

NABIP-DALLAS

FEBRUARY NEWSLETTER

BEYOND BORDERS INSURANCE FOR GLOBAL EMPLOYEES

FEB 18, 2026
11:30AM - 1:00PM

Speaker

BREIA FOSTON

CEO & FOUNDER WORLDVIEW BENEFIT PARTNERS

COURSE ID: 143124 - 1 CE OFFERED

\$5 MEMBERS / \$15 NON-MEMBERS

nabip-dallas.org/event-list



Time & Location

Feb 18, 2026, 11:30 AM – 1:00 PM
Webinar

About the event

Beyond Borders: Insurance for Global Employees

Your clients are managing talent across continents, but their benefit programs may not be keeping pace with their global workforce needs.

Join us for this essential webinar as global benefits expert **Breia Foston** demystifies the complex world of international employee insurance. Whether your clients are sending employees abroad, hiring remote workers overseas, or expanding into new markets, this session will equip you with the knowledge to position yourself as their trusted advisor for global workforce solutions.

What You'll Learn:

Master Employee Classification

- Navigate the critical distinctions between expatriates, local nationals, and third-country nationals
- Understand how assignment length impacts insurance needs and compliance requirements
- Address the often-overlooked challenges of language barriers in benefits administration

Identify Revenue Opportunities

- Discover the full spectrum of global insurance solutions, from health and life to disability, retirement, travel, wellbeing, and multinational pooling
- Learn to spot gaps in clients' current offerings that leave globally mobile employees underprotected
- Understand employer "duty of care" obligations that create selling opportunities

Deliver Strategic Value

- Evaluate global benefit programs for cost-effectiveness, compliance, and market competitiveness
- Position benefit solutions that enhance your clients' ability to attract and retain international talent
- Align insurance offerings with overall business objectives and global expansion strategies

Earn 1 CE Credit

- This course qualifies for continuing education credits.
- Course ID: 143124

Why Attend:

The global benefits market represents a significant growth opportunity for brokers and advisors, yet many professionals lack the specialized knowledge to serve this segment effectively. This webinar bridges that gap, providing practical frameworks you can immediately apply to client conversations.

About Your Instructor:

Breia Foston brings 16 years of specialized experience in global benefits design and delivery, having worked with Fortune 500 companies to optimize programs across multiple continents. As former Area Vice President for a multinational practice, she built a \$10M business unit from the ground up. Breia's hands-on experience spans 150 member firms across 100 countries, and she's personally traveled to 20+ nations, bringing cultural insight that enhances her technical expertise. She holds a BBA from Baylor University, her Life and Health license, and a Certificate in Global Benefits Management.

Upcoming Events

Check back regularly for new and upcoming events hosted by NABIP-Dallas!

If you would like to get involved as a **VOLUNTEER** or **SPONSOR** for any of the events, please complete and submit the appropriate form.

<https://www.nabip-dallas.org/event-list>

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Beyond Borders: Insurance for Global Employees [Webinar]

Wed, Feb 18
Webinar

Your clients are managing talent across continents, but their benefit programs may not be keeping pace with their global workforce needs.

Join us for this essential webinar as global benefits expert Breia Foston demystifies the complex world of international employee insurance.

[Buy Tickets](#)

EDUCATION DAY is CONFIRMED for March 25, 2026 from 8 AM- 3 PM at TK's Comedy Club.

5 Speakers= 5 CE's—stay tuned for registration.

 Sponsorships available "special events":
<https://lnkd.in/gq6aH3KN>

NABIP TEXAS: RECHARGE YOUR MEMBERSHIP

It's Time to Plug Back In.

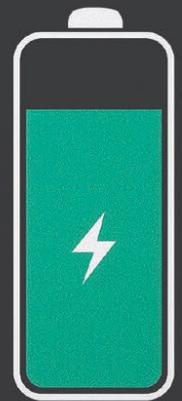
Recharge Your Membership

for a limited time only, renew your membership and get a

\$25  **GIFTOGRAM GIFT CARD!***
**CHOOSE FROM MORE THAN 250 RETAILERS
IN YOUR LOCAL AREA AND NATIONWIDE!**

Become a member NOW and take advantage of the benefits of NABIP Membership

* Membership must have lapsed more than 6 months ago to be eligible for this offer. Once you have re-joined, email admin@nabip-tx.org with the subject "I'm Recharged" and we will send you a gift card.



CHARGING...

CALLING ALL NABIP MEMBERS NATIONWIDE!!



JOIN THE NABIP DEI & B VIDEO CAMPAIGN!

WE WANT YOU TO BE PART OF SOMETHING POWERFUL



The NABIP DEI and B Committee is collecting selfie videos from our members to showcase the strength and unity of our community. Here's how you can participate:

“I am NABIP.” (pause) “We are NABIP.”



MULTILINGUAL WELCOME! Feel free to say it in any language you're comfortable with - we celebrate diversity!



FINAL MONTAGE: All videos will be creatively edited by a professional videographer and will conclude with *Jessica Brooks-Woods* saying: **“We are NABIP!”**



WHERE IT WILL BE SHOWN: The final video will be showcased at NABIP National Events - don't miss your chance to be part of it!



SUBMIT YOUR VIDEO: When you're ready, email your portrait-mode video to:
helen.harris-allen@associateadbank.com

NABIP-DALLAS - WE'D LOVE TO SEE YOUR FACES!

NABIP-Dallas: Legislative Chair Report

Rather than reinvent the wheel, let's give it up to our NABIP Staff for summing up what's going on and some of our successes over the past year.

NABIP Washington Update - Year in Review and Moving Forward

By: Nicole LePetri, Director of Health Policy & Engagement
Caroline Musumarra, Senior Political Director

With appreciation to the NABIP Government Affairs team for their continued leadership.

House Advances Appropriations Bills – NABIP Supports Key Health Provisions

The House narrowly approved a procedural rule (214-213) to begin debate on a broad fiscal 2026 appropriations package. With a January 30 deadline and winter weather approaching D.C., timing is tight.

NABIP strongly supports several provisions aligned with our priorities of **transparency, accountability, and consumer protection**, including:

- **PBM transparency and rebate pass-through**
- **Hospital site-neutral payment enforcement**
- **Accurate Medicare Advantage provider directories**
- **Continued No Surprises Act oversight**

NABIP urges Congress to preserve these reforms as negotiations continue.

Operation Shout: Senate Action Needed on ACA Tax Credits

The House has passed a three-year extension of enhanced premium tax credits (EPTCs). The Senate must now act.

Extending EPTCs, creating a 90-day SEP, and avoiding a hard income cliff would:

- Lower premiums
- Prevent coverage losses
- Stabilize the Marketplace

Your voice is essential – and this Operation Shout can be shared with clients.

