

President's Message

The NABIP-Dallas chapter has officially started the 2023-2024 fiscal year. I am proud of our tremendously strong start to the year with our first event, the Rock Star Sales Summit, which took place on July 19th. There was a stellar lineup of speakers and an abundance of support from a variety of sponsors – notably, Blue Cross Blue Shield of Texas and The Brokerage Inc. Karen Burkholder took the lead on organizing and I want to specifically acknowledge all of her efforts. The committee worked hard over the last year to put together this seminar and we could not have hosted such a successful event without the efforts of this team. The committee is getting an early start on planning for the next Summit that will take place July 2024. Contact us at dahu.org@gmail.com to join our team and help us make the upcoming event an even greater success.

- Taylor B. Kirkhart

The Changing Landscape of Employee Benefits – August 16 at Vouu

Erin Issac, President of Joy Benefits LLC, will be presenting What Got Us Here Won't Get Us There – The Changing Landscape of Employee Benefits on Wednesday, August 16 at Vouu Meeting Event Space. Earn 1 hour of continuing education (CE) credit and join us for an unparalleled journey into the future of employee benefits at our transformative event. This in-person presentation will equip you with the insights, tools, and strategies needed to thrive in the ever-changing landscape of the benefits industry.

- Uncover the Future of Employee Benefits
- Embrace the Consultant Role
- Mastering Insurance and Non-Insurance Tools
- Harnessing Digital Age Marketing Strategies
- Prioritize Transparency, Accountability, and Responsibility

Erin Issac is an employee benefits consultant with a strong passion for improving the healthcare system and simplifying access to it. She started her career in the industry during the rollout of the Affordable Care Act and gained experience by working in a position that exposed her to every step of the process. Erin used this knowledge to develop a new benefits department for an agency before creating her own consultancy, Joy Benefits LLC, in 2022. As an employee benefits consultant, Erin's goal is to engage, equip, and empower every person in an organization, from the C-suite to the frontline workers. She believes the insurance system can be overwhelming and strives to help people find joy and hope in a system that should care for them. Erin is dedicated to collaboration and mentorship across the industry with like-minded professionals. She recently launched the book club community, Books with Benefits, to engage people at every step and highlight the progress being made in the industry today.



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Welcome New Members!

Mary Beth Loop
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Matthew Kelley
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Member Spotlight: Mark Robertson

Meet Mark Robertson, a Senior Sales Executive at Warner Pacific, a General Agency that offers insurance agents a range of insurance products and sales support along with innovative back-office service support.

Mark's task is to recruit Medicare and individual producing agents in the state of Texas and assist them in growing their book of business. He graduated from Western Kentucky University in 1982 with a Bachelor of Science Degree in Health Care Administration. After working as a Nursing Home Administrator in Tyler, Texas, for several years, Mark entered the healthcare sales market. His first opportunity with the brokerage community agent with John Alden Insurance Company. Since then, he has developed great relationships with growth-minded agents who want to increase their production in the healthcare block of business.

Mark has been a member of the NABIP organization since 1990 and has worked for over a decade with Blue Cross Blue Shield of Texas as a Senior Sales Executive supporting the broker community. He is happily married to his lovely wife, Nina Robertson, for over 32 years. They share two incredible daughters and one adorable granddaughter whom he is incredibly proud of. In his free time, Mark enjoys coaching youth sports, golfing, and playing billiards. He supports cancer fundraising groups and works with his church family on various uplifting projects.

His words to live by are, "If you can't fly, then run. If you can't run, then walk. If you can't walk, then crawl, but whatever you do, you have to keep moving forward." -Martin Luther King

Ladies and gentlemen, Mark Robertson



Rock Star Sales Summit



Photos by Howard Deihl

NABIP-Texas Legislative Update

The Texas Legislature has finally adjourned after being in session in Austin continuously since January (one regular session, and two special sessions on property tax relief). Lawmakers have scattered back to their districts, some taking long-awaited vacations, and others attending legislative conferences to huddle and collaborate with legislators from other states.

