

# *NABIP-TX New President Scott Long & Wife Jen*

Summer 2025



**Scott Long of  
NABIP-Houston  
will assume the  
role of President  
of NABIP-TX  
starting in  
July 2025**

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## RON BYRD

President  
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The NABIP-TX State Convention has come and gone—and for the first time in over a decade, I missed it due to a family emergency.

I had already made my way to Galveston and checked into the hotel the night before, ready for the convention to kick off the next day. It was heartwarming to reconnect with friends who feel more like family. Still, I quietly slipped away to my room to catch the NCAA Men's Basketball National Championship Game—especially meaningful since a team from Texas, the University of Houston, was playing.

The next morning, I met up with the Jaffe team to help finalize details and then headed to my assigned post, directing the traffic flow from the hotel to the convention floor. You know the route—up the elevator, take the long walk, down the escalator, hang a left, and follow the signs.

Then the call came. I had to rush to Hobby Airport to catch a last-minute 10:30 AM flight. Just like that, I was gone.

Having served on the convention committee and watched as a stellar lineup of speakers and events came together, I was truly disappointed to miss it all. As I sit here writing this article for the magazine, I can't help but think of all the panel discussions and CE classes I had planned to attend.

What stung the most? Missing the recognition of awards our South Texas chapter had worked so hard on—and not being at the Hollis Award Dinner.

Adding salt to the wound was my wife calling to let me know that Tonya Booth was this year's Hollis Award recipient. If you look up “class act” and “lady” in the dictionary, you'll find Tonya's name. I hold her in the highest regard.

It was Tonya—and my adopted brother from Amarillo, Toby Meason, who pulled me into this role with the NABIP-TX magazine. I never imagined how much I'd enjoy it. It's become my peaceful space—my quiet time with me, myself, and I.

Here's hoping the 2026 convention in Corpus Christi goes a bit smoother. I'm planning to bring the whole family along. That way, if anything comes up, I can just walk to their room and open a can of whoop-\*@&.

Congrats to everyone who attended, to the entire convention committee, and especially to Lisa Strug and Jessica George for going above and beyond.

I love this Association family. They're the only people who've never seen me lose my cool—at 8 a.m. Blood brothers, however, are a different story.

# President's Message



**Stacy Cochran**  
President - NABIP-TX  
*90-Degree Benefits*

Dear NABIP-TX Members,

As my term as President of NABIP-TX comes to a close, I want to take a moment to express my deepest gratitude for the privilege of serving this incredible organization and its remarkable members.

Leading NABIP-TX has been one of the greatest honors of my professional life. Over the past year, I've had the opportunity to witness firsthand the strength, passion, and dedication that define our membership. Whether it was advocating for our clients and communities, fostering professional growth, or strengthening our local chapters, you've all shown an unwavering commitment to our mission and to one another.

This role has offered me a front-row seat to the incredible work being done across our great state. I've been inspired by your drive, your collaboration, and your resilience in the face of an ever-evolving industry. Together, we've achieved meaningful progress supporting legislation that matters, growing our presence, and expanding our voice in the insurance and benefits space.

As I pass the torch to Scott Long of NABIP-Houston, I do so with complete confidence in his leadership and vision for NABIP-TX. Scott brings energy, experience, and a deep passion for our cause, and I have no doubt he will guide our organization to even greater heights.

Though I'll be stepping away from this role, I remain committed to our mission and look forward to continuing to support NABIP-TX in the years ahead. Thank you for your trust, support, and friendship throughout this journey.

With sincere appreciation,  
Stacy Cochran  
President, NABIP-TX

Texas lawmakers gaveled out of their 140-day legislative session for the last time on June 2 after passing a slew of conservative policies, from private school vouchers to tighter bail laws. Many of these bills furthered the state's political march to the right. The Legislature wrapped up without some of the drama that defined the end of the last two regular sessions as the "Big 3" elected officials (Abbott, Patrick and Burrows) seem to be singing "Kumbaya" for the first time in quite a while. While we are still within the Governor's veto period at the time of print, we do not anticipate him calling any "special sessions" this summer.

This time, Gov. Greg Abbott checked off every item on his main to-do list – "emergency items" identified in his early February state-of-the-state address. Likewise, Lt. Gov. Dan Patrick, the powerful hardline GOP Senate leader, accomplished the vast majority of his own priorities, working in concert with first-term House Speaker Dustin Burrows (R-Lubbock) to send a laundry list of conservative priorities to Gov. Abbott's desk.

The Republican-controlled Legislature's productive session left Democrats feeling down with only scattered wins. Democrats were able to block a handful of Republican priorities, and they pushed several major bipartisan measures — from funding for public schools to water infrastructure — that made it across the finish line.

Texas lawmakers filed more than 9,000 bills during the



## Mike & Shannon Meroney

### TEXAS LEGISLATURE WRAPS 89th SESSION

2025 legislative session - about 700 more than last session. However, most of those bills didn't become law and they passed roughly the same number of bills as last session: 1200. Lawmakers spent the final weeks trying to push through their priorities. They also tried to stop certain bills from going through by delaying votes and letting them miss key deadlines.

The legislature signed off on a \$338 billion two-year state budget spending plan that directs billions toward hiking teacher pay, cutting property taxes and shoring up the state's water infrastructure, after House and Senate budget writers ironed out their differences and won approval from both chambers. The spending plan doles out the money to run the state's business for the next two years, from September through the end of August 2027. It includes the underlying funding for some of the biggest bills passed this session, much of it paid for with general revenue, Texas' main

source of taxpayer funds used to cover core services.

Texas GOP lawmakers exited the 2025 legislative session having taken care of their top two education priorities: a) private school vouchers and b) funding for public schools. Senate Bill 2, the voucher bill, will allow families to use taxpayer funds to pay for their children's private school tuition and home-school expenses (up to \$1 billion total, across Texas). House Bill 2, the school finance package, will send a roughly \$8.5 billion boost to public schools to fund employee salaries, operational expenses, educator preparation, special education, campus safety and early childhood learning. Passage of both bills marks a 180-degree turnaround from the 2023 session, when vouchers failed to move forward and billions for public schools were withheld as a consequence, with Abbott saying he would only approve school funding once lawmakers passed vouchers.

*(continued page 8)*

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(continued from page 6)

SB 2's "school choice" program will launch at the beginning of the 2026-27 school year, with state officials expected to begin building the structure in coming months. HB 2 will soon allow Texas public schools to begin addressing some long-standing challenges, though advocates warn the money will likely not stave off budget deficits and campus closures.

