NABIP-DALLAS

APRIL NEWSLETTER

ABOUT THE EVENT

No More Secrets: Compensation, Contracts & Compliance After CAA (times 2)
ERISA set the fiduciary standard. CAA put your compensation under it.

The Consolidated Appropriations Act of 2021 requires brokers and consultants to disclose both direct and indirect compensation before entering into agreements with employer health plans. The CAA 2026 expanded and clarified who qualifies as a “covered service provider” and pulling more services, more vendors, and more compensation arrangements into scope.

Commissions, bonuses, overrides, revenue sharing - if it’s connected to the plan, it needs to be disclosed.

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

NABIP TEXAS: RECHARGE YOUR MEMBERSHIP

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

Legislative Update: House Subcommittee Examines Provider Consolidation and Cost Drivers

The House Energy & Commerce Subcommittee on Health convened a hearing this week to examine the factors contributing to rising healthcare costs and the continued consolidation occurring across the provider landscape. The discussion brought forward perspectives from physician organizations, hospitals, employer coalitions, and academic experts, offering a comprehensive view of the pressures shaping today's healthcare market.

Physician Reimbursement and the Shift Away from Independent Practice

Physician organizations emphasized that ongoing reimbursement challenges are a primary driver of consolidation. Representatives from the American Medical Association (AMA), the American Academy of Family Physicians (AAFP), and academic medicine described a practice environment in which operating costs continue to rise while Medicare reimbursement remains unstable.

Witnesses noted that these financial pressures are forcing many independent practices to sell to hospitals, insurers, or private equity groups. Several urged Congress to consider tying Medicare physician payment updates to the **Medicare Economic Index (MEI)** to better reflect inflation in practice costs and support long-term sustainability for independent providers.

Employer Perspectives on Cost and Market Competition

The Purchaser Business Group on Health (PBGH), representing large self-insured employers, underscored the value of maintaining a strong independent physician sector. PBGH testified that employers are willing to pay higher rates to independent physicians when doing so leads to improved referral patterns, lower total costs, and reduced exposure to hospital facility fees and site-of-service payment differentials.

This perspective aligns with broader employer concerns regarding the impact of consolidation on premiums and overall healthcare affordability.

Hospital Sector Response and Ongoing Antitrust Concerns

The American Hospital Association (AHA) offered a different view, noting that hospitals are no longer the primary drivers of physician practice acquisitions and emphasizing that consolidation can reduce operating costs and preserve access in financially distressed markets.

However, lawmakers cited recent federal and state enforcement actions alleging anticompetitive contracting practices by large systems. Witnesses outside the hospital sector expressed continued concern that consolidation often reduces competition and contributes to higher prices without clear evidence of improved quality or access.

Additional Policy Issues Raised

Beyond consolidation, members of the Subcommittee raised several policy topics with direct implications for the healthcare system, including:

- **Site-neutral payment reforms**
- **The moratorium on physician-owned hospitals**
- **Price transparency compliance and enforcement**
- **340B program oversight**
- **Self-referral and anti-kickback regulations**

Witnesses expressed varying levels of support for these potential reforms, with hospitals generally more cautious about changes that would shift payment away from facility-based systems.

Debate Over Medicaid Cuts and Coverage Impacts

A significant portion of the discussion focused on the projected effects of the **One Big Beautiful Bill Act (OBBBA)**, which includes substantial Medicaid reductions and changes to enrollment processes. Several members expressed concern that these provisions could lead to coverage losses, increased uncompensated care, and higher premiums for employers and consumers.

Hospital representatives acknowledged that increased uncompensated care would place additional strain on facilities, potentially leading to service reductions or closures in vulnerable communities.

Implications for NABIP-Dallas Members

The hearing highlighted several trends that directly affect our work as benefits professionals:

- **Market consolidation continues to influence cost and access**
- **Independent physicians face increasing financial pressure**
- **Employer concerns about affordability remain central**
- **Coverage stability is essential to maintaining a functional system**
- **Payment and transparency reforms remain active areas of congressional interest**

NABIP will continue to monitor these developments and advocate for policies that support affordability, competition, and consumer choice while ensuring that licensed agents and brokers remain essential partners in navigating the healthcare system.

