

Spring 2026



**2026 Primary  
Election Recap**

**IN CHARGE:**

**AMANDA CRAWFORD, TDI  
NABIP CEO SEARCH BEGINS**

**The Evolution of  
Health Insurance**

# 2026 NABIP CAPITOL CONFERENCE



**COUNTDOWN  
2026 STATE  
CONVENTION**

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# FROM THE editor

## *Riding The Tides of Change*

As our industry continues to evolve, one thing remains constant—the strength of our community. The upcoming NABIP-TX Annual Conference, taking place April 14–15 in Corpus Christi, reminds us that navigating change is not something we do alone. Like the tides along the Texas coast, our industry is always moving, shifting, and presenting new challenges and opportunities. Together, as members of NABIP-TX, we ride those tides and help steer the direction of our profession.

One of the greatest strengths of our association is the collaboration among members. By working together, we help shape policy with our legislators, advocate for our clients, and support one another in building successful businesses. Our collective voice is what drives meaningful change and ensures that insurance and benefits professionals remain a vital part of the health-care and financial security landscape.

The past few years have seen record-breaking registration at our annual conference, and it's easy to see why. The conference provides a valuable opportunity to learn from industry leaders, stay ahead of regulatory and market changes, and strengthen the relationships that make our association so impactful.

If you have not yet made plans to attend, I encourage you to do so. Join us in Corpus Christi as we continue riding the tides of change—navigating success together.



**RON BYRD**

President  
BROKERS NATIONAL ALLIANCE  
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NABIP-TX ANNUAL CONFERENCE 2026

*Riding the  
Tides of Change*

*Navigating Success Together*



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The NABIP-TX Magazine is the publication of the National Association of Benefits and Insurance Professionals of Texas. NABIP-TX members serve the health insurance needs of employers and individuals purchasing insurance coverage. They offer traditional health insurance products as well as coverage such as dental, vision, long-term care, disability, Medicare Advantage and Medicare Supplements and a variety of consumer-driven products.

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# The Anchor in the Storm: Why 2026 is the Year of the Advisor

By: Scott Long, President, NABIP-TX

# UPDATING

**“We are not facing extinction; we are facing an elevation. The transactional aspects of our jobs are being automated so that our true value can take center stage.”**

## President’s Message

There is a prevailing narrative echoing through our industry publications and forums lately, warning that the traditional health insurance broker is on the brink of obsolescence. It is a storyline designed to make us anxious. Between artificial intelligence tools promising to build benefits packages in seconds, aggressive direct-to-consumer models, and an ever-shifting regulatory landscape, it is easy to feel like our profession is under siege. But as we settle into 2026, I want to fundamentally reframe that conversation.

### **We Have Survived Obsolescence Before**

If you have been in this industry for any length of time, you know that the “end of the agent” is a prediction as old as our profession. Every time the wind changes direction, the obituaries are written.

When fax machines and early personal computers arrived, critics assumed technology would simply bypass the broker. Instead, we used those tools to process quotes

faster and serve a larger book of business. When cell phones tethered us to our clients 24/7, we adapted and became more deeply embedded in their daily operations.

And let's not forget the Affordable Care Act. How many articles predicted that the ACA and the advent of direct-to-consumer exchanges would render us completely unnecessary? The reality was the exact opposite. The overwhelming complexity of the ACA demanded a higher level of expertise. The agents who embraced the new rules and adapted their models did not fade away; they evolved from transactional salespeople into indispensable strategic advisors.

### **The 2026 Perfect Storm**

Fast forward to today. The landscape is indeed shifting violently once again. Employer-sponsored premiums are jumping another 6% to 7% this year, pushing average family coverage near the \$8,900 mark. That is a massive financial squeeze on small business owners and families.

Carrier turbulence is equally high. Markets are tightening, plan designs are morphing to protect carrier margins, and regulatory battles over broker compensation are creating noise and confusion. Add to this the rapid technological evolution—predictive data analytics and automated benefit platforms—and you can understand why some are sounding the alarm.

Let's be honest: there is a grain of truth to the warning. If an agent's only value proposition is dropping off a renewal spreadsheet once a year and taking an order, that specific business model is dying. A computer can do that faster and cheaper.

### **What an Algorithm Cannot Do**

But here is where the narrative of our demise falls apart. An algorithm cannot sit across a boardroom table from a stressed business owner and explain how transitioning to a level-funded or self-funded strategy might just save them from having to lay off staff.

A piece of software cannot hold the hand of an employee whose spouse was just diagnosed with a severe illness, helping them navigate a terrifying and complex prior-authorization nightmare. An app cannot look a client in the eye and say, "I have your back."

In a chaotic market, consumers and employers are desperate for a constant. When the rules change, when premiums spike, and when the healthcare system feels overwhelmingly complex, people do not want a 1-800 number or a chatbot. They want an anchor.

### **A Day in the Life: The Post-AI Advisor**

So, what does an advisor's day actually look like when the transactional aspects—the quoting, the basic renewals, the spreadsheet formatting—are handed over to AI? It looks incredibly impactful.

In a post-AI world, your calendar is no longer clogged with administrative busywork. Instead, your day is focused entirely on high-impact, human-centric activities:

- **Proactive Strategy:** You are meeting with C-suite executives not just to discuss insurance, but to discuss business survival. You are analyzing the predictive data your AI gathered to recommend long-term cost containment strategies, captive models, or targeted wellness initiatives.
- **Fierce Advocacy:** You are acting as an extension of your client's HR team, stepping in to resolve complex, high-stakes claims issues that require human negotiation and empathy.
- **Relationship Building:** You are out in the community, breaking bread with business owners, understanding the unique culture of their companies, and building the kind of trust that no software can replicate.
- **Continuous Learning:** You are investing in your own expertise—studying new compliance legislation or attending NABIP



## 2026 Texas Primaries

### Primary Election Headlines:

- Sen. John Cornyn and Attorney General Ken Paxton advanced to a runoff to decide who will be the Republican nominee for U.S. Senate.
- Rep. James Talarico defeats Jasmine Crockett in blockbuster Democratic primary for U.S. Senate
- State Reps. Cecil Bell (R-Magnolia), Stan Kitzman (R-Pattison) and Chris Turner (D-Arlington) were ousted by challengers
- Embattled U.S. Rep. Tony Gonzales was forced into a runoff with gun rights activist Brandon Herrera.
- State Rep. Steve Toth defeated incumbent U.S. Rep. Dan Crenshaw.
- Former U.S. Rep. Colin Allred and Rep. Julie Johnson appear to be headed towards a runoff.
- Nate Sheets defeats three-term incumbent Sid Miller in GOP primary for Texas agriculture commissioner.
- Don Huffines, an ultraconservative former state senator, won the GOP primary for comptroller.