State lawmakers approved a fresh round of property tax cuts for Texas homeowners and businesses that voters must sign off on at the November ballot box. If passed, Texans who own their homes would get a bigger break on the taxes they pay to school districts through a boost in the state's homestead exemption to \$140,000 from \$100,000. Homeowners 65 or older or those with disabilities would see an even bigger bump. Business owners stand to see breaks on the property taxes they pay on their inventory. Lawmakers exempted up to \$125,000 of businesses' inventory from being taxed by school districts, cities, counties and other taxing entities. Voters in November will decide whether that takes effect. In all, Texas plans to spend \$51 billion on property tax cuts — a whopping figure state budget watchers and some lawmakers worry is unsustainable, particularly if there is a downturn in the economy and subsequent reduced tax revenues.

Lawmakers enacted several bills intended to tackle the state's high home prices and rents, mainly by allowing more homes to be built. Among the most prominent were bills to allow smaller homes on smaller lots as well as apartments and mixed-use developments in more places, such as along retail and commercial corridors, in the state's largest cities. They also approved a bill to

make it harder for residents to stop new homes from being built and also reached a deal on investing billions of dollars to stave off a looming



### HEALTHCARE PRIORITIES:

As usual, NABIP-TX lobbyists, Meroney Public Affairs, were hard at work protecting our interest at the Texas Capitol. They are now available to come out to your Chapter to present an updated CE covering a deep dive into the health-care related legislation that passed, failed and some that may come back next session. Reach out to them to schedule your local presentation. In the meantime, here is a quick highlight of just some of the key topics that saw legislation pass:

- Senate Bill 51 Fix: SB 1332 (Hancock) - Allows employers to waive late end of month termination notices from employers (See extended separate article in this publication about NABIP-TX's successful work in passing this bill).
- Real Cost Estimates for Employer & Family Health Insurance Proposals: HB 138 (Dean) - Sets up the Health Insurance Cost and Coverage Analysis Program (HICCAP) to estimate the fiscal impact that new proposed coverage mandate bills will have on employer and family health plan costs.
- Physician Shopping Incentives: Tiering & Steering: SB 926 (Hancock) - Removes regulatory barriers so plans can offer lower out-of-pocket costs for high-value care.
- Good Faith Estimate Reform: HB 1314 (Hickland) — Allows hospitals to give estimates based on billed charges and removes language protecting patients from unexpected changes in final bills.
- Expanded Facility Price Transparency: SB 331 (Kolkhorst) — Expands machine-readable hospital price/cost transparency file rule requirements to freestanding ERs, ambulatory surgical centers, urgent care centers, and outpatient facilities.
- Cash Pay Rate Protections: HB 1612 (Frank) — Allows uninsured patients

to access reduced cash-pay rates no higher than the lowest average contracted rate plus 50% or “amounts generally billed” plus 25%.

- Prescription Drug Gag Clauses: SB 493 (Kolkhorst) — Prohibits gag clauses in contracts that would limit a pharmacist from telling patients about lower cost options.
- Itemized Medical Billing: HB 216 (Harris Davila) — Requires providers to issue a hard-copy itemized bill upon patient request.
- Ambulance Surprise Billing Protections: SB 916 (Zaffirini) — Extends the state’s surprise billing protections to ground ambulance bills through 2027.
- Removes Barriers to Value-Based Care: HB 2254 (Hull) - Expands access to value-based payments for primary care through models like direct advanced primary care.
- Prohibits Medicare & Medigap DME Balance Billing: SB 1330 (Hancock) - Bans balance billing for Medicare enrollees for durable medical equipment (DME), ensuring patients and Medicare supplemental plans aren’t charged more than 115% of the Medicare rate by out-of-network DME providers.
- TDI Biennial Health Coverage Guide: SB 1307 (Cook) — Requires TDI to publish a biennial Health Coverage Guide (“pink book”) to help consumers understand options across commercial markets.

### **Workforce & Access Expansion**

- Funding and Support for Rural Hospitals: HB 18 (VanDeaver) - Financial and technical support to support and expand rural hospitals.
- Licensing Military Veterans: HB 879 (Frank) — Allows physicians, nurses, and PAs who are licensed in another state and who served in the armed forces to receive a license in Texas.
- Health Professions Workforce Council: HB 3801 (Orr) — Creates a Council would biennially develop a strategic plan for achieving a thriving Texas health care workforce.
- Foreign MD Licensure & Non-Resident Practice: HB 2038 (Oliverson) — Creates a provisional license for foreign licensed physicians and allows physician graduates that have not completed a residency to practice under supervision.
- Physical Therapist Direct Access Expansion: HB 4099 (Harris Davila) — Allows PTs to treat patients without a licensed physician referral for 30 days.
- MCO Exchange Marketing: SB 963 (Hughes) - Clarifies that HHSC must allow MCOs to market enrollment in Exchange plans.

All-Payor Claims Database (APCD) Funding: — \$9 million allocated for APCD operations and maintenance and adds reporting requirements including:

The Center will develop and maintain an online public portal, respond to research requests, and issue biennial reports and data on the following:

1. Trends in statewide healthcare expenditures, with detailed analysis of medical and pharmaceutical costs;
2. Trends in healthcare utilization and accessibility;
3. Measures of healthcare quality;
4. Incidence and prevalence of chronic diseases; and
5. Comparative analysis of state-funded health care services and major cost drivers across and among state agencies providing state healthcare services.



# BREAKING TEXAS LEGISLATIVE NEWS (DING, DONG, THE SENATE BILL 51 WITCH IS DEAD!)

Authored by Mike and Shannon Meroney, Meroney Public Affairs & Jessica Watts



May. 22, 2025

A long-awaited legislative fix to one of the most burdensome administrative rules in group health insurance has passed the Texas Legislature. Senate Bill 1332, authored by Sen. Kelly Hancock (R-North Richland Hills), and its companion House Bill 2583, sponsored by Rep. Lacey Hull (R-Houston), have both passed their respective chambers with a two-thirds majority vote, positioning the bill to take immediate effect upon becoming law.

While Governor Greg Abbott’s signature is still pending, the supermajority passage means that even if unsigned, the bill will automatically become law 10 days after being presented to the Governor (excluding Sundays). This timeline ensures the law will be effective in time for retroactive group health plan terminations processed as soon as June 2025 (for terminations in late May 2025). It also provides important relief ahead of the upcoming July 4th holiday—a holiday that has historically proven especially problematic for retroactive terminations.

### The Problem: SB 51 and a 20-Year-Old Headache for Employers

SB 1332 / HR 2583 addresses a long-standing issue originating from Senate Bill 51, passed during the 79th Legislative Session in 2005. That law created one of the most rigid deadlines in benefits administration: if an employee’s group coverage ends during the last seven days of a month, the employer must notify the insurer no later than the third day of the following month. Missing that deadline results in the employer being charged a full additional month of premiums — even if the former employee used no covered services.

