

Bi-monthly Publication

TDI issues bulletin on Senate Bill 622

Insurance Code § 1369.094, added by Senate Bill 622, 88th Legislature, 2023, requires health benefit plan issuers that cover prescription drugs to provide information regarding a covered prescription drug to an enrollee or the enrollee’s prescribing provider on request. If a request is made through a standard application programming interface (API), the issuer must respond in real time. The requirements in Insurance Code § 1369.094 apply to health benefit plans delivered, issued for delivery, or renewed on or after January 1, 2025. These new requirements are in addition to other requirements, including those in Insurance Code § 1661.002 and § 1662.051.

Insurance Code § 1369.094(e) permits an issuer with fewer than 10,000 enrollees to receive additional time to comply with Insurance Code § 1369.094.

An issuer may register for a 12-month extension by submitting information to LHLMg-mt@tdi.texas.gov stating the total number of enrollees covered in health benefit plans offered by the issuer. Under Insurance Code § 1369.094, a health benefit plan issuer must have fewer than 10,000 enrollees to receive a 12-month extension, and an issuer that receives an extension must comply with the requirements of the section for a health benefit plan delivered, issued for delivery, or renewed on or after January 1, 2026, unless it receives a temporary exception from one or more of the requirements.

After the 12-month extension, an issuer may request a temporary exception from one or more requirements of Insurance Code § 1369.094 by submitting a request, to LHLMg-mt@tdi.texas.gov that demonstrates that compliance would impose an unreasonable cost relative to the public value that would be gained from full compliance.

The statute does not authorize the Texas Department of Insurance to grant extensions or exceptions to issuers that do not qualify under Insurance Code § 1369.094(e).

Meroney Public Affairs

Post-Election Briefing by Meroney Public Affairs
Scheduled: Nov 7, 2024 at 12:00 PM to 1:00 PM,
CST

Join Zoom Meeting

<https://us02web.zoom.us/j/81358849458?pwd=Od bawu65cnxIBQP0Lbf28z4aniUH03.1>

Meeting ID: 813 5884 9458
Passcode: 882317

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Raising The Profile Of Voluntary Benefits

Talent shortages, shifting employee expectations and a challenging economic climate are just some of the reasons why the voluntary benefits market has grown in recent years. Employers need to do more with less and engage with an increasingly diverse workforce demographic who want different things from a benefits package.

James Gilbert, principal at Aon, explains: “Many employers now view voluntary benefits as important as their traditional core health, risk, and retirement programs in achieving their people objectives. Likewise, employees expect a voluntary benefits program to fulfill their work-life needs, be it a gym membership or an [electric vehicle] EV scheme.”

Talent management aid

Voluntary benefits, products and services offered by employers, often at discounted rates, which are opted into by employees, tend to be low-cost and relatively simple to implement and can be used to drive behaviours linked to broader business strategies. “For example, a will-writing service to support financial resilience or an EV scheme to support [environmental, social and governance] ESG objectives,” adds Gilbert.

[Read More Here...](#)

Lack Of Health Insurance Coverage Adds To Disparities In Advanced-stage Diagnosis Of Multiple Cancers, Large Study Finds

A new, large study led by American Cancer Society (ACS) researchers found that lack of health insurance coverage accounts for a significant proportion of racial and ethnic disparities in advanced-stage diagnosis of multiple cancers. The findings are published today in the Journal of the National Cancer Institute.

“Health insurance coverage is a key determinant of access to high-quality health care across the cancer continuum from prevention to early detection, treatment, and survivorship in the United States,” said Dr. Parichoy Pal Choudhury, Principal Scientist, Biostatistics at the American Cancer Society and lead author of the study. “These findings could inform appropriate policies geared towards increasing coverage of health insurance for all populations.”

For the study, researchers analyzed data from 1.9 million cancer patients, 18–64 years of age, and diagnosed with one of 10 major cancers between 2013–2019 from the nationwide comprehensive hospital-based National Cancer Database (NCDB). The 10 cancers, which can be detected early through screening, physical examination, or clinical symptoms, included cancers of the breast (female), prostate, colorectum, lung, cervix, head and neck, stomach, urinary bladder, uterus, and skin melanoma.