### Cornyn Exceeds Expectations

As of publishing, Senator John Cornyn held a narrow lead over Attorney General Ken Paxton, with the two headed to a May runoff. In the weeks leading up to the Primary, pundits had predicted that Paxton would emerge



## Mike & Shannon Meroney

from the Primary with a comfortable lead. Some Paxton supporters had even predicted that Paxton would emerge the winner without a runoff or that Cornyn would place third – predictions that fell wildly short. The Senate Leadership Fund, which backed Cornyn, had strong words for Congressman Wesley Hunt.

“Congratulations to Wesley Hunt on an abysmal third-place finish in Texas’ Republican primary. Instead of fighting for President Trump and conservative priorities, Wesley launched a career-ending vanity tour without any substance or political reasoning. While Wesley’s amateur consultants got wealthy on his senseless campaign, Republican voters are now forced to endure an

even longer primary runoff election,” the group said of Hunt, who earned 13% of the vote.

President Donald Trump said he would “soon” endorse a candidate in the Republican primary runoff for U.S. Senate and, in doing so, call on whomever he does not endorse to drop out of the race — though he did not specify whether he would back Sen. John Cornyn or Attorney General Ken Paxton.

In a post on Truth Social, Trump said that the stakes of Texas’ Senate race in November are too high to allow the Cornyn-Paxton contest to go on. The two Republicans finished just over one point apart in Tuesday’s primary, but neither reached the majority threshold to win outright, forcing a May 26 overtime round. *(Continued on page 26)*

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# Amanda Crawford To Lead State Insurance Agency

Amanda Crawford stepped into the role of Texas insurance commissioner on February 3.

As chief executive of the Texas Department of Insurance (TDI), Crawford now oversees the regulation of the \$293.9 billion Texas insurance market, the second largest in the nation and the fifth largest in the world. The agency regulates 3,447 companies and more than 983,411 agents and adjusters.

“I’m honored to serve as the next commissioner of insurance,” said Crawford. “TDI has a strong foundation, and I look forward to building on that work while strengthening our insurance markets and keeping Texas consumers at the center of every decision.”

Crawford started her more than 24 years of public service at the Office of the Attorney General, where she held various roles, including ultimately serving as general counsel and the deputy attorney general for administration. Most recently, she served as the executive director of the Texas Department of Information Resources and the chief information officer for the state of Texas.

Crawford graduated from The University of Texas at Austin and earned her law degree from the University of Houston Law Center.

Gov. Greg Abbott appointed Crawford to replace Cassie Brown who retired on February 2 after four years as insurance commissioner and more than 20 years of public



service.



# Crawford dirigirá la agencia de seguros de Texas

Amanda Crawford asumió el cargo de comisionada de seguros de Texas en 3 de febrero.

Como director ejecutivo del Departamento de Seguros de Texas (TDI), Crawford supervisa ahora la regulación del mercado de seguros de Texas, valorado en 293.900 millones de dólares, el segundo más grande del país y el quinto más grande del mundo. La agencia regula 3.447 empresas y más de 983.411 agentes y peritos.

“Es un honor servir como el próximo comisionado de seguros”, dijo Crawford. “TDI tiene una base sólida, y espero poder construir sobre ese trabajo mientras fortalecemos nuestros mercados de seguros y mantenemos a los consumidores de Texas en el centro de cada decisión.”

Crawford comenzó sus más de 24 años de servicio público en la Oficina del Fiscal General, donde ocupó diversos cargos, incluyendo finalmente el cargo de asesora jurídica general y fiscal general adjunta para la administración. Más recientemente, fue directora ejecutiva del Departamento de Recursos de Información de Texas y directora de información del estado de Texas.

Crawford se graduó en la Universidad de Texas en Austin y obtuvo su título de Derecho en la University of Houston Law Center.

El gobernador Greg Abbott nombró a Crawford para reemplazar a Cassie Brown, quien se jubiló el 2 de febrero tras cuatro años como comisionada de seguros y más de 20 años en el sector público.

# Connections

2026 Houston Professional Development Day



Emily Trevino, NABIP-Houston President  
Congressman Tom Oliverson  
Scott Long, NABIP-TX President

Shanon Meroney, NABIP Lobbyist  
Congressman Tom Oliverson  
Scott Long, NABIP-TX President

**Meroney Public Affairs** is with **Tom Oliverson** ...  
at **Cadillac Bar Houston**.  
13h · 🌐

Big thanks to Chairman **Tom Oliverson** for sharing all the hot health insurance news from the Texas Legislature with **NABIP Houston** members this week. He's a trusted authority on this topic and I always love talking shop with him about what **#txlege** is doing to bend the cost curve while increasing accessibility.





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# NABIP Announces CEO Change:

”Brooks Woods Cites Measurable Progress”

By: Allison Bell, as seen in BenefitsPRO

The board of the National Association of Benefits and Insurance Professionals has announced plans to replace Jessica Brooks Woods as its chief executive officer.

Susan Rider, NABIP’s president, told members in a letter that the fourth quarter of 2025 “posed significant challenges for the association” and led to “several board resignations.”

“After careful consideration, the board determined that a leadership transition was necessary to reset and strengthen NABIP’s governance and reinforce stability moving forward,” Rider wrote in the letter.

She said in the letter that one focus will be enforcing budget discipline.

Brooke Willson, a senior vice president at NABIP, and Trace Hall, the group’s controller, will serve as interim leaders while the group is looking for a new CEO.

“The board’s priority is ensuring stable leadership and uninterrupted service to our members,” Rider said in a statement about the leadership transition. “We are confident in our interim leadership team and in the resilience of our organization.

Vision 2030 refers to NABIP’s initiative to reshape the organization and the health benefits industry.

In an exclusive statement to BenefitsPRO, Brooks Woods said that she has “had the privilege of serving as CEO of NABIP during a period of significant structural transition and modernization.”  
[Read More Here...](#)



**In an exclusive statement to BenefitsPRO, Brooks Woods said that she has “had the privilege of serving as CEO of NABIP during a period of significant structural transition and modernization.”**

# TEXAS DEPARTMENT INSURANCE

## What You Need To Know About Getting An Insurance License

TDI offers more than 34 license types, including both agent and adjuster licenses. Some licenses are product-specific, while others cover broader categories. Choosing the right one depends on the type of insurance products you plan to sell or service.