Additionally, while technological advancements have streamlined many aspects of benefits administration over the past 20 years, they have also revealed just how outdated and unfor-giving these rules have become. Many employers and insurance carriers now rely on Elec-tronic Data Interchange (EDI) feeds, which typically transmit weekly. If a termination occurs during the last week of the month and the EDI feed doesn't transmit before the third day of the following month, the employer can be held financially responsible for an entire extra month of premium — without recourse.

This disconnect between modern systems and legacy policy rules has only increased the ur-gency for reform—and this legislative change provides a clear path forward.

### **What SB 1332 / HB 2583 Does**

The new legislation gives insurers the discretion to waive premium liability in cases where the employer submits a termination notice late—but only if no covered services were used after the employee's eligibility ended.

### **Key Provisions:**

- Applies to fully insured group health plans issued in Texas
- Allows the carrier to waive premiums for months following late-submitted terminations
- Waiver is only allowed if no claims were incurred after the end of the eligibility month
- Does not apply to self-funded or level-funded (ERISA) plans (note: these plans are already unaffected by SB 51 rules)
- Will become immediately effective once the Governor signs the bill or allows it to become law after 10 days without action

### **Timing and Implementation**

Because both the Senate and House passed the legislation with a two-thirds vote, the law is eligible for immediate effect—meaning it will go into effect as soon as it becomes law, rather than waiting until the usual default September 1, 2025 date.

This timing is especially meaningful for employers processing late-May terminations (in early June) or preparing for administrative challenges around the July 4th holiday. Once the 10-day constitutional window has passed, insurers will be permitted to begin applying the waiver as outlined in the law.

Congratulations to NABIP-TX's Legislative Council on a job well done for our membership and their customers!



Rita E. Rolf - NABIP-TX, Director of Legislative Affairs speaking at the Capitol in Austin



## Scott & Jen Long, Children & Grandchildren

# Leading With Care

### Introducing Scott Long: A Visionary Leader for the Next Chapter

On July 1st, Scott Long will officially begin his term as the newest President of NABIP-TX, leading the Texas Chapter of the National Association of Benefits & Insurance Professionals through what is expected to be a challenging year for the insurance industry—particularly in Medicare and Medicaid.

Get to know Scott and the journey that brought him to this leadership role in NABIP-TX in the article below.

**Scott, can you share with us a bit about your early life, upbringing, and any experiences that shaped your values and aspirations?**

While my friends in small-town Texas were often engaged in quintessential outdoor pursuits like hunting and fishing – experiences I’m sure were quite memorable! – my formative years in Orange, TX, took a slightly different trajectory. My family owned and operated furniture stores, which meant my weekends were less about casting lines and more about the dynamic world of retail sales events!

Interestingly, my father was a familiar face in the local community through his regular television commercials, adding a unique dimension to our family’s presence. While a younger me might have occa-

sionally longed for the traditional weekend activities, my time spent on the showroom floor and in the warehouse proved to be an invaluable, albeit unconventional, education.

This early immersion provided me with a firsthand understanding of business operations, from observing key decision-making processes and navigating vendor relationships to gaining practical insights into sales and marketing strategies. This exposure, though perhaps not always appreciated in the moment, has profoundly shaped my current comfort and enthusiasm for the entrepreneurial landscape. It instilled in me

a deep appreciation for hard work, a practical understanding of business dynamics, and a genuine drive to build and connect – values that continue to guide my aspirations today.

**Family often plays a significant role in shaping our lives. How has your family influenced your journey, particularly in your career and leadership aspirations?**

The family business wasn't just my childhood backdrop; it was a masterclass in collaboration and hard work. My parents modeled the values I strive for today: strong ethics, open communication, and a drive to build something meaningful. That foundation fuels my own business, where my wife and kids are now part of carrying on that legacy. We're not just building a company; we're building relationships, innovating, and aiming to leave our industry better than we found it, just like my family did for our community.

Today, Jennifer and I are inspired to share similar experiences with our kids. We want to instill in them the value of **hard work**, the satisfaction of **building something important**, and the importance of **giving back**. These things are on my mind as I work through each day.

**What initially drew you to the insurance industry, and what aspects of it do you find most rewarding or fascinating?**

Initially, I was drawn to the insurance industry by the clear



connection between hard work and financial reward. But as I've grown in this field, my motivation has shifted. Now, what truly excites me is the industry's power to solve critical healthcare financing challenges. It's incredibly rewarding to see how insurance acts as a **lifeline**, giving individuals and families access to essential medical care they otherwise couldn't afford. Hearing stories where coverage prevents financial ruin and ensures people get the treatment they need is incredibly powerful. For me, it's about more than just policies; it's about the tangible impact we can have on people's lives by providing security and **access to healthcare**. I'm passionate about contributing to a system that, when it works effectively, genuinely makes a positive difference.

**Many people are curious about what motivated you to join our association. Could you tell us about the factors that led you to become a member?**

In the beginning, I joined

NABIP because many of my respected colleagues were members, and I saw the potential for networking and client opportunities. However, my perspective really shifted after about two years when I was invited to serve on the local Houston board.

That's when I discovered the true value of **giving back**. Contributing to the association and collaborating with other committed professionals became genuinely enjoyable. My involvement significantly boosted my confidence and ability to navigate complex business situations with clients. Learning from peers and engaging in meaningful discussions about industry best practices has been invaluable.

NABIP is more than just a networking group; it's a community that has fostered continuous learning and professional growth. My initial, more transactional view of membership has evolved into a deep appreciation for the collaborative spirit and the profound impact it's had on my career.



## Joining the board of directors is a significant commitment. What inspired you to take on this leadership role within our association?

I joined the NABIP board for two main reasons:

**Giving Back:** NABIP has been crucial to my professional growth. Taking on a leadership role felt like a natural step to pay it forward and ensure others can benefit from the association's valuable resources and community. It's about helping to shape the future of our industry.

## Strengthening Our Network:

The incredible network of professionals within NABIP has been a constant source of support and inspiration. I was eager to work more closely with these **knowledgeable and ethical leaders**, learn from their experiences, and collaborate on initiatives that advance our profession. It's an honor to contribute at this level and help strengthen this vital community.

## Could you share some of your key goals or visions for the association during your tenure as president?

As I step into the role of president, my vision for NABIP is really building on the exciting momentum we saw at the 2025 annual conference. That event, in many ways, served as a preview of the key areas I'm eager to focus on during my tenure.

