National Association of Benefits and Insurance Professionals
Dallas Chapter
NABIP

NEWSLETTER

KEEPING YOU CONNECTED & CURRENT

NABIP-Dallas Upcoming Event

Mingle and Jingle Party Invitation

Wear your ugly sweater to our Mingle and Jingle Party! Join us for an evening filled with fun and festivities.

Event Highlights

- Happy Hour
- Hors d'oeuvres
- Dancing the night away
- Photo booth
- Casino games
- Door prizes
- DJ entertainment
- Brief Award Ceremony

REGISTER TODAY

Don't miss out on the fun and excitement. We look forward to seeing you there!

National Association of Benefits and Insurance Professionals
Dallas Chapter
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REGISTER TODAY

Thanks to our generous sponsors we are able to have a

Black Friday Sale!

Join us next Wednesday (12/4) for free if you

- **Bring a toy for HopeKids**
- **Make a PAC donation at the door**
- **Bring a potential NABIP member (both are free)**

Versant Health
Oxbridge Health
It Just Makes Sense
United Healthcare
BECOME A SPONSOR

NABIP-Dallas 2024/2025 Board of Directors

President: Jennifer Stanley, JD

Secretary: Cindy Goodman

Membership/Treasurer: Karen Burkholder

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Professional Development: Michelle McLaren

Executive Assistant: Patricia Pattison

President Elect/Awards: Carmen Freeman

Media/Communications: Halee Johnson, MPH

Legislative Chair: Meghann High

Trustee: Charles Rosen

Interested in giving back to the association and joining our team? We have multiple open board positions and volunteer opportunities, such as: Vice President (requires two years of service on a NABIP Board or similar association (such as NAIFA), Membership Co-Chair, Retention Chair, Sponsorship Chair, Legislative Co-Chair, as well as opportunities to assist us with special projects, events, and charity initiatives. Board meetings are held on the 2nd Friday of every month.

For more information, please contact us at info@nabip-dallas.org

JOIN NABIP-Dallas

When you join NABIP-Dallas, you also gain membership to NABIP-TX and NABIP. Enjoy the privileges of a membership in the #1 association that represents health and disability agents throughout the nation.

As a member you will have access to a multitude of continuing education opportunities, advanced designation programs, business development tools, and networking opportunities. You will also have the opportunity to take part in advocacy efforts at the state and federal levels of government to advance the interests of health insurance professionals and to promote affordable and responsible private health insurance market solutions.

INDIVIDUAL

Become a proud member of NABIP-Dallas

Cost of Membership:
$42.42/Month or $509/Yearly

Your membership dollars are divided between the National, State, and Local chapters of the National Association of Benefits and Insurance Professionals.

AGENCY

We wanted to make sure you knew about an exciting new opportunity that may benefit your agency — and save you money.

See if your agency qualifies.

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.

Calendar View

NABIP-Dallas (DAHU) Monthly Luncheons and special events will be held at Vouv Dallas!

Vouv Event Space, 4445 Sigma Road, Dallas, TX 75244
https://vouvdallas.com

Vouv meeting & event space

December 4, 2024 | Mingle & Jingle Party
4:30 PM- 7:30 PM

Wear your ugly sweater to our Mingle and Jingle Party with Happy Hour, ho'rdourves, and dancing the night away!

Sponsored by: UnitedHealthcare, Oxbridge Health, & Versant Health

United Healthcare

Oxbridge Health

VersantHealth®
bringing you DavisVision® and SuperiorVision®

Professional Development:

Thanks to everyone who came to our Legislative Update in November – The Merony's always provide great info, and the toy drive was a success!!

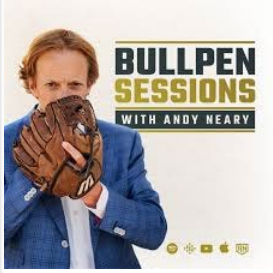
- For December instead of our regular luncheon we will have an awards/holiday party on Wednesday, December 4th from 4:30-7:30 at Vouv Event Center.

- January we will be starting our hybrid season off with having an inspirational webinar by Andy Neary of Major League Mindset. Since our normal meeting would be the last day of OEP we have move this a day to Thursday 1/16. Zoom invite will be sent out.