[Operation Shout](#)

Long-Term Care Market Outlook for 2026

LTC Working Group Chair **Lori Martin** and member **Steve Cain** released a new video reviewing 2025 trends and previewing what's ahead in 2026. The Working Group continues to advocate for expanded LTC access and support agents entering the market.

NABIP Rewind: 2025 Advocacy in Action

2025 demonstrated the power of unified advocacy. Member engagement drove meaningful policy wins at every level.

Capitol Conference 2025

- 700+ attendees – our largest in years
- Record first-time participation

- Expanded media coverage
- Highest satisfaction scores to date

Members sent **15,000+ Operation Shout messages**, 3.6 times more than the prior year.

Major Legislative Wins

- **Employer-sponsored coverage preserved** – no new taxes
- **HSA modernization**, including DPC compatibility and a permanent telehealth safe harbor
- **20% pass-through deduction permanently extended**
- **ICHRA codification groundwork laid**
- **Independent BROKERS TIME Act** introduced, shaped directly by NABIP advocacy

CMS is now exploring similar reforms administratively – a direct response to member engagement.

NABIP PAC Impact

- Supported **97 Members of Congress**
- \$133,500 invested across both parties
- Strengthened relationships that advanced employer coverage, Medicare protections, and Marketplace stability

Federal Agency Engagement

NABIP worked closely with HHS, CMS, and CCIIO throughout 2025, reinforcing the essential role of agents and brokers.

Key outcomes included:

- Participation in CMS's new ICHRA working group
- Formal comments on gag clause compliance
- Joint Medicare advocacy with national agent organizations
- A policy paper urging stronger Marketplace consumer protections

CMS's proposed 2027 rule reflects many NABIP recommendations, including reduced call-recording retention and elimination of the 48-hour SOA waiting period.

State-Level Wins

Spotlight: Virginia's HB 2375 – A First-in-the-Nation Transparency Win

Virginia enacted **HB 2375**, the first NABIP-developed model legislation focused on drug pricing transparency and accountability for PSAOs. This law brings long-needed visibility to a part of the supply chain that has operated with little oversight. Several states are now exploring similar reforms for 2026.

State chapters also mobilized throughout the year to stop harmful proposals and support Medicare beneficiary protections. NABIP presented at NAIC on small-business solutions and Medicare market disruptions, reinforcing the essential role of agents and brokers.

Shaping the National Narrative

NABIP strengthened its presence among key policy influencers – including the Commonwealth Fund, MedPAC, Urban Institute, Paragon Health, and the Better Medicare Alliance – sharing insights from **15,000+ agent and consumer surveys** to correct misconceptions and highlight the value of brokers.

Powered by Members

The Legislative Council, seven working groups, state leaders, and the Compliance Corner committee drove advocacy all year long. Their expertise and commitment remain central to NABIP's success.

Looking Ahead

NABIP will continue fighting to ensure agents and brokers are:

- Fairly compensated
- Properly recognized
- Empowered to serve consumers

We look forward to continuing this momentum in 2026 and beyond.

Brokers Making a Difference: Share Your Testimonials

Medicare and ACA Marketplace stories help lawmakers and regulators understand the real-world impact of our work. Even if you've submitted before, new stories matter.

Resources & Quick Links

Individual Market Insights

- Nationwide Consumer Campaign on ACA tax credits

Employer Essentials

- 2026 Compliance & Benefits Infographic
- OBBBA Webinar Recording

Medicare Matters

- AEP Broker Marketing Toolkit
- Medicare Insider Moments Webinar
- Medicare Surveys (14,000+ submitted)
- Medicare Town Hall Recording
- Medicare Voices Video

Grassroots Gateway

- Federal Issue Priorities

- OBBBA Summary & Webinar

Log Your Lawmaker Meetings

Help NABIP track trends and strengthen advocacy by logging your meetings.

A Note on NABIP's Bipartisan Commitment

NABIP advocates with one unified voice. When representing the association, members are encouraged to align with the **NABIP Healthcare Bill of Rights** and maintain our bipartisan credibility.

I couldn't have put it any better than Nicole and Caroline. Let's make Cap Con 2026 impactful!!! Thank you for being a member of this most important association.

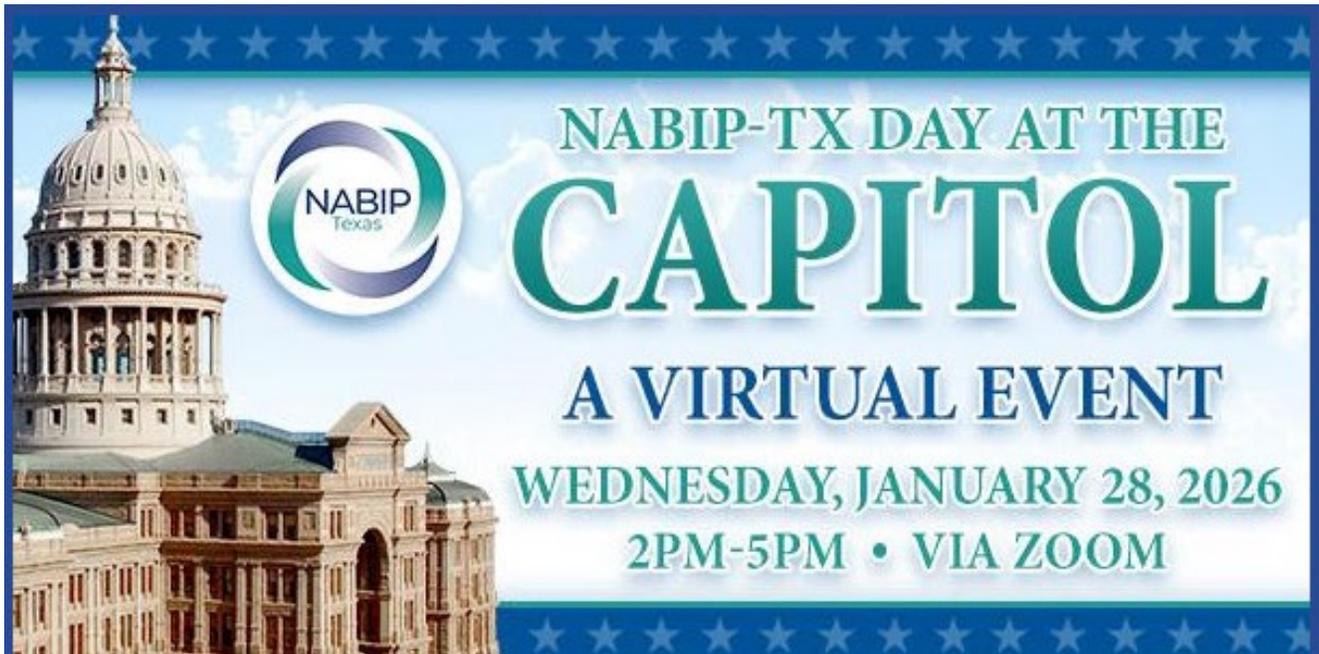
Respectfully,

Charles Rosen

Region 6 RVP, TX Director of Legislative Affairs, Region 6 Legislative Liaison, Dallas Legislative Chair, Employer Working Group Member



