

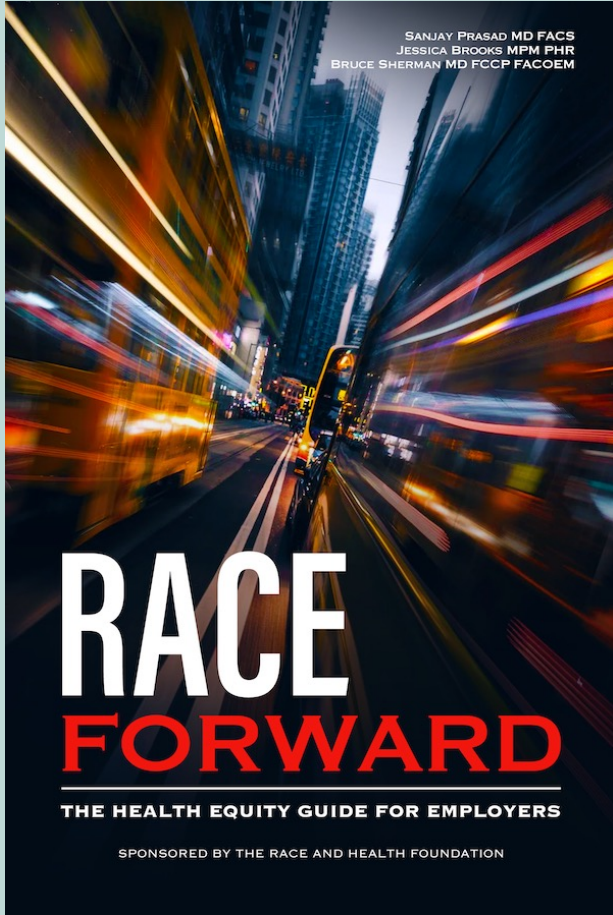


Jessica Brooks-Woods, CEO NABIP

Essential to the Future of Healthcare

NABIP TEAM







is being
new,
naïve,
and **willing to**
challenge the
status quo.



- *“There are still many causes worth sacrificing for, so much history yet to be made.”*

- *—Michelle Obama*



PROTECTING THE CONSUMER'S FUTURE
NAHU
National Association
of Health Underwriters
AMERICA'S BENEFITS SPECIALISTS

NABIP
Shaping the future of healthcare

NABIP UPDATE: Greetings & A New Vision



YESTERDAY



essential

My vision for NABIP:
Going from being **RELEVANT**
to being ***ESSENTIAL***.



TODAY

- Our members serve individual clients and employers of all sizes and backgrounds in every area of the country, but the consultant is not always seen as an ally.
- We need to change that viewpoint and ensure everyone knows the value that members bring.
- We must be willing to be disruptive enough and futuristic enough to take that risk.

Transforming Our Reputation in the Marketplace



EMPLOYERS BRACE FOR 2024

THE WALL STREET JOURNAL

English Edition | Print Edition | Video | Audio | Latest Headlines | More

World Business U.S. Politics Economy Tech Finance Opinion Arts & Culture Lifestyle Real Estate Personal Finance Health Science Style Sports

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SPECIAL OFFER

Pharmacy Services Anesthesia
Supplies Physical
Laboratory Services Occupational
Radiology Services Recovery Room
Operating Room Services Recovery Room
Physical Therapy EKG/ECG Service
Totals

Health-Insurance Costs Are Taking Biggest Jumps in Years
Employers and workers are expected to see an increase of about 6.5% or higher in health-plan costs next year

Wsj News Exclusive | Healthcare

Explanatory: This is the health plan covered referred to as the allowed amount. How much you pay depends on the plan type and provider(s), if any. \$417.12

This is not a bill. This statement may be used to dispute a bill. It also shows anything you may be owed by the provider.

ALEXANDRA CITY

HEALTH AFFAIRS FOREFRONT

RELATED TOPICS:
QUALITY OF CARE | ACCESS TO CARE | MEDICARE | COSTS AND SPENDING | HOSPITAL QUALITY
HOSPITAL COSTS | PAYMENT | HOSPITALS | HEALTH CARE PROVIDERS | HEALTH BENEFITS

It's Time For Employers To Bring Health Care Decisions In-House

Christopher M. Whaley, Gloria Sachdev, Marilyn Bartlett, Ge Bai

SEPTEMBER 22, 2022

10.1377/forefront.20220920.283514

Employee Benefits Package

Summary of Benefits

★ ADD TO FAVORITES SHARE

Whether US employers like it or not, they are in the health care business. Roughly half of individuals with health insurance are covered through their employers. US employers' health care costs have increased by 47 percent in the past 10 years, and the annual cost to provide a family with health care coverage has surpassed \$22,000. Health care costs are typically the second-highest employer expense after wages and benefits, and employers pay for rising health care costs by decreasing wages and benefits.

“Large employers cannot continue to be the piggy bank for a broken system that is unwilling to meet the needs of its customers.”

- Elizabeth Mitchell, CEO, PBGH

1. RESTORE TRUST

*By embracing **transparency**, creating a culture of **accountability**, and owning our narrative.*

2. EMPOWER EVERY VOICE

*DEI is not just a buzzword—it is a foundational **commitment** of NABIP. True **empowerment** means **embracing all perspectives**.*

3. DEMONSTRATE VALUE

*In 2024, it will be very clear to **every member** that we are their organization, and there is value for them to be a part of us and **engaged in what we are doing** at the national level, as well as at **the local level**.*



NABIP

THE CHARGE FOR CHANGE!