You can learn more in TDI's [Texas Insurance Podcast](#).

For most TDI license types, you'll need to be at least 18 years old, submit to a fingerprint background check review, and pass a licensing exam. Some license types have more requirements, so check the details for the license you want on TDI's [Agent/Adjusters](#) page before applying.

Common license types are:

- Life insurance only.
- Life, accident, and health.
- Property and casualty.
- Adjuster.



### If you're moving to Texas

If you're moving to Texas and you already have a similar license in another state, you usually won't have to retake the licensing exam, as long as you notify TDI within 90 days of moving. You will need to submit a new application and TDI will verify your licensing history through a national database.



# Agent EXTINCTION: EVOLVE OR EXIT

*By: Ron Byrd*

Insurance agents are not disappearing—but the profession is transforming. With Employment projected to grow by 4% from 2024 to 2034, the insurance agent still has a role to play. While artificial intelligence and digital platforms now manage many routine tasks, human agents remain essential for navigating complex risks, interpreting policy details, and delivering personalized guidance. At the same time, the industry faces a significant talent shortage driven by an aging workforce, making adaptability more important than ever.

Artificial intelligence is not replacing agents—it is enhancing them. By automating quoting, underwriting support, application processing, and basic service inquiries, technology frees agents to focus on high-value strategy, client relationships, and customized risk solutions.

For straightforward products, many consumers are comfortable purchasing online. However,

when it comes to complex commercial coverage, advanced life insurance planning, or layered risk strategies, clients still prefer the clarity and confidence that comes from working with a knowledgeable professional.

The next generation of agents must be digitally fluent. Success increasingly depends on understanding AI tools, analytics, and integrated sales platforms—alongside consultative selling and strategic advising skills. The modern agent is part technologist, part strategist, and part trusted advisor.

With over 400,000 industry professionals expected to retire in the coming years, (this includes me) the challenge is not declining demand—it is replacing experienced talent. This creates significant opportunities for new professionals entering the field.

The last wave of Baby Boomers is steadily exiting the workforce. However, Generation X is smaller in size than both the Baby Boomer and Millennial generations. As a result, many professionals in their 60s are being replaced by individuals in their 20s.

This demographic shift will reshape agency operations. Younger professionals often bring different values, expectations, and approaches to work. At the same time, the industry faces an experience gap: seasoned producers and managers with 20+ years of expertise are being replaced by professionals with less than a decade of experience. Institutional knowledge and operational efficiency may temporarily decline as the next generation gains experience.

However, this shift may align well with changing consumer expectations. Today's consumers expect seamless integration between digital and in-person service.

They want:

- Instant answers to simple questions
- The ability to research policies independently
- Convenient online purchasing for straightforward products like auto insurance
- Real-time access to agents whether virtually or face-to-face for complex decisions

The demand is not purely digital nor purely personal—it is hybrid.

Artificial intelligence represents the most significant catalyst for change in insurance agencies. Automation now touches nearly every aspect of the value chain—from quoting and underwriting to risk modeling and customer education.

Predictive analytics and chatbots have made self-service insurance purchasing easier than ever, particularly for products like term life and personal lines coverage. When the internet first gained popularity, many predicted that direct-to-consumer (DTC) insurance would dominate the market. At the time, adoption was slower among older consum-



(Continued from page 16)

ers. Today, younger generations—particularly Gen Z—have grown up expecting direct digital access.

Currently, nearly two-thirds of personal lines sales occur through direct-to-consumer channels while about one-quarter of more complex commercial lines sales are DTC.

As younger, digitally native consumers age, these percentages are likely to increase.

Insurance agents are not becoming obsolete. The role is undergoing rapid and necessary transformation. Agents who embrace technology, build deep relationships, and position themselves as strategic advisors will thrive. Those who cling to purely transactional models will struggle.

The future of insurance belongs not to those who resist change—but to those who evolve with it.



## IN THE NEWS

### CBO Estimates Medicare Trust Fund Will Run Out In 2040

*By: Paige Minemyer, as seen in FIERCE Healthcare*

The Congressional Budget Office (CBO) has updated its estimates around the Medicare Trust Fund and now expects the fund to run dry in 2040.

The CBO said in a blog post Monday that the trust fund's balance is set to grow each year through 2031, but, after that, spending will begin to overtake revenue until it eventually runs out in 2040. This marks a significant change from the organization's 2025 estimates, cutting 12 years off of the lifespan of the fund compared to previous projections.

The Medicare Trust Fund is used to cover benefits under Part A, or the traditional program, including inpatient hospital services, skilled nursing, home health and hospice services. It's funded by multiple sources, with the bulk (about three-quarters) of the fund's income over the next 30 years deriving from the Medicare payroll tax.

[Read More Here...](#)

# IN THE NEWS

## U.S. News Launches First Ratings Of Home Health Agencies

*By: Ron Southwick, as seen in Chief Healthcare Executive*

After more than three decades of rating hospitals, U.S. News & World Report is looking a little closer to home.

For the first time, U.S. News is publishing ratings of America's home health agencies. The inaugural list was published today. U.S. News examined more than 12,000 home health agencies certified by Medicare, and 1,319 earned recognition as "Best Home Health" agencies.

In addition, 5,288 agencies were identified as meeting U.S. News' standards for providing quality care and a good patient experience.

Ben Harder, chief of health analysis and managing editor at U.S. News, tells Chief Healthcare Executive® that the first-ever ratings of home health agencies reflect their growing importance to patients.

"Health systems and patients and families have become more and more attuned to what happens to patients after their hospitalization," Harder says. "Hospitalizations are shorter than ever. ... The care that's provided to patients in the post-acute setting after they've been discharged is more important than ever." [Read More Here...](#)

## Employers Introducing More Family Health Benefits, But Employees Don't Always Recognize Them, Survey Finds

*By: Anastassia Gliadkovskaya, as seen in FIERCE Healthcare*

Employers are spending more on women's and family health, but that is not always being felt by employees, a new report finds.

The Maven Clinic released its fifth annual State of Women's & Family Health Benefits report, which is based on responses from over 2,000 HR leaders and nearly 5,000 full-time employees across the U.S., U.K., Canada and India. The report highlights how rising healthcare costs are reshaping how employees seek care and what actions employers are considering to help address those costs.