NABIP-TX E-NEWS



**Thank you for attending
Virtual Day at the Capitol on
January 28, 2026**

**Please take a few minutes, if you haven't already submitted
a survey, to complete
a brief survey so we can continue
to provide you with the best value.**

[Click here to access the Survey](#)

Thank you to the

2026 Day at the Capitol sponsors!

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NABIP-TX | admin@nabip-tx.org | nabip-tx.org



Faster Updates. Real-Time Alerts. Opt In Today! NABIP-TX Mobile Text Alerts System

We know your schedule is busy, and staying up to date shouldn't be a challenge. That's why NABIP-TX is introducing mobile text alerts—an easy way to receive important updates, legislative news, and event reminders straight to your phone.



What You'll Get When You Opt In:

- Timely **LEGISLATIVE UPDATES** - You'll never miss a Call to Action!
- **EVENT REMINDERS** - Chapter meetings, webinars, Day at the Capitol or Annual Conference
- **MEMBERSHIP NEWS** and announcements
- **INDUSTRY INFORMATION**

We promise: **NO SPAM, NO OVERLOAD-**
just the helpful, relevant info you actually want, straight to your phone.



Join the NABIP-TX Texting Program

Click [HERE](#) to opt in through our quick sign-up form.

Thank you for being an important part of NABIP-TX!

We can't wait to stay even more connected with you!

If you have any questions, feel free to [contact us](#) - we're here to help.

NABIP-TX Region 6 PAC Contributions:

Region 6 as a whole contributed

\$67,577.62

For the year of 2025!

Keep Your Contributions Going!

Please check and update your account with your current credit card information.

1228 9435 5900 900

UPDATE

Don't Let Your Payments Lapse!

The infographic features a map of the United States with the central region (Region 6) highlighted in green. The background is a vibrant blue with yellow and green stars and confetti. The text is presented in various fonts and colors, including a large, bold, gold-outlined number for the contribution amount. At the bottom, there is an illustration of a blue credit card, a smartphone displaying a green checkmark and an 'UPDATE' button, and a shield with the text 'Don't Let Your Payments Lapse!'.

NABIP CAPITOL CONFERENCE



[Register now](#)

Capitol Conference is the must-attend advocacy event of the year. Join us **February 22–24** in Washington, D.C. for [Capitol Conference 2026](#), featuring top voices in healthcare policy. With both the **House and Senate in session**, this year offers unmatched opportunities for high-impact advocacy. Don't forget to [book your hotel](#) and submit nominations for NABIP's **2026 Legislative Awards**.



Featured Main Stage Conversations

Rebranding the Profession: A Necessity, Not a Choice

In this mainstage fireside chat, SCAN Group & Health Plan President and CEO [Sachin Jain](#) joins NABIP CEO [Jessica Brooks-Woods](#) for a candid discussion on why the benefits and insurance profession must redefine its identity to meet the demands of a rapidly changing healthcare system. Drawing on Dr. Jain's leadership across delivery innovation, Medicare Advantage, Medicaid, and federal policy, the session explores how the field can better articulate its value, strengthen its role in the broader ecosystem, and elevate its collective voice on Capitol Hill.



Hospital Pricing After the CAA: Enforcement, Evasion, and Employer Impact

An inside look at hospital pricing, carrier responses, and the real-world impact of the CAA, featuring voices from labor, industry, and former health system leadership – including [Claire Brockbank](#) of 32BJ Health Fund and [Michael Patton](#) of Excel Health.



Nominate Leaders for Legislative Awards

Legislative Spirit of Freedom Award

Do you know a NABIP member who has gone above and beyond in state or federal legislative work? Nominations are open for the **2026 NABIP Legislative Spirit of Freedom Award**, which honors one member each year for outstanding leadership in advocacy, relationship-building with lawmakers, media engagement, and grassroots efforts. This prestigious award recognizes a lifetime achievement in legislative service and may only be received once. [Submit your nomination](#) and supporting materials by **January 16, 2026**, to ensure your candidate is considered.



Legislative Achievement Award

Nominations are open for the **2026 NABIP Legislative Achievement Award**, which honors members who have demonstrated exceptional service and leadership in state legislative affairs. Up to five awards may be presented to individuals who have strengthened NABIP's role through impactful legislative engagement, strong regulator and lawmaker relationships, and ongoing commitment to advocacy. Nominees must meet specific criteria and [submit a completed application](#) with supporting documentation by **January 16, 2026**.

Legislative Excellence Award

Help us recognize the outstanding work of state and local NABIP chapters that have gone above and beyond in legislative advocacy. The **2026 Legislative Excellence Award** honors chapters that have demonstrated exceptional leadership and impact between January 1 and December 31, 2025. Up to four awards will be presented across chapter size categories—if the applications meet the criteria. [Submit your nomination](#) by **January 16, 2026**.

Stay Where it Happens

Make the most of your Capitol Conference experience by staying at the [Hyatt Regency Washington on Capitol Hill](#), the official host hotel and the place where it all happens. **Recently fully renovated**—from the guest rooms to the lobby—the hotel offers a refreshed, modern stay just **1,287 steps from the U.S. Capitol**. You'll be in the heart of the action as we gather during a historic year, with **2026 marking the 250th anniversary of America**. With unmatched convenience, updated amenities, and seamless access to conference activities and Capitol Hill, this is the place to stay. [Secure NABIP hotel pricing](#) by **Friday, January 23**, and stay where advocacy, history, and connection come together.