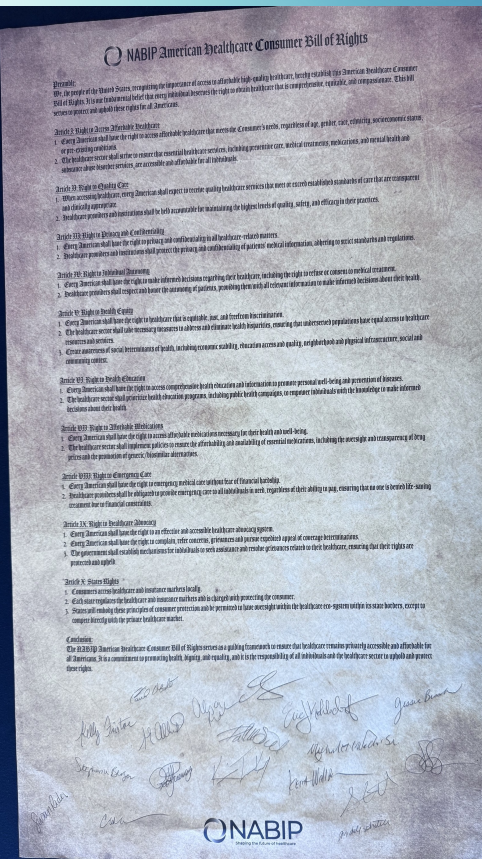
BEGINS WITH

HEALTHCARE CONSUMER BILL OF RIGHTS

FOUNDATIONAL PRINCIPLES FOR NABIP TO STAND UPON!

PREAMBLE

WE, THE PEOPLE OF THE UNITED STATES, RECOGNIZING THE IMPORTANCE OF ACCESS TO AFFORDABLE HIGH-QUALITY HEALTHCARE, HEREBY ESTABLISH THIS AMERICAN HEALTHCARE CONSUMER BILL OF RIGHTS. IT IS OUR FUNDAMENTAL BELIEF THAT EVERY INDIVIDUAL DESERVES THE RIGHT TO OBTAIN HEALTHCARE THAT IS COMPREHENSIVE, EQUITABLE, AND COMPASSIONATE. THIS BILL SERVES TO PROTECT AND UPHOLD THESE RIGHTS FOR ALL AMERICANS.





ARTICLE 1

Right to Access Affordable Healthcare

1. Every American shall have the right to access affordable healthcare that meets the Consumer's needs, regardless of age, gender, race, ethnicity, socioeconomic status, or pre-existing conditions.
2. The healthcare sector shall strive to ensure that essential healthcare services, including preventive care, medical treatments, medications, and mental health and substance abuse disorder services, are accessible and affordable for all individuals.



ARTICLE 2

Right to Quality Care

1. When accessing healthcare, every American shall expect to receive quality healthcare services that meet or exceed established standards of care that are transparent and clinically appropriate.
2. Healthcare providers and institutions shall be held accountable for maintaining the highest levels of quality, safety, and efficacy in their practices.



ARTICLE

3 Right to Privacy and Confidentiality

1. Every American shall have the right to privacy and confidentiality in all healthcare-related matters.
2. Healthcare providers and institutions shall protect the privacy and confidentiality of patients' medical information, adhering to strict standards and regulations.



ARTICLE

4 Right to Individual Autonomy

1. Every American shall have the right to make informed decisions regarding their healthcare, including the right to refuse or consent to medical treatment.
2. Healthcare providers shall respect and honor the autonomy of patients, providing them with all relevant information to make informed decisions about their health.





ARTICLE 5

Right to Health Equity

1. Every American shall have the right to healthcare that is equitable, just, and free from discrimination.
2. The healthcare sector shall take necessary measures to address and eliminate health disparities, ensuring that underserved populations have equal access to healthcare resources and services.
3. Create awareness of social determinants of health, including economic stability, education access and quality, neighborhood and physical infrastructure, social and community context.



ARTICLE 6

Right to Health Education

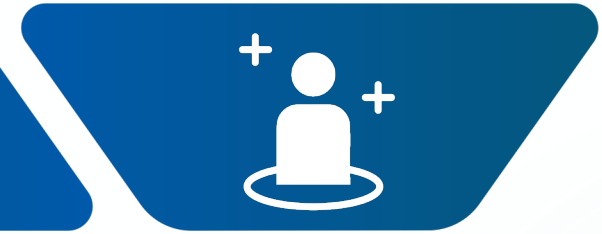
1. Every American shall have the right to access comprehensive health education and information to promote personal well-being and prevention of diseases.
2. The healthcare sector shall prioritize health education programs, including public health campaigns, to empower individuals with the knowledge to make informed decisions about their health.



ARTICLE 7

Right to Affordable Medications

1. Every American shall have the right to access affordable medications necessary for their health and well-being.
2. The healthcare sector shall implement policies to ensure the affordability and availability of essential medications, including the oversight and transparency of drug prices and the promotion of generic/biosimilar alternatives.



ARTICLE 8

Right to Emergency Care

1. Every American shall have the right to emergency medical care without fear of financial hardship.
2. Healthcare providers shall be obligated to provide emergency care to all individuals in need, regardless of their ability to pay, ensuring that no one is denied life-saving treatment due to financial constraints.





ARTICLE 9

Right to Healthcare Advocacy

1. Every American shall have the right to an effective and accessible healthcare advocacy system.
2. Every American shall have the right to complain, refer concerns, grievances and pursue expedited appeal of coverage determinations.
3. The government shall establish mechanisms for individuals to seek assistance and resolve grievances related to their healthcare, ensuring that their rights are protected and upheld.

ARTICLE 10

States Rights

1. Consumers access healthcare and insurance markets locally.
2. Each state regulates the healthcare and insurance markets and is charged with protecting the consumer.
3. States will embody these principles of consumer protection and be permitted to have oversight within the healthcare eco-system within its state borders, except to compete directly with the private healthcare market.





THANK YOU

 NABIP
Shaping the *future* of healthcare



For joining the fight for health care price transparency!

National Association of Benefits & Insurance Professionals - NABIP is leading on health care price transparency, demanding systemwide upfront actual pricing access. They know when American consumers — patients, employers and unions — can see actual prices, we all benefit from competition!

NABIP supports the Health Care PRICE Transparency Act 2.0 (S.3548).

Thank you for championing what Americans want — to lower their costs of care and coverage through price transparency.

Congratulations on the start of the NABIP Capitol Conference 2024!





TOMMORROW



NABIP Empowerment Institute

The NABIP Empowerment Institute is dedicated to equipping individuals with the knowledge, skills, and resources they need to achieve their full potential, fostering personal and professional growth within NABIP and the broader community.



