing attendee names**, with marketing teams typically coordinating this for companies sponsoring Capcon (56:35)
  - Carmen confirmed sponsors must register despite sponsorship status to appear on attendee lists (56:53)

Legislative and Advocacy Strategy Amid Market Challenges

- The group highlighted the urgent need for stronger, unified messaging to counter negative perceptions and legislative threats facing insurance agents, especially regarding Medicare and group markets (35:15).
- **Charles pushed NABIP to shift from reactive to proactive stances** on Medicare and agent advocacy, aiming to protect agents amid increasing government and carrier pressures (35:53)
  - He raised concern about Congress members publicly criticizing agents, which risks harmful legislation and demoralizes the industry (36:30)
  - Speakers agreed a clear, powerful message is needed to educate lawmakers on broker value,

exemplified by a broker helping a client navigate complex insurance choices (37:19)

- **JoAnn recounted the January 2025 UHC incident where carriers publicly undermined agents**, emphasizing carriers' desire to commoditize Medicare and group markets, eroding broker roles (38:34)
  - Charles and others warned group markets face similar threats, citing California's failed SHOP exchange as a cautionary example with unsustainable commissions as low as **1.7%** (40:56)
  - The panel agreed that sponsorship money from carriers does not equate to alliance or support for brokers (42:27)
- **The group expressed frustration with carriers and government agencies for lack of accountability**, especially CMS passing responsibility to states, leaving agents caught in the middle (34:39)
  - Emily and Charles noted the Medicare market turmoil with carriers pulling renewals and commissions, increasing instability (34:45)
- **Charles recognized key allies like Jennifer Pleasant inside carriers who understand and support broker advocacy despite organizational conflicts** (42:40)

NABIP Organizational and Communication Updates

- Several organizational changes and communication challenges within NABIP were discussed, focusing on leadership transitions, transparency, and internal coordination (29:48).
- **Cadams reported the VP of Sales recently resigned for a new opportunity**, creating temporary team uncertainty, highlighting the importance of clear internal communication (29:48)
  - Cadams shared that poor communication about leadership changes caused unnecessary concern, emphasizing transparency to avoid rumors (49:02)
- **Charles highlighted ongoing dysfunction within the NABIP board of directors**, describing it as unproductive and secretive, complicating organizational progress (48:34)
  - A town hall called "President's Pit Stop with Susan Ryder" was scheduled for **Thursday at 3:00 PM**, requiring registration and a Zoom account, but with no chat allowed to control narrative (50:36)
  - Charles volunteered to clarify registration issues, as the event appears restricted to a small group despite being promoted as a town hall (54:53)
- **Meeting and event invitations are selectively distributed**, with some leaders like Emily not receiving key emails, indicating gaps in communication to local chapters (20:50)
  - Charles committed to sharing information promptly with chapter leaders to improve dissemination (21:31)

- **Upcoming NABIP calls include a monthly legislative chapter meeting on Friday, February 6th, and additional calls to prepare for Capcon and Day at the Capitol events** (30:10)
    - The team agreed on the need for proactive outreach to encourage registrations for upcoming events, especially the Day at the Capitol (30:42)

Pack Fundraising and Political Action Committee Status

- PAC contributions and leadership engagement are currently limited, with efforts underway to improve coordination and restore confidence (45:10).
- **Cameron reported minimal recent communication from PAC leadership and is largely self-managing engagement efforts**, receiving some local contributor lists to track donations (45:10)
    - Cadams confirmed Denise remains the PAC chair, though her location and chapter affiliation have shifted, indicating some organizational transitions (45:53)
- **PAC contribution emails continue monthly**, often requiring reminders for payment updates or credit card renewals to maintain donor participation (47:24)
- **Charles acknowledged widespread member frustration and some donor reluctance due to national leadership issues**, emphasizing that efforts are ongoing to address these problems (48:34)
    - Transparency and clear communication were cited as crucial to preventing negative speculation and improving morale (49:04)

Process Improvements for Appointment Scheduling and Meeting Preparation

- New systems and calls are enhancing coordination and preparation for legislative meetings and conferences to reduce conflicts and improve effectiveness (16:38).
- **The NABIP-funded appointment scheduling service will assign meetings automatically, reducing manual conflicts and workload for chapter leaders** (16:38)
    - An app will provide registrants with live appointment details once at the conference (19:45)
    - Orientation training on the app is scheduled for **January 14th** to equip chapter leaders with necessary skills (20:38)
- **A preparatory call on February 3rd will provide guidance on how to lead meetings with lawmakers effectively, including messaging and conduct** (27:35)
    - Charles stressed this call as essential to avoid pitfalls and ensure consistent, impactful communication (28:30)
- **Local chapters are encouraged to actively promote registrations for Day at the Capitol through targeted outreach to improve attendance and engagement** (30:42)

- Carmen and Charles plan to coordinate messaging via LinkedIn and other channels to boost visibility and registration (31:50)

NABIP-TX Monthly Chapter Legislative Committee

Meeting date: December 05, 2025, 11:30 am

General Summary

- **Texas Congressional Map Changes:** New map increases Republican seats from 25 to 30, impacting 2026 candidate strategies.
- **Candidate Movements:** Jasmine Crockett and Trent Ashby are notable candidates, with significant local support and fundraising strategies.
- **Insurance Market Manipulation:** NABIP Texas compiles evidence against carriers for commission suspensions and plan suppressions to TDI.
- **Leadership Transition:** Charles Rosen confirmed as Region 6 RVP to strengthen Texas's national advocacy and address member concerns.
- **Employer Group Advocacy:** Ongoing efforts to improve insurance affordability through legislative innovations face challenges from lawmakers.
- **Member Engagement Strategy:** New scheduling system for February Cap Conference aims to enhance member interactions with legislators efficiently.

Action items

Mike Meroney

- Continue interviewing congressional candidates and provide PAC recommendations during filing period (07:34)
- Lead political outreach efforts encouraging chapters to invite elected officials and candidates to events (13:00)
- Coordinate with Shannon to connect politically with governor's office regarding carrier market manipulation concerns (20:00)
- Collaborate with Scott Long and Charles Rosen to draft memo summarizing market manipulation issues for Texas DOI and NAIC meeting next week (33:29)
- Support transition plans for legislative leadership roles alongside Charles Rosen (43:00)

Charles Rosen

- Assist Scott Long in drafting and compiling evidence package and summary memo for Texas DOI and NAIC (17:55)

- Promote Cap Conference 2024 logistics and appointment scheduling to chapters (37:14)
- Collaborate on communication strategies post-Medicare town hall and NABIP leadership changes (39:12)
- Prepare for role transition as Region 6 RVP and potential candidacy for national executive positions (43:00)

Scott Long

- Prepare and send email to Texas NABIP members explaining leadership changes and ongoing advocacy efforts (39:29)
- Lead drafting of detailed complaint memo with categorized issues and supporting documentation on plan suppression and commission suspension for submission to Texas DOI and NAIC (17:55)
- Provide briefing and arm NABIP Texas task force attending NAIC meeting with advocacy materials (33:29)

Shannon Meroney

- Gather intelligence on carrier arguments and coordinate with Mike for political engagement with the governor’s office on code violations (20:00)
- Provide insight on Health Plan Association activities and carrier perspectives (23:15)

Emily Trevino

- Highlight need for better carrier transparency on commission payments and advocate for DOI regulatory position on compensation fairness and market manipulation (26:25)
- Collect and share examples of market suppression and non-English language barriers in carrier plans for Houston market (33:00)

Notes

Texas Political Landscape and 2026 Election Impact

- The evolving Texas congressional maps are reshaping candidate strategies and political dynamics ahead of the 2026 elections.
- **The Texas legislature's new congressional map increases Republican seats from 25 to 30, reducing Democrats from 13 to 8, a net gain of 5 Republicans, effective for the 2026 election cycle** (07:34)
  - This redistricting aims to limit losses for the President’s party in the midterms, a historically difficult election for incumbents.
  - Multiple court challenges questioned racial discrimination in map drawing, causing temporary uncertainty among candidates until the Supreme Court reinstated the new maps last week.
  - The Supreme Court’s order allows candidates to finalize decisions before Monday’s filing

deadline, expected to prompt a surge in candidacies and campaign fundraising through year-end.
    - Mike Meroney emphasized the importance of monitoring candidate filings to understand the shifting political landscape and prepare chapter outreach accordingly.
- **Notable candidate movements include Jasmine Crockett's anticipated Senate run announcement on Monday and Trent Ashby's declared bid for the Texas Senate District 3 seat, backed by incumbent endorsement** (15:01)
    - Crockett is leveraging her media presence for fundraising advantage despite her congressional district remaining largely Democratic.
    - Ashby, a decade-long House member with strong local support, is the favorite for the Senate seat and likely a key legislative ally.
    - Mike noted Texas politics' unpredictable nature, urging continued engagement with elected officials and candidates through chapter events to build relationships ahead of the busy campaign season.