- February 19th will be our Education Day live at the Vouv from 9am – 4pm – earn up to 5 CE Credits and hear from great speakers. We will have the following speakers joining us:

1. Jason Dixon of Trinity Captive speaking on Segregated Group Medical Stop Loss
2. Commissioner Mulready of OK giving NAIC updates and discussing Insure OK as a framework;
3. Neil McNeil of Tokio Marine HCC giving 2 hours of ethics
4. Jennifer Stanley of StanleyKup.

We are seeking 1 more CE speaker as well as vendors and sponsors for the event. For March and April, we will be joining with the Fort Worth Chapter on their Symposium and Golf Tournament.



Trinity Captive Group

TOKIO MARINE

StanleyKup
COMPLIANCE

TDI proposes modifying its rating rules for individual and small group health plans

The Texas Department of Insurance has proposed a change to the rule about the CSR factor that health plans must use when developing rates for silver individual plans sold on HealthCare.gov.

- The current factor of 1.35 would increase to 1.40 for rates in 2026 based on current enrollment data.
- Senate Bill 1296, 87th Legislature, 2021, directed the commissioner to review rates and consider, for silver plans, "whether the rate is appropriate for the plan in relation to the rates charged for qualified health plans offering different levels of coverage, taking into account any funding or lack of funding for cost-sharing reductions and the covered benefits for each level of coverage."
- In 2022, TDI adopted a CSR factor of 1.35
- The proposal also clarifies the use of actuarial values in the development of rates in the individual and small group markets (identifying number enrolled, AV with each plan variation, IDF, etc).
- These amendments are needed to reflect changes in enrollment over time and provide additional guidance in the setting of rates. In 2017, the federal government stopped reimbursing issuers for the cost of providing CSRs. anticipates adopting the amendments to be effective June 1, 2025, and TDI will begin enforcing the changes for rates applicable to plans to be issued or renewed effective on or after January 1, 2026.
- TDI is also proposing to amend the rule text in §3.505(f)(6)(B)(i) that requires issuers to provide the AV for their individual and small group plans, which must be "calculated consistent with 45 CFR §156.135." The amendment will clarify that issuers are required to use the federal AV calculator in developing their rates. This will support compliance with federal single risk pool requirements
- Click here for the proposal for the full text and how to submit **comments by 5:00 p.m., central time, on December 9, 2024.**

A public hearing may be requested but has not been set yet.

NABIP TX

DONATE TO TAHUPAC

TAHUPAC formed to support candidates and members of the Texas Legislature who have philosophies that reflect common sense and an overall understanding of the dynamics of health insurance along with recognizing how NABIP-TX is working to bring more Texans more affordable health insurance plans.

Donate now using the QR code below!

About NABIP TX PAC

The Texas Association of Health Underwriters recognized more than a decade ago the need to become more involved in “politics” and formed NABIP TX PAC to support candidates and members of the Texas Legislature who have philosophies that reflect common sense and an overall understanding of the dynamics of health insurance along with recognizing how NABIP TX PAC is working to bring more Texans more affordable health insurance plans.