- **My goal is to streamline our professional development into an entire Benefits Workforce Institute that incorporates the skilling up and development of the future workforce.**
- **As well as ensuring we are equipped to aid all of you in growing and strengthen your impact.**
- **A strong workforce and innovation strategy, and how we provide professional development and increase competency is the key to our future.**

Chapter Resources

NABIP Creates Office of Strategy and Innovation



Brooke Willson
SVP of Strategy and
Innovation



Jasmine Keating
Director of Strategic
Growth



LEADERSHIP

Insurance Group Launches Innovation Initiative

The National Association of Benefits and Insurance Professionals hopes the new department will expand membership and improve its suite of services.

By Mark Athitakis | Feb 06, 2024



The National Association of Benefits and Insurance Professionals (NABIP) has launched a new department focused on innovation, dedicated to leveraging member insights and AI to develop tools to better serve its audience.

According to a release, the new Strategy and Innovation Department, launched last month, will focus “on identifying rising trends in healthcare, developing new marketing opportunities and expanding NABIP’s membership.” Conversations around

NABIP New Chapter Tools in Process



Bio Builder App
 The Bio Builder App is a revolutionary tool for NABIP members and insurance professionals, offering an instant, personalized, and innovative approach...

[Learn More](#)



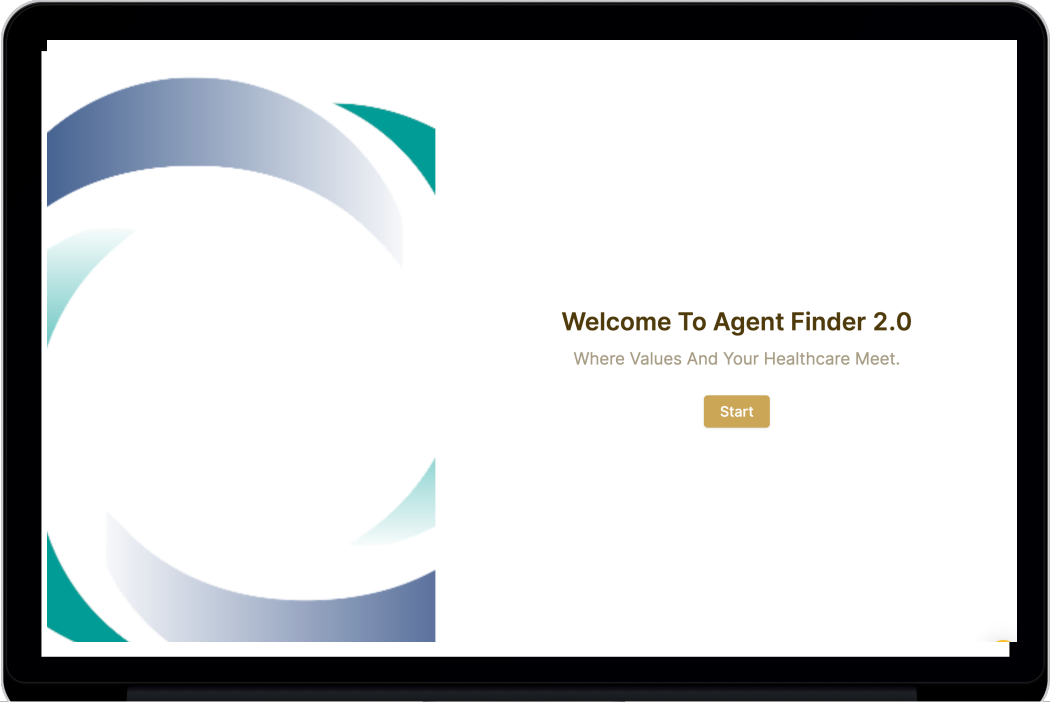
Media Assistant App
 The Media Assistant App is a powerful tool for NABIP members and internal employees, streamlining the creation of engaging and targeted media content...

[Learn More](#)



Beta Feature NABIP Membership Integration (NABIP App)

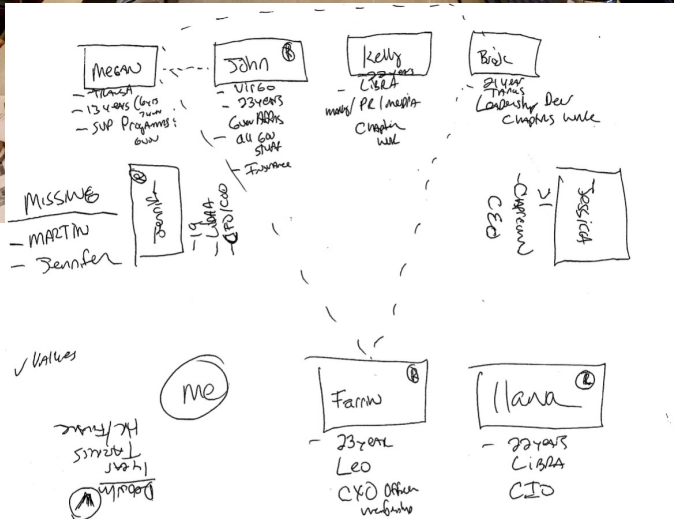
Alpha Agent Finder 2.0



Welcome To Agent Finder 2.0
 Where Values And Your Healthcare Meet.

