Lonestar Chapter NABIP

# The LoneStar NEWSLETTER

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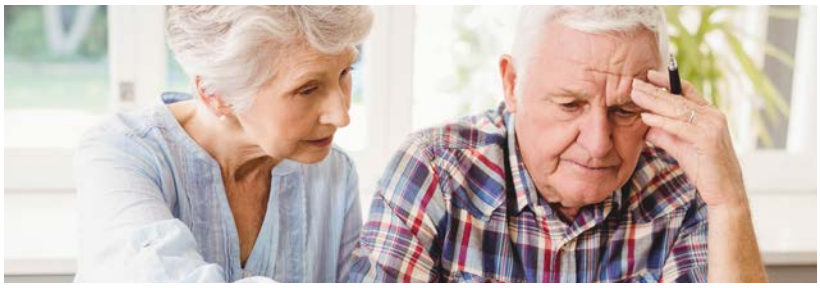

## Health Care In US Faces 'A Triple Shock'

*By Susan Rupe: as seen in INSURANCE NEWSNET*

The health care landscape in the U.S. faces what one analyst called "a triple shock."

The scheduled expiration of enhanced Affordable Care Act tax credits, increasing costs for Medicare and Medicaid, and the impact of tariffs on pharmaceuticals and medical supplies have created what Brian O'Connell called "a three-headed monster."

O'Connell is senior insurance plans analyst with InsuranceQuotes.com.

"You have this perfect storm right now," he told InsuranceNewsNet. "Rising Medicare costs, expiration of ACA tax credits, and tariffs and inflation – they're all bleeding through the medical supply chain and causing a lot of problems."

The Medicare Part B premium is projected to increase by 11.6% to $206.50 per month in 2026, up from $185.00 in 2025. This increase is driven by factors like higher healthcare utilization, increased costs and legislative changes. The Part B deductible is also expected to rise to approximately $288.
Read More Here...

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## In Case You Missed It!

NABIP Lone Star hosted its monthly virtual webinar on October 14th, featuring Carla Adams from iSolved. Carla presented an engaging course titled "Unlocking the Power of HSAs: Smart Strategies for Maximizing Health Savings."

During the session, she discussed why Health Savings Accounts (HSAs) are such a valuable tool, the rules and regulations to keep in mind, and how employees can best use their HSAs. She also highlighted some common roadblocks and how to overcome them.

Key takeaways included that HSA assets have grown to $143 billion since 2007. Carla also explained why employees should consider HSAs — they help manage rising healthcare costs, cover out-of-pocket medical expenses, offer tax advantages, improve medical expense management, and support retirement investment strategies.

# Government Shutdown Hurts Doctors, Health Insurers Benefit From Disruption

*By: Wendell Potter, as seen in HEALTH CARE un-covered*

Much of the reporting about the ongoing government shutdown focuses on the millions of Americans who are in danger of losing their health insurance if Congress lets health insurance subsidies expire. However, the shutdown itself is having negative effects on the health care system. The longer it goes on, the more it puts physicians and other health care providers in a precarious financial situation.

The shutdown is in its 16th day because Republicans and Democrats are still at odds over whether Congress should extend federal subsidies that make health insurance affordable for people who are not eligible for employer-sponsored coverage or Medicare or Medicaid. The subsidies, which Congress authorized during the pandemic, are scheduled to expire at the end of the year. Without them, premiums will skyrocket – in many cases doubling – and millions of Americans will be forced into the ranks of the uninsured. Read More Here...

# Medicare brokers: The Last Line Of Defense For Older Americans

The independent Medicare broker community is standing on the front line of a storm that's reshaping how older Americans access health care.

*By Monica Ross-Williams: as seen in INSURANCE NEWSNET*

Major carriers are quietly scaling back commissions, shrinking plan portfolios or leaving entire states altogether — and the ripple effects are starting to hit beneficiaries, not just agents.