Policy and Market Manipulation Issues with Insurance Carriers

- The group is intensifying efforts against insurance carriers' commission suspensions and plan suppressions, highlighting widespread market manipulation harming agents and consumers.
- **NABIP Texas is compiling a detailed memo with multiple examples of carrier violations, including plan suppression, commission suspension, and contract manipulation, to submit to the Texas Department of Insurance (TDI) ahead of the NAIC meeting next week** (33:14)
    - Scott Long proposed a tactical approach: starting with focused, actionable cases followed by a comprehensive summary memo and an extensive evidence packet, maximizing TDI's ability to investigate and act.
    - Mike Meroney and Shannon Meroney stressed the political urgency, aiming to engage the Governor's office to increase pressure on the Commissioner for stronger enforcement beyond investigations.
    - The memo will categorize violations by type with supporting evidence, enabling clear enforcement actions and regulatory citations.
- **Carriers justify suppressions as financial sustainability measures, claiming losses on certain plans make continued sales untenable, which the group rejects as market manipulation and a violation of Texas insurance law and CMS rules** (24:30)
    - Emily Trevino highlighted the need for transparency, requesting carriers notify agents of commission changes before enrollment seasons to avoid sudden, disruptive compensation cuts.
    - Scott Long noted contracts currently allow carriers unilateral changes to commissions, which

fosters unfair competition and market distortion.
    - The group is pushing for regulatory clarity on broker compensation protections and better practices to prevent steering and maintain consumer choice.

- **The group is preparing a unified front at the NAIC meeting with Region 6 representation to ensure Texas's issues receive national attention and to support coordinated regulatory responses across states** (33:14)
    - NABIP Texas will arm its Medicare Task Force and legislative advocates with detailed evidence to hold carriers accountable and prevent further consumer harm.
    - Scott Long is drafting a member communication to reinforce advocacy efforts and encourage ongoing submission of violation examples for escalation.

NABIP Leadership and Organizational Strategy

- Texas leadership is stepping up to regain influence nationally and stabilize the association amid leadership changes and transparency concerns.
- **Charles Rosen has been nominated and confirmed to serve as Region 6 RVP, transitioning from his legislative role to strengthen Texas's voice on the national NABIP board** (43:07)
    - This move responds to recent leadership departures and aims to prevent member loss, protect PAC contributions, and ensure Texas values guide national policy.
    - Charles expressed determination to lead with transparency and decisiveness, acknowledging the challenges ahead and requesting member support for potential future bids for higher national office.

- **Scott Long communicated ongoing efforts to fill leadership vacancies and maintain advocacy momentum despite internal upheaval, emphasizing Texas's historical national influence and current strategic positioning** (39:29)
    - The board is actively recruiting candidates for open positions to secure Texas's representation on the NABIP Executive Committee.
    - Texas maintains critical roles such as Nedra Klingland's chairmanship of Professional Development, ensuring continuity in key national initiatives.

- **The leadership team is committed to restoring member trust through clear communication, as evidenced by Scott's upcoming member email addressing recent frustrations and NABIP's ongoing work on advocacy and regulatory issues** (39:29)
    - This outreach reassures members of unwavering commitment to advocacy, particularly regarding agent commissions and plan access battles centered in Idaho and Texas.

- The email aims to galvanize members to continue contributing examples of carrier misconduct and participate actively in policy efforts.

Legislative and Employer Market Advocacy

- Efforts continue on multiple fronts to address health insurance affordability and systemic cost issues impacting group markets and consumer access.
- **Charles Rosen outlined ongoing work in employer-focused legislative groups to export Texas innovations, such as allowing cash payments to count toward deductibles and enabling employer access to claims data, despite legislative resistance citing HIPAA concerns** (51:13)
  - These initiatives aim to increase transparency and affordability in employer-sponsored insurance markets.
  - Rosen noted the disconnect between lawmakers' understanding of health insurance versus health care, complicating legislative progress.
- **The group recognizes a breaking point in both individual and group insurance markets, with rising premiums and coverage costs causing consumers to opt out and employers to limit plan choices** (48:01)
  - Members report increased client reluctance to purchase coverage due to high costs and limited meaningful options.
  - The leadership acknowledges political gridlock at the federal level with little viable health care reform expected, underscoring the need for state-level advocacy and consumer education.
- **Scott Long advocated for broker-led education in employer groups to demonstrate the complexity of plan choices and the value brokers provide compared to simplified direct-to-consumer proposals** (49:59)
  - He cited examples where employers pay 85% or more of premiums but employees still struggle to navigate limited plan options.
  - This highlights brokers' essential role in helping employers and employees make informed coverage decisions amid growing market complexity.

Event Coordination and Member Engagement

- Strategic planning for upcoming NABIP events aims to enhance member participation and legislative outreach efficiency.
- **NABIP Texas is implementing a coordinated appointment system for the February Cap Conference to optimize member meetings with legislators based on constituent data and scheduling** (38:21)
  - This service will reduce logistical burdens on local chapter leadership and increase the impact of

advocacy efforts during the conference.

- Trainings will be provided to ensure members understand and utilize the scheduling system effectively.

- **Mike Meroney encouraged chapters to proactively involve elected officials and candidates in local events to build relationships and increase political engagement during the critical pre-election period** (14:52)
  - Politicians seek opportunities to meet constituents informally, making these engagements valuable for both parties.
  - Chapters can leverage these interactions to strengthen local influence and support legislative priorities.
- **Scott Long's member communications will continue to emphasize transparency, advocacy updates, and calls for member input to maintain momentum through year-end and into the 2024 election cycle** (39:29)
  - Open channels for feedback and example submissions are critical to sustaining pressure on carriers and regulators.
  - Leadership stresses collective action as essential to preserving agent livelihoods and consumer protections.

NABIP-TX Monthly Chapter Legislative Committee

Meeting date: November 07, 2025, 11:30 am

General Summary

- **Market Manipulation Concerns:** Carriers cut commissions and block access to non-commissionable plans, diminishing consumer options and hurting agents.
- **TDI Engagement:** Association aims to address market manipulation issues with Texas Department of Insurance for better consumer protection.
- **Legislative Strategy:** A focused push to enhance member communications and influence policies on key insurance issues is planned.
- **Healthcare Costs:** Members highlighted alarming price variations in healthcare; reforms on billing practices are essential for cost control.
- **Communication Improvements:** Developing a preference-based notification system to better align with member engagement and reduce email overload.
- **Social Media Coordination:** Emphasis on assigning social media coordinators across chapters to maintain consistent messaging and engagement.

Action items

Scott Long

- Draft succinct communication regarding commission and market manipulation issues for council review prior to sending to members (54:30)
- Share regional state legislative notes with membership to enhance inter-state advocacy collaboration (51:00)

Mike Meroney

- Coordinate preparatory meeting with Texas Association of Health Plans to discuss market manipulation concerns before TDI meeting (29:00)
- Assist in leading presentation and discussion at TDI meeting about carrier practices and consumer protection (17:00)
- Plan post-council meeting communication to members updating on progress and next steps (54:20)

Shannon Meroney

- Continue engagement with TDI on short-term plans and Help Me MJ continuation issues; clarify regulatory environment (18:30)
- Leverage health plan contacts to gather insights on carrier lobbying and anticipated positions (36:40)

Carla Adams

- Recruit a new key contacts chair to manage legislative communication at local chapter levels (26:20)

Chapter Representatives / Local Leaders

- Expand social media presence and designate social media coordinators to standardize and amplify communication efforts across chapters (56:00)
- Improve local dissemination of national and state legislative updates and advocacy outcomes to members (23:30)

NABIP Texas Executive Board

- Prioritize communication strategy overhaul to enable targeted member notifications on legislative advocacy issues (22:30)
- Disseminate employer group legislative graphics and legislative updates to members (47:00)

Notes

Market Manipulation and Commission Challenges

- The meeting focused heavily on addressing **widespread market manipulation** by carriers through **cutting commissions and restricting broker access** to non-commissionable plans, which undermines consumer choice and hurts ethical agents (06:30).
- **Scott** highlighted that the **Idaho Department of Insurance's notice** to carriers about market manipulation has sparked a push to engage the Texas Department of Insurance (TDI) with similar concerns (06:30).
    - Many carriers are **removing commissions on PPO plans** to discourage broker sales and are blocking access to certain plans entirely.
    - This practice empowers "bad actors" who hide non-commissionable plans, reducing consumer options and hurting members statewide.
    - The association's stance is aligned with TDI's mission to protect consumers by exposing and combating these manipulations.
    - The upcoming meeting with Commissioner Brown will focus on presenting these issues succinctly, led by **Scott and Charles Rosen**, with strong evidence and a clear message.