[Start](#)

A.I. Training, Digitization Process Reviews & 1-1 Meetings



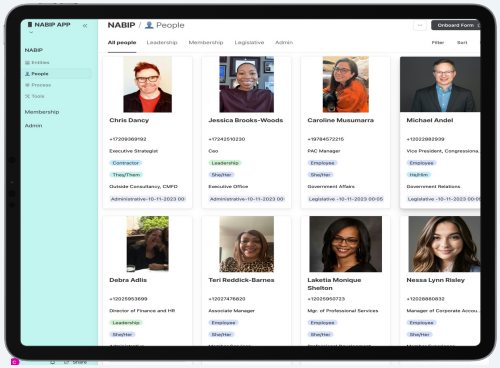
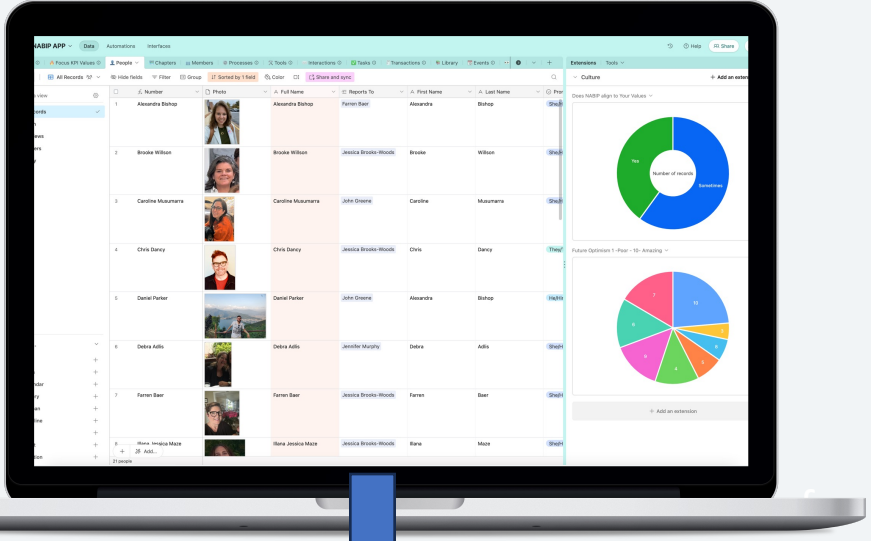
AI TERM CHEATSHEET

- Artificial Intelligence (AI):**
 - Definition:** Technology enabling machines to carry out tasks that would typically require human intelligence.
 - Example:** Siri or Google Assistant on your phone, responding to voice commands and answering questions.
- Chatbot:**
 - Definition:** A software application designed to simulate conversation with human users, especially over the Internet.
 - Example:** A customer service chat on a website where you type questions and receive immediate responses.
- Natural Language Processing (NLP):**
 - Definition:** Technology that helps computers understand, interpret, and respond to human language.
 - Example:** Email platforms offering suggestions for finishing your sentences as you type them.
- Prompt:**
 - Definition:** A user's input or command that guides the AI's response or action.
 - Example:** Asking your smart device, "What's the weather like today?" - your question is the prompt.
- ChatGPT:**
 - Definition:** An AI model developed by OpenAI, designed for generating human-like text responses during a conversation.
 - Example:** A sophisticated chatbot that can provide detailed answers to questions or engage in a conversation on various topics.

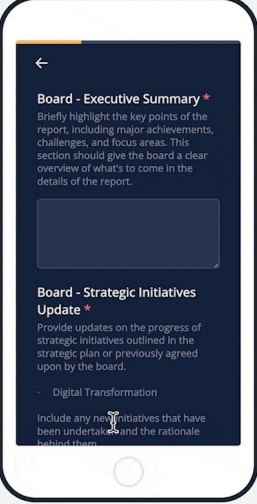


NABIP App & A.I. Agents

2. Real-time database of metrics from employees

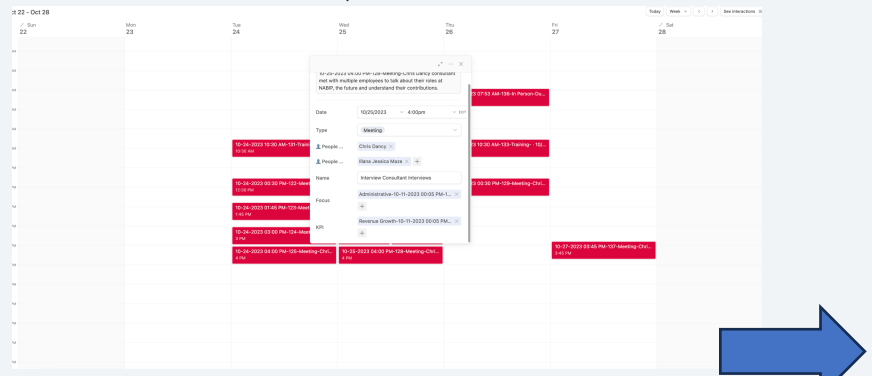


7. Organizational App



1. Work – Career Culture onboarding

3. In-person meetings with leadership to unpack answers



6. Board Reports

SECTION ONE: TITLE:
BOARD REPORT SUMMARY FOR CEO JESSICA BROOKS

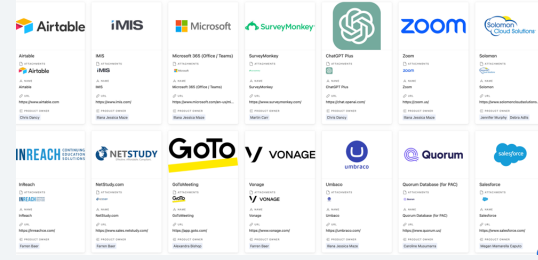
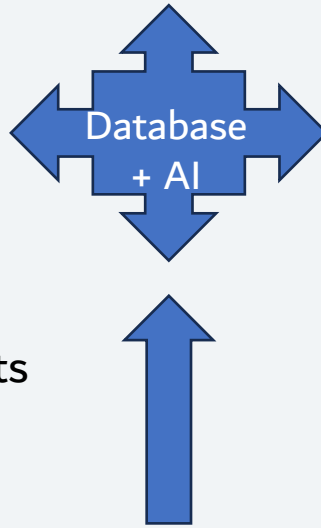
SECTION TWO: GENERAL INFORMATION:
Date: 10-18-2023 09:03 AM
Submitter: Brooke Wilson
Role: Senior VP of Leadership Services
Department: Leadership Development

SECTION THREE: SENTIMENT
Positive

SECTION FOUR: CRITICAL ATTENTION:
The awards line item may exceed the budget due to the need for a new LPIST certificate vendor.
The need for an agenda for the upcoming Cap Con and Cap Con in-person board meeting to ensure productivity.

SECTION FIVE: SUGGESTED ACTIONS:
Review the budget for the awards line item and consider options for managing the potential overrun.
Develop an agenda for the upcoming Cap Con and Cap Con in-person board meeting.