Though employers reported a 39% average increase in women's and family health benefits offered year-over-year, the share of employees who felt their benefits support them "very well" dropped 10% on average. Globally, across all benefits, employers were slightly more likely to add or enhance benefits in the next year compared to those in the U.S. [Read More Here...](#)



# Over A Decade Of Change: Embracing The Evolution Of Health Insurance

By Jennifer Pleasants  
*President Elect - NABIP-TX*



Over the past fourteen years, the health insurance industry has transformed in ways few of us could have predicted. From the expansion of individual marketplaces and the rise of digital enrollment tools to the rapid growth of Medicare Advantage and value-based care, our profession has moved from paper files and fax machines to real-time quoting, virtual consultations, and data-driven decision-making.

For NABIP members, this era of healthcare has been more than a period of change—it has been a prov-

ing ground. Regulations have shifted, carrier strategies have evolved, and client expectations have risen. Yet through every disruption, one constant remains: people still need trusted guidance. In fact, in a landscape that feels increasingly complex, they need us more than ever.

## **From Policy Sellers to Strategic Advisors**

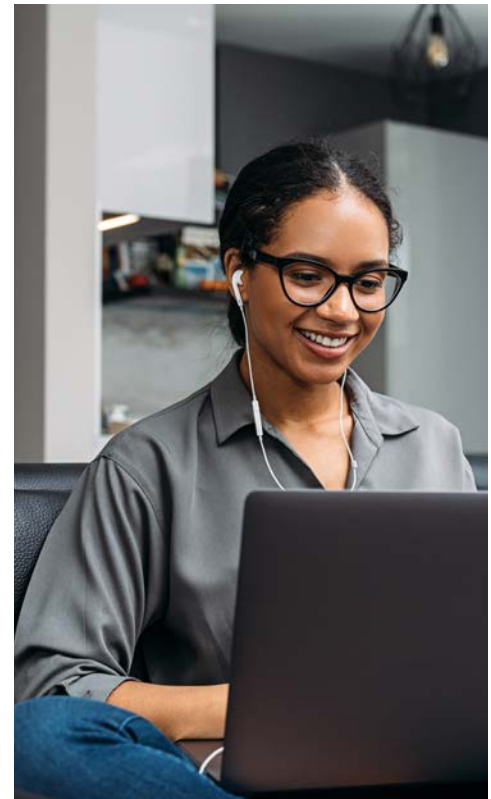
Fifteen years ago, many clients viewed insurance as a once-a-year transaction. Today, they expect ongoing support, education, and advocacy. Rising costs, network changes, and new plan designs have made coverage choices more confusing, not less. Wheth-

er it's a small business owner navigating contribution strategies or a Medicare beneficiary trying to understand the difference between Advantage, Supplement, and Part D options, the role of the broker has expanded. Even as a carrier rep I find myself often searching for answers to ensure nothing has changed as recent as the day before with regulation or benefits to ensure I am giving the most accurate information.

We are no longer just explaining benefits—we are helping clients make sense of an entire healthcare ecosystem. What I have witnessed is the most successful agents and brokers have embraced this shift, positioning themselves as year-round advisors who anticipate needs, communicate proactively, and simplify the decision-making process.

### **Embracing Change to Better Serve Clients**

Change can feel uncomfortable, especially when it challenges the way we've always done business. But every innovation in our industry—online enrollment, CRM systems, telehealth, AI-powered quoting tools—exists for one reason: to improve access and outcomes.



When we embrace these tools, we gain time back. Time to educate. Time to build relationships. Time to serve. Digital workflows reduce errors and speed up service. Virtual meetings remove geographic barriers. Data insights help us recommend plans that align more closely with a client's actual needs.

Clients don't just notice efficiency—they feel it. They experience clearer communication, faster resolutions, and greater confidence in their choices. In an era of uncertainty, that confidence is invaluable.

### **Adapting in Health Insurance and Medicare**

Nowhere is adaptation more critical than in Medicare. With the explosive growth of the 65+ population and the expanding scope of Medicare Advantage benefits, this market has become both an opportunity and a responsibility. Annual regulatory updates, marketing rules, and plan changes demand that we stay informed and flexible.

Adapting means committing to continuous education. It means being open to new product designs, supplemental

*(Continued on page 21)*

*(Continued from page 20)*

benefits, and care models. It also means meeting beneficiaries where they are—whether that’s in person, over the phone, or through digital channels.

The agents who thrive in Medicare are those who see themselves as lifelong learners. They don’t resist change; they anticipate it. They understand that each new rule or innovation ultimately aims to protect consumers and improve care. By aligning ourselves with that mission, we strengthen both our credibility and our impact.

## **Looking Ahead**

The next decade will bring even more change—greater personalization, more integration between healthcare and coverage, and smarter technology guiding decisions. Our profession will continue to evolve, but our purpose will not. We are here to advocate. To educate. To bring clarity where there is confusion.

By embracing change, we do more than survive in a shifting industry—we lead. And when we lead with adaptability, integrity, and a client-first mindset, we ensure that the future of health insurance is not just innovative, but truly human.

*(Continued from page 6)*

## President’s Message

events to earn your REBC designation—ensuring your counsel remains elite.

### **The Year of the Advisor**

*You* are the anchor.

Embracing the future does not mean stripping the humanity out of your practice. It means using technology to automate the mundane so your true value can take center stage.

If we choose to lean into the complex, human problems that software cannot solve, 2026 will not be remembered as the end of the agent. It will be remembered as the Year of the Advisor.

**Let’s get to work.**



# Voting Doesn't Equal Advocacy

By: *Cliff Stubs, CEO Rhythm Insurance Agency*

We've all heard the phrase, "If you don't vote, you're not allowed to complain." But does it really hold true? People often voice complaints even before casting their ballots, and it's common for them to grumble about the choices offered. How many times have you heard someone say they had to pick "the lesser of two evils"? The truth is, every American citizen should participate in every election, and voters should make sure they're informed about the candidates and issues before heading to the polls.

However, voting isn't where our responsibility ends—it's just the start. As Abraham Lincoln said, "Government of the people, by the people, for the people, shall not perish from the earth." Achieving a government that truly represents everyone requires ongoing involvement from more than just elected officials. Elections kick off the process, not finish it, this is why voting alone doesn't amount to advocacy.

Advocacy means actively supporting a cause

or idea. This isn't unfamiliar territory; we advocate for ourselves, our families, and friends regularly. Yet most people only get involved once a problem is unavoidable. If we desire a true government "of the people," advocacy must become a daily practice—and it needs to happen at every level of government: federal, state, and local. As Benefits and Insurance Professionals, this means taking responsibility for defending our clients, our careers, and our industry.