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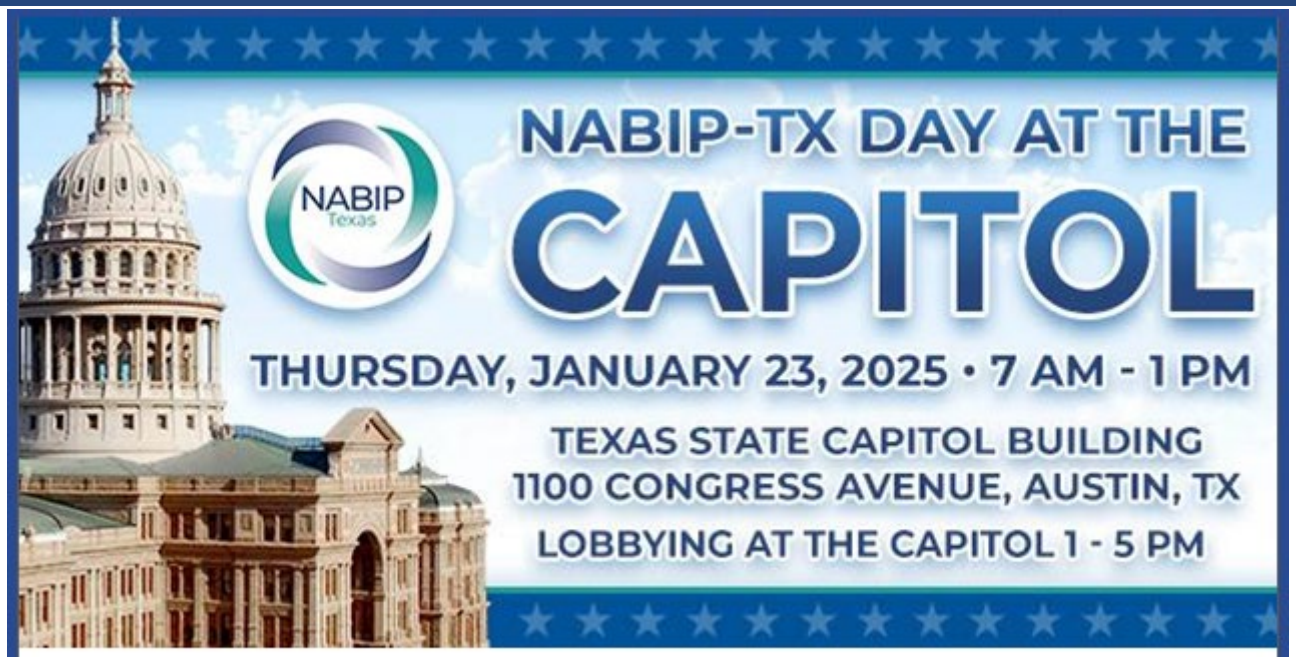
Contribute to NABIP TX PAC

Please consider giving your support to NABIP TX PAC so it can continue to support Texas health insurance consumers. Just complete the below information to become a NABIP TX PAC contributor. You can choose to make a one-time or monthly contribution on the next page.

Prefer paper? Download NABIP TX PAC Contribution Form

CONTRIBUTE



Mark Your Calendar!

NABIP-TX Day at the Capitol
Thursday, January 23, 2025

Texas State Capitol Building
1100 Congress Ave
Austin, TX

Sponsorships Available

Don't miss this opportunity to get in front of the best and brightest in the industry!

Click **HERE** for Sponsorship Opportunities

Email **admin@nabip-tx.org** or call 713-645-1490 for more information.

TENTATIVE AGENDA *(subject to change)*

WEDNESDAY, JANUARY 22 Scholz Garten 1607 San Jacinto Blvd, Austin, TX 78701	THURSDAY, JANUARY 23 Texas State Capitol 1100 Congress Avenue, Austin, TX
4:30 - 6:30 pm NABIP-TXPAC Happy Hour *Hosted by NABIP-TX Austin Chapter* ***Member: $35*** ***Non-Member: $50***	**7 - 8:30 am** Registration and Breakfast **7:30 - 8:15 am** Agency Roundtable Discussion: *By Invitation Only* **8:30 am - 1 pm** Speakers, Lunch and Networking Time **1 - 5 pm** Lobbying with Legislators at the Capitol

NABIP Washington Update

Fast Facts:

- Operation Shout! Support S.4137 - Improving Access to Medicare Coverage Act of 2024!
- NABIP Signs Letter to the FTC Requesting Delayed Implementation of Noncompete Rule
- Wyden and Sanders Demand Answers from Multiplan on Sky-High Medical Bills
- Biden Administration to Keep Trump-era ICHRA Rules in Place
- State Spotlight: Michigan Enacts Legislation on Mental Health
- PAC Spotlight
- Next Compliance Corner Webinar: ERISA Fiduciary Responsibilities
- New Episode of NABIP's Healthcare Happy Hour Available Now - sponsored by AgencyBloc

NABIP New Member Orientation

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) at Vouv Event Center (4445 Sigma Road, Dallas, TX 75244).
- New NABIP-Dallas members can register for their first lunch meeting at no cost. Email dahu.org@gmail.com 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!

Special thanks to our sponsor!

TOKIO MARINE HCC