At the forefront is a renewed

emphasis on the **intrinsic value of NABIP membership** and the profound impact it can have on an insurance professional's career trajectory. We want every member to truly understand and experience the tangible benefits of being part of this association. To achieve this, a significant goal is to **empower our local chapters**. They are the backbone of NABIP, and we aim to provide them with the resources, tools, and innovative strategies they need to promote membership in fresh and engaging ways within their communities.

Think creative campaigns, collaborative events, and leverag-



ing local expertise to showcase the power of our collective. Another key area of focus is **modernizing our events and offerings**. We want to ensure that our educational programs, conferences, and resources are cutting-edge, relevant, and delivered in formats that resonate with today's professionals. This includes exploring new technologies, diversifying our content, and creating dynamic learning experiences that truly enhance our members' knowledge and skills.

**Expanding networking opportunities** is also paramount. The connections forged within NABIP are invaluable, and we want to create even more avenues for members to connect, collaborate, and learn from one another. This could involve enhanced online platforms, mentorship programs, and strategically designed networking events at both the local and national levels.

Finally, at NABIP we all recognize the importance of a **strong legislative voice**. To that end, I would like to amplify our impact by strategically partnering with other professional associations when our

interests align. By working together, we can advocate more effectively for our industry and our clients, ensuring our perspectives are heard and considered in legislative discussions.

**In essence, my vision for NABIP is one of growth, engagement, and amplified influence.** We want to empower our members, modernize our approach, strengthen our connections, and ensure our voice resonates within the industry and beyond. It's about building a vibrant and indis -

(continued page 15)

pensable association that truly elevates the careers of all our members

**As someone who has climbed the ranks within our industry and association, what advice would you give to aspiring professionals looking to make a similar impact?**

My best advice for aspiring professionals looking to make an impact is to **get involved and actively engage**.

When you genuinely contribute your talents to our association, you not only help our collective mission but also discover new capabilities and passions within yourself.

As I emphasized at the conference, simply asking, **“How can I help?”** is where the real magic happens.

Through active participation, collaboration, and a commitment to adding value, you’ll build meaningful connections, expand your knowledge, and ultimately, create your own path to success in the industry.

**Do you have any personal mottos or guiding principles that have helped shape your approach to leadership and life?**

The performance coach Brendon Burchard, in his trainings, speaks of the principle that **“People support what they create.”** This has become my guiding principle for leadership. I believe in empowering

people, acting as a guide and mentor as best I can rather than being a dictator of tasks. Everyone has something to contribute, and I see my role as a leader is doing my best to give them the best opportunity to express it.

As for life principles I have recognized that **Everything I have in life that I truly value I found while being out of my comfort zone**. So, I try not to be afraid to take the difficult path if it’s the right one. It usually turns out to be the most rewarding in the long run.

**Balancing work and personal life can be challenging, especially in leadership roles. How do you manage this balance, and what strategies do you find most effective?**

In my experience, you must learn to **embrace the chaos** while at work but be willing to set it aside and **prioritize time away** with loved ones.

Recognizing that balancing work and family are a constant challenge, especially as a business owner where you always feel like there’s more you could be doing, you must forgive yourself for not being perfect.

So, for us while away from the office, my wife, Jennifer, and I draw lessons from her mom & dad in Michigan and make a concerted effort to have monthly family get-togethers and drawing from my family experiences we try to involve family in the business as much as possible. It’s never enough

or perfect but it’s the effort that matters for all of us in the end, I think.

**Finally, what legacy do you hope to leave behind as president of our association, and what impact do you aspire to have on the industry and its members?**

My hope is to be a good steward of this responsibility, upholding the high standards set by past presidents. The presidency offers a unique platform to share how much membership has impacted my career, and I hope this inspires others to discover that same value for themselves.



Scott Long  
NABIP-HTX  
NABIP-TX  
NABIP



Convention Recap: NABIP-TX 2025 State Convention Highlights Collaboration, Advocacy, and Industry Innovation.

The 2025 NABIP-TX State Convention, held in Galveston from April 8–10, brought together leaders, experts, and advocates from across the insurance industry for three days of education, collaboration, and celebration.

The event opened with a strong lineup of **keynote speakers** who delivered not only insight and expertise, but also a clear call to action.

**Andy Neary**—author, podcast host, and respected coach in the insurance field—delivered a compelling presentation on branding, marketing strategies, and how agencies can stand out in a competitive landscape.

**Max Karlin**, former Director of State Affairs at NABIP, followed with a deep dive into federalizing the legislative process, shaping policy and protecting both the industry and the consumers it serves.

A highlight of the convention was a panel discussion titled **“The Age of Collaboration,”** featuring thought leaders from across the industry:

- **Ronnell Nolan**, CEO of HAFA
- **Rick Demko**, President of

NAIFA-TX

- **Regan Ellmer**, Director of Government Affairs at IIAT
- **Stacy Cochran**, NABIP-TX President

Together, they explored the power of unity in advocating for agents as the #1 consumer advocates for access to affordable, quality healthcare.

### CE Courses and Panel Sessions

After **Max Karlin** kicked off the morning, the day continued with a panel titled, “Charting the Course: Coordinating Group, Individual, and Medicare Benefits,” moderated by **Dana Lasman** of JBird Insurance. Panelists included:

- **Mike Smith**, The Brokerage
- **Jessica Watts**, CEBS, Frost Insurance
- **Tanya Boyd**, Tanya Boyd & Associates

The **General Session** included the installation of new officers, the presentation of chapter awards, and a second panel focused on legal and compliance topics, moderated by **Jessica Watts**, with panelists:

- **Elizabeth Allen**, JD, CEBS, Allen Benefits Law
- **Ross Carmichael**, JD, CEBS, Higginbotham

- **Kashia R. Barkins Grissom**, JD, Mercer Health & Benefits

The afternoon featured two additional panels:

- A **Market Trends** session moderated by **Scott Long**, with representatives from 90° Benefits, Maxor+, and Blue Cross and Blue Shield of Texas
- Followed by the **Age of Collaboration** panel mentioned above.

The day concluded with a relaxing and well-attended networking event at **Moody Gardens Aquarium**, complete with heavy hors d’oeuvres and refreshments.

### Day Two Highlights

Day two opened with a high-energy session by **Andy Neary**, followed by several focused Medicare and agency development tracks.