These aren't isolated moves or short-term adjustments. They represent a deeper problem: the erosion of a sustainable, consumer-centered Medicare distribution model.

Independent, licensed brokers are the backbone of Medicare education and enrollment. We are required by the Centers for Medicare and Medicaid Services to complete annual certification, maintain state insurance licenses, and comply with strict advertising and recordkeeping rules.

We do this not because it's easy, but because it's necessary to keep the process transparent, compliant, and safe for consumers. Yet the same system that relies on our expertise is now squeezing us out.

Across several states, brokers are watching long-standing commissions disappear altogether. Carri-ers, citing utilization costs and new drug-benefit liabilities, are trimming what they call "nonessential administrative expenses." Translation: the licensed professionals who actually sit with clients, explain coverage and prevent costly mistakes.

Replacing licensed brokers with unlicensed "navigators," call-center operators or volunteer state health insurance assistance program counselors might look efficient on paper, but it isn't consumer protection

— it's a compliance risk waiting to happen.

SHIP and navigator programs provide helpful general information, but they are not licensed, certified or held accountable under state insurance law. They cannot offer detailed plan comparisons or verify whether a doctor, drug, or hospital is covered under a specific plan.

**Medicare brokers bound to accuracy and ethics**

Licensed Medicare brokers, by contrast, are legally bound to accuracy and ethics. We interpret plan documents, compare benefits and ensure that Medicare clients understand not just what's covered, but what's not. We stand between the beneficiary and an increasingly opaque marketplace.
Read More Here...

# LoneStar Monthly Virtual Webinars

**November 13th 10:00 Am**
**Heather C Garcia**
**ETC Companies**
**1HR CE#141622**

**Penalty Enforcement Roadmap**

**Heather Garcia is a Partner and Co-Founder of the ETC Companies. The ETC Companies is best known for ACA Compliance, but supports other Human Resources and ERISA compliance areas.**

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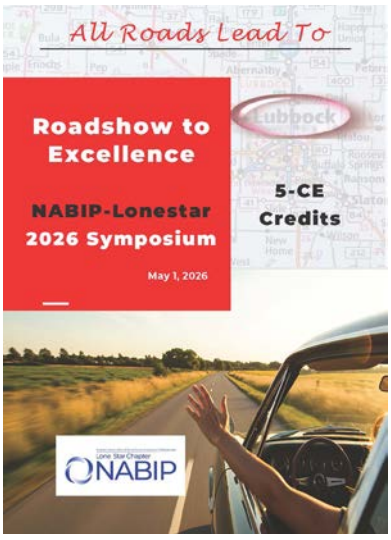
**April 30, - May 1, 2026**
**NABIP-LoneStar Roadshow Symposium**
**Lubbock, TX**



NABIP-LoneStar host a 1-HR Virtual CE Class on the second Tuesday each month starting at 10:00 AM.
Watch our website for topics and guest speakers.

# NABIP-LONESTAR MEMBER HIGHLIGHT
# Meet: President - Stacia Merriett

Stacia Merriett is the President of the Lonestar Chapter of NABIP and a 20-year veteran of the industry (yep—she accidentally fell into insurance, but now wouldn't have it any other way). She's passionate about helping employers and employees make sense of the ever-confusing world of insurance, and somehow manages to do it with a smile.

She grew up in the DFW metro area and then ventured off to New Orleans, once the good times rolled along, she decide to move to Amarillo and loves the West Texas vibe so much she is a permanent resident.

Stacia believes this industry an ever-evolving puzzle of information that if it wasn't for good agents and carriers, the normal consumers would not have a fighting chance of understanding health insurance these days. If it wasn't for organizations like NABIP, all of us would be lost as well, so thankful for the networking this opportunity gives us to help each other every day!

When she's not leading agents or untangling policy puzzles, Stacia is coaching for Kids Inc, volunteering with a local dog rescue, or supporting community charities. She shares her home - and her heart - with 10 dogs, often bringing her "favorite" along for her volunteer work. (Don't tell the others.)