Let's be honest—most legislators aren't experts in healthcare or insurance. They rely heavily on their staff, who may understand policy but lack practical experience. That's where professionals like us come in. Through membership in organizations like NABIP, we gain opportunities and resources to advocate across all levels of government. All it takes is your willingness to participate.

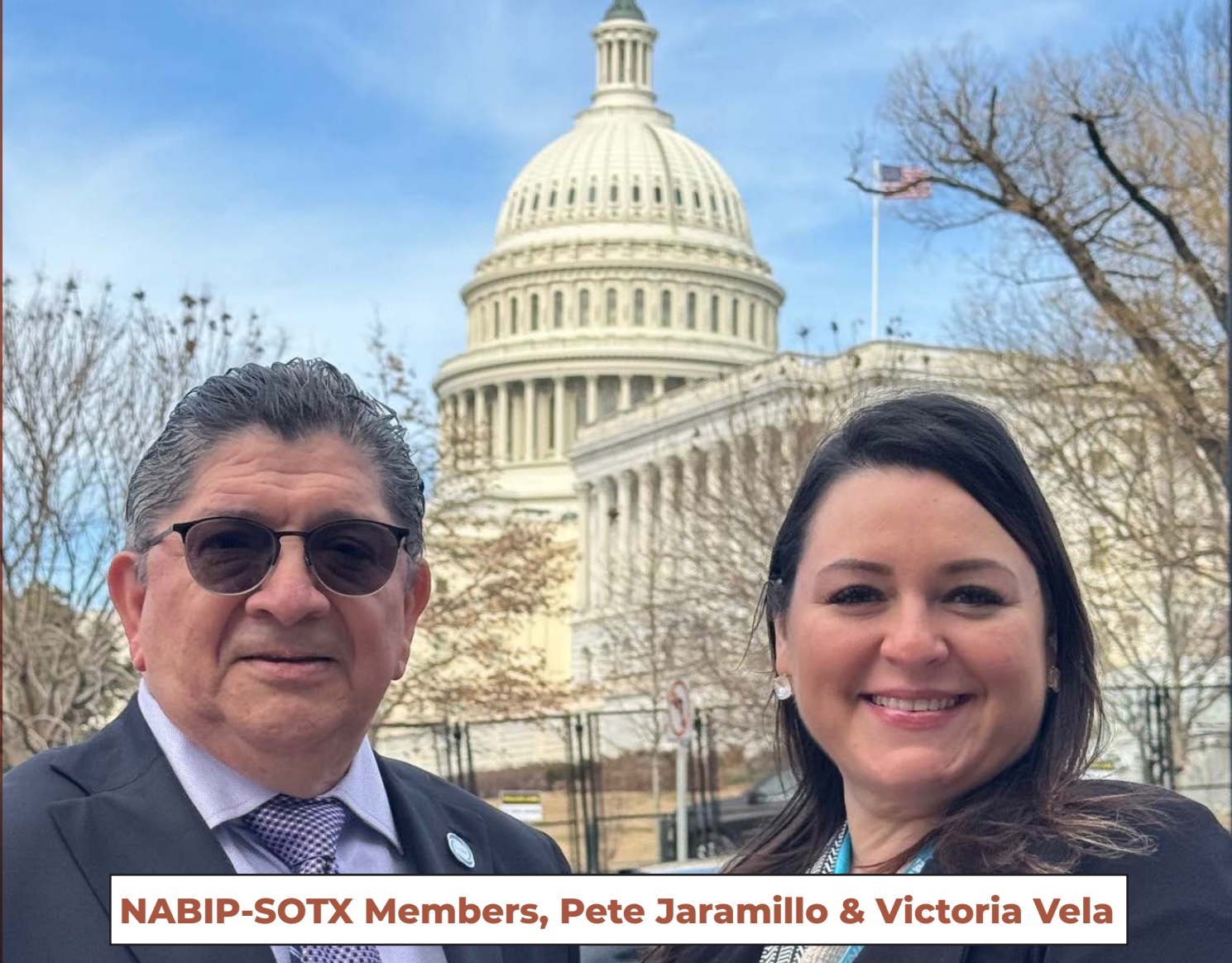
Having a strong Political Action Committee (PAC) at national and state levels is crucial, but real advocacy happens when people show up and get involved. Here are a few ways you can engage:

- your voice heard easily online.
- Capitol Conference: Meet directly with federal lawmakers and their staff to discuss effective solutions for consumers and our industry.
- Day at The Capitol: In Texas, legislators meet every other year, but there's the same opportunity to engage at the state level.
- Key Contacts Program: Deepen your advocacy by building relationships with legislators both locally and nationally. By becoming a trusted resource, you help shape better policy, just as you do for your clients.

If you feel unsure about getting started or find the process intimidating, don't worry, training, materials, and mentorships are available to guide you. Raise your hand and help create a government truly "for the people!"



- Operation Shout: Make



**NABIP-SOTX Members, Pete Jaramillo & Victoria Vela**

# NABIP CAP-CON 2026

By Ron Byrd

The annual NABIP Capitol Conference was held February 22–24, 2026, at the Hyatt Regency Washington on Capitol Hill in Washington, D.C. Members from across the country gathered for three days to address key issues impacting the health insurance and benefits industry. Texas’ Misty Baker served as the emcee for the event.

Industry leaders took the stage during general sessions to discuss emerging trends, upcoming legislative and regulatory changes, and strategies for strengthening and rebranding the profession.

Monday morning featured the presentation of PAC Awards and a detailed review of Federal Priorities, equipping members with key talking points for their meetings with congressional leaders. Attendees also participated in discus-

sions on the State of the ACA Marketplace and heard a keynote address from Mosheh Oinou titled “Breaking Through the Noise: Trust, Communication, and the Power of Credible Information.”

The afternoon included NABIP Regional meetings, followed by a general session and eight breakout sessions that allowed members to dive deeper into topics most relevant to their work.

On Tuesday, members attended a congressional breakfast reception before heading to Capitol Hill to meet with lawmakers. Texas led the way in engagement, visiting 28 congressional offices — the highest number of meetings among all states represented. Texas also had one of the largest delegations in attendance, with 48 members participating.

Texas chapters and leaders were recognized with three awards: NABIP Fort Worth received the Legislative Excellence Award; Audra Sullivan, Past President of NABIP-TX, was honored with the Legislative Achievement Award; and Texas earned recognition for the Highest Percentage of Members Contributing to the NABIP PAC (501+ members contributors).