- **Mike Meroney** emphasized the need for a **consumer protection framing** in discussions with TDI, focusing on the impact of market manipulation on consumers and brokers (16:31).
  - The approach will require pre-meeting coordination with the Texas Association of Health Plans to avoid surprises and maintain long-term working relationships.
  - The meeting will last about 30 minutes with the Commissioner and an additional 20-30 minutes with senior staff, necessitating a focused, strategic presentation.
- **Shannon Meroney** noted related issues, including TDI's refusal to allow the sale of **short-term policies**, despite federal openness, due to statutory constraints that require federal changes first (18:10).
  - There is active member demand for short-term plans, making this a high-priority agenda topic for upcoming discussions.
- The group agreed on the importance of **communicating these challenges clearly to members**, with Scott planning to draft a member update post-council meeting to explain the problem, ongoing efforts, and next steps (54:22).
  - This communication will help reduce member confusion and frustration about the issues surrounding commissions and access.
- The deep tension between carriers and brokers was openly discussed, including **carriers' public criticism of broker commissions** and their sponsorship of association events, creating a conflicted dynamic (33:39).
  - Despite this, all agreed on the need to stand firm against manipulative practices to protect members and the integrity of the broker role.

Legislative and Regulatory Strategy

- The group is preparing for a **focused legislative push** to improve member communications and influence policy on key insurance issues (21:23).
- **Scott** shared the executive board's plan to improve communications by letting members choose notifications on specific issues and get updates on ongoing work, reducing email overload and member uncertainty (21:23).
  - This will transform how committees communicate and engage members around legislative priorities.
- The association is actively working on **issues related to Medicare Supplement benefits** for specific conditions like **ALS and end-stage renal disease**, though these are limited by existing law and TDI rules (20:14).

    - Members have raised questions, prompting the association to keep this on the agenda and update members as developments occur.

- The role of the **Key Contacts Chair** was highlighted as critical for maintaining communication between local chapters and legislators (26:20).
    - There is an active search to fill this role, which manages contacts and ensures local leadership is connected and engaged with legislative efforts.

- Coordination with the national association on sharing legislative updates across states is limited but improving, with Texas often leading on policy innovations like **surprise medical billing reforms** (48:42).
    - Charles Rosen offered to share notes on neighboring states' activities to foster better regional awareness.

- The group plans a **virtual day at the Capitol** focused on educating members about the value of key contacts and increasing legislative engagement (28:39).
    - This event aims to strengthen grassroots advocacy supporting the association's policy goals.

Healthcare Cost and Market Dynamics

- Discussions revealed ongoing concerns about the **high cost and complexity of healthcare pricing**, emphasizing the need for transparency and reform (38:22).
- Representative **James Frank** was identified as a key player interested in **healthcare cost transparency and reform**, potentially chairing an interim healthcare committee (41:27).
    - His engagement signals a legislative environment open to tackling healthcare costs in the upcoming session.

- Members shared stark examples illustrating **massive price variation** between billed charges, negotiated insurance payments, and cash payments for procedures (44:30).
    - For example, a sinus surgery bill showed an $110,000 charge but a negotiated payment of about **$24,000** by Blue Cross Blue Shield, while a direct cash payment was only **$8,200**.
    - This disparity highlights the difficulty in controlling healthcare costs without addressing underlying billing and pricing practices.

- The group agreed that **current policies**, including the **No Surprises Act**, have unintentionally fueled hospital billing inflation by capping payments on emergency services but allowing **up to 400% of Medicare rates** for outpatient services (45:50).
    - Fixing these billing practices is seen as essential before any meaningful healthcare cost control

can succeed.

- Conversations at the recent Health Plan Association conference underscored the growing legislative focus on **drug pricing, AI in healthcare, and new plan designs like ICHRA combined with catastrophic plans** (37:46).
  - These emerging topics will shape future legislative and market strategies.

Communications and Member Engagement

- Improving **communication channels and member engagement** was a key theme, aiming to reduce confusion and increase participation (21:23).
- Current communication methods, largely email-based, are ineffective amid members receiving **50+ NABIP emails weekly**, leading to low engagement and lack of awareness of ongoing efforts (21:23).
  - The executive board is developing a **more modern, preference-based notification system** to keep members informed about active issues and legislative actions.
- Social media use varies widely across local chapters, and there is a strong call for each chapter to appoint a **social media coordinator** to manage consistent messaging and content sharing (56:45).
  - Dallas and San Antonio chapters are examples with active LinkedIn and Facebook presence, but many chapters lack coordinated social media efforts.
- The association faces challenges in maintaining social media continuity due to board member turnover and unclear policies around content approval and messaging (57:28).
  - Efforts are underway to create a **policy and procedure manual (PMP)** for social media governance at the state level.
- Members emphasized the value of sharing national content through local channels to amplify messaging without overburdening local volunteers (57:15).
- The local chapters remain essential for grassroots communication, with responsibility flowing from national to region, state, and local levels, though gaps in this chain create inconsistencies (23:26).

Product and Market Insights

- The meeting also touched on **product trends and member experiences** reflecting changing healthcare purchasing behaviors (01:00:01).
- **Carla Adams** shared her positive personal experience with a **direct primary care membership**, which has saved her significant money while providing excellent care despite not applying to her insurance deductible (01:00:01).
  - This highlights growing interest and potential for alternative care delivery models within the

membership.

- Discussion included the potential for combining **ICHRA (Individual Coverage Health Reimbursement Arrangement) plans with catastrophic plans** to build more flexible options for consumers, a concept gaining traction at the health plan conference (37:46).
  - This could help address gaps in current employer-sponsored and individual coverage offerings.
- Members noted that many clients still expect straightforward access to short-term and catastrophic plans outside traditional marketplaces, underscoring ongoing demand for flexible insurance products (36:40).
- Philadelphia American was mentioned as a reliable carrier that offers some members opportunities to save money on procedures, suggesting potential for closer collaboration or promotion (46:29).

Meeting Logistics and Governance

- The group reaffirmed the importance of **structured leadership roles and clear communication responsibilities** to sustain advocacy and organizational effectiveness (26:20).
- The **Key Contacts Chair role** remains vacant, and filling it is critical to maintaining legislative outreach and local chapter connectivity (26:20).
  - This role coordinates local leadership with legislative contacts, ensuring the association's voice reaches policymakers effectively.
- Members acknowledged the challenge of maintaining consistent social media and communication efforts amid board member turnover and lack of formal governance (57:15).
- Chuck Rosen expressed appreciation for member passion and leadership, encouraging active participation and noting the importance of these meetings for candid, strategic discussions (01:00:59).
- The association plans to disseminate new graphics and materials from the employer working group to members to support engagement and education on legislative priorities (47:18).

NABIP-TX Monthly Chapter Legislative Committee

Meeting date: October 03, 2025, 11:30 am

Notes

PAC Leadership and Election Strategy

- The immediate priority is securing a proactive and experienced **new PAC chair** to ensure strong leadership going into the election season (05:20).
- **Jennifer Pleasants proposed Denise Via Grand** as a strong candidate due to her deep involvement with the association and prior leadership in multiple chapters (07:00).
  - Denise is a known advocate for PAC efforts and has helped found key chapters in Texas.
  - Jennifer is scheduled to connect with Denise soon to discuss her interest and availability.
  - Charles Rosen emphasized the need for a chair who will actively drive contributions and engagement, especially during the upcoming election cycle.
  - The team is open to additional nominations and encourages outreach to Jennifer, Carla, or Scott to suggest candidates.
- **Shannon Meroney is reviewing past PAC board members** to identify other potential experienced candidates, focusing on those still active and with prior leadership (06:40).
  - Limitations in member lists complicate identifying current PAC board members since communications rely on listservs without detailed rosters.
  - Former chair Bellman is noted as a strong potential returnee if interested.
- The PAC team is preparing for the **Texas OU weekend fundraising event next Friday**, which officially launches the political fundraising season through the end of the year (16:00).
  - This event capitalizes on the Dallas legislators' fundraisers tied to the football rivalry, increasing lobbyist and donor participation.
  - Organizers seek chapter members' involvement to maximize presence and impact at these fundraisers, with coordination to split groups for efficiency.
  - Mike Meroney and Shannon Meroney are managing logistics and welcome additional participants from chapters.