One such group is the National Council of Insurance Legislators (NCOIL). NCOIL is a legislative organization comprised principally of legislators serving on state insurance and financial institutions committees around the nation. The group writes model laws in insurance, works to both preserve the state jurisdiction over insurance as established by the McCarran-Ferguson Act, and to serve as an educational forum for public policy makers and interested parties. Founded in 1969, NCOIL works to assert the prerogative of legislators in making state policy when it comes to insurance and educate state legislators on current and perennial insurance issues.



ADVOCACY - GRASSROOTS - COALITION BUILDING

At the conference, Chairman Oliverson led a discussion about ESG (Environmental, Social and Governance) issues that each state is grappling within their own way. He also facilitated a dialogue between NCOIL (lawmakers) and NAIC (National Association of Insurance Commissioners) which is the association of insurance regulators. NCOIL considers a wide range of insurance issues like property & casualty, worker's compensation, and life insurance & financial services.

The Health Insurance & Long Term Care Issues Committee heard presentations on new at-home addiction treatment programs, medical loss ratios for dental (DLR), and potential model acts on hospital price transparency

NABIP-Texas Legislative Update *Continued*

and biomarker testing insurance coverage. One issue of particular interest to NABIP was the introduction and discussion of a resolution in support of embedded provisions into state insurance codes to protect health savings accounts: tentatively, NCOIL is urging states to take action and pass legislation that would protect HSAs and HSA account by providing a ‘carve out’ or exemption, embedded in their insurance code or insurance law, from relevant state benefits mandate and co-pay accumulator bills, to ensure consistency with federal law, rules and guidance.

The issue of keeping HSAs eligible will be top-of-mind when TDI begins implementation of several piece of legislation that were passed in the 2023 session, including HB 999 by Rep. Four Price (R-Amarillo) which amends current law relating to the effect of certain reductions in a health benefit plan enrollee’s out-of-pocket expenses for prescription drugs on enrollee cost-sharing requirements.

H.B. 999 requires a health benefit plan that covers prescription drugs or a pharmacy benefit manager to apply any coupon or other reduction in out of-pocket expenses made by or on behalf of an enrollee to the enrollee’s deductible copayment, cost sharing responsibility, or out-of-pocket maximum applicable to prescription drug benefits.

NABIP-Texas Medicare Summit



[Additional Info and Registration](#)

NABIP Washington Update



- The annual Congressional summer recess is less than a week away, with the House scheduled to take a recess from July 31 through September 12 and the Senate currently planning for a recess from July 31 through September 4. This is a prime time to meet with your federal legislators and help guide the next wave of healthcare-reform legislation (specifically, legislation to ease the employer reporting process).

NABIP Washington Update *Continued*

- The DOL, HHS, and Treasury Department released a [proposed rule](#) and [technical release](#) earlier this week on mental health parity. The draft regulations would require plans and issuers to collect and evaluate relevant data to assess the impact of NQTLs on parity.
- In this week's mergers and acquisitions news: South Dakota-based Sanford Health and Minnesota-based Fairview Health Services announced that they will not be going through with their planned mega-merger, which would have put 58 hospitals across the Midwest under their control.
- In this week's State Spotlight: CMS sent a [letter](#) to Georgia health insurance officials informing the Peach State that their waiver to create a state-based exchange has been "conditionally approved," a significant chapter in a clash between the state and the federal government.

August Recess Talking Points



Federal Legislative Priorities 118th Congress: Summer 2023

The National Association of Benefits and Insurance Professionals (NABIP), formerly NAHU, is the leading professional association for health insurance agents, brokers, general agents and consultants. Our members work with individuals, families and employers of all sizes to help them purchase health insurance coverage and use that coverage in the best possible way. We would like to emphasize the Employer Reporting Improvement Act (H.R. 3801), which was recently passed by the House of Representatives. If passed by the Senate and signed into law by the president, this legislation would make the health insurance market more efficient and responsive to American employers and individual consumers.