Highlights included:

- IRA Impact, Commissions, and Industry Trajectory, moderated by **Dana Lasman** with panelists:
  - \* **Sydney Schoellman**, UnitedHealthcare
  - \* **Rob Jones**, Globe Life/United American
  - \* **Stacy Cochran**, President, NABIP-TX

Other valuable sessions during

the first hour included:

- Optimizing Agency Growth & Business Models – **Greg Segovia III**, PSM Brokerage
- AI in Media & Marketing: Trends for 2025 – **Joanna Baker**, Your Marketing Support
- Market Shifts in Dual MAPD Plans for 2025 – **Mike Yasi**, Advocate Health Advisors

## Breakout CE Sessions

### Session 1:

- Breaking Down Benefits Compliance: What Brokers Need to Know, sponsored by **UnitedHealthcare**
- Cautionary Tales: The Pitfalls of “Coloring Outside the Lines”, sponsored by **isolvd**

### Session 2:

- HSA Headaches? Curing Compliance Confusion for 2025, sponsored by **Clarity Benefits Solutions**
- Unleash Your NABIP Superpowers: Level Up Your Career in 60 Minutes

### Session 3 (After Lunch):

- Social Selling & Personal Branding Using Social Media
- Understanding Medicare Coverage Gaps, moderated by **Emily Treviño**, Wise Up Financial, with panelists:
  - \* **Jameson Keller**, NCD
  - \* **Bella Steketee**, Heartland National

## Legislative Updates and Honors

Before the evening celebration, **Mike and Shannon**

**Meroney** of Meroney Public Affairs delivered a comprehensive **State Legislative Update**, and **David Cook**, NABIP-TX Board Member, shared the importance of PAC involvement and investing in the industry's future.

The night culminated with the prestigious **Hollis Roberson Award Presentation**, honoring **Tonya Booth** as the 2025 recipient.

## Looking Ahead

Under the leadership of **Scott Long**, NABIP-TX delivered the **most CE opportunities ever offered** at a state convention. The success of this year's event sets a strong precedent for what's ahead.

Mark your calendars for April 14-16, 2026 when the **NABIP-TX State Convention** will be held in Corpus Christi, with **Jennifer Pleasants** leading the planning efforts as the incoming President for the 2026–2027 term.



# C CHAPTERS & MORE







# DESERT AMBULANCES

By Ron Byrd & AI

We've all seen the headlines about the growing shortage of doctors in rural areas—a crisis that continues to affect both access to healthcare and health outcomes. Studies predict that within the next decade, this shortage could reach tens of thousands of physicians.

This brings us to another pressing issue: Deserts Ambulances.

Rural residents often face significant financial challenges when it comes to emergency transportation. While the initial 911 response may be covered by in-

surance, interfacility transfers—such as from a small rural hospital to a larger facility—are frequently out-of-network. This gap in coverage can leave patients with unexpectedly high ambulance bills, adding financial strain to already critical situations.

## **The Issue at Hand**

While talking to a client in East Texas, miles away from College Station, he mentioned that in the rural areas, patients experiencing medical emergencies are transported by local ambulance services that are within their insurance network. However, if a patient

requires transfer to a specialized facility, the ambulance service facilitating this transfer may not be in-network. Given the urgency of such situations, patients often have no opportunity to choose their ambulance provider, leading to unexpected out-of-network charges.

This scenario is not uncommon. A study by the U.S. Public Interest Research Group found that approximately 50% of emergency ambulance rides result in out-of-network charges, with patients receiving surprise bills averaging \$450, and in some cases, significantly higher.

When Mary Thompson's husband collapsed on their farm near Abilene, Texas, she didn't hesitate—she called 911. The local EMS team, fortunately in-network, arrived quickly and transported him to the nearest hospital. But when doctors determined he needed specialized cardiac care, he was transferred by a second ambulance nearly 200 miles to a hospital in Dallas. Weeks later, Mary was shocked to receive a bill for more than \$14,000. That second ambulance wasn't in-network—and she was never given a choice.

“We were just doing what we were told,” she said. “There wasn't a question. No one asked us, ‘Do you want to wait for a different provider?’ It was, ‘We have to move him now.’ Of course, we said yes.”

Federal law currently protects patients from most surprise medical bills, thanks to the No Surprises Act. But it left out a critical gap: ground ambulance services. That means even when you do everything right—seek emergency help, follow doctors' orders—you can still end up saddled with thousands in unexpected costs.

This is especially dangerous for rural residents, who are more likely to need transfers due to fewer local health-care resources.

Patients often have no say in which ambulance company handles their transfer. In a medical emergency, timing is everything. Providers prioritize speed, not insurance status. But insurance companies don't see it that way.

### What Can Be Done?

- Education: Patients and families should be informed, whenever possible, about potential costs and rights during transfers.
- Advocacy: Many are calling on Congress to expand the No Surprises Act to include ground ambulance

services.

- State Laws: Some states have taken action—but coverage and protections vary widely.

Thankfully, several solutions are being explored through federal legislation, state initiatives, and consumer advocacy. Proposed amendments to the No Surprises Act aim to include ground ambulance services, and states like Texas have already passed laws banning surprise ambulance bills, providing some relief for residents. Additionally, consumer advocacy groups are working to raise awareness and offer resources to help patients understand their rights and navigate billing disputes.

In the meantime, even during emergencies, it's wise—when possible—to ask if the ambulance service is in your insurance network. You may also consider researching local ambulance providers in advance and contacting them to confirm which networks they participate in. However, in true life-or-death situations—especially in areas known as “ambulance deserts”—time is critical, and getting to the hospital quickly becomes the top priority.



# A CONVENTION AWARDS



## #GirlPower #UnfilteredFun #LadiesGoneWild(ish)

The 2025 NABIP-TX State Convention in Galveston was not only a time for education, networking, and forward-looking discussions, it was also a time to celebrate the outstanding individuals and chapters who have gone above and beyond in service, leadership, and advocacy.

During the general session, NABIP-TX proudly announced this year's award recipients, recognizing those who exemplify dedication to the mission of advancing access to affordable healthcare, strengthening the role of the agent, and elevating professional standards across the state. From individual leadership honors to chapter performance awards, these accolades highlight the passion and hard work that drive our organization forward.

The 2025 NABIP-TX State Convention kicked off its awards ceremony by honoring outstanding chapter achievements, beginning with the **Presidential Citation Award for Website Excellence**. Both the **South Texas** and **Austin** chapters were recognized, with **Fort Worth** ultimately taking home the title of **Best Website for 2024**.

**Austin** added to its accolades by receiving the **Presidential Citation for Public Service**, while **Fort Worth** claimed its second major award of the night by winning the overall **Public Service Award**.

**South Texas** celebrated its first top honor of the evening by earning **Best Newsletter**, while **Lone Star** won the **Small Chapter Membership Retention Award**. **Fort Worth**, continuing its strong showing, secured the **Large Chapter Membership Retention Award**, marking its third win of the evening.



The **Ouida Peterson Professional Development Award** was presented to the **Austin** chapter in recognition of its exceptional commitment to member education and growth.



Next, the spotlight turned to the coveted **Chapter of the Year Awards**.