Legislative and Regulatory Landscape Update

- The current legislative environment is shifting from active sessions to interim activities focused on campaigning and regulatory implementation (12:50).
- **Texas will likely avoid a third special legislative session**, as recent major appointments by Governor Abbott signal a move to regular interim activities and election preparations for 2024 (14:30).
  - The appointment of Texas Workforce Commission members is a key indicator that a special session is unlikely.
  - The legislative filing window for elections opens in mid-November and runs through mid-December, with notable retirements and resignations already announced.
- The **Texas Department of Insurance (TDI) is entering a regulatory phase** to write implementation rules for bills passed in the last session (19:20).
  - Shannon Meroney detailed the rulemaking process, highlighting that larger bills require detailed rules to clarify application and compliance.
  - TDI will allow public commentary during this phase before finalizing rules, giving stakeholders input opportunities.
  - Notably, rules are forthcoming for a bill enabling people under 65 with certain conditions to buy Medicare policies at standard rates.
  - The current fall rulemaking cycle is expected to be lighter than usual.
- The **Texas Sunset Advisory Commission appointments are pending**, with expected announcements before year-end (18:50).
  - The Texas Department of Insurance is scheduled for a sunset review in 2028-29, which could prompt policy or structural changes.
  - This review is significant for the insurance industry and will require ongoing monitoring and engagement.
- **Interim charges**, essentially committee homework for the 2026 interim, will be released likely by year-end or early next year (29:40).
  - These charges direct committees to study unresolved or new issues before the 2027 legislative session.
  - Mike Meroney encouraged members to identify persistent problems or regulatory burdens that could be candidates for interim study, emphasizing the power of this process to achieve legislative fixes.
  - Shannon Meroney reinforced this, citing the success of Senate Bill 51 as an example of an interim charge leading to effective legislation.
  - Members are urged to share Texas-specific issues impacting fully insured products for potential

interim charge consideration.

Advocacy on Federal Premium Tax Credits

- There is an urgent push to raise awareness and action around the **potential expiration of advanced premium tax credits (APTC)** under the Affordable Care Act (35:40).
- **David Cook and Emily are leading efforts within NABIP's individual working group** to advocate for extending APTCs, warning of broad negative impacts if the credits lapse (36:00).
  - Loss of APTCs could increase healthcare costs and reduce coverage, affecting all market segments including employer plans.
  - David is coordinating communication efforts, including articles for the Texas NAEP magazine and newsletters, to motivate constituents to contact federal representatives.
  - He requested help distributing NABIP's social media and email collateral to chapters and members for wider outreach.
  - Some members reported not receiving NABIP's emails, indicating a need to verify and improve distribution channels.
- Charles Rosen acknowledged the cross-market impact and expressed support for increased advocacy at both federal and state levels (39:30).
  - He requested David forward the relevant NABIP materials for internal sharing and outreach.

Compliance and Regulatory Reminders for Employers

- Members were reminded of an important **upcoming deadline for HIPAA privacy notice updates relating to substance use disorder benefits** under a final federal rule (41:40).
- **RJ highlighted the February 16, 2026 deadline** for employers maintaining protected health information on substance use disorder benefits to update HIPAA privacy notices (42:00).
  - This regulatory requirement impacts employers sponsoring health and welfare plans and is generating inquiries from self-insured employers.
  - RJ is preparing a concise bulletin summarizing these requirements to share with members and suggested including it in chapter communications and newsletters.
  - Jennifer Pleasants supported timely member notification through existing communication channels, targeting December or January for publication to allow adequate compliance time.
- RJ confirmed there is no official model notice yet but will verify and include all relevant details in his summary (44:00).
  - Charles Rosen and Jennifer Pleasants emphasized the value of these reminders as member

services and compliance aids.

Member Engagement and Communication Plans

- Efforts to maintain strong member engagement through educational presentations and communications are ongoing (23:30).
- **Shannon and Mike are delivering updated presentations on new laws and regulatory impacts** to multiple chapters, including Austin, Dallas, East Texas, Fort Worth, Houston, San Antonio, and soon Coastal Bend (24:00).
  - These presentations summarize legislative changes and implementation expectations, helping members stay informed and compliant.
  - The Coastal Bend presentation is scheduled for November and is approved for continuing education credit.
- The **planned webinar on October 16 at 10 AM** will preview the November 4 constitutional amendment election and related special elections, providing members and clients with timely political insights (28:10).
  - Mike Meroney will send calendar invites and encourage broad participation to prepare members for the upcoming election season.
- The team is balancing inclusive member participation with logistical efficiency at events like the Texas OU weekend fundraisers by splitting groups across venues (27:20).
  - Chapter leaders are encouraged to coordinate and invite interested members, especially those in Dallas-Fort Worth, to join fundraising efforts.

Organizational and Meeting Logistics

- Meeting management and note-taking processes were confirmed to ensure accurate documentation and follow-up (02:10).
- Charles Rosen verified that the **AI note taker is active and functioning properly**, providing high-quality meeting notes to support ongoing communication and accountability (04:40).
  - Participants acknowledged the AI tool as one of the best investments for business efficiency.
  - Host control and meeting roles were clarified early to enable smooth meeting operations.

Action items

Jennifer Pleasants

- Continue conversations with Denise Via Grand about PAC chair candidacy and update group on

outcome (07:04)

- Include RJ's HIPAA privacy notice update reminder in upcoming member communications or newsletters (44:05)

David Cook

- Forward NABIP's APTC advocacy email and marketing materials to Charles Rosen and other members who did not receive it (38:36)
- Collaborate with Lone Star chapter to distribute information and links about APTC extension advocacy (36:40)
- Prepare article for NAEP magazine on APTC expiration impact (36:40)

Charles Rosen

- Coordinate with group to gather potential PAC chair nominations and facilitate communications with Jennifer Pleasants and others (06:25)
- Follow up with David Cook on receiving APTC advocacy information for broader sharing (38:45)

Shannon Meroney

- Continue collaboration with NABIP chapters to deliver presentations on new Texas insurance laws and regulatory updates (23:40)
- Organize member participation for Texas OU political fundraising events on Friday before the OU game, facilitating coordination between different chapter participants (25:45)
- Confirm and schedule NABIP leadership meetings with TDI commissioner and leadership team for fall (21:30)
- Prepare and present constitutional amendment election webinar scheduled for 10am Thursday, Nov 16 (28:10)
- Monitor timing and content of upcoming Texas legislative interim charges and identify issues for possible inclusion, engaging members to submit problematic laws/rules for advocacy (29:03)

RJ Laielli

- Draft and send a brief but detailed notice on HIPAA privacy notice updates related to substance use disorder benefits, targeting employer compliance for dissemination by Jennifer Pleasants and others (39:28)

NABIP-TX Monthly Chapter Legislative Committee

Meeting date: September 05, 2025, 11:30 am

Action items

Victoria (U356803)

- Update Jessica at Jaffe Communications to add Shannon and Mike Meroney to PAC email distribution lists (20:00)
- Provide PAC participation reports for each chapter before Tuesday board meeting (19:06)

RJ Laielli

- Check email for Austin TopGolf event details and confirm attendance for December 15th (02:25)
- Follow up with Jessica Watts for additional contacts regarding Texas State continuation coverage clarification (44:44)

Shannon Meroney

- Schedule fall executive committee meeting with Commissioner Brown and TDI senior team (43:18)
- Continue CE presentation visits to remaining chapters including Dallas (October 15th) and Tyler/ East Texas (October) (26:44)

Cameron Moore

- Cross-reference PAC participation reports with chapter membership to identify non-participating members for outreach (15:43)

All PAC Chairs

- Test PAC donation website functionality to understand the process (12:22)
- Secure agenda time at local chapter meetings for legislative and PAC updates (45:27)
- Reach out to members with failed credit card donations for follow-up (17:23)
- Consider inviting local legislators to chapter meetings (46:22)

Overview

- Victoria presented updated PAC form, now called PAC Candidate Fund and Legislative Admin Fund, aiming to increase chapter participation and donations in 2023.
- Austin chapter raised $520 through a raffle, contributing the funds to the Legislative Admin

Fund amid ongoing legal restrictions on business credit card donations.