Issues:

- The employer reporting requirements are needlessly burdensome and confusing for employers, consumers, health insurance exchanges and the IRS.
- The current system exposes employers to threats of tax penalties and additional accounting and legal cost.
- The reporting requirements demand unnecessary personal identifying information from employees and their dependents, including taxpayer identification numbers and Social Security Numbers.
- The current employer reporting system has an 82% error rate, reflecting the difficulties in reporting.

Solution:

The Employer Reporting Improvement Act provides necessary relief for employers seeking to comply with the reporting requirements under Section 6055 and 6056 for enforcement of the ACA's individual and employer mandates. The bill would:

- Allow certain large employers at least 90 days to respond to the first letter from the Treasury Department outlining a proposed shared employer responsibility payment

August Recess Talking Points *Continued*

- Specify that information that would be reported would include name and employer identification, who has been extended an offer of minimum essential coverage.
- Allow employers to substitute an individual's full name and date of birth in place of a taxpayer identification number in certain circumstances.
- Allow employers to deliver reports to employees electronically without another consent form.
- Limit the time horizon for IRS lookback for prior compliance period in accordance with current regulatory and statutory guidelines

NABIP Leadership Training



You are invited to NABIP's LIVE National Leadership Training on Zoom

Wednesday, August 30 | 12:00 – 2:00

Any member can attend. This a great way to learn about how things are done. This training is meant to support our 2023-24 board-year leaders. It will set a foundation that bears repeating each board year, followed by breakout rooms focusing on the following roles:

- President/President-Elect
- Legislative
- PAC
- Membership
- Media/Communications
- Professional Development
- Treasurer
- Secretary
- DEI
- Awards

In past few years, our chapter received points by watching the training video. This is the LIVE version of that and our chapter will get points for participation.

Registration is required. [Register now.](#)

Please be sure you block this time on your calendar. [Let us know](#) if you have any questions

Triple Crown Program

THE PRESIDENT'S 2023



NABIP

Triple Crown Program

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

Like baseball's Triple Crown, it recognizes accomplishment in three key areas.

However, while baseball's Triple Crown hasn't been won since 1967, the Triple Crown can be won every year by hundreds of our members.

Criteria

To qualify for the Triple Crown, within the calendar year, a member must:

- NABIP PAC: Participate in the \$12 x 12 draft program or contribute \$150 a year
- Membership: Recruit at least two new members
- Advocacy: Use Operation Shout to send at least three messages

One, two, three - it's that simple!

While members have the entire year to complete the requirements, winners will be announced quarterly. Once a member achieves Triple Crown, their name will appear only once on the specific quarterly qualifiers report in the quarter in which the recognition was obtained. Once earned, the member has qualified for that calendar year.

Recognition

Members who meet these criteria will be recognized in a variety of ways, including a unique

"President's Triple Crown" lapel pin and recognition in ABS magazine, and on NABIP's website.

The Triple Crown Club

Recognizes members who have achieved the Triple Crown recognition for 3 consecutive years or more. Qualifiers will be determined and recognized at Annual Convention.

Criteria

Emerald Level - Received the Triple Crown award for 3 consecutive years

Ruby Level - Received the Triple Crown award for 5 consecutive years

Diamond Level - Received the Triple Crown award for 10+ consecutive years

Platinum Level - Received the Triple Crown award for 15 consecutive years

Members who qualify for Presidents Club will be recognized with special ribbons at Annual Convention, recognition in ABS magazine, and on the website

CLAIM YOUR CROWN!

Address your questions to: membership@nabip.org



NABIP Member Resources

- ❖ [NABIP](#) Membership gets you access to local chapter membership through [NABIP-Dallas](#) and access to the state chapter membership through [NABIP-Texas](#).
- ❖ 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 get their first lunch meeting at no cost. Email dahu.org@gmail.com to confirm your registration.
- ❖ The NABIP-Dallas chapter makes efforts to offer continuing education (CE) credit as often as possible. The [Lone Star \(Virtual\) Chapter](#) frequently offers online CE webinars at no cost for NABIP-Texas members.
- ❖ Links to the NABIP-Dallas [Chapter By-Laws, Policies & Procedures](#), and [National Resources](#) for Chapters.



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