SECTION SIX: SUBMISSION:
Executive Summary: Key highlights include the opt-out for physical chapter awards, updating of LPIST program term, call for nominations, and the Leadership Development Committee taking over the Vanguard Award.
Strategic Initiatives Update: An executive directors survey is being developed to improve service accessibility and usefulness.
Financial Overview: Potential overrun on the awards line item due to new LPIST certificate vendor.
Membership Dynamics: The mentor program continues to engage and connect members.



5. Applications / Project / Metric Assignments

Item	Category	Focus	Description	Value	Assignee	Status
1	Legislative	Legislative & Advocacy Focus	Legislative focus is about creating influence within...	1. Number of key legislative supported...	John Greene, Michael Ansel	Focus
2	Membership	Membership	Advocacy for affordable and responsible private...	1. Membership Growth: Measure the growth in th...	Farrah Barr, Robert Charles Trester	Focus
3	Administrative	Administrative	The administrative focus is responsible for managing...	1. Financial Performance: This metric measures the...	Jessica Brooks-Woods, Jennifer Murphy	Focus
4	Membership Growth	Membership Growth	Membership growth, retention and value.	1. Membership growth rate: This metric measures the...	Megan Mamanella Caputo, Brooke Wilson	Value
5	Revenue Growth	Revenue Growth	Revenue Growth Strategy	1. Membership Growth ...	Jessica Brooks-Woods, Jennifer Murphy	Value
6	Industry Influence	Industry Influence	Legislative Advocacy and Influence	1. Number of Bills ...	John Greene, Kelly Loussades	Value
7	Career Development	Career Development	Succession Planning and Leadership Development	1. Employee Retention Rate: This metric measur...		Value
8	Work / Life / Value Alignment	Work / Life / Value Alignment	Employee Engagement Program	1. Employee satisfaction ...		Value
9	Autonomy	Autonomy	Empowering employees with autonomy to excel	1. NABIP values autonomy as a means to enable ...		Value

4. Focus -KPI -Value Assignments

Chapter Tools & Support

Member Request

Thanksgiving notice to members of NABIP AZ
 A time of reflection as we help companies and families navigate our healthcare system
 Our members valuable dedication to not only your clients but also to your peers within NABIP AZ helps us all become better

CHAPTER NABIP MEDIA ASSISTANT

Welcome, NABIP Chapters! This form is your one-stop solution for all your content needs. By providing us with some key details, our internal team will craft tailored content for your chapter, from social media posts to magazine articles.

Simply fill in the relevant sections, and we'll handle the rest, ensuring every piece aligns with our quality standards. Let's get started!

Date of Release
 Does this content need a release date?

Chapter Name *
 Chapter Name

Type *
 What type of content needs to be created?
 Breaking News



Input System

RISE on the Hill App
 Experience the power of personalized advocacy with the RISE on the Hill App, providing NABIP members a convenient and effective way to communicate ...

[Learn More](#)



Compliance Corner

Experience instant, expert-driven solutions to your regulatory and compliance queries with NABIP's Compliance Corner, a comprehensive platform that...

[Learn More](#)



NABIP APP AI



FOR IMMEDIATE RELEASE
 November 22, 2023
 Press Contact: Kelly Loussedes, SVP Public Relations
 Phone: (202) 595-3074 or kloussedes@nabip.org



NABIP AZ Chapter Spotlight: Thanksgiving Notice to Members

Phoenix, AZ - The National Association of Benefits and Insurance Professionals (NABIP) AZ Chapter would like to take this opportunity to extend our heartfelt gratitude to all our members as we approach the Thanksgiving holiday.

As we gather with our families and loved ones to celebrate this special time of year, it is important to reflect on the valuable dedication of our members to not only your clients but also to your peers within NABIP AZ. Your commitment to helping companies and families navigate our healthcare system is truly commendable, and it is through your hard work and expertise that we are able to make a positive impact in the lives of those we serve.

We understand the challenges and complexities of the healthcare industry, and we are grateful for the unwavering support and collaboration of our members in addressing these issues. Your professionalism and commitment to excellence are a testament to the high standards upheld by NABIP AZ.

As we take this time to express our gratitude, we also look forward to continuing our collective efforts to advance the interests of our members and advocate for sound public-policy solutions in the healthcare and benefits industry.

We wish you and your families a joyous and peaceful Thanksgiving, filled with warmth, love, and cherished moments.

For more information about NABIP AZ and our upcoming events, please
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Social Media

at NABIP Arizona! This is a time to celebrate the healthcare system and peers within our chapter for all that you do! #NABIP



on NABIP AZ members! As we approach Thanksgiving, we want to take a moment to reflect on the valuable dedication and hard work you have put into helping companies and families navigate our healthcare system. Your commitment not only to your clients but also to your peers within NABIP AZ is truly commendable and helps us all become better. Thank you for your ongoing support and dedication. Wishing you all a happy and healthy Thanksgiving! #NABIPAZ #Thanksgiving #HealthcareDedication



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[Generate again](#)

Chapter Spotlight: NABIP Arizona

As we approach Thanksgiving, we want to take a moment to express our gratitude to all the members of NABIP Arizona. Your dedication to helping companies and families navigate the healthcare system is truly invaluable.

We are thankful for your commitment to not only your clients but also to your peers within NABIP AZ. Your support and collaboration help us all become better at what we do.

Wishing you all a happy and reflective Thanksgiving! #NABIPArizona #HealthcareNavigation #Gratitude



[Generate again](#)

Publications



agents and advocates for our clients. As we approach Thanksgiving holiday, it is important to take a moment to reflect on the lives of our clients and their families.

At NABIP AZ, we are thankful for the dedication and hard work of our members. Your commitment to providing the best possible service to your clients and your willingness to support and collaborate with your fellow agents is truly commendable. It is through this spirit of teamwork and camaraderie that we are able to elevate the standards of the insurance industry and make a positive impact on the lives of those we serve.