Respectfully,

Charles Rosen

RVP Region VI, Director of Leg Affairs, NABIP-TX, and Legislative Chair, NABIP-Dallas

LEGISLATIVE UPDATE

NABIP-TX E-NEWS

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 bip Magazine: Your Opinion Matters

NABIP

Shaping the *future* of healthcare

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.

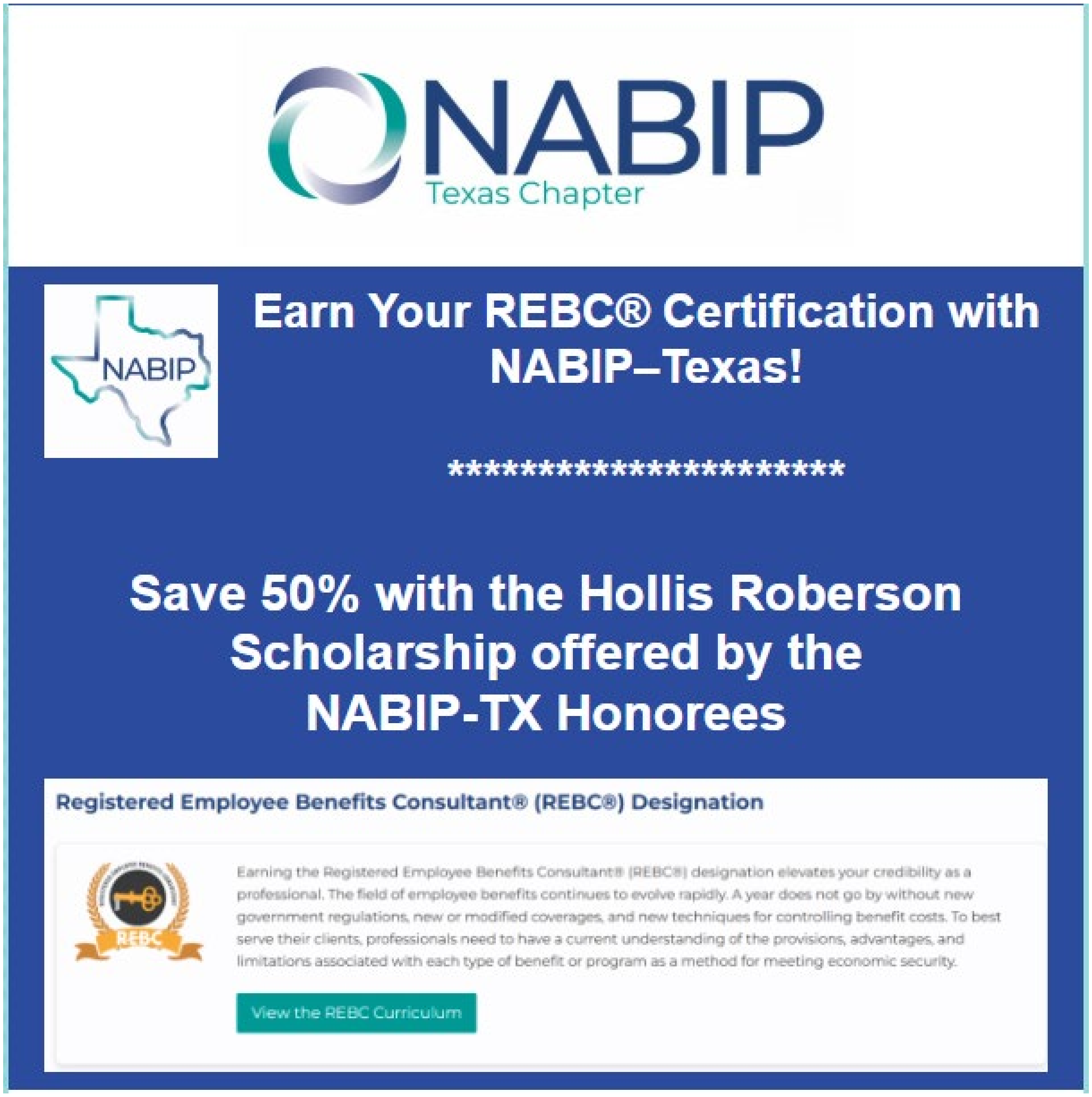
bip Magazine Readership Survey

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



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 Advanced Virtual Self - Funding
April 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.