[Register](#)
[Agenda](#)
[Website](#)

Thank You To Our Sponsors

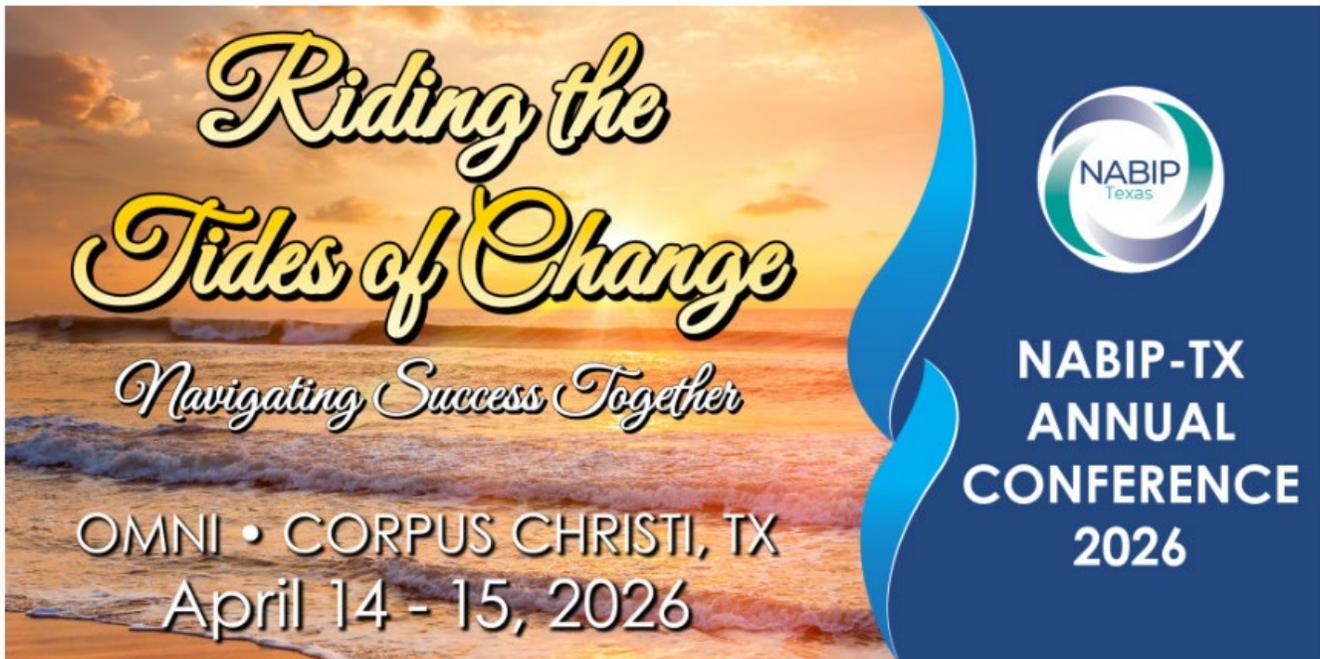
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Supporting Sponsors



NABIP- TX ANNUAL CONFERENCE



[**REGISTER HERE**](#)

Registration Information

REGISTER ONLINE at NABIP-TX.org and click on the ANNUAL CONFERENCE.
NOT A MEMBER? [Join NABIP-TX](#) and Save \$50! Register by Tuesday, March 24 and Save \$25!

	EARLY BIRD RATE <i>Before 3/24/26</i>	REGULAR <i>After 3/24/26</i>
MEMBER CONFERENCE REGISTRATION:	\$195	\$220
NON-MEMBER CONFERENCE REGISTRATION:	\$245	\$270

AGENCY SPONSORSHIP

Includes one registration, signage at event, and one attendee at the Legislative Lunch.

\$350

AGENDA

Coming Soon!

NABIP bip Magazine: Your Opinion Matters



Your opinion matters! Please take a few minutes to complete our [bip Magazine Readership Survey](#). Your feedback will help us continue improving the content, design, and overall value of *bip* — NABIP's quarterly publication that highlights the work, voices, and impact of our members and the industry we serve.

bip Magazine Readership Survey

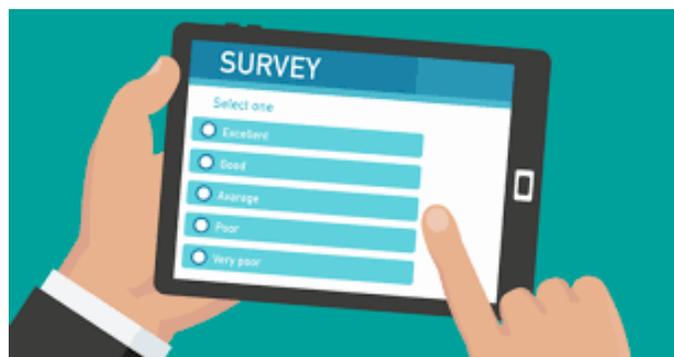
Thank you for your time, your insights, and for being a valued part of the NABIP community.

Warm regards,
Jessica Brooks-Woods
NABIP CEO

**National Association of Benefits and Insurance
Professionals**

Phone: 202-552-5060

www.NABIP.org



NABIP PROFESSIONAL DEVELOPMENT





Earn Your REBC® Certification with NABIP–Texas!

Save 50% with the Hollis Roberson Scholarship offered by the NABIP-TX Honorees

Registered Employee Benefits Consultant® (REBC®) Designation



Earning the Registered Employee Benefits Consultant® (REBC®) designation elevates your credibility as a professional. The field of employee benefits continues to evolve rapidly. A year does not go by without new government regulations, new or modified coverages, and new techniques for controlling benefit costs. To best serve their clients, professionals need to have a current understanding of the provisions, advantages, and limitations associated with each type of benefit or program as a method for meeting economic security.

View the REBC Curriculum

Take your professional expertise to the next level with the Registered Employee Benefits Consultant (REBC®) designation—one of the industry’s most respected credentials. NABIP–Texas is proud to offer this advanced certification program designed to deepen your knowledge of group benefits, healthcare regulations, and strategic plan design.

Whether you're looking to strengthen your consulting skills, stand out in a competitive market, or better support your clients' complex needs, the REBC® program gives you the tools to lead with confidence and credibility.

Why pursue the REBC® designation?

- Build advanced expertise in employee benefits and health planning
- Strengthen your value to employers and clients
- Demonstrate your commitment to professional excellence

- Enhance your career growth and industry visibility

Invest in your professional future—NABIP–Texas is here to help you get there.

Register Now, Pay Later!

These courses offer a convenient option to reserve your spot today for **\$0.00**. After registering, an invoice will appear in your account, giving you the flexibility to pay anytime before the class date—whether that’s now in **2025** or later in **2026**. You will be notified when the course has reached the minimum of 25 people and you will need to pay after that date.

We need 25 registered participants in order to run the class so spread the word and share with other NABIP-TX Members

Please note: Your invoice must be paid in full by the class date. Unpaid invoices will result in loss of access to the event.