As we gather with our loved ones to celebrate Thanksgiving, let us also take the time to express our gratitude for the opportunities and support that NABIP AZ provides to its members. The resources, networking opportunities, and educational programs offered by NABIP AZ are invaluable in helping us stay informed and competitive in the ever-evolving insurance landscape.

In the spirit of Thanksgiving, let us continue to support and uplift one another as we work towards our common goal of being advocates for our clients and influencers on the hill. Together, we can create amazing opportunities for the future of the insurance industry and make a lasting impact on the lives of those we serve.

Membership Value Statement:
 NABIP AZ is committed to providing its members with the resources, support, and opportunities they need to thrive in the insurance industry. By joining NABIP AZ, agents across the US can access valuable networking opportunities, educational programs, and advocacy support that will help them elevate their practice and make a positive impact on the lives of their clients.

In conclusion, NABIP AZ is dedicated to being the advocate and

Press and Contacts

- Phoenix Business Journal
 Person in charge: Editor-in-Chief
 Contact information: editor@phoenixbusinessjournal.com
- Arizona Republic
 Person in charge: Managing Editor
 Contact information: newsroom@arizonarepublic.com
- Phoenix Magazine
 Person in charge: Features Editor
 Contact information: features@phoenixmag.com
- KPNX 12 News
 Person in charge: News Director
 Contact information: newsdesk@12news.com
- KTAR News
 Person in charge: Assignment Editor
 Contact information: newsdesk@ktar.com



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How do we make NABIP ESSENTIAL to all Americans?

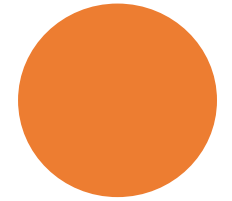
- “We [NABIP members] are **uniquely positioned to lead the transformation of healthcare quality, access, and delivery as well as the future of affordability.**” - Jessica Brooks Woods

*“To make **NABIP essential** to all Americans, we **must** interweave our services into the **very fabric of their lives**, ensuring that we are not just a choice for healthcare support, but **the cornerstone of it**. We endeavor to become a beacon of **trust, innovation, and advocacy in healthcare**, not just because we can, **but because we must**. It’s about evolving from a resource into a necessity—by aligning with every American’s hope for a healthier tomorrow.”*
Jessica Brooks Woods, CEO of NABIP



Future of the NABIP Foundation: Beginning at the Community Level

- Healthcare inclusion and **doing no more harm** are **core principles** of mine, and I believe they **align with the core principles of NABIP**.
- As an association we need to create a **pathway forward and connect with communities** that are in partnership with our members.
- By focusing on **health equity and population health**, **NABIP can showcase a material value** and become a household name.
-



2024 Capitol Conference – Federal Priorities



118th Congress: Federal Talking Points

For nearly a century, the National Association of Benefits and Insurance Professionals (NABIP), formerly NAHU, has advocated on behalf of benefits and insurance professionals. NABIP members work to obtain insurance for clients who are struggling to balance their desire to purchase high-quality and comprehensive health coverage with the reality of rapidly escalating medical care costs. As such, one of NABIP's primary goals is to do everything we can to promote access to affordable health insurance coverage.

Preserving and Strengthening Employer-Sponsored Health Coverage

- **NABIP supports relief for employers complying with ACA reporting requirements.** 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 demands unnecessary personal identifying information from individuals. **The Employer Reporting Improvement Act (S. 3204)** and **The Paperwork Burden Reduction Act (S. 3207)** will ease the complex compliance reporting requirements for employers offering health insurance coverage to their employees. The bills allow employers to substitute certain identifying information, provide a larger window of time for employers to respond to IRS letters, limit the window of time for IRS lookback for prior compliance periods in accordance with regulation, and more.

- **NABIP supports ERISA and opposes any attempt to circumvent or preempt the law.** The Employee Retirement Income Security Act of 1974 (ERISA) was enacted to protect the interests of employee benefit plan participants and their beneficiaries. It sets minimum standards for plans while also setting standards for providing information, fiduciary responsibility, procedures for handling benefits, and remedies for beneficiaries. NABIP emphasizes that maintaining ERISA's preemption is essential to avoid a fragmented legal landscape and ensure consistent, effective administration of employee benefit plans nationwide.

Addressing the Cost of Care

- **NABIP supports site-neutral reform to eliminate disparities in cost based on location.** Current practices allow for variable pricing of identical healthcare services depending on whether they are provided in a free-standing clinic or an outpatient hospital setting – even when owned by the same provider. This variation leads to unnecessary costs on employers and consumers.

The **Lower Costs, More Transparency Act (H.R. 5378)** will enact a site-neutral payment policy to ensure that Medicare beneficiaries are paying the same rates for physician-administered (Part B) drugs in off-campus hospital outpatient departments as they do in physician offices. **H.R. 5378 passed the House in December and must be introduced in and passed by the Senate to become law.**

For more information, please contact NABIP's Government Relations Team at legislative@nabip.org

999 E Street NW, Suite 400 | Washington, DC 20004 | www.NABIP.org

- Our 2024 Federal Priorities are the talking points you bring to meetings with lawmakers; vital to speak with **one voice!**
- Talking points are not meant to be an exhaustive list of policy positions – meant to be a narrow focus on issues **currently being addressed** in Congress.
- Access on NABIP.org/Capitol-Conference

2024 Capitol Conference – Federal Priorities

- The 2024 talking points for NABIP members focus on several key areas:
 - advocating for **relief from burdensome ACA reporting** requirements
 - supporting the **preservation of ERISA**
 - promoting **site-neutral payment reforms** to reduce healthcare costs
 - advocating for the **permanent expansion of telehealth flexibilities**
 - opposing **restrictions on seniors' access to agents** and brokers,
 - opposing proposed changes to the **Medicare agent and FMO compensation model**
- Employer reporting, telehealth expansion, site-neutral... all pending in Congress. NABIP members can help them finally cross the finish line.

2024 Kentucky Bills to Watch

HB 317: prior auth bill

Requires insurers or private review agents to register with the department before providing or performing utilization reviews.