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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

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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

NABIP Texas Chapter

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

You're reading NABIP's ***Washington Update***, a newsletter highlighting key political and regulatory developments at the federal level, authored by Director of Health Policy and Engagement Nicole LePetri. The *Washington Update* is published every Friday.

In This Issue:

1. **Last Call:** National Committees & Working Group Applications
2. New Podcast! The Real Cost of Coverage with KFF
3. ICYMI: NABIP Secures Major Wins for Medicare Agents and Beneficiaries in CMS Final Rule
4. Featured Hill Story: House Democrats Urge DOL on PBM Transparency
5. ICYMI: Compliance Corner Webinar on Transparency & PBM Reform
6. Updated Marketplace FAQ Guide for Agents and Brokers
7. Join us in Chicago for the 2026 BenefitsPRO Broker Expo!
8. Individual Market and Medicare Agents - See you in Las Vegas!

LAST CALL: NATIONAL COMMITTEES & WORKING GROUP APPLICATIONS

Volunteers are the backbone of our association, driving our initiatives forward and making a lasting impact. Find a role that sparks your interest and contributes to our impactful work. This is your chance to lead and influence—**applications are due tonight.**

Note: If you are currently serving on a national committee, and would like to continue your work, **you must reapply** to be considered for the 2026-2027 year.

Volunteers can apply for one or more legislatively-focused working group positions in the following advocacy areas: **Employers, Individual Market, Long-Term Care, Medicare, Mental Health, Prescription Drugs, and State Public Option.**

We strongly encourage all members with an interest in public policy development and advocacy work, whether newly joined or long-standing, to apply. This is a unique opportunity to directly inform NABIP's legislative and regulatory priorities and help shape the perspectives we bring to Congress, CMS, and other federal and state policymakers. Getting involved in the work will prove to you that we have the power to make the changes we want to see.

Apply today!

NEW PODCAST! THE REAL COST OF COVERAGE WITH KFF

In this episode of *Healthcare Happy Hour*, host David Saltzman sits down with Lunna Lopez, senior survey manager at the Kaiser Family Foundation, to examine how rising healthcare costs are affecting consumers' insurance decisions and overall financial well-being. Drawing on recent KFF survey data, they explore how increases in premiums, deductibles, and out-of-pocket costs are forcing many marketplace enrollees to make difficult trade-offs—such as cutting back on basic household expenses or dropping coverage altogether. The conversation highlights the emotional toll of navigating coverage decisions, including widespread feelings of stress, confusion, and frustration, and discusses how affordability challenges may influence consumer behavior, market stability, and broader policy and voting dynamics.

Listen to the episode on Apple Podcasts or Spotify, or on our website.

ICYMI: NABIP SECURES MAJOR WINS FOR MEDICARE AGENTS AND BENEFICIARIES IN CMS FINAL RULE

NABIP has announced significant policy victories for agents, brokers, and the millions of Medicare beneficiaries they serve following the release of CMS's Contract Year 2027 Medicare Advantage and Part D Final Rule. The final rule reflects a strong alignment with NABIP's advocacy to modernize Medicare marketing and communications regulations by reducing unnecessary administrative burden, improving the beneficiary experience, and supporting more timely, effective interactions with licensed agents and brokers, while preserving critical consumer protections.