[Read More Here...](#)

How the Electoral College Actually Works

The 2024 presidential election is just around the corner as former President Donald Trump and Vice President Kamala Harris rush to garner votes ahead of Nov. 5. The winner won't be decided by the number of votes cast in their favor but by a group of 538 people that make up the Electoral College.

“When you go vote for President, you do not vote for President,” says William Field, political science professor at Rutgers University. Instead, you are voting for that party's electors, who typically cast a vote in favor of the presidential candidate that wins the most votes in that state.

It's a process that dates back centuries and has proven controversial, particularly in instances when a candidate wins the popular vote but loses the Electoral College. Most recently, Trump beat Hillary Clinton in the 2016 presidential election despite earning nearly 3 million votes less overall, marking the fifth time in U.S. history that a candidate has become President without winning the most votes.

Sixty-three percent of Americans say that they would prefer it if the winner of the presidential election were decided by the popular vote, according to a Pew Research Center 2024 report, though there are partisan divides. Eight-in-ten Democrats and Democratic-leaning independent voters are in favor of abolishing the Electoral College compared to 46% of Republicans.

[Read More Here...](#)

'Dreamers' Can Enroll In ACA Plans This Year — But A Court Challenge Could Get In The Way

When open enrollment for the Affordable Care Act, or Obamacare, starts nationwide this week, a group that had previously been barred from signing up will be eligible for the first time: The “Dreamers.” That's the name given to children brought to the United States without immigration paperwork who have since qualified for the Deferred Action for Childhood Arrivals program.

Under a Biden administration rule that has become contentious in some states, DACA recipients will be able to enroll in — and, if their income qualifies, receive premium subsidies for — Obamacare coverage. The government estimates that about 100,000 previously uninsured people out of the half-million DACA recipients might sign up starting Nov. 1, which is the sign-up season start date in all states except Idaho.

[Read More Here...](#)



NABIP-TX DAY AT THE CAPITOL

THURSDAY, JANUARY 23, 2025 • 7 AM - 1 PM

TEXAS STATE CAPITOL BUILDING
1100 CONGRESS AVENUE, AUSTIN, TX
LOBBYING AT THE CAPITOL 1 - 5 PM



2025 NABIP-TX DAY AT THE CAPITOL SPONSORSHIP OPPORTUNITIES

Thursday, January 23, 2025 • 7 am – 1 pm | Followed by Lobbying at the Capitol • 1 – 5 pm

PREMIUM SPONSOR

\$2,500

- 10 minutes of podium time
- One 6' table
- Event Attendees: 4
- Morning Agency Roundtable Attendee: 1

PARTNER SPONSOR

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- Morning Agency Roundtable Attendee: 1

AGENCY SPONSOR

\$400

- Event Attendees: 1
- Morning Agency Roundtable Attendee: 1

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Email admin@nabip-tx.org or call 713-645-1490

6 Tools to Build Competitive Benefits Packages For Open Enrollment

Businesses face a unique set of challenges during open enrollment season, and it's driven by shifting worker expectations.

You probably feel like it's more difficult to build competitive benefits packages each year.

Employees now view benefits as part of their total compensation package, seeking more than just base salary.

Factors such as career progression, work flexibility and a company's cultural values all play a role in how employees evaluate job offers and stay with an organization. To attract and retain top talent in this evolving landscape, employers must ensure their benefits packages remain competitive and responsive to these changing demands.

1. Evolving Expectations Affect Benefits Packages

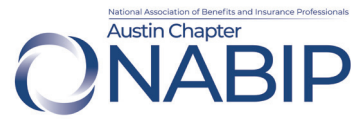
Three key shifts are influencing how organizations build benefits packages today.