Click the class links below to register

[Live Virtual Self - Funding](#)

February 12, 2026

12pm - 3pm CST

Your cost as a NABIP–TX member will be \$210.10, non–members will pay \$275.00

[Live Advanced Virtual Self - Funding](#)

March 26, 2026

11am - 4pm CST

Your cost as a NABIP–TX member will be \$304.70, non–members will pay \$401.50.

The Value of NABIP-TX Membership

NABIP-TX Members who successfully complete each course can use the **Hollis Roberson Scholarship** to cover even more of the costs of this already discounted REBC Certification program.

Click [HERE](#) to learn more about the Hollis Roberson Scholarship Program and application.

Courses Sponsored by:

As a Health Insurance Program Manager, we design and deploy modern insurance solutions for employers and brokers. Our goal is simple: to infuse value into healthcare by providing high-quality, high-service solutions at the lowest possible cost. Experience the SOTA difference today



About the Instructor

David C. Smith
Senior Vice President, eBen

David C. Smith is the Senior Vice President of eBen and a nationally recognized authority on employee benefits and regulatory compliance. A graduate of the University of North Carolina at Chapel Hill with a J.D. from North Carolina Central University, David began his career as a policy advisor to North Carolina Lt. Governor Dennis A. Wicker, where he helped draft the state's Small Group Health Insurance Reform laws. He later held key roles at Blue Cross and Blue Shield of North Carolina and practiced law full-time before joining eBen.

At eBen, David leads compliance and risk management for large employers and directs strategy and data analysis for self-funded clients. His expertise spans ERISA, COBRA, HIPAA, wellness regulations, and the Affordable Care Act. His work and commentary have been featured in numerous national publications, including Employee Benefit Advisor, where he authored the top compliance article of 2014.

A respected national speaker, David is the 2011 recipient of the William G. Wetzel Excellence in Public Speaking Award. He is an active leader within the National Association of Benefits and Insurance Professionals (NABIP) and is certified in the ACA, worksite wellness, HIPAA privacy & security, and self-funded health plans—programs for which he also served as a co-author.

David has been recognized as the 2013 Health Plan Advisor of the Year and twice named to the Insurance Business America Hot 100 list. In 2014, he received NABIP North Carolina's highest honor, the Frederick W. Joyner Distinguished Service Award, for his lifetime contributions to the industry.



NABIP-TX admin@nabip-tx.org www.nabip-tx.org

Absolutely — this is great content already, it just needs **polish, structure, and visual breathing room** ✨
Below is a **clean, newsletter-ready version** with friendly headers, tighter language, and clear calls-to-action. I'll also note **simple graphic ideas** you can pair with each section.

President's Triple Crown Program

What is the Triple Crown?

NABIP created the **President's Triple Crown Program** to recognize members whose *individual contributions* help advance the association's mission.

Just like baseball's Triple Crown, this honor celebrates excellence in **three key areas**.

The best part? Unlike baseball, **NABIP's Triple Crown can be achieved every year by every member**.

How to Qualify

To earn the Triple Crown within the calendar year (**January 1 – December 31**), members must complete all three:

- ◆ **NABIP-PAC**

Participate in the **\$12 x 12 draft program** *or* contribute **\$150 total** for the year

- ◆ **Membership Growth**

Recruit **two or more new NABIP members**

- ◆ **Advocacy**

Use **Operation Shout** to send **three or more advocacy messages**

 **One. Two. Three. It's that simple!**



🌟 LPRT — Leading Producers Round Table

In insurance — as in many industries — **top producers stand apart.**

They don't just generate high volume; they deliver **exceptional service**, strive for excellence, and create better outcomes for their clients. Their expertise allows them to produce more business **efficiently and effectively**, resulting in fewer service issues and stronger client relationships.

At NABIP, we believe outstanding producers deserve outstanding recognition.

🏆 The Leading Producers Round Table (LPRT)

LPRT is designed to reward NABIP members who are truly **best in class.**

LPRT qualifiers receive:

- ✓ Free or discounted educational opportunities
- ✓ Exclusive services and recognition
- ✓ Peer connection with top producers nationwide

These members help elevate our profession — and NABIP depends on their leadership, expertise, and dedication.

🔗 Learn more about LPRT:

<https://nabip.org/membership-resources/lprt-leading-producers-round-table>



Leading Producers Round Table



Start the New Year by Investing in Future Leaders

The New Year brings fresh beginnings, renewed purpose, and the opportunity to invest in what truly matters.

As we look forward to the year ahead, we're reminded of the lasting legacy of Ken Martin — a leader who believed deeply in developing and empowering others.

The Ken Martin Scholarship continues that mission, opening doors for children of NABIP-TX members seeking to grow their skills and strengthen our industry.

The NABIP-TX Honorees Corporation, a non-profit public benefit corporation established and supported by members of the National Association of Benefits and Insurance Professionals, offers the **Ken Martin Scholarship for Excellence in Communication**, established in 2002, for Texas students entering or attending accredited institutions of higher learning.

With your support, opportunities that once felt out of reach become real possibilities.

To inspire your year's first act of generosity, we invite you to hear from one more individual whose life was touched by this scholarship:  Watch this [New](#)

Year testimonial from a past recipient. His journey is a powerful example of what can happen when we start the year by investing in others.

This January, begin the year with impact — donate to the Ken Martin Scholarship today.



This January, we hope you'll consider extending that same gift.

NABIP-TX Honorees is a 501(c)(3) nonprofit organization, and your donation is tax-deductible to the extent allowed by law. No goods or services will be provided in exchange for this donation.

[DONATE \\$25](#)
[DONATE \\$50](#)
[DONATE \\$100](#)
[DONATE \\$250](#)
[DONATE \\$500](#)
[DONATE \\$1,000](#)

For a different amount, please contact us at **admin@nabip-tx.org**. If you prefer to mail a check, please send along with this **[Contribution Form](#)**.

Thank you for helping us kick off the year with purpose, community, and a commitment to future leaders.

Wishing you a bright and successful year ahead,
 NABIP-TX Leadership

NABIP-TX **admin@nabip-tx.org** **www.nabip-tx.org**

NABIP Washington Update



In This Issue

1. Capitol Conference Feature: Breakout Sessions
2. Expanding Our Influence: Quarterly Advocacy Meetings with CMS
3. New Resources for Our Employer Market Members
4. NABIP Urges CMS to Protect Beneficiary Access and Ensure Fair Compensation in CY 2027 Medicare Rule
5. Podcast: The Impact of Integrated Virtual Care on Healthcare Savings
6. Capitol Conference: Webinar Reminder for Attendees
7. NABIP Rewind: 2025 Advocacy In Action (Like Spotify Wrapped but Better!)