Key wins include:

- Elimination of the 48-hour Scope of Appointment (SOA) waiting period
- Greater flexibility for educational and marketing events
- TPMO disclaimer timing flexibilities
- Reduced retention period for marketing and sales calls (from 10 years to 6 years)

NABIP will continue working closely with CMS to support effective implementation and equip members with the tools they need to best serve their clients. NABIP remains steadfast in its advocacy on Capitol Hill, with CMS, and across the states to protect fair compensation, push back on market manipulation, and address market changes that impact beneficiaries, including plan exits and network negotiations. We will continue to challenge harmful policies while advancing a stable, competitive market that supports agent and broker livelihoods.

Read our statement and additional details on the wins here.

Listen to the episode on the CMS rule and NABIP's advocacy wins on Apple Podcasts, Spotify, or on our website.

FEATURED STORY: HOUSE DEMOCRATS URGE DOL ON PBM TRANSPARENCY

House Education and Workforce Committee Democrats are pressing the Department of Labor to expand its proposed PBM transparency rule. In a letter to the Employee Benefits Security Administration (EBSA), Ranking Member Bobby Scott (D-VA), House Committee on Education and Workforce, and Ranking Member Mark DeSaulnier (D-CA), House Subcommittee on Health, Employment, Labor, and Pensions, urged the agency to apply the rule not only to self-insured plans but also to fully insured coverage. The lawmakers argue that broader applicability is necessary to close oversight gaps and improve transparency around PBM compensation.

NABIP submitted comments on the proposed rule, which will be posted on the website shortly.

Read the Committee's statement here.

ICYMI: COMPLIANCE CORNER WEBINAR ON TRANSPARENCY & PBM REFORM

Compliance Corner committee members Deanna Sizemore and Beth Allen provided an update on key regulatory developments affecting agents and brokers. This session covered current transparency regulations as well as the most recent and anticipated PBM policy changes related to the Consolidated Appropriations Act for 2021 and 2026.

Watch the replay here.

UPDATED MARKETPLACE FAQ GUIDE FOR AGENTS AND BROKERS

This updated FAQ guide provides agents and brokers with clear, actionable answers to common client questions in light of recent policy changes, including updates under the One Big Beautiful Bill Act (OBBBA) that expand Health Savings Account (HSA) eligibility to certain Bronze and Catastrophic plans beginning in Plan Year 2026.

It clarifies how HSA contributions affect Marketplace income calculations, eligibility for catastrophic coverage and hardship exemptions, and how both on- and off-Exchange Bronze plans may qualify for HSA compatibility. The guide also offers a practical overview of how HSAs function alongside Marketplace coverage, equipping agents and brokers with the information needed to better advise consumers on plan selection, affordability, and tax-advantaged savings strategies.

Review CMS's answers to FAQs here.

JOIN US IN CHICAGO FOR THE 2026 BENEFITSPRO BROKER EXPO!

BenefitsPRO Broker Expo is the preferred destination for hundreds of the industry's most influential benefits brokers to cultivate important relationships and obtain the most practical industry education to position their business for sustainable growth. Join us April 28-30th in Chicago and be sure not to miss the networking party of the year!

NABIP members save 15% with code **NABIP15**. Register **here**!

INDIVIDUAL MARKET AND MEDICARE AGENTS - SEE YOU IN LAS VEGAS!

Building on strong momentum from March, NABIP will focus in April on advancing key regulatory priorities, deepening stakeholder engagement, and expanding member involvement across our advocacy efforts.

NABIP will be present at **Medicarians and ACA Health Summit** next week, creating opportunities to engage with stakeholders and advance policy discussions. For those attending, come by the NABIP booth on Tuesday and Wednesday! Members of NABIP staff, as well as volunteer leaders on our Medicare Advisory Group and Individual Marketing Working Group, will be present to discuss how NABIP is working for you as well as ways to get involved in the organization.

ICYMI: OUR 2025 END-OF-YEAR IMPACT REPORT

NABIP's End-of-Year Impact Report (Q3-Q4) is now available, highlighting the advocacy wins, strategic initiatives, and member-driven progress that shaped the second half of the year. From legislative engagement to professional development advancements, this report showcases the measurable impact NABIP is making on behalf of members and the industry. Explore the latest edition to **see how your association continues to drive results and strengthen our collective voice.**

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.

NABIP Resource Hub

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.**

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