- Monthly failed credit card reports will identify non-participating members for outreach, with Cameron Moore requesting current participation lists for follow-up.
- Recent legislative session adjourned with major initiatives like THC products ban and property tax reform failing; passed bills pertain to camp safety and flood emergency alerts.
- Shannon and Mike Meroney are conducting continuing education sessions on new health insurance bills, with presentations in Dallas scheduled for October 15th.
- Conflicting guidance on Texas State continuation coverage identified, with discussions suggested for resolution at the fall executive committee meeting with Commissioner Brown.
- PBM legislation is active in multiple states, with Arkansas passing a bill and discussion around short-term plans emerging due to premium tax credit uncertainties.
- Shannon Meroney raised communication issues, noting she was not receiving PAC or board emails; Victoria will update distribution lists for better communication.
- PAC chairs are encouraged to secure agenda time at local meetings and to invite legislators to engage during district time between sessions.

Notes

Meeting Opening & Introductions (01:07 - 05:23)

- Meeting commenced with casual Friday greetings and weekend plans discussion, including tennis, pickleball, and golf activities.
- RJ met Shannon Meroney in person for the first time at her office, noting their shared interest in tennis with Charles Rosen.
- Charles Rosen mentioned upcoming board meeting at 1:00 PM for Dallas and open enrollment meeting.

PAC Form Updates & Education (06:10 - 11:07)

- Victoria presented updated PAC form with renamed funds: PAC Candidate Fund and Legislative Admin Fund.
- Austin chapter raised $520 from raffling a $50 Jack Allen's gift card at their in-person meeting, funds going to admin fund.
- Business credit cards can only contribute to Legislative Admin Fund due to legal restrictions; personal contributions required for PAC Candidate Fund.
- Victoria set two goals: increase PAC participation across all chapters and increase donation amounts this year.

PAC Operations & Reporting (14:53 - 17:23)

- Monthly failed credit card reports being forwarded to PAC chairs for member follow-up, with many members unaware their participation ended.
- Cameron Moore requested current participation lists to identify non-participating members for targeted outreach.
- PAC reports will be available before Tuesday board meeting, covering July 1st forward with chapter breakdowns and board member analysis.
- Contest planned among PAC chairs to increase participation rates across chapters.

Legislative Updates (21:37 - 26:40)

- Second special legislative session of summer adjourned yesterday, legislators leaving Austin.
- Passed legislation on camp safety and emergency alerts during floods, but excluded auditory siren network component.
- Failed to pass THC products ban, property tax reform, and other major initiatives.
- Redistricting maps passed and immediately challenged in litigation, designed to gain five Republican congressional seats.
- No health insurance related bills addressed during special session.

Continuing Education & Chapter Visits (26:40 - 27:28)

- Shannon and Mike Meroney conducting CE presentations on new health insurance bills from regular session at chapters, visited Fort Worth and Houston, Dallas scheduled for October 15th.
- Most new bills went into effect September 1st, some insurance bills delayed until January 1st for plan year compliance.

National Legislative Issues (31:41 - 34:06)

- PBM legislation active in multiple states: Arkansas passed PBM bill, Oklahoma considering $15 dispensing fee, Louisiana governor supports PBM reform.
- Short-term plans discussion emerging due to enhanced premium tax credit uncertainty potentially impacting fourth quarter operations.

Texas State Continuation Coverage Issues (34:18 - 44:05)

- RJ Laielli identified conflicting guidance on who bears legal obligation for Texas State continuation coverage notices - TDI phone representative said employer responsibility, but website indicates insurer responsibility.
- Confusion over whether Texas State continuation applies to dental and vision coverage, with mixed carrier information on HMO vs PPO plans.
- Shannon Meroney suggested addressing these issues at annual fall executive committee meeting

with Commissioner Brown.

Distribution & Communication Issues (19:21 - 21:13)

- Shannon Meroney not receiving PAC emails, board emails, or board meeting invitations since leadership transition.
- Victoria committed to updating distribution lists with Jessica at Jaffe Communications to include Shannon and Mike.

Meeting Wrap-up (45:27 - 46:22)

- Encouraged PAC chairs to secure agenda time at local chapter meetings for legislative and PAC updates.
- Shannon recommended inviting local legislators to chapter meetings during district time between sessions.

NABIP-TX Monthly Chapter Legislative Committee

Meeting date: August 01, 2025, 11:30 am

Action items

Mike Meroney & Shannon Adams

- Draft basic overview and call to action document about HB 2516 impacts for membership distribution (37:04)

Charles Rosen

- Review and supplement draft document from Mike and Shannon before distribution (37:37)

Jessica/Lisa

- Create Google form for systematic collection of member impact stories (36:06)

Claire Pancerz

- Strengthen key contacts program to ensure relationship building with legislators (25:39)

Scott Long

- Lead membership campaign development for story collection framework (37:24)

All Local Chairs

- Ensure all local chairs include legislative updates in every local meeting (25:39)

Overview

- House Bill 2516 introduced Medicare supplement enrollment protections for individuals qualifying before age 65 due to renal disease or ALS, effective September 1st.
- Emotional testimonies from ALS patients influenced Committee Chairman Dean's promise for action, yet Humana announced withdrawal from the local Medicare supplement market.
- The lack of a birthday rule in Texas means that Medicare supplement customers will face significant rate increases or potential loss of coverage due to the new mandate.
- Future mandates will require fiscal impact statements to assess premium costs and market effects, as outlined in new House Bill 138.
- The immediate deadline of 30 days before implementation of HB 2516 is expected to cause

market disruption among carriers scrambling for compliance.

- Customers over 65 with health issues lack alternatives, increasing potential hardship due to major rate hikes without protective measures.
- A proposed data collection campaign aims to gather impact stories on coverage disruptions to present evidence to legislators about real-world consequences.
- Strengthening the key contacts program is imperative to ensure local chairs can consistently provide legislative updates and engage in relationship building.
- PAC donations should be strategically linked to crisis messaging to enhance political leverage and influence on relevant issues.
- Ongoing legislative fatigue and multiple special sessions are leading to retirements of quality lawmakers, with concerns over the increasing influence of less business-friendly representatives.

Notes

House Bill 2516 Crisis Discussion (02:59 - 21:54)

- House Bill 2516 creates Medicare supplement enrollment rating protections for people qualifying for Medicare before age 65 due to end-stage renal disease or ALS, effective September 1st.
- Bill passed despite emotional testimony from ALS patients who could barely speak, with Committee Chairman Dean leaving the dais to promise action to testifiers.
- Humana announced withdrawal from Medicare supplement market locally, likely due to this mandate.
- Bill will force carriers to either raise rates significantly or exit the market entirely, with no birthday rule in Texas to protect consumers from rate increases.
- NABIP did not register opposition to this bill as Legislative Council decided years ago not to engage in mandate fights, leaving health plans to oppose.
- New House Bill 138 requires fiscal impact statements for all future mandates to show premium costs and market disruption.

Market Impact and Consequences (21:54 - 21:54)

- Medicare supplement customers will face dramatic rate increases or lose coverage entirely with limited alternatives.
- Carriers have 30 days before September 1st implementation to become compliant, creating market scrambling.
- Texas lacks birthday rule protections, meaning consumers over 65 with health issues are trapped in plans with major rate increases.

- Market disruption will provide real-world examples of mandate consequences for future legislative education.

Strategic Response Planning (29:49 - 29:49)

- Data collection campaign proposed to gather customer impact stories from agents experiencing coverage disruptions or rate increases.
- Google form creation suggested for systematic story collection from membership.
- Plan to compile market disruption evidence to present to legislators showing real consequences of ignored warnings.
- Use crisis as marketing opportunity for NABIP to demonstrate expertise and 'we told you so' credibility.