- **South Texas** was named **Small Chapter of the Year**
- **Fort Worth** earned **Medium Chapter of the Year**
- **Austin** received a **Presidential Citation** in this category

In PAC recognition, **Houston** led the way by contributing the **highest dollar amount** among all chapters to NABIP-TX PAC, while **Coastal Bend** earned the award for the **highest percentage of members contributing**. **Mike Rivera** was honored as the **Top Individual PAC Contributor** in the state.



The prestigious **Tom Schilling Texan of the Year Award**, given for exceptional service to the association, was awarded to **Maria Irwin** of Austin for her enduring commitment and leadership.



The evening concluded with the presentation of NABIP-TX's highest honor—the **Hollis Roberson Award**. This year's recipient, **Past President Tonya Booth**, was recognized during the gala celebration for her exemplary leadership and contributions to the organization. Her story will be featured in the upcoming fall issue of the NABIP-TX Magazine.

# When Life Changes in a Second

*By Ron Byrd & A1*



## Balancing Gratitude and Difficult Decisions

Caring for an aging parent often comes with a complex mix of emotions—gratitude, guilt, love, and heartache.

When a loved one begins to experience frequent falls, repeated hospital stays, and a steady decline in health, families are forced to confront one of the hardest decisions of all: whether it's time to move them into a skilled nursing facility.

For our family, this moment came with our 85-year-old mother. She had always been fiercely independent, and we were raised with the belief that children should care for their parents in their later years—just as our parents cared for us. Admitting that we could no longer meet all her needs ourselves, it felt like breaking a promise.

At first, my brother even moved to South Texas to help me care for her, but over time, the responsibility became overwhelming. His care grew infrequently, even though he lived with her.

Then came the fall.

*(Continued page 26)*



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LEARN MORE



*(Continued from page 24)*

Mom was found unconscious after lying on the floor for six and a half hours. It was a heartbreaking wake-up call.

Following a stay in the ICU and a lengthy hospital admission, doctors recommended skilled nursing care to help her recover and prevent future incidents.

**Making the Difficult Choice**  
Placing Mom in a skilled nursing facility was a decision that didn't sit well with her or with us, at first. She longed to return home, clinging to the hope that she could heal quickly and resume life as it was. But reality told a different story.

Despite the skilled care and therapy available to her, Mom refused to engage in the physical and occupational therapy needed to regain her strength. Her reluctance added another emotional layer to an already complex situation. As caregivers, we found ourselves walking a tightrope between honoring her wishes and ensuring her safety and well-being.

### **Gratitude for Coverage and Planning**

One of the few bright spots in this journey has been the relief provided by her insurance coverage. Thanks to original Medicare and a supplemental hospital indemnity policy, 100% of her skilled nursing care is covered for up to 100 days.

This financial support has been invaluable—it allows us to focus on her recovery rather than the mounting costs.

We're grateful every day that our father, before his passing, made wise decisions regarding Medicare and supplemental policies. His foresight has been a blessing during this difficult time.

### **Balancing Hope with Acceptance**

Still, even with coverage and care, we must face the sobering truth: progress has been slower than hoped. We are now midway through the covered period, and Mom shows little sign of improvement. This forces us to begin weighing the next steps—whether to continue care in a facility at our own expense or bring her home with the help of a home health care service.

Fortunately, we have a non-skilled home care policy that provides 365 days of coverage. But finding the right caregiver—or team of caregivers—who can meet Mom's needs and fit within our budget will be a challenge.

**Moving Forward Together**  
Through it all, one blessing remains: my siblings and I are united in our decisions regarding Mom's care. I can't imagine navigating this journey with conflicting opinions, and I'm grateful that, so far, we've been on the same page.

Caring for a loved one in their final chapter is a journey marked by both sorrow and gratitude. There are no easy answers, only choices that come from a place of love, respect, and hope. As we move forward, we hold onto that hope, knowing we're doing the best we can—with the resources we have—for someone who gave us everything.

I'd like to offer one important piece of advice: now is the time to review your—or your parents'—Medicare plan and any supplemental policies to ensure they provide the right benefits and support in times of crisis. Supplemental home health care policies are also worth considering.

In our case, our father didn't have a home health care policy in place for our mother.

Fortunately, as a member of NABIP-TX, I had heard a speaker talk about the value of these types of policies. Our company's CEO gave me insight on a carrier that she had used with her family which led me to purchase a plan for my mother—never imagining how essential it would become.

As we later learned firsthand, life can change in a second.

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### under 65



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Cancer and Heart/Stroke



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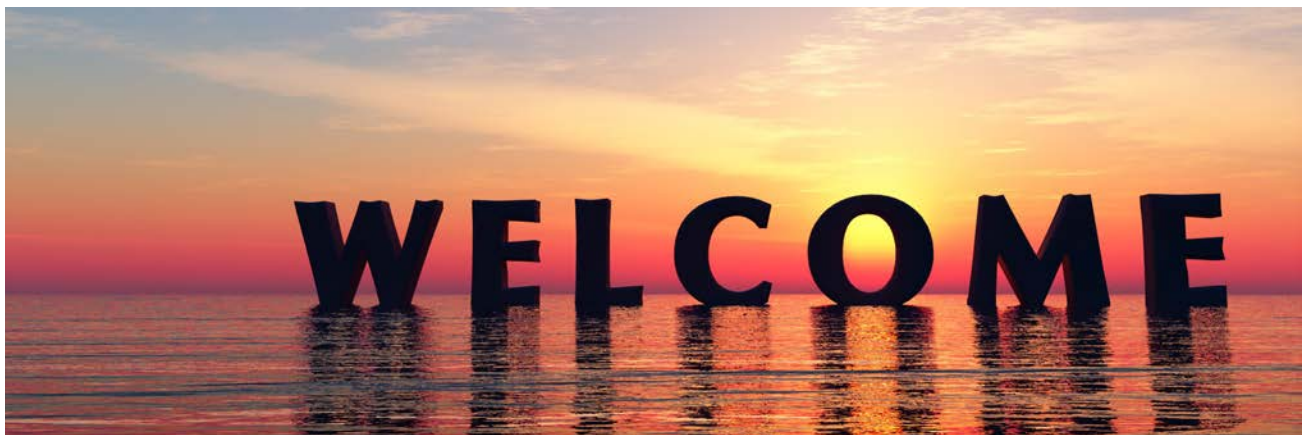
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# NEW MEMBER