NABIP's *Washington Update* is authored by Director of Health Policy and Engagement Nicole LePetri and Senior Political Director Caroline Musumarra.

Capitol Conference Feature: Breakout Sessions

INSIDE BASEBALL: CONGRESSIONAL STAFF ROUNDTABLE

Senior Capitol Hill staffers offer an insider view of how health policy is shaped—from priority-setting to negotiations to stakeholder input. Gain rare insight into what drives legislative decisions and how organizations like NABIP can most effectively engage with lawmakers to shape health policy.

Hear from:

- Senate Committee on Health, Education, Labor & Pensions (HELP)
- House Committee on Ways & Means (W&M)
- Senate Committee on Finance (SFC)

Health Policy Influencers

Explore how leading policy voices, including the Paragon Health Institute and the Urban Institute, contribute research and analysis that guide lawmakers and regulators. Attendees will gain a clearer understanding of who influences healthcare policy and how those insights translate into action. Hosted by Sam Melamed, CEO of NCD, this session

pulls back the curtain on how healthcare policy is actually shaped in Washington, and why these behind-the-scenes dynamics matter for the work you do.

With **Congress in session** during [Capitol Conference](#) and a [robust lineup of education and advocacy programming](#), this is a **can't-miss opportunity** for benefits professionals who want to stay informed, connected, and influential. [Register today](#) to **secure your spot** and be part of the conversations shaping healthcare policy in real time.

Expanding Our Influence: Quarterly Advocacy Meetings with CMS

After months of sustained advocacy, we are pleased to share that CMS has established a new quarterly meeting with Medicare-focused industry associations. This engagement mirrors the structured, recurring dialogue that exists on the ACA side through CCIIO.

This forum will create consistent, senior-level engagement between industry and CMS, allowing for a shared dialogue, greater familiarity, and more effective exchange of policy recommendations. Importantly, it will also enable more timely feedback to and from regulators as issues arise.

We wanted to provide this early update, as this represents a meaningful step forward in ensuring NABIP members have a regular and credible seat at the table. We look forward to sharing updates from this ongoing engagement.

New Resources for Our Employer Market Members

NABIP has released [three new infographics](#) to help brokers and HR professionals navigate the evolving employer market. *Driving Progress in the Employer Market* highlights NABIP's 2025 advocacy and professional development wins. *Medicare & Your Workforce* offers essential guidance for HR teams supporting Medicare-eligible employees. *2026 Key Compliance & Benefit Updates* outlines the regulatory changes employers should prepare for in the upcoming plan year. **Share these tools with clients and colleagues** to keep them informed and supported.

NABIP Urges CMS to Protect Beneficiary Access and Ensure Fair Compensation in CY 2027 Medicare Rule

NABIP submitted a comment letter to CMS in response to the Contract Year (CY) 2027 Medicare Advantage and Part D proposed rule (CMS-4212-P), urging the agency to promote compensation fairness, reduce unnecessarily confusing regulations, and address bad actors in the Medicare marketplace without limiting access to trusted, licensed guidance. NABIP urged CMS to improve market stability by **discouraging changes after October 1** to plan availability on electronic enrollment platforms and to agent commission structures, aligning these policies with the plan finalization timeline ahead of AEP.

Additionally, NABIP expressed support for several proposed policy changes that would enhance beneficiary access to guidance, reduce administrative friction, and improve data security, including:

- Removal of the 48-hour Scope of Appointment (SOA) waiting period
- Expanded educational and sales event flexibilities
- Modifications to TPMO disclaimer requirements
- Clarifications related to marketing language and use of the Medicare card
- Updates to record retention requirements

Taken together, NABIP's recommendations aim to protect beneficiaries, improve market stability, and recognize the vital role licensed insurance professionals play in Medicare, and NABIP looks forward to continuing to work with CMS as the agency finalizes the CY 2027 rule. For more information, please see NABIP's [statement](#) and the full [comment letter](#).

The Impact of Integrated Virtual Care on Healthcare Savings

Employers and health plans continue to face rising healthcare costs driven by chronic conditions, fragmented care delivery, and delayed access to services. In [this episode of Healthcare Happy Hour](#), host David Saltzman speaks with Jon O'Toole, chief revenue officer of [Recuro Health](#), about how integrated virtual care models—connecting primary care, urgent care, and behavioral health—are emerging as a response to these pressures. Drawing from industry data, case study insights, and market trends, the conversation explores how coordinated virtual care delivery can improve care quality while generating measurable cost savings across populations.

Capitol Conference: Webinar Reminder for Attendees

[Capitol Conference 2026](#) delivers more than advocacy on Capitol Hill—it provides a full continuum of education designed to prepare you before, during, and after your time in Washington. From in-depth breakout sessions on emerging policy issues to targeted advocacy training, the program is built to ensure you arrive informed, confident, and ready to engage.

Registered attendees: Reminder that next Tuesday's webinar at 2 p.m. ET/11 a.m. PT will be "**Federal Priorities 101: What NABIP Is Advocating for on the Hill.**"

This webinar walks Capitol Conference attendees through NABIP's federal priorities and the key issues members will raise in meetings with lawmakers and staff. Attendees will

gain a clear understanding of what NABIP is advocating for, why these issues matter to agents and brokers, and how they connect to your Hill meetings.

Registration and access links are sent via email each week to registered attendees. Be sure to register to attend live so you can ask questions and get the most out of these important preparation sessions.

NABIP REFUTES COMPENSATION CLAIMS IN GEORGETOWN REPORT

NABIP [responds](#) to the Georgetown University Center on Health Insurance Reforms report on Medicare Advantage. **Cutting agent and broker compensation will not fix regional health plan challenges.** Licensed agents help seniors compare coverage, evaluate costs, and avoid disruptions, and the data shows they actively support regional plans. NABIP urges policymakers to focus on transparency, accurate definitions, and stronger oversight of unregulated marketing entities, not policies that reduce access to trusted, licensed guidance.

APPLY! LEADING PRODUCERS ROUND TABLE (LPRT)

LPRT recognizes and connects the industry's top-tier producers - those who exemplify excellence, leadership, and professional success. Membership offers elite recognition, powerful networking with the best in the business, exclusive educational opportunities, and valuable savings on NABIP events and professional development. If you're ready to elevate your career, expand your influence, and be recognized among the best of the best, [apply for LPRT by May 31](#) and take your place at the top.

NABIP Rewind: 2025 Advocacy in Action

As 2025 comes to a close, one thing stands out: **when NABIP engages, policy changes.**

This year delivered historic participation, meaningful legislative wins, and a stronger bipartisan voice for agents and brokers at every level of government.

Together, we didn't just show up, we moved the needle.