The next major event for NABIP-TX will be the State Convention, scheduled for April 14-15, 2026, in Corpus Christi. Members and guests still have time to register at [NABIP-TX.org](http://NABIP-TX.org).



## Texas Awards



(Continued on page 33)



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## Let's raise the standard.



(Continued from page 7)

Paxton said Thursday he would consider dropping out of the U.S. Senate race if Senate GOP leaders agreed to abolish the filibuster and pass a priority piece of legislation for President Donald Trump.

## Statewide Surprises

Businessman and former State Senator outpaced the field of four candidates for State Comptroller, earning 57%. Acting Comptroller Kelly Hancock, who was aided by millions of dollars of support from Governor Greg Abbott, received 23.52%. Railroad Commissioner Christi Craddick came in third with 15%. Craddick, who is in the middle of a six-year term on the Railroad Commission, was not required to give up her current seat to run for Comptroller.

State Senator Mayes Middleton and Congressman Chip Roy will face off in the runoff, with Middleton leading Roy by a 39%-32% margin. The race also included State Senator Joan Huffman, who came in third place with 15%, and attorney Aaron Reitz, who trailed behind with 14%. Reitz had been the favored candidate of outgoing Attorney General Ken Paxton. Scandal-plagued Agriculture Commissioner Sid Miller was ousted from office, felled by honey purveyor Nate Sheets. Miller, who faced criticism for hiring his longtime political consultant, Todd Smith, to a high-paying job as his Chief of Staff after Smith entered a guilty plea to a charge of commercial bribery, was de-



feated by five points. Sheets, who founded and sold a successful honey company, was endorsed by Governor Greg Abbott.

## Texas House Incumbents (Generally) Fare Well

Despite lingering drama arising from the election of Speaker Dustin Burrows last year, incumbents seeking re-election to the Texas House fared well, with only two incumbent Republicans falling to challengers.

All incumbents seeking re-election to the Texas House earned endorsements from President Donald J. Trump, Senator Ted Cruz, and Governor Abbott. Burrows was also endorsed by President Trump for re-election as Speaker.

Incumbents Cecil Bell, Jr. and

Stan Kitzman were defeated by challengers Kristin Plaisance and Dennis "Goose" Geesaman. Two Trump-endorsed incumbents who were censured by the Republican Party of Texas last year, State Representatives Angelia Orr and Jared Patterson, both won re-election by comfortable margins.

Candidates supported by the political network of Midland businessman Tim Dunn had a good night in open-seat races in the Texas House. Chris Spencer (HD 1), Cheryl Bean (HD 94), Armin Mizani (HD 98), and Scott Bowen (HD 129) were all successful in competitive open-seat races. Former Harris County Clerk Stan Stanart, running in the open House District 126 with the backing of Dunn's network, Governor

(Continued on page 27)

(Continued from page 26)

Abbott, and several Harris County Republican lawmakers, appears headed to a runoff against Kelly Peterson, the District Director for retiring State Representative Sam Harless.

Crenshaw Defeated, Trump-Backed Congressional Candidates Lead State Representative Steve Toth won a decisive 16-point victory over Congressman Dan Crenshaw in Congressional District 2. Crenshaw, who was the only incumbent Republican Congressman seeking re-election in Texas that President Trump did not endorse, faced criticism that he had lost touch with his constituents. Toth earned an endorsement from Senator Ted Cruz in the closing days of the campaign.

Trump-endorsed Republicans running in open seats either won the Republican nomination outright or will be advancing to runoffs. Jessica Steinmann (TX-8), Chris Gober (TX-10), Mark Teixeira (TX-21), and Trever Nehls (TX-22) all won their races without the need for a runoff.

In the race to succeed outgoing Congressman Wesley Hunt in District 38, Trump-endorsed mortgage broker Jon Bonck earned 48% of the vote and will face aviation businesswoman Shelly DeZavallos in a runoff.

Trump-endorsed Army veteran and business owner Alex Mealer will face State Representative Briscoe Cain in a runoff to represent the newly redrawn District 9 in Harris and Liberty counties. Mealer led the field with 36%, followed by Cain with 31%. Former Congressman Steve Stockman came in third place with 16%.

In the newly redrawn District 32 in North Texas, Attorney Jace Yarbrough will face businessman and pastor Ryan Binkley in a runoff. Yarbrough, who President Trump endorsed, came in first place with 49%. Binkley, who self-funded his campaign to a significant degree, earned 22%.

State Representative John Lujan and Air Force veteran Carlos De La Cruz advanced to a runoff in the newly redrawn District 35 in the San Antonio area. Lujan led the 11-candidate field with 33%, followed by De La Cruz with 27%. De La Cruz, the brother of Congresswoman Monica De La Cruz, has been endorsed by President Trump, while Governor Abbott has endorsed Lujan.

In two South Texas Congressional districts where Republicans hope to oust Democrat incumbents, candidates backed by President Trump won resounding victories. Webb County Judge Tano Tijeria earned 74% against opponent Eileen Day in the race to face embattled Democrat Henry Cuellar in November in District 28.

Former federal prosecutor and Army veteran Eric Flores scored a massive victory to earn the Republican nomination in District 34, winning 57% of the vote in an 8-candidate race. Former Congresswoman Mayra Flores placed a distant second with 24%. Eric Flores will face Democrat Congressman Vicente Gonzalez in the General Election.

Flanked by supporters at his victory party in Harlingen, Flores vowed to highlight Gonzalez's numerous failures to represent the values of his district.

"The message to Vicente Gonzalez is very, very clear. His voting record will be front and center, showing one thing – that he has failed South Texas. He no longer represents what we represent – South Texas values," said Eric Flores.

## Texas Election Dates

### Runoff Date

Early Voting  
May 18th - 22nd

Runoff Election Day  
May 26, 2026

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### Midterm Election

Early Voting  
October 19 -  
October 30, 2026

Election Day  
November 3, 2026

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# PAC / Legislative Fund Contribution Form

## Two Ways to Contribute:

**NABIP-TX Political Action Committee (NABIP-TX PAC) Candidate Fund:** Fund designated to contribute to state legislators.