# Welcome

Wendy	Browning	Wiser Benefits LLC	TXAUSTIN
Wendy	Coleman	The Benefit Group, LLC.	TXAUSTIN
Mary	Copa	Harbor Health	TXAUSTIN
Heather	Dozier		TXAUSTIN
Holley	Ford	Captive Resources	TXAUSTIN
Alan	Gerstenhaber	Medigap Plans for You	TXAUSTIN
Ethan	Gilmore	BKCW	TXAUSTIN
Caroline	Jon	HealthMarkets Insurance Agency	TXAUSTIN
RJ	Laielli	Frost Insurance	TXAUSTIN
Luz	Lopez-Guerrero		TXAUSTIN
Kelsey	Martin	UnitedHealthcare	TXAUSTIN
Karin	Mastervich	Advanced Benefit Solutions	TXAUSTIN
Benjamin	Merry	NFP Corp.	TXAUSTIN
Clarissa	Messinger	Texas Association of Counties	TXAUSTIN
Sergei	Nesterov	Futurity First Insurance Group	TXAUSTIN
Renee	Pena	Healthmarkets	TXAUSTIN
Susan	Pennington	The Benefit Group, LLC.	TXAUSTIN
Lizi	Powell	The Benefit Group, LLC.	TXAUSTIN
Leah	Powell	BKCW	TXAUSTIN
Justin	Rodriguez	Physicians Mutual	TXAUSTIN
Ava	Schulte	BKCW	TXAUSTIN
Lora	Snyder	Crossroad Insurance Group	TXAUSTIN
Travis	Walker	NFP Corp.	TXAUSTIN
Melissa	Wallace Lozano	Human Interest	TXAUSTIN
Heather	Ashcraft	Higginbotham Ins Agency, Inc.	TXCOASTLBND
Steve	Brown	Fleckten Insurance Agency	TXCOASTLBND
Lauren	Douglas	Fleckten Insurance Agency	TXCOASTLBND
Patrick	McDavid	GSM Insurors	TXCOASTLBND
Jennifer	Borkowski	Humana	TXDALLAS
Tanya	Boyd	Tanya Boyd and Associates	TXDALLAS
Lisa	Burkham	Endeavor Risk Advisors	TXDALLAS
Maureen	Genskow	Zorro	TXDALLAS
Mary Beth	Harris		TXDALLAS
Helen	Harris-Allen	Associated Bank	TXDALLAS
Guadalupe	Hernandez	Clear Insurances	TXDALLAS
Craig	Herndon	PrecisionHealth TPA	TXDALLAS
Suzi	Huffman	ProAct	TXDALLAS
Yehuda	Kramer	DSG Benefits Group, LLC	TXDALLAS
Meredith	Martin	RHSB	TXDALLAS
Sandy	Martinez	Advocate Health Advisors	TXDALLAS
Diana	McElroy	The Brokerage, Inc.	TXDALLAS
Ofelia	Parga	Alliance Insurance Solutions LLC	TXDALLAS
Jakeb	Perry	HealthMarkets Insurance Agency	TXDALLAS
Kayla	Shawn	The Healthcare Navigator	TXDALLAS
Elisa	Thornton		TXDALLAS
Virginia	Todd	Vivid Clear RX	TXDALLAS
Deon	Williams	4J Insurance Agency	TXDALLAS
Che	Yi	AFAS	TXDALLAS

Arlene	Young	USA Family Health & Life Insurance	TXDALLAS
Michelle	Rodriguez	Customized Employee Benefit Plans of East Texas, Inc.	TXEAST
Misty	Wooldridge	MSW Insurance Services, LLC	TXEAST
Matt	Carlino	Higginbotham Ins Agency, Inc.	TXFORTWORTH
Krista	Lipe	Open To Hire	TXFORTWORTH
Chase	Mortenson	Chase Mortenson	TXFORTWORTH
Chris	Schneider	Higginbotham Ins Agency, Inc.	TXFORTWORTH
Ryan	Stubbs	Blackhawk Claims Service	TXFORTWORTH
Mike	Alexander	ABM Insurance & Benefits	TXHOUSTON
Christopher	Argote	Credible Coverage	TXHOUSTON
Melisa	Atkinson		TXHOUSTON
Jeffrey	Bacot	Securance	TXHOUSTON
Kim	Bouie	Cigna Healthcare	TXHOUSTON
Eric	Browne	Capital Strategies	TXHOUSTON
Kasynna	Cederburg	AssuredPartners	TXHOUSTON
Marie Barbara	Garcia	Vista Agency LLC	TXHOUSTON
Shellene	Garza	McCunis-Fox Health Insurance Brokers	TXHOUSTON
Dava	Gordy	Bridge Benefit Solutions	TXHOUSTON
Zorayda	Hood	SWAN BENEFIT SOLUTIONS LLC	TXHOUSTON
Nicholas	John	United Health Care	TXHOUSTON
Willie	Lundy	WJ & TP ENTERPRISES	TXHOUSTON
Stephen	Protz	AMP Insurance Agency & Consultancy, LLC	TXHOUSTON
Salvador	Salas	SONNY SALAS AGENCY, INC,	TXHOUSTON
Cas	Sharp	SOTA Benefits	TXHOUSTON
Elin	Smith	Spark Advisors	TXHOUSTON
Lena	Stringham	Emerson Rogers	TXHOUSTON
Cecilia	Turner	BCBSTX	TXHOUSTON
Emcie	Aleman	InTouch Financial Group	TXSANANTONIO
Ty	Cloud	UnitedHealthcare	TXSANANTONIO
Wendy	Guffre		TXSANANTONIO
Kelly	Haight		TXSANANTONIO
Heather	Hart	Hermann Sons Life	TXSANANTONIO
Jameson	Keller	NCD	TXSANANTONIO
Nelson	Labrador	AHIA	TXSANANTONIO
Jessica	Sanchez	Affinity Insurance Service	TXSANANTONIO
Blanca	Torres	Pre Futuro Insurance Agency LLC	TXSANANTONIO
Priscilla	Saenz	Lone Star National Bank	TXSOUTH





# PAC / Legislative Fund Contribution Form

## Two Ways to Contribute:

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

**Legislative Fund (Leg 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
- 100% Legislative Fund
- 50% Each
- Other Split PAC \_\_\_\_\_ % Leg \_\_\_\_\_ %

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

**\*\*Split contributions between PAC and the Leg 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)

I have attached a check payable to NABIP-TX for the selected level (Leg 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@nabip-tx.org](mailto:admin@nabip-tx.org). For questions, contact NABIP-TX HQ at 713-645-1490.**