Here's a look back at the momentum you helped create.

Capitol Conference 2025: Where the Momentum Began

More than **700 NABIP members and industry partners** gathered in Washington, D.C. for Capitol Conference 2025, our largest and most impactful Capitol Conference in recent history. With record-breaking first-time attendance, expanded media coverage, and our **highest post-event satisfaction scores ever**, Capitol Conference 2025 set a new benchmark for engagement and influence.

And the impact didn't end when the conference adjourned. In the months that followed, NABIP members sent **3.6 times more grassroots Operation Shout messages** than the year before, rising to over **15,000 in 2025**. NABIP members held meetings with lawmakers nearly every day throughout the year, weighed in on key committee hearings, and ensured Congress heard directly from professionals on the front lines of coverage access. They heard us loud and clear.

Legislative Wins You Made Possible

Following our February advocacy meetings on Capitol Hill, NABIP secured major victories as part of the **One Big Beautiful Bill Act**, advancing long-standing priorities for agents, employers, and consumers.

A top NABIP priority, **preserving the tax exclusion for employer-sponsored health insurance**, remained fully intact. Despite early revenue-raising proposals, no new taxes on health benefits were included, protecting employers, employees, and the professionals who serve them. The bill also delivered meaningful progress on **HSA modernization**, including compatibility with Direct Primary Care arrangements, expanded eligibility for Bronze and catastrophic Marketplace plans, and a permanent telehealth safe harbor that preserves access to pre-deductible telehealth services. For independent agents and small agencies, the legislation permanently extended the **20% pass-through deduction**, providing critical tax relief for proprietors in our industry nationwide.

While Individual Coverage Health Reimbursement Arrangement (**ICHRA**) codification and tax incentives ultimately fell out in the Senate, the House-passed language created a clear roadmap for future adoption, keeping ICHRA expansion firmly on the legislative agenda.

Momentum continued this summer with the introduction of the **Independent BROKERS TIME Act of 2025**, legislation shaped directly by NABIP advocacy. The bill addresses Medicare agents' long-standing concerns by clearly distinguishing independent agents and brokers from TPMOs (third-party marketing organizations), strengthening oversight of predatory call centers, streamlining registration for legitimate professionals, and eliminating the 48-hour waiting period between Scope of Appointment and beneficiary meetings. In a powerful validation of agent advocacy, the Centers for Medicare and Medicaid Services (CMS) has since requested feedback on implementing similar

provisions without waiting for legislation to pass, proof that your voices are shaping policy in real time.

This is what advocacy looks like when our community shows up and speaks with one voice.

Building Political Influence Through NABIP PAC

Behind every meeting, bill introduction, and policy win is the ability to engage lawmakers early, consistently, and credibly. In 2025, the NABIP PAC played a critical role in strengthening those relationships.

This year, the PAC supported **97 Members of Congress – 38 Democrats and 59 Republicans – investing \$133,500 in total**, including **\$45,000 to Democrats and \$88,500 to Republicans. This work is critical** to building and sustaining bipartisan relationships with lawmakers who understand the value of agents and brokers in delivering affordable, high-quality coverage.

PAC-supported lawmakers were key partners as NABIP advanced priorities around employer-sponsored coverage, small business tax relief, Medicare agent protections, and ACA Marketplace stability. These relationships ensured NABIP's voice was not only heard during Capitol Conference, but reinforced throughout the year at policy briefings, fundraising events, and targeted engagements where trust and influence are built.

When members engage through the PAC, they are investing directly in access, influence, and long-term advocacy strength. In 2025, that investment translated into meaningful conversations, durable partnerships, and real results.

Trump Administration Engagement & Regulatory Action

Throughout 2025, NABIP remained deeply engaged with the Administration and federal agencies on initiatives aligned with price transparency, regulatory efficiency, and consumer protection.

The Administration's opening executive order calling for hospital price transparency immediately created opportunities for partnership. NABIP engaged regularly with HHS, including CMS's **Center for Consumer Information and Insurance Oversight (CCIO) and Center for Medicare**, to address growing challenges across healthcare

markets. Throughout these discussions, we consistently reinforced that agents and brokers must be properly compensated for the critical role they play in serving consumers.

That engagement translated into direct access and collaboration. CCIIO Deputy Administrator and Director **Peter Nelson** joined members at NABIP's Annual Convention to discuss federal priorities and market trends. Our invitation to **Mark Cuban** further underscored NABIP's commitment to addressing rising cost pressures on employers striving to provide affordable, high-quality coverage for their employees and families. NABIP's credibility with regulators was further demonstrated this year when we were selected as one of only two associations to participate in a **new CMS working group** focused on improving the market environment for **ICHRA adoption**.

In parallel, NABIP advanced its priorities through formal bipartisan advocacy, including:

- Submitting formal responses to the Department of Labor on **gag clause compliance**, calling for clearer guidance and improved data access for employers.
- Co-authoring joint Medicare letters with national agent organizations, supported by member data and real-world stories.
- Releasing a policy paper urging CMS to partner with agents and brokers to strengthen consumer protections in the ACA Marketplace and adopt messaging that reflects mutual respect.

These sustained efforts are beginning to yield results. CMS's recently published proposed rule and RFI for the 2027 Medicare program year reflect the Administration's stated commitment to reducing administrative burden and align with many of NABIP's longstanding recommendations. The proposal includes opportunities for meaningful change, such as refining TPMO definitions, reducing marketing and sales call recording retention from 10 to 6 years, simplifying marketing and outreach requirements by eliminating the 48-hour waiting period tied to Scope of Appointment completion, allowing SOAs to be collected at educational events, and removing the 12-hour delay between educational and marketing events at the same location.

State-Level Wins Across the Country

NABIP advocacy delivered tangible results in statehouses nationwide.

In Virginia, advocacy efforts helped secure the signing of **HB 2375**, marking the **first passage of NABIP-developed drug pricing transparency model legislation**. The law establishes common-sense transparency and accountability standards for Pharmacy Services Administrative Organizations (PSAOs).

State chapters also mobilized rapidly throughout the year, from Days at the Capitol to last-minute legislative calls during special sessions, ensuring harmful provisions were addressed before they became law. This fall, state insurance commissioners took unprecedented steps to protect Medicare beneficiaries and that is due to the relentless work from this community.

NABIP presented to state insurance commissioners at **NAIC meetings** on small- and mid-sized business solutions and Medicare market disruptions, reinforcing a consistent message: **agents and brokers are essential to consumer protection in an increasingly unstable and complex healthcare system.**

Engaging Policy Influencers & Shaping the Narrative

In 2025, NABIP strengthened its presence among key healthcare policy influencers, positioning the association as a trusted bipartisan source of real-world insight.