**Legislative Fund (Administrative Fund):** Fund to defray costs of legislative activities.

### Contribution Levels:

- Diamond \$1,200 (\$100/Month)
- Ruby: \$600 (\$50/Month)
- Platinum: \$300 (\$25/Month)
- Gold: \$150 (\$12.50/ Month)
- Other: \_\_\_\_\_

### Contribution Splits:

- 100% PAC (Candidate Fund)
- 100% Legislative (Admin) Fund
- 50% Each
- Other Split PAC (Candidate)% \_\_\_\_\_ Leg (Admin)% \_\_\_\_\_

**Please note: Federal regulations prohibit corporate contributions to NABIP-TX PAC. Individual Contributions Only.**

**\*\*Split contributions between PAC (Candidate) and Leg (Admin) Fund will be made in two separate charges each month in order to be in compliance with PAC contribution regulations.\*\***

## Who Are You?

Name \_\_\_\_\_ Local Chapter \_\_\_\_\_

Employer \_\_\_\_\_ Occupation \_\_\_\_\_

Address \_\_\_\_\_ City \_\_\_\_\_ Zip \_\_\_\_\_

Office \_\_\_\_\_ Cell \_\_\_\_\_ E-mail \_\_\_\_\_

## Method of Contribution:

### Bank Draft: Preferred Method

I authorize the National Association of Benefits and Insurance Professionals of Texas to initiate debit entries in the monthly amount \_\_\_\_\_ per month charging my checking account as described on the accompanying voided check. This authorization is to remain in force until NABIP-TX has received written notification from me of its termination in such time and manner as to afford NABIP-TX and my depository reasonable opportunity to act upon it.

Signature \_\_\_\_\_ **Please include a voided check.**

### Credit Card: Must be at least \$12.50/month or more

Please charge my contribution **monthly** in the amount of \$ \_\_\_\_\_ to my credit card.

Please charge my contribution **quarterly** in the amount of \$ \_\_\_\_\_ to my credit card.

Please charge my contribution **one time** in the amount of \$ \_\_\_\_\_ to my credit card.

Mastercard     Visa     Discover     AMEX

Card # \_\_\_\_\_ Exp. Date \_\_\_\_\_ VAL # (3-4 Digits) \_\_\_\_\_

Cardholder Name \_\_\_\_\_ Cardholder Address \_\_\_\_\_

Cardholder Signature \_\_\_\_\_

### One Time Donation

I have attached a check payable to NABIP-TX PAC for the selected level (PAC Candidate Fund)

I have attached a check payable to NABIP-TX for the selected level (Leg Admin Fund)

This authorization is to remain in force until NABIP-TX has received written notification from me of its termination.

I authorize Association Headquarters to charge my credit card as shown above.

I understand that the statement will read **"National Association of Benefits and Insurance Professionals of Texas"**.

I understand that this contribution is not tax deductible.

**Mail To: NABIP-TX, 312 North Avenue East, #5, Cranford, NJ 07016 or fax to 908-967-5044 or e-mail to [admin@ncbip-tx.org](mailto:admin@ncbip-tx.org). For questions, contact NABIP-TX HQ at 713-645-1490.**

# NABIP-TX PAC MEMBERS SPRING 2026

Abbe	Jeanette	Austin	Platinum	Hoffman	Crystal	Houston	Gold
Coles	Andrea	Austin	Gold	Johnson	Nicholas	Houston	Gold
Everhart	Kylie	Austin	Gold	Long	Scott	Houston	Gold
Ford	Holley	Austin	Gold	Martin	Patricia	Houston	Gold
Irwin	Maria	Austin	Gold	Middleton	Joanne	Houston	Gold
Jaques	Kevin	Austin	Gold	Oerman	Chad	Houston	Gold
Lasman	Dana	Austin	Gold	Olliver	Jamie	Houston	Gold
Perryman	Melissa	Austin	Gold	Salazar	Veronica	Houston	Gold
Reynolds	Caleb	Austin	Gold	Stockstill	Beckie	Houston	Gold
Stair	B. Gene	Austin	Gold	Valdez	Alicia	Houston	Gold
Thorne	Roblyn	Austin	Gold	Wallace	Kasey	Houston	Gold
Trevino	Victoria	Austin	Gold	Cottar	Tom	Houston	Platinum
Austin	Austin	Austin	One time	Ledgerwood	Michael	Houston	Platinum
Buffum	Ronald	Austin	Platinum	Splawn	W. Craig	Houston	Platinum
Dettman	James	Austin	Platinum	Houston	Houston	Houston	
Walker	Kenneth	Austin	Platinum	Booth	Tonya	Lone Star	Diamond
Watts	Jessica	Austin	Platinum	Eller	Darla	Lone Star	Gold
Bellman	Mark	Austin	Ruby	Ellis	Tom	Lone Star	Gold
Barrera	Rolando	Coastal Bend	Diamond	Evans	Mike	Lone Star	Gold
Delucia	Tiffany	Coastal Bend	Gold	Knight	Jack	Lone Star	Gold
Harman	Jessica	Coastal Bend	Gold	Meason	Toby	Lone Star	Gold
Hebert	Laura	Coastal Bend	Gold	Moore	Cameron	Lone Star	Gold
McCracken Brown	Sean	Coastal Bend	Gold	Naylor	Candice	Lone Star	Gold
Ott	Rick	Coastal Bend	Gold	Sypert	Steve	Lone Star	Gold
Pleasants	Jennifer	Coastal Bend	Platinum	Bolden	Michael	Lone Star	Platinum
Harris	Polly	Coastal Bend	Ruby	Butler	Allison	Lone Star	Platinum
Harrington	Paula	Dallas	Diamond	Cook	David	Lone Star	Platinum
Burkholder	Karen	Dallas	Gold	Fristoe	Kelly	Lone Star	Platinum
Garfias	Elisa	Dallas	Gold	Hayes	Judith	Lone Star	Platinum
Gilbert	Debra	Dallas	Gold	Meyer	Steven	Lone Star	Platinum
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Dallas	Dallas	Dallas		Luker	Sharon	Non-Member	Gold
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Miller	Derella Ann	East TX	Gold	Sullivan	Nikki	Non-Member	Gold
Smith	Craig	East TX	Gold	Thexton	Larry	Non-Member	Gold
Swanson	Cynthia	East TX	Gold	Vasquez Ramirez	Valeria	Non-Member	Gold
Bentley	Eugene	East TX	Platinum	DeLeon	Rachelle	Non-Member	Platinum
Blair	Mary Ann	East TX	Platinum	Kelly	Renee	Non-Member	Platinum
Christensen	Beth	Fort Worth	Gold	Lee	Susan	Non-Member	Platinum
Holloway	Ryan	Fort Worth	Gold	Robinson	Judith	Non-Member	Ruby
Roberts	Danielle	Fort Worth	Gold	Bonczek	Christie	Non-Member	Silver
Stubbs	Clifton	Fort Worth	Gold	Adams	Carla	San Antonio	Gold
Stubbs	Cyndi	Fort Worth	Gold	Antongiovanni	Joanna	San Antonio	Gold
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Wallin	Johnny	Fort Worth	Gold	De Guzman	Michelle	San Antonio	Gold
Williams	Brietta	Fort Worth	Gold	Theesfeld	Angela	San Antonio	Gold
Cochran	Stacy	Fort Worth	Platinum	Willingham	Sean	San Antonio	Gold
Nieswiadomy	Meredith	Fort Worth	Platinum	Scott	Nicole	San Antonio	Platinum
Smith	Mike	Fort Worth	Platinum	Byrd	Ron	South Texas	Gold
Fort Worth	Fort Worth	Fort Worth		Castillo	Iris	South Texas	Gold
Rivera	Mike	Houston	Diamond	Gonzales	Theresa	South Texas	Gold
Trevino	Emily	Houston	Diamond	Gracia	Hector	South Texas	Gold
Ahlquist	Neldia	Houston	Gold	Gracia	Lisa	South Texas	Gold
Blankenship	Dirk	Houston	Gold	Rivera	Marisa	South Texas	Gold
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Hamm	Phillip	Houston	Gold				