2024 Watch Your Neighbors

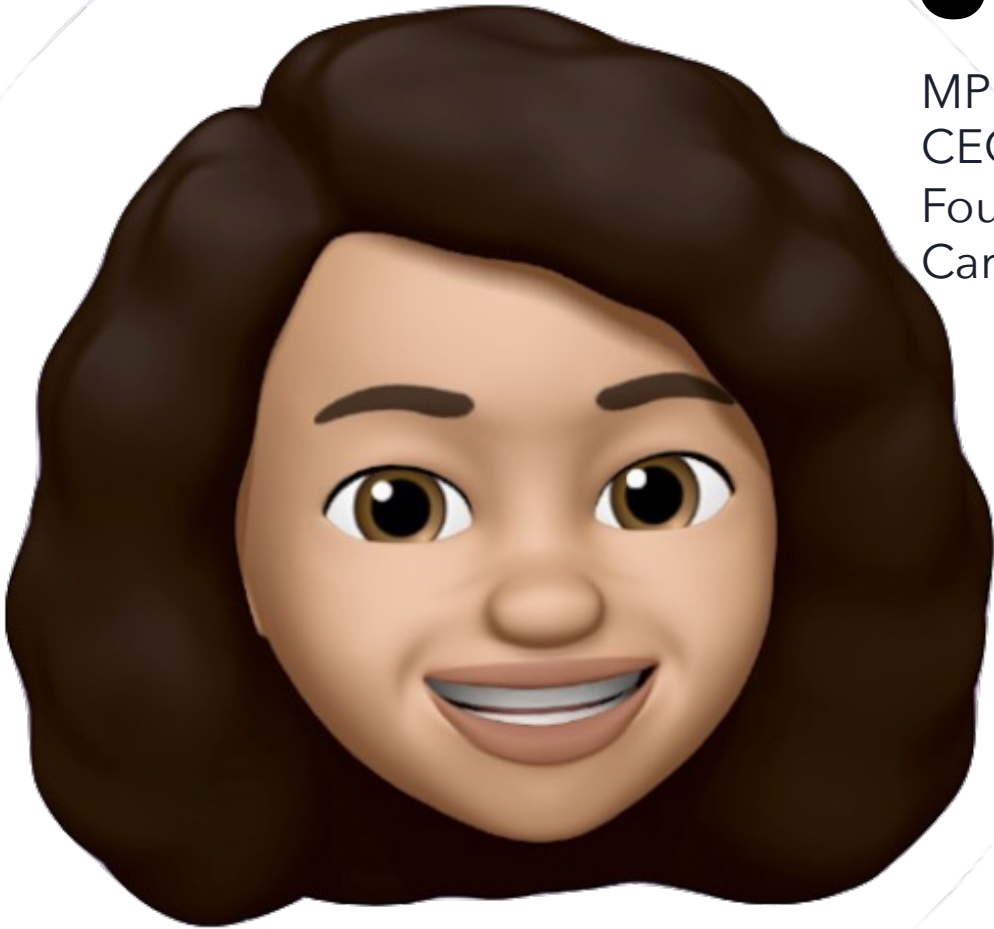
Indiana: IN SB 3: Requires that insurers may only impose prior authorization requirements on less than 1% of any given specialty or healthcare service and 1% of healthcare providers overall. Prohibits prior authorization for certain healthcare services.

IN HB 1377: Requires that the price that a health plan, third party administrator, or PBM sets for a prescription drug must be equal to or less than the amount directly or indirectly paid by the plan, third party administrator, or PBM.

Jessica Brooks-Woods

MPM, PHR
CEO NABIP

Founder Earn Staffing, Rise Health Equity
Carnegie Mellon University, Speaker



Washington Update

New Year, Same Congress

- Congressional leaders have reached a **top-line spending deal** to fund the federal government for the rest of fiscal year 2024.
- The first step to avoid a partial government shutdown in less than a week; the first batch of funding expiring on **Jan. 19** and the rest expiring on **Feb. 2**.





Legislative Strategy

- Before we get into specifics... how does advocacy work?
 - **Direct lobbying:** What NABIP's John Greene and Michael Andel do on a regular basis (*and what you do at Cap Con!*)
 - **Coalition lobbying:** NABIP is a member of several coalitions with stakeholders like ourselves across all issue areas (*i.e. Partnership for Employer-Sponsored Coverage.*)
 - **Grassroots lobbying:** Operation Shout! The voices of you and your clients.

Regulatory Strategy

- **Regulatory advocacy** is just as important as legislative advocacy!
- When federal agencies release a proposed rule relevant to our members, NABIP submits **high-level comment letters** to CMS, HHS, DOL, IRS, and/or Treasury Department – depending on the issue.
 - You can access our comment letters under the “Advocacy” section of our website
- Like Congressional testimony, NABIP staff works with the pertinent legislative working groups to craft comments.



ERISA Lawsuit Shakes Industry

- A proposed **class action lawsuit** was filed against Johnson & Johnson, accusing the company of **failing to negotiate lower prices for prescription drugs** for its employee health plans.
- Specifically alleges that J&J agreed to **“unreasonable prices”** for prescription drugs and allowing the PBM to profit **at the expense of** the plan participants.
- The lawsuit seeks unspecified damages and statutory penalties under **ERISA** because – if the case’s allegations are accurate – **J&J did not uphold its responsibility to fiduciaries.**



Record-Breaking Open Enrollment Period



- A record-breaking **20.3 million Americans** signed up for coverage during the 2024 OEP.
- This year's enrollment figures are not just numbers; they represent countless hours of hard work, expertise, and unwavering commitment from **our members**.
- CCIIO Director Jeff Grant will announce **% of enrollments facilitated by agents** during Capitol Conference.