Key Contacts and Political Engagement (25:39 - 29:55)

- Key contacts program needs strengthening with local chairs ensuring every meeting includes legislative updates and relationship building.
- Need to develop stable of testimony witnesses for Shannon and Mike to call upon for future sessions.
- PAC donations should be tied to crisis messaging to increase political influence.

Special Session Update (40:09 - 49:21)

- Current special session called primarily for congressional redistricting to help Republicans gain 5 seats in midterm elections.
- Hill country floods response added to session agenda after devastating flooding between session call and start.
- Quorum break anticipated by Democrats to stop redistricting, with new House rules imposing personal financial penalties on absent members.
- Legislative fatigue from multiple special sessions causing quality lawmakers to retire, replaced by less business-friendly zealots.

NABIP -TX Monthly Chapter Legislative Call (9 - 10AM CST)

Meeting date: June 26, 2025, 09:00 am

Action items

Claire Panskriz

- Distribute key contacts spreadsheet to all chapter legislative representatives at first meeting of new board year (18:16)

Chapter Presidents

- Submit official board rosters to Sysops to ensure proper email group inclusion for meeting invites (22:58)

Chapter Legislative Representatives

- Conduct strategic planning meeting exercise to identify representatives, districts, and potential key contacts for each member (21:14)
- Achieve 100% PAC participation from all board members, focusing on $12.50/month contributions (04:53)
- Contact Moronis to schedule presentations about legislative session outcomes and PAC education with potential CE credits (08:47)

Heather Dozier

- Follow up with Claire Panskriz to access key contacts spreadsheet for Austin area (18:16)

Overview

- Rita Rolf concluded her tenure as legislative chair, with Chuck Rosen succeeding her and Clifton moving to the executive board, indicating a leadership transition within the chapter.
- Current PAC fund is around $50,000, significantly lower than IIAD's $500,000, highlighting the need for increased contributions, especially to the candidate fund.
- Coastal Bend chapter achieved 100% PAC participation, while overall only 55 out of 95 board members contributed, revealing a gap in potential contributors.
- Senate Bill 51 passed, effective immediately, allowing carriers flexibility for late terminations, supported by Blue Cross Blue Shield’s participation.
- A second bill was passed to mandate a research process using the All Payers database for

analyzing insurance mandate costs and impacts; the companion ACA bill was defeated.

- Governor's special session focuses on House Bill 3 and other specific issues, with NABIP opting out of participation since it addresses a limited agenda.
- Claire Panskriz maintains a key contacts spreadsheet for legislative relationships, which needs to be distributed to chapters for effective engagement.
- Strategic planning discussions emphasized identifying representatives and districts to enhance legislative relationships and outreach.
- Ongoing issues with meeting invites were noted due to time zone conflicts, necessitating submission of official board rosters for correct email distribution.
- A recommendation was made to establish a consistent meeting schedule and login information to facilitate better communication.

Notes

Leadership Transition & Meeting Structure (02:34 - 03:38)

- Final chapter legislative representative meeting with Rita Rolf as outgoing legislative chair.
- Chuck Rosen taking over as legislative chair, Clifton moving to executive board, Carla coming in to replace Clifton.
- Low attendance noted with only 7 participants, many members traveling or on vacation.
- Rita departing for vacation to Crown Point, Indiana for Fourth of July celebrations.

PAC Fundraising & Participation (03:48 - 07:39)

- Current PAC fund stands at approximately $50,000 compared to IIAD's $500,000 PAC fund.
- PAC has two components: administrative fund and contribution fund, with focus needed on contribution fund for candidate contributions.
- Only Coastal Bend chapter achieved 100% board member PAC participation this past year.
- Out of 95 total board members across local boards, only 55 contributed to PAC, leaving 40 potential additional contributors.
- Board members with financial planner licenses can contribute to administrative fund if unable to contribute to candidate fund.

Legislative Session Outcomes (09:05 - 17:21)

- Senate Bill 51 passed, providing carriers leeway for late terminations in final seven days of month, effective immediately.
- Blue Cross Blue Shield assisted with Senate Bill 51 passage, with Rita encouraging their membership participation.

- Second bill passed establishing mandate research process using All Payers database to analyze cost and impact of proposed insurance mandates.
- Companion bill for ACA policies without mandates defeated by Texas Medical Association.

Special Session & Future Legislative Work (17:21 - 17:48)

- Governor called special session focusing on House Bill 3 (THC/hemp products ban) that was vetoed, plus water and other specific issues.
- NABIP will not be involved in special session as it addresses only governor's specified agenda items.

Key Contacts & Strategic Planning (18:16 - 20:39)

- Claire Panskriz maintains key contacts spreadsheet for legislative relationships, needs distribution to chapters.
- Strategic planning meetings should include exercise to identify representatives and districts for each member.
- Key contacts should work in pairs when delivering PAC checks to legislators.

Administrative & Communication Issues (22:48 - 24:47)

- Ongoing struggles with meeting invites due to East Coast/Central Time zone conflicts and incomplete board rosters.
- Chapter presidents must submit official board rosters to Sysops for proper email group inclusion.
- Recommendation to use consistent meeting schedule and login information.

NABIP-TX Monthly Chapter Legislative Committee

Meeting date: March 06, 2026, 11:30 am

General Summary

- **Texas Political Dynamics:** 40% support for Paxton among Republicans despite his controversies raises concerns for down-ballot candidates and elections.
- **Runoff Election Trends:** Challengers win two-thirds of runoffs; high Democratic turnout signals strong demand for change in Texas.
- **Campaign Spending Disparities:** Cornyn's $65-70 million contrasts sharply with Paxton's $3.5 million, impacting candidates' viability and fundraising.
- **TDI Commissioner's Engagement:** New TDI commissioner plans quarterly briefings; advocacy needed to address plan suppression and compensation issues.
- **Loss of Chris Turner:** His defeat complicates insurance advocacy; highlights shifting voter dynamics and the impact of younger voters.
- **Event Access Challenges:** Communication issues hindered attendance; improved practices for notifications and recordings are necessary for future events.

Action items

Mike Meroney

- Locate and share recording of missed presentations for members (00:08)
- Follow up with JM Lozano's office regarding panel participation and seek alternative panelists if needed (00:48)

Shannon Meroney

- Coordinate follow-up engagement with new TDI commissioner regarding insurance market issues, possibly at NAIC conference (00:51)
- Monitor developments about insurance commission suppression and regulatory responses to address with TDI and federal regulators (00:56)

Shannon Meroney and Mike Meroney

- Decide on approach to meeting with new commissioner, potentially postponing to later in the year to allow acclimation (01:01)

Mike Meroney and Shannon Meroney

- Maintain backchannel communications with governor's office to escalate priority insurance issues as needed (01:04)

Entire leadership

- Plan for legislative panel logistics and questions, including moderator assignment and confirming panel attendees (00:45)

Notes

Texas Political Landscape and Election Insights

- The discussion revealed deep concerns about Texas political dynamics, focusing on candidate viability, voter behavior, and election impacts on down-ballot races.
- **Ken Paxton's Controversial Support Base** was analyzed extensively, with Mike Meroney noting Paxton's unexpected **40% support among Republican base** despite serious legal and ethical issues (17:07)
  - This support persists due to a "tribal" loyalty mindset, overriding facts about indictments and infidelities
  - The Cornyn campaign's damning six-minute video listing Paxton's accusations was highlighted as a critical counterpoint
  - Paxton's presence atop the ticket is expected to harm all down-ballot Republican candidates, possibly flipping several seats Democratic
  - The cult-like support raises concerns about voter rationality in primaries and general elections
- **Primary Election Dynamics and Runoff Effects** showed how runoff elections tend to favor challengers, with Shannon Meroney emphasizing that challengers win about **two-thirds of runoff races** (21:13)
  - Wesley Hunt acted as a "stalking horse" candidate to force a runoff against Cornyn, pulling about **13.5%** of the vote (20:16)
  - Runoffs create perceptions of incumbents having "baggage," motivating voters to seek change
  - High Democratic turnout in recent primaries was driven by interest in specific races, especially the Senate seat, signaling strong motivation for change (25:39)
  - The runoff between Cornyn and Paxton is complicated by divided Republican voter loyalty and Trump's efforts to end the primary quickly
- **Democratic Candidate Appeal and Challenges** focused on why candidates like Jasmine Crockett and James Talarico generate enthusiasm despite controversy (31:01)