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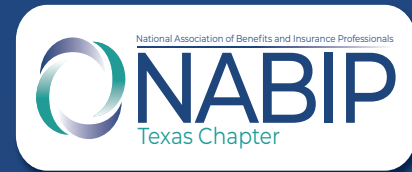
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- |   |   |  |
|---|---|--|
| <ul style="list-style-type: none"> <li>• Single booth</li> <li>• 5 attendees</li> </ul> <p><b>Your choice of Participation in a Breakout Session (limited options available):</b></p> <p><b>Teach a CE</b></p> <p><b>Medicare Track Speaker</b></p> | <ul style="list-style-type: none"> <li>• Speaking time at Breakout Session (can be CE)</li> </ul> <p><b>Sponsor a Session</b></p> | <p>Your logo on:</p> <ul style="list-style-type: none"> <li>• NABIP-TX Website</li> <li>• Email Communications</li> <li>• Event Signage</li> <li>• Social Media announcements</li> </ul> |
|---|---|--|

## SILVER SPONSOR \$3,750

- |   |   |   |  |
|---|---|---|--|
| <ul style="list-style-type: none"> <li>• Single booth</li> </ul> <p><b>Exhibitor Welcome Reception</b></p> <p><b>President's Reception</b></p> <p><b>Hollis Roberson Award Gala</b></p> | <ul style="list-style-type: none"> <li>• 4 attendees</li> </ul> <p><b>Lunch Tuesday</b></p> <p><b>Aquarium Food Station</b></p> <p><b>Grand Prize</b></p> | <p><b>Lunch Wednesday</b></p> <p><b>Keynote Speaker</b></p> | <p>Your logo on:</p> <ul style="list-style-type: none"> <li>• NABIP-TX Website</li> <li>• Email Communications</li> <li>• Event Signage</li> <li>• Social Media announcements</li> </ul> |
|---|---|---|--|

# SIGNAGE AT THE CONFERENCE INCLUDED IN ALL LEVELS BRONZE AND ABOVE

Register online for conference sponsorships! Visit [www.NABIP-TX.org](http://www.NABIP-TX.org) and click "Annual Conference" in the Quick Links.

## BRONZE SPONSOR

**\$2,750**

- Single booth
- 3 attendees

Tuesday Coffee Break      Hollis Roberson Award

Aquarium Food Station      Photography      Massage Chair

Breakfast Wednesday      Multimedia      General Session CE

Your logo on:

- NABIP-TX Website
- Email Communications
- Event Signage
- Social Media announcements

## EXHIBIT BOOTHS

**\$1,500**

Conference sponsors are given preferential placement over exhibitors. Additional attendee tickets are \$175 each.

- Single booth
- 2 attendees

Your logo on:

- NABIP-TX Website
- Email Communications
- Event Signage
- Social Media announcements

## AGENCY SPONSOR \$350

- Event signage
- 1 attendee
- Legislative Lunch, Tuesday April 14

All exhibitor attendees must be registered and wear a name badge to be permitted entry into the exhibit hall.

Sponsorship includes: Recognition in conference agenda, ability to advertise sponsorship of the NABIP-TX 2026 conference, listing on our website ([www.nabip-tx.org](http://www.nabip-tx.org)), and recognition throughout the conference. Sponsorship also includes listing in the 2027 prospectus with thanks for your participation this year. You do not have to exhibit in order to be a sponsor. ©2026 National Association of Benefits and Insurance Professionals of Texas

# NABIP-TX CONFERENCE 2026 TENTATIVE AGENDA

## TUESDAY, APRIL 14

- 8 am - 1 pm Exhibitor Move-in
- 11:30 am - 1 pm Legislative Lunch
- 1 - 2 pm Networking in Exhibit Hall
- 2 - 4:30 pm General Session, including CE credit and Chapter Awards
- 4:30 - 6 pm Happy Hour in Exhibit Hall
- 6:30 - 9:30 pm Welcome Reception Event
- 9:30 pm After hours in Omni Bar

PRIZES WILL BE RAFFLED OFF AT THE END OF WEDNESDAY'S GENERAL SESSION.  
Attendees must be present to win!

## WEDNESDAY, APRIL 15

- 8 - 9 am Breakfast with Exhibitors
- 9 - 12:20 pm CE Breakouts, including Medicare track
- 12:20 - 2 pm Lunch with Exhibitors
- 2 - 2:55 pm General Session, w/ Keynote Speaker
- 2:55 - 4:45 pm General Session, with CE Credits, Raffle Drawings and Wrap-up
- 6 - 7 pm President's Reception
- 7 - 8:30 pm Hollis Roberson Award Dinner  
*\*Registration Required*
- 8:30 pm After Hours at Omni Bar

**AGENDA SUBJECT TO CHANGE**



# Capitol Conference 2026



# YEAR END IS NEARLY GONE. THE REAL WORK ISN'T.

67% of businesses know that a PEO can improve benefits and HR - yet most never hear about it from their brokers.<sup>1</sup>

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For more information, contact Michael Amato at [michael.amato@adp.com](mailto:michael.amato@adp.com) or visit [adp.com/PEOforBrokers](https://adp.com/PEOforBrokers).

<sup>1</sup> NAPEO Annual Tracking Survey, 2024

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