# NABIP-TX PAC MEMBERS SPRING 2025

Member	Chapter	Level	Member	Chapter	Level	Member	Chapter	Level
Barrera, Rolando	Coastal Bend	Diamond	Bentley, Beau	East TX	Gold	Martin, Patricia	Houston	Gold
Booth, Tonya	Fort Worth	Diamond	Blankenship, Dirk	Houston	Gold	McCracken Sean	Coastal Bend	Gold
Harrington, Paula	Dallas	Diamond	Block, Howard	Houston	Gold	Meason Toby	Lone Star	Gold
Rivera, Michael	Houston	Diamond	Bradberry, Cherrie	Lone Star	Gold	Miller, D'Ann	East TX	Gold
Ashmore, Beth	Lone Star	Ruby	Burgess, Robbie	Coastal Bend	Gold	Moseley, Chris	Dallas	Gold
Bellman, Mark	Austin	Ruby	Burkholder, Karen	Dallas	Gold	Naylor, Candice	Lone Star	Gold
Gingrich Zach	Coastal Bend	Ruby	Byrd, Ron	SOTX	Gold	Oerman Chad	Coastal Bend	Gold
Harris Polly	Coastal Bend	Ruby	Castillo, Iris	SOTX	Gold	Oliver, Jamie	Houston	Gold
Robinson Judith	East TX	Ruby	Christensen, Beth	Fort Worth	Gold	Ott, Rick	Coastal Bend	Gold
Southan Tamela	Dallas	Ruby	Clingan, Nedra	San Antonio	Gold	Pancerz, Claire	Dallas	Gold
Alt, Sharon	Fort Worth	Platinum	Coles, Andrea	Austin	Gold	Parkey, Sarah	Coastal Bend	Gold
AveryWendy	Dallas	Platinum	Delucia Tiffany	Coastal Bend	Gold	Perryman, Melissa	Austin	Gold
Avery Mike	Lone Star	Platinum	DePaoli, Allison	San Antonio	Gold	Phifer, Joe	Dallas	Gold
Bentley, Eugene	East TX	Platinum	Elliott-Harmon Patti	Coastal Bend	Gold	Reynolds Caleb	Austin	Gold
Berry Ernest	Lone Star	Platinum	Eller, Darla	Lone Star	Gold	Richiuso, Christine	Dallas	Gold
Blair Mary Ann	East TX	Platinum	Ellis, Tom	Lone Star	Gold	Rivera, Marisa	SOTX	Gold
Bolden Michael	Lone Star	Platinum	Evans, Mike	Lone Star	Gold	Roberts, Danielle	Fort Worth	Gold
Brooks Isha	Lone Star	Platinum	Everhart, Kyle	Austin	Gold	Roosth, Michael	Houston	Gold
Buffum Ron	Austin	Platinum	Ferguson Kathy	San Antonio	Gold	Salazar, Veronica	Houston	Gold
Cochran Stracy	Fort Worth	Platinum	Ford Holley	Austin	Gold	Scott Matthew	Houston	Gold
Cook David	Lone Star	Platinum	Garfias, Elisa	Dallas	Gold	Sherman, Joe	East TX	Gold
Debler John	Coastal Bend	Platinum	Gilbert, Debra	Dallas	Gold	Smith, Craig	East TX	Gold
Dettman, James	Austin	Platinum	Gonzales, Theresa	South Texas	Gold	Snyder, Stephen	Dallas	Gold
DeLeon Rachele	N/M	Platinum	Gonzalez-Luna, Veron	Houston	Gold	Stair B.Gene	Austin	Gold
Fristoe Kelly	Lone Star	Platinum	Goodman, Cindy	Dallas	Gold	Stanley Jennifer	Dallas	Gold
Hayes Judith	Lone Star	Platinum	Gracia Hector	SOTX	Gold	Stockstill, Beckie	Houston	Gold
Jaramillo, Pete	SOTX	Platinum	Gracia Lisa	SOTX	Gold	Stubbs, Clifton	Fort Worth	Gold
Johnson Sandy	San Antonio	Platinum	Grogan Wayne	Fort Worth	Gold	Sullivan, Audra	Fort Worth	Gold
Kelly Renee	Austin	Platinum	Hamm, Phillip	Houston	Gold	Swanson, Cynthia	East TX	Gold
Lederwood Michael	Houston	Platinum	Herbert, Laura	Coastal Bend	Gold	Sypert, Steve	Lone Star	Gold
Lee Susan	Houston	Platinum	Hoffman, Crystal	Houston	Gold	Theesfeld, Angela	San Antonio	Gold
Meyer Steven	Lone Star	Platinum	Holloway, Ryan	Fort Worth	Gold	Thexton Larry	Fort Worth	Gold
Nieswiadom, Meredith	Fort Worth	Platinum	Irwin, Maria	Austin	Gold	Thorne, Roblyn	Austin	Gold
Pleasants Jennifer	Coastal Bend	Platinum	Jaques, Kevin	Austin	Gold	Trevino, Victoria	Austin	Gold
Rios-Carl Elizabeth	Lone Star	Platinum	Keathley, Bryan	Fort Worth	Gold	Vasquez Ramirez, Val	N/M	Gold
Rolf Rita	Dallas	Platinum	Kirkhart, Taylor	Dallas	Gold	Wallace, Kasey	Houston	Gold
Scott Nicole	San Antonio	Platinum	Knight, Jack	Lone Star	Gold	Wallin, Johnny	Fort Worth	Gold
Smith Mike	Fort Worth	Platinum	Lachney Teresa		Gold	Wild, Trei	Dallas	Gold
Splawn W. Craig	Houston	Platinum	Lasman, Dana	Austin	Gold	Williams, Brietta	Dallas	Gold
Trebing C. Louanne	Dallas	Platinum	Lawlis, Rita	Lone Star	Gold	Willingham Sean	San Antonio	Gold
Walker Kenneth	Austin	Platinum	Le Duong	Fort Worth	Gold	Young Peter	Dallas	Gold
Watts Jessica	Austin	Platinum	Leal, Gary	Houston	Gold	Barrera Leo	Coastal Bend	Silver
Adams Carla	San Antonio	Gold	Lee, Diane	Coastal Bend	Gold	Brattelli Wendy	East TX	Silver
Ahlquist, Neldia	Houston	Gold	Long, Scott	Houston	Gold	Bonczek, Christie	Houston	Silver
Antongiovanni Joanna	San Antonio	Gold	Lopez, Melissa	San Antonio	Gold	Rasmussen, Reid	Dallas	Silver
Avila, Miguel Angel		Gold	Luker Sharon		Gold	Platinum	\$300 - \$599	\$25 MO
Diamond	\$1,200+	\$100 MO	Ruby	\$600-\$1,199	\$50 MO	Gold	\$150 - \$299	\$12.50 MO

# Tonya Booth 2024 Hollis Roberson Recipient



Details in the 2025 Fall Issue - NABIP-TX Magazine along with more Convention images