- Mike Meroney explained Crockett's appeal comes from being seen as a fighter against Trump rather than policy effectiveness
- Democrats' statewide candidate bench is described as weak, with many losing high-profile races despite large spending
- Voters prioritize opposition to Republicans over pragmatic policy or electability, creating risk in general elections
- The loss of Chris Turner, a knowledgeable former Insurance Committee member, was a surprising setback linked to the "Crockett effect" on turnout (28:21)

- **Campaign Spending and Candidate Strategies** showed stark disparities with Cornyn spending **$65-70 million** in the primary compared to Paxton's **$3.5 million** and Hunt's **$11-12 million** (22:14)
  - Paxton saved money expecting a runoff, but spending now reduces funds for the fall election
  - Chip Roy's congressional obligations limit his ability to campaign for Attorney General, impacting his candidacy viability (43:41)
  - The overall campaign environment is seen as costly, exhausting, and complex, requiring candidates to balance fundraising and campaigning continuously

Regulatory Environment and Insurance Industry Engagement

- The conversation covered recent developments with the Texas Department of Insurance (TDI), regulatory transparency, and ongoing insurance market challenges.
- **New TDI Commissioner's Proactive Approach** was noted by Shannon Meroney, who attended the latest "Meet the Regulators" event and found it significantly improved with detailed presentations and engagement (53:07)
  - The commissioner plans quarterly briefings and a December event to enhance communication with stakeholders
  - She deferred meetings for her first 30 days but is now open to engagement, suggesting an opportunity for strategic outreach (54:20)
  - Shannon and Mike proposed meeting with her on specific issues like commissionable plan changes without requiring full executive committee involvement
  - They also plan to leverage national events like NAIC meetings to connect with her and other commissioners for broader influence

- **Challenges with Plan Suppression and Commission Issues** remain unresolved despite federal involvement, with discussions around continuing pressure on both state and federal regulators (56:50)
  - CMS and HHSC have weighed in, labeling some issues as federal, but the group argued state

regulators still have a role

- Humana and other carriers are pulling plans mid-year or removing commissions, especially on HMO plans in North Texas, demonstrating ongoing market manipulation concerns (01:00:47)
- Shannon emphasized the need for continued advocacy to prevent plan suppression and unfair compensation practices
- Coordination between NABIP, TDI, and national bodies is critical to respond effectively to these evolving challenges

- **Strategic Use of Government Relationships** surfaced as a tactical approach, with Mike Meroney explaining the importance of subtle back-channel communication to the governor's office to escalate issues only when necessary (01:05:11)
  - Governor Abbott's preference for loyalists over industry experts in appointments shapes regulatory leadership and policy implementation
  - The new commissioner's lack of insurance experience is balanced by her agency management skills and loyalty, aligning with the governor's priorities (01:03:11)
  - Leveraging contacts like Robert Howden in the governor's office offers a potential path to influence regulatory decisions
  - The group recognized the need for patience with the new commissioner as she acclimates and builds her team

Legislative Panel Planning and Event Coordination

- The team discussed organizing legislative panels for upcoming events, focusing on speaker commitments and moderation roles.
- **Panelist Confirmations and Scheduling Challenges** revealed that Todd Hunter and Denise Villalobos have confirmed participation, while JM Lozano's attendance remains uncertain due to staffing transitions (48:23)
  - Mike Meroney plans to follow up directly with Lozano's office to secure a response or identify alternatives
  - Adam Hinojosa was considered as a backup panelist if Lozano declines, with awareness of panel size limits to avoid logistical issues
  - The unpredictability of Lozano's attendance was humorously compared to "No Show Jones," highlighting the difficulty in relying on some legislators
- **Moderation Role Delegation** was debated, with Charles Rosen open to relinquishing moderation duties due to the complexity and technical nature of the legislative discussions (46:25)
  - Shannon and Mike offered to consider taking on the moderator role to avoid putting Charles in a

difficult position

- The group acknowledged the detailed, sometimes outdated legislative topics might overwhelm a volunteer moderator without deep policy knowledge
- Planning includes preparing potential questions and topics in advance to streamline the session and support whoever moderates

- **Event Timing and Coordination Recommendations** suggested waiting until closer to the legislative session to finalize panels and questions to ensure relevance and availability (51:43)
  - The group aimed to avoid premature commitments, balancing early outreach with flexibility to adjust as political dynamics evolve
  - Coordination with legislative offices and staff is ongoing to maximize engagement and ensure panel effectiveness

Federal Legislative Outlook and Political Climate

- The discussion briefly touched on federal legislative efforts and the broader political situation affecting healthcare and homeland security.
- **House Republicans' Second Reconciliation Bill Effort** was mentioned but skepticism was expressed about its success due to competing priorities like the DHS shutdown and Middle East tensions (38:19)
  - The new Homeland Security Secretary, Mullen, replaces Kristi Noem, but the impact on policy remains unclear
  - Federal healthcare provisions within reconciliation remain uncertain, affecting strategic planning for insurance-related advocacy
  - The political climate is volatile, with attention divided across many issues

- **Congressional Campaigning Realities** were highlighted, emphasizing the constant fundraising demands on members of the House, who must balance legislating and campaigning equally (44:32)
  - Chip Roy's inability to fully campaign for Attorney General due to congressional duties was cited as a key challenge (43:41)
  - The relentless campaign cycle was described as exhausting and unattractive, reinforcing the high cost of political engagement

- **Federal Appointment Profiles** such as Markwayne (one name) were discussed as examples of rising political figures with distinctive styles impacting federal hearings and union interactions (40:01)
  - The conversation reflected on how personalities shape legislative environments beyond pure policy content

Communication and Technical Issues Around Membership Events

- The group addressed challenges in communication and attendance logistics for recent virtual events.
- **Town Hall and Conference Call Access Problems** caused missed participation and frustration among members, with emails landing in wrong folders and Zoom registration problems due to security settings (08:37)
  - The requirement for a Zoom account to join events was a barrier, stemming from past hacking incidents and inappropriate video appearances (09:02)
  - Recorded sessions were not always available promptly, limiting members' ability to catch up on important content (08:15)
  - Mike Meroney committed to locating recordings and improving notification practices to avoid future confusion (13:00)
  - Best practice recommendations included providing at least one week's notice and multiple reminders to ensure member engagement
- **Event Content and Format Feedback** indicated that some events were repetitive with limited Q&A opportunities, impacting member satisfaction (10:28)
  - Questions had to be submitted in advance rather than live, reducing interactivity
  - Future town halls are planned every third Thursday, suggesting a continuing communication channel despite current shortcomings
- **App Usage at CAP Conference** was well received, with members reporting positive experiences, though actual meetings with lawmakers were limited by scheduling conflicts like the State of the Union (41:54)
  - The app facilitated navigation and coordination even when direct member contact was sparse

Unexpected Election Outcomes and Their Impact on Insurance Advocacy

- Unexpected primary and general election results created new challenges for the insurance lobbying community.
- **Loss of Key Democratic Insurance Ally, Chris Turner**, was a major surprise, as he had a long tenure and played a significant role on the Insurance Committee and Democratic caucus (28:21)
  - The defeat was attributed to a surge of younger, energized Democratic voters supporting Jasmine Crockett and related candidates
  - Turner's defeat removes an experienced and cooperative voice on insurance issues, complicating future advocacy efforts

- This result highlights shifting voter dynamics and the unpredictable nature of local elections impacting industry influence

- **Minimal Impact from Other House Seat Flips** was noted, with only two of several closely watched races flipping to Democrats, and those representatives having little engagement with insurance industry issues (27:18)
  - This limited change reduces immediate threats but underscores the importance of monitoring emerging candidates and their policy positions
  - The team remains vigilant about down-ballot races' influence on insurance legislation

- **Implications for Future Legislative Sessions** include adjusting strategies to account for new members and evolving political alliances, with a focus on maintaining communication with staff and allied legislators to bridge gaps left by losses
  - Audra Sullivan's recognition for her relationship-building was acknowledged as a valuable asset in this shifting landscape (28:23)
  - The group plans to continue tracking unexpected election results to anticipate and adapt to policy shifts affecting their interests

NABIP-TX Monthly Chapter Legislative Committee

Meeting date: May 01, 2026, 11:30 am

General Summary

- **Board Stability Challenges:** Charles Rosen’s resignation reflects dissatisfaction with board dynamics and concern over lawsuits and financial issues.
- **Leadership Transition Efforts:** New board members will bring fresh perspectives while maintaining legislative focus amid current challenges.
- **Financial Pressures:** NABIP faces sustainability risks due to ongoing lawsuits and limited funds affecting stability and operational effectiveness.
- **Legislative Liaison Role:** Emily's new role aims to strengthen relationships with state legislators and improve legislative influence statewide.
- **Member Engagement Importance:** Recognition of individual achievements, like Allison's award, fosters pride and community identity among members.
- **Operational Constraints:** Heavy workloads and travel limit member participation, requiring consideration of flexible scheduling and workload balance.