Targeted engagements with organizations such as the Commonwealth Fund, MedPAC, Urban Institute, Paragon Health, and the Better Medicare Alliance allowed NABIP to share findings from **over 15,000 agent and consumer surveys.**

These conversations helped correct misconceptions about the broker community and highlighted data showing brokers' positive impact on consumer satisfaction, plan selection accuracy, and continuity of care, reinforcing the value of agent-led assistance across the healthcare ecosystem.

Powered by Members: NABIP Legislative Council, Working Groups, State Chapter Leaders, Compliance Corner Committee

None of this progress happens without the dedication of NABIP's member leaders.

The **Legislative Council**, spanning **seven working groups and eight geographical regions**, ensures member expertise and market insight are embedded in every advocacy strategy brought to Capitol Hill and federal agencies. They dedicate **hundreds of hours each year** collaborating with staff, fellow members, and policymakers to represent consumers and advance effective policy, and their leadership remains central to NABIP's advocacy success. They address policy issue areas including prescription drugs, individual market coverage, Medicare, employer coverage, long-term care, mental health, and state public option proposals.

Healthcare changes this year were heavily driven at the state-level. NABIP advocacy success was made possible by the steady work done in state chapters, working together with lobbyists and community coalitions to ensure that only the right healthcare proposals were considered and passed.

In addition to advocacy leadership, NABIP's committees play a critical role in supporting members year-round. Our **Compliance Corner Committee** spends hours each year educating members on the latest regulatory news and requirements so you can feel confident in your work.

We thank you for the work you've done this year to drive NABIP's government and public relations.

Looking Ahead

2025 delivered real results, but there is more work ahead. **NABIP will continue fighting to ensure agents and brokers are fairly compensated, properly recognized, and empowered to serve consumers in an increasingly challenging healthcare system.**

We hope you'll join us back on Capitol Hill for [Capitol Conference](#) in D.C. February 22-24, as we continue turning engagement into action and action into wins.

Thank you for being part of NABIP's voice.

Brokers Making a Difference: Share Your Medicare & ACA Testimonials

It's critical for agents and enrollees to submit [testimonials](#) to gather Medicare & ACA Marketplace testimonials. Providing direct client stories to legislators and regulators helps clarify misconceptions about our industry and relationship with consumers.

Even if you have submitted surveys before, it's the best way for you to provide live feedback to NABIP staff.

Individual Market Insights

This is a new recurring section of the *Washington Update* that will pin important information and resources for professionals operating in the individual market.

- **Nationwide Consumer Campaign on the Tax Credits:** [Share this link](#) with your clients. It's a fast, easy way for them to tell lawmakers what increasing costs and loss of the enhanced Affordable Care Act premium tax credits would mean for their family or business.

Employer Essentials

This is a new section of the *Washington Update* that will pin important information and resources for employee benefits and compliance professionals.

- **2026 Key Compliance & Benefit Updates Infographic:** [Download and share](#) this resource that outlines upcoming regulatory changes impacting employer benefit design, contribution limits, and ACA compliance requirements.
- **OBBBA Webinar:** [Watch the recording](#) of our webinar on the One Big Beautiful Bill Act's impacts on employee health and welfare benefits. This session breaks down key health and welfare benefit changes, new HSA and fringe benefit rules, employer tax credits, and what to expect from Congress through the end of 2025.

Medicare Matters

- [Medicare AEP Broker Marketing Resources & Toolkit](#): This toolkit provides ready-to-use materials to enhance your outreach and visibility this season, including social media posts, PSAs, translation services, and print materials.
- [Click here](#) to watch the recording of the latest **Medicare Insider Moments** webinar.
- **Continue submitting and sharing our Medicare surveys!** We have over 14,000 surveys and counting. To access the surveys, [click here](#).
- **Recap: NABIP's Medicare Town Hall:** [Click here](#) to watch the recording.
- **Medicare Voices Video:** Medicare Voices is a compelling tribute to the invaluable role that Medicare agents and brokers play in the lives of beneficiaries. [Watch the video](#) and give us a thumbs up on YouTube to show your support.

Grassroots Gateway: NABIP's Federal Priorities & OBBBA

This is a new section of the *Washington Update* that will pin resources to guide members through conversations with federal legislators in Congress. Use these materials for your own chapter and event presentations—all verified and provided by NABIP's Government Affairs staff!

- **Federal Issue Priorities** (ACA Marketplace, employer, and Medicare markets): Access the resource [here](#) and watch the webinar [here](#).
- **What's in the One Big Beautiful Bill Act?** [Click here](#) to access a summary of the provisions that impact your clients.

Log Your Meetings With Lawmakers

We are always thrilled to see members getting in front of their legislators, regulators, and state commissioners, in district and on Capitol Hill! Please log all your appointments, using this [survey](#). It helps NABIP Government Affairs staff track trends and where these decision-makers stand on NABIP-relevant issues.

A Note on NABIP as a Bipartisan Organization

At NABIP, we proudly advocate with one unified voice, transcending political differences to support our industry and clients. Our strength lies in collaborating across party lines to drive meaningful policy solutions. When representing NABIP, we encourage you to [Speak with One Voice](#), aligning with the [NABIP Healthcare Bill of Rights](#) and reinforcing our bipartisan commitment. By distinguishing personal views from our professional roles, we uphold NABIP's credibility at all levels of government.

Thank you for your dedication to this mission—together, we will continue advocating for our members, industry, and communities.

Links

- [NABIP Advocacy](#)
- [NABIP Events Calendar](#)
- [Advocacy Surveys](#)
- [Brokers Making a Difference](#)

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Welcome to the NABIP Resource Hub! Check out our library of free downloadable content including white papers, guides, eBooks, case studies, reports, industry analysis and much more, provided by experts and vendors within the health insurance and employee benefits industry.

**Featured Resource from
the Resource Hub**

**How Section 105 Medical Reimbursement
Plans Save on Taxes**

If you are looking to learn more about an alternative way of funding medical costs, Section 105 plans, whether Health Reimbursement Arrangements or Medical Expense Reimbursement Plans, could be the right option for you or your client.

NABIP- Dallas Member Resources

- ❖ **NABIP-Dallas meets every 3rd Wednesday of the month (with the exception of December). Meeting locations will change each month.**
- ❖ **New NABIP-Dallas members can register for their first lunch meeting at no cost.**
 - ❖ **Email: info@nabip-dallas.org to confirm your registration.**
- ❖ **Lone Star (Virtual) Chapter frequently offers online CE webinars at no cost for NABIP-Texas members.**

Thank you to our sponsors!



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