Legislative Outlook

- Congress has passed a stopgap funding bill to avert a partial government shutdown. The bill funds the government through early March, with deadlines on **March 1** and **March 8** for different agencies.
- The timing on these discussions could not be better – healthcare items could make it into the March vehicles, right as our members are in DC for **Capitol Conference!**



Site-Neutral Payment Reform Passes House

- **H.R. 5378 (The Lower Costs, More Transparency Act):** Reps. Cathy McMorris Rodgers (R-WA) and Frank Pallone (D-NJ). **PASSED!**
 - Currently, providers that own multiple facilities can charge different amounts for the same care depending on where care was received. *(For example, the price of the same X-ray or MRI could vary whether it is at a physician's office or hospital setting.)*
 - This issue impacts all markets, but enacting site-neutral payment reform in just the Medicare market alone would help lower costs (because Medicare prices serve as a benchmark for private markets).
 - **The bill passed the House and must be passed by the Senate to become law.**



Employer Reporting Relief Introduced in Senate



- Senators Mark Warner (D-VA), Todd Young (R-IN), John Thune (R-SD) and Catherine Cortez Masto (D-NV) introduced the **Employer Reporting Improvement Act (S. 3204)** and the **Paperwork Burden Reduction Act (S. 3227)**.
- The House already passed both bills in June; if these vital pieces of legislation are passed by the Senate, the landmark bills will be sent to the president's desk and signed into law!
- Over 2,000 messages sent to Congress!

Major Medicare Compliance Concerns

- CMS is proposing to redefine agent and broker compensation by **eliminating “administrative fees”** and capping the maximum compensation for enrollment to **\$642**. The proposed rule would reduce administrative payments to **\$31** per year.
- In addition to altering the compensation structure, the proposed rule would generally **prohibit contract terms between MA organizations and field marketing organizations (FMOs)** – which CMS claims result in volume-based bonuses for enrollment into certain plans.

Major Medicare Compliance Concerns, NABIP Response

- We voiced **strong concern** over the dramatic reductions in administrative payments to FMOs and the redefinition of compensation for agents. The letter also **educated CMS** on aspects of the market that would be inadvertently impacted if the regulation is finalized as written.
- Without licensed and certified agents assisting in enrollments, Medicare beneficiaries will have **few choices** in finding accurate enrollment assistance and will be led directly to the **bad actors** that the federal government seeks to protect them from.
- Without FMOs to provide necessary services to agents, carriers will need create the infrastructure to provide those services – something that would likely **increase MLRs and premiums**.

Major Medicare Compliance Concerns, Advocacy Timeline

- **November 10, 2023: *CMS Releases Proposed Rule***
 - NABIP begins analysis to plan a course of action.
- **November 15, 2023: *NABIP's First Strategic Communication***
 - NABIP sends a critical letter to congressional leaders and CMS Administrator.
- **November 17 - December 31, 2023: *Comment Preparation Period and Direct Lobbying***
 - NABIP consults with the Medicare Advisory Group and FMO Council to craft comments.
 - GR staff meet with lawmakers to educate them on the issue and advocate for the agent and beneficiary.
- **January 5, 2024: *Final Submission to CMS***
 - NABIP submits the formal comment letter to CMS.



Gag Clause Attestation

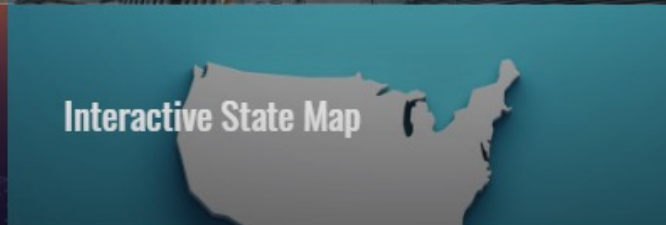
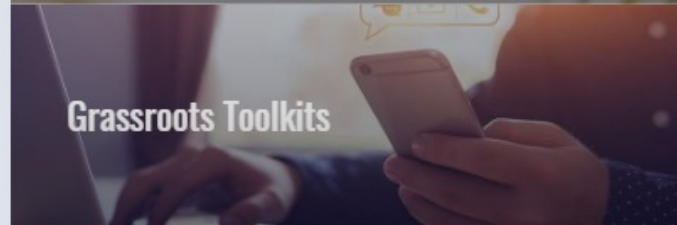
- NABIP identified a fundamental **reporting issue** with the **Gag Clause** Prohibition Compliance Attestation that all plan sponsors must file.
- Many self-insured plan sponsors are submitting gag clause attestations that attest to the absence of gag clause in “downstream” contracts (like a contract with a provider).
- However, many **contracts between plan sponsors and TPAs and PBMs** – among any other network agreements that the plan sponsor is not privy to – **contain gag clauses that are not included** in the attestation.

Gag Clause Attestation



- After meeting with CMS and DOL staff, NABIP determined that plan sponsors should **retain all documentation related to network agreements that may include a gag clause that is not being attested to.**
- Agencies will **not** be looking to penalize all self-insured plan sponsors that inadvertently failed to comply; they were sympathetic to the perspective of the employer in this scenario.

State-Level Advocacy Work



State-by-State Information

- Access informational **charts**, including details on:
 - Stop-loss requirements
 - Reinsurance programs
 - Malpractice damage caps
 - Mini-COBRA laws (*Coming Soon!*)



State Reinsurance Programs

State	Year Established	Impact on Premiums	Expiration Year	Markets Impacted	Additional Notes
Alaska	2017	Rates decreased in 2018, 2019, 2020, and 2021.	2027	Individual Market	The initial 1332 Innovation Waiver expired in 2022, however Alaska was granted a 5-year extension of the waiver in 2023.
Colorado	2020	Rates decreased in 2020 but increased slightly in 2021 and 2022.	2026	Individual Market	The program was extended through 2026 by SB 215 (2020) and a new 1332 waiver.
Delaware	2020	Rates decreased in 2020 and 2021 and increased slightly in 2022.	2024	Individual Market	
Georgia	2022	Rates decreased modestly in 2022.	2026	Individual Market	
Idaho	2023	Rates, so far, have decreased modestly.	2027	Individual Market	
Maine	2019	Rates decreased slightly in 2019 and 2020, significantly in 2021, and slightly in 2022.	2024	Individual Market	Maine plans on expanding their reinsurance program to the small group market in 2023.
Maryland	2019	Rates decreased in 2019, 2020, and 2021, but increased slightly in 2022.	2028	Individual Market	
Minnesota	2018	Rates decreased in 2018, 2019, and 2020, but increased in 2021	2025	Individual Market	The program has been extended to run through 2022, with less robust coverage.