Action items

JP Pleasants

- Inform Pete about Emily’s new role as Legislative Liaison and facilitate introductions between Emily and Pete (14:50)

Scott Long

- Confirm Emily’s willingness and support her transition into the Legislative Liaison role (13:00)

Carla

- Coordinate transition logistics if needed and monitor participation in the Legislative Liaison role (13:00)

Charles Rosen

- Provide debriefs on any calls conducted with Senate staff or related legislative activities to the group (17:00)

Notes

Board and Leadership Challenges

- The board is facing significant internal challenges and leadership changes, impacting organizational stability.
- **Charles Rosen's resignation decision reflects deep dissatisfaction with the board's dynamics and direction** (02:29)
  - He cited lack of professional fulfillment and personal dislike for board members as reasons.
  - Expressed concern over ongoing lawsuits and financial instability within the association.
  - Plans to focus on legislative vice chair duties, which align better with his interests.
  - The board's current environment lacks cohesion and effective leadership, prompting turnover risk.
- **Leadership transition plans focus on maintaining legislative engagement despite board issues** (03:49)
  - Charles intends to remain on the legislative council and pursue state-level roles.
  - The upcoming board composition will include new members, including Carla, adding fresh perspectives.
  - The legislative vice chair role is prioritized as a productive outlet for ongoing contribution.
  - Maintaining legislative focus is seen as a way to preserve influence amid broader organizational struggles.
- **Financial and operational pressures threaten NABIP's sustainability** (06:05)
  - The board is actively trying to keep NABIP financially afloat amid lawsuits and limited funds.
  - Past recommendations by Charles now gaining traction highlight missed opportunities for earlier intervention.
  - The leadership is engaged in complex discussions, including AI use cases, but struggles with communication clarity.
  - These pressures create urgency to stabilize both finances and governance to avoid deeper crises.

Legislative and Political Engagement

- Efforts are underway to strengthen legislative outreach and political relationships to support NABIP's goals.
- **Renaming Key Contacts to Legislative Liaison clarifies role and improves legislative connectivity** (12:27)
  - The Legislative Liaison role is designed to build and maintain relationships with state legislators.
  - Emily has agreed to take on this role, ensuring accountability and active participation.

- The change aims to reduce confusion about responsibilities and enhance legislative influence statewide.
- Scott Long and J.P. are coordinating introductions to ensure smooth leadership handoff.

- **Local chapter political engagement remains active and strategically important** (09:36)
  - Coastal Bend chapter members are supporting Denise Villalobos' reelection bid, critical for insurance committee influence.
  - Close relationships with key legislators are maintained to ensure ongoing advocacy success.
  - Fundraising events and grassroots political activities are sustaining local momentum.
  - Continued coordination with leaders like Mike and Shannon strengthens these efforts.

- **National and state legislative council roles remain vital despite board challenges** (04:09)
  - Charles Rosen emphasizes legislative council participation as his preferred area of impact.
  - Maintaining legislative presence is viewed as essential for policy influence despite board instability.
  - The group aims to stay engaged in Senate staffer calls and other federal interactions as opportunities arise.
  - There is recognition that some members are currently less available due to travel and workload.

Communication and Meeting Dynamics

- Communication challenges and meeting participation issues affect organizational efficiency and engagement.
- **Meeting attendance and participation are inconsistent due to travel and workload pressures** (07:22)
  - Key members like Denise, Shannon, and Mike are frequently absent due to events and travel.
  - Carla notes personal travel and workload have limited her engagement recently.
  - Remote participation is maintained but engagement levels vary, impacting meeting productivity.
  - Calls for more consistent communication and coordination were implied but not explicitly addressed.

- **Technical jargon and presentation styles create barriers within the group** (04:54)
  - Charles criticized overly technical presentations that fail to connect with the broader membership.
  - Carla noted her role in translating complex language into terms that regular members understand.
  - This gap highlights a need for clearer, more accessible communication to maintain member engagement.

- The issue reflects broader challenges in balancing expertise with practical communication.

- **Efforts to involve members in national processes indicate increased organizational responsiveness** (07:44)
  - Shannon's outreach for participation in Senate staffer interviews shows national leadership's attention.
  - Several members volunteered availability, signaling willingness to engage despite challenges.
  - This responsiveness is viewed positively as a sign that leadership values member input.
  - Follow-up debriefs are planned to ensure knowledge sharing and continuous improvement.

Recognition and Member Engagement

- Recognition of individual members and clear role definitions support morale and organizational clarity.
- **Allison DePaul's award as Benefits Pro Advisor of the Year boosts member recognition and pride** (11:38)
  - Allison's achievement highlights NABIP Texas's strength and visibility in the industry.
  - Sharing this recognition on platforms like LinkedIn promotes member accomplishments.
  - Such accolades help motivate membership and strengthen community identity.
  - It also serves as a positive narrative during challenging organizational times.

- **Clarification of leadership roles improves organizational structure and accountability** (12:17)
  - Changing the Key Contacts title to Legislative Liaison better reflects the position's purpose.
  - Removing inactive members from roles enhances accountability and operational effectiveness.
  - Emily's acceptance of the liaison role provides continuity and reinforces legislative focus.
  - Scott Long's and J.P.'s involvement in transition tasks ensures leadership continuity.

- **Chapter leaders actively support engagement and communication across the organization** (10:50)
  - Chapter representatives attend fundraisers and local political events to maintain influence.
  - They provide updates and share insights to keep members informed and connected.
  - This grassroots involvement is critical for sustained legislative and political success.
  - The collaborative approach among chapters strengthens statewide coordination.

Workload and Operational Constraints

- Current workloads and operational demands limit members' availability and shift focus areas.

- **Members report heavy travel and work commitments reducing meeting participation** (07:22)
  - Carla has been traveling for three weeks, limiting her ability to contribute fully.
  - Charles is also focused on a securities audit, which has taken priority over regular duties.
  - These constraints highlight the need for flexible scheduling and realistic participation expectations.
  - The group acknowledges these pressures but does not detail mitigation strategies.
- **Operational bandwidth challenges affect timely responses and meeting contributions** (08:54)
  - Several members expressed limited availability for discussions and decision-making.
  - Absences and multitasking during calls reduce meeting effectiveness.
  - There is a reliance on a few key members to carry legislative and operational responsibilities.
  - This situation underscores the importance of clear delegation and workload balance.
- **Ongoing legal and financial issues create additional operational burdens** (06:05)
  - Board members are preoccupied with managing two lawsuits and scarce financial resources.
  - These stresses divert attention from strategic initiatives and day-to-day operations.
  - Addressing these challenges requires focused leadership and possibly external support.
  - Failure to resolve these issues risks further organizational instability.

Organizational Culture and Member Interactions

- The meeting reveals candid member sentiments and a culture balancing professionalism with personal rapport.
- **Members express frank views about board colleagues and organizational difficulties** (02:56)
  - Charles openly criticized certain board members and expressed frustration with group dynamics.
  - Carla and others acknowledged these frustrations while offering support and empathy.
  - This openness may foster honesty but also signals underlying tensions that could affect collaboration.
  - The culture reflects a mix of dedication, disillusionment, and resilience.
- **Humor and personal connection help maintain a positive tone despite challenges** (16:09)
  - Charles shared personal anecdotes, including his 28th wedding anniversary, to lighten the mood.
  - Members engaged in lighthearted banter, helping to ease meeting tension.
  - Such interactions help preserve camaraderie and team cohesion in stressful times.
  - This balance of professionalism and friendliness supports ongoing engagement.

- **Acknowledgment of member contributions and support enhances group cohesion** (06:50)
  - Carla thanked members like Audra for their engagement and presence.
  - Recognition of individual efforts underscores a culture of appreciation.
  - This environment encourages continued participation despite external pressures.
  - It subtly reinforces shared commitment to the organization's mission.