- **More than a salary.** Compensation expectations have evolved to encompass not just salary, but the entire benefits package. Employees now scrutinize the total value of what an employer offers, from traditional benefits (ex. healthcare to retirement plans) and non-traditional benefits (EAP, volunteer hours)
- **Career growth.** Career progression is a growing priority, particularly for younger workers. Employees seek more than stability; they want opportunities for growth and development. Companies that offer learning and development benefits — such as tuition reimbursement or professional development stipends — can attract talent by supporting long-term career advancement.
- **Flexibility is table stakes.** The demand for flexibility has become a non-negotiable aspect of work life. The pandemic shifted expectations, and workers now expect a greater ability to balance personal commitments with professional obligations. Benefits such as flexible work hours, remote work options and paid time off have become critical components of an attractive benefits package. [Read More Here...](#)

November Chapter Agendas

AUSTIN

www.austinhahu.org




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



Amit Jiwani

Ali Panjwani

 November 21, 2024
3:30 PM - 5:00 PM
[Add to Calendar](#)

 **Registration Link will arrive in a separate email. Please be on the lookout for the link closer to the date of the event.

[REGISTER NOW](#)

 Post  Share  Share

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

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

CE Course number: 140064

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

Tickets

\$10.00 Member Registration

\$10.00 Guest Ticket

Documents

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

LONESTAR



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COASTAL BEND



www.nabipcoastalbendtx.org

FORT WORTH

www.nabip-fw.org



DETAILS

Date:

November 14

Time:

4:00 pm - 7:00 pm

Event Categories:

[Charity Event](#), [Happy Hour](#), [Monthly Meeting](#)

ORGANIZER

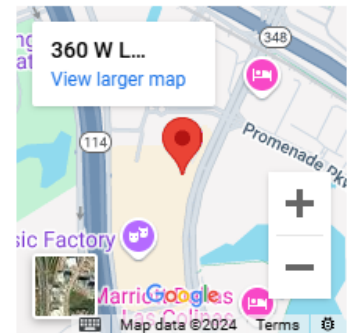
[NABIP-FW](#)

[View Organizer Website](#)

VENUE

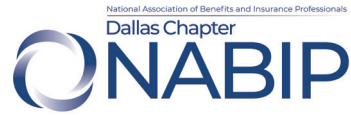
[Bar Louie](#)

360 W Las Colinas Blvd
Irving, TX 75039 United States + [Google Map](#)



DALLAS

www.dahu.org



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

Speaker: Shannon Meroney

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

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

[REGISTER NOW](#)

OUR MISSION

The mission of NABIP-Dallas is to serve the needs of our members, clients, and industry by providing professional development, networking, and access to innovative industry tools.

PROFESSIONAL DEVELOPMENT

What your competitors don't know will hurt them.

NABIP-Dallas helps you stay ahead of the pack with continuing education credits, access to leading industry thinkers, and exposure to the newest products and services.

NETWORKING OPPORTUNITIES

NABIP-Dallas' monthly luncheons provide plenty of opportunities to network with your fellow brokers, consultants and vendors.

Want more? Well, join us at a happy hour or volunteer opportunity. It's a great way to meet new friends and further your connections to our industry.

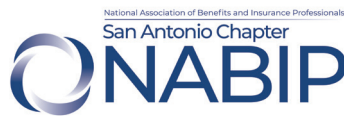
ADVOCACY & POLICY

TAHU's expert lobbyists represent benefits and insurance professionals throughout the state, while NABIP's lobbying team continues to advance the interests of health insurance professionals and to promote affordable and responsible private health insurance market solutions.

Ensure your industry voice is heard by joining NABIP-Dallas today!

SAN ANTONIO

www.sanantonioahu.org

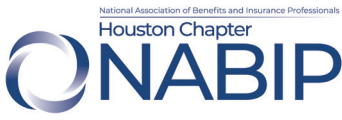


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HOUSTON

www.nabip-htx.org



NABIP Houston November Luncheon



November 19, 2024 | 12:00 PM - 1:30 PM
[Add to Calendar](#)

Saltgrass Steak House | 1803 Shepherd Dr. Houston, TX 77007
<https://www.saltgrass.com/location/saltgrass-houston-shepherd/>
[Directions](#)

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NABIP-SOTX SWEEPS AWARDS

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

WELCOME

Welcome to the National Association of Business and Insurance Professionals

- 2023 NABIP-TX State Awards
- Presidential Citation - Newsletter
- Small Chapter Growth Award
- 2023 NABIP National Award
- Best Website

