

The Infinitus Group

MEDICARE - GROUP - INDIVIDUAL - P&C

Monthly Newsletter

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Medicare Drops Anti-Obesity Drug Coverage

By: Tom Murphy, As seen on The Associated Press

High-demand obesity treatments will not be covered under the federal government's Medicare program, it was announced Friday.

The Centers for Medicare and Medicaid Services said late Friday that it would not cover the medications under Medicare's Part D prescription drug coverage. Medicare covers health care expenses mainly for people age 65 and older.

President Joe Biden, proposed a rule in November that would have extended coverage of drugs like Zepbound and Wegovy.

CMS did not offer an explanation Friday for its decision, and federal spokespeople did not immediately respond to requests for comment.

Health and Human Services Secretary Robert F. Kennedy Jr. has been an outspoken opponent of the injectable drugs, which have exploded in popularity due to the potentially life-changing weight loss that some patients experience

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NABIP Applauds Bipartisan Efforts to Protect Seniors Enrolled in COBRA from Unfair Medicare Penalties

Washington, D.C. — The National Association of Benefits and Insurance Professionals (NABIP) commends U.S. Representatives Lloyd Smucker (R-PA), Gus Bilirakis (R-FL), Erin Houchin (R-IN), Angie Craig (D-MN), Donald Norcross (D-NJ), and Mike Thompson (D-CA) for their pivotal roles in introducing the Medicare Enrollment Protection Act of 2026. This important legislation would effectively treat COBRA as creditable coverage, similar to seniors who remain on their employer-sponsored coverage and then enroll in Medicare.

Under the current system, seniors on COBRA face penalties for not transitioning to Medicare Part B within eight months of turning 65, despite maintaining the same employer-sponsored coverage where they pay the full premium. The proposed bill aims to eliminate these penalties by offering a separate Medicare enrollment period for these individuals, ensuring they are treated equitably.

“The Medicare Enrollment Protection Act of 2026 is a crucial advancement in ensuring fair treatment for all seniors, particularly those on COBRA,” stated Jessica Brooks-Woods, CEO of NABIP. “The bill enables seniors to choose healthcare options that best suit their personal needs without the fear of a lifetime penalty.

“The introduction of this bill is timely, as it addresses the needs of an increasing number of seniors who choose to remain in the workforce or maintain COBRA coverage for various reasons such as ongoing medical treatments, financial considerations, or family coverage needs. NABIP applauds the bipartisan effort behind this proposal and urges all members of Congress to support its passage, thereby protecting seniors from unnecessary financial burdens and supporting their right to continuous health coverage.

“The efforts reflected in the Medicare Enrollment Protection Act align closely with NABIP’s Healthcare Bill of Rights, advocating for uninterrupted access to healthcare and health equity. This bill is a testament to bipartisan cooperation and NABIP’s dedication to advocating for policies that safeguard the healthcare rights of seniors.”

Trump's Trade War: Prescription Drugs Become a Target

By: Maggie Fick, as seen on Reuters

LONDON, April 9 (Reuters) - U.S. President Donald Trump late on Tuesday reiterated he would impose tariffs on imports of pharmaceutical products that have long been spared from past trade disputes due to the potential for harm to patients.

Trump excluded them from his announcement of sweeping import tariffs last week, but in recent weeks he introduced tariffs on raw ingredients and supplies from China that are used by the industry, and has repeatedly singled out the manufacturing of drugs in Europe as a problem he intends to tackle through a tariffs announcement.

WHAT IS TRUMP'S STANCE ON THE PHARMA INDUSTRY?

The Republican president has said major drugmakers such as Eli Lilly (LLY.N), opens new tab, Johnson & Johnson (JNJ.N), opens new tab, and Pfizer (PFE.N), opens new tab should manufacture more of their medicines for American patients in the United States to lessen dependency on other countries and increase tax revenue.

Many brand name drugs are made partly in Europe. Ireland, with its low corporate tax rate, is a hub for production of the active ingredients in blockbuster medicines, including Lilly's weight-loss injection Zepbound and Merck's huge-selling cancer immunotherapy Keytruda.

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Members are assigned to a Medical Group as well as a primary care provider (PCP) within that Medical Group. However, members can see any PCP within their assigned medical group without a referral.

VIRTUAL PLAN

Virtual Access offers members a virtual primary care experience. All virtual care is provided through designated telehealth providers, TeleDoc Health.

TeleDoc Health Primary Care Providers can order labs and imaging, write prescriptions and make referrals to other in-network providers for any medically necessary care.

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Benefits For Those Who
Reside In The US.

Lawmaker Stumps for Long-Term Care Program Bill

By: Allison Bell, as seen on Think Advisor

Rep. Tom Suozzi held a conference in Washington earlier this week to promote the new version of the Well-Being Insurance for Seniors to be At Home Act.

The bill would create a new public long-term care insurance program for people who exhaust private savings and private insurance after needing long-term care services for a long time.

Suozzi, a New York Democrat, has just one co-sponsor, Rep. John Moolenaar, R-Mich. An earlier version of the WISH Act bill introduced in 2021 died in committee, and the new bill might not have much chance of advancing amid intense partisanship and budget pressure.

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BREAKING: Medicare Advantage Plans to See Major Rate Increase Under CMS

By: Mark Hagland, as seen on Healthcare Innovation

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20 Questions To Ask When Deciding Employee Health Benefits

By: Forbs Counsils Member, as seen on Forbes

Health and wellness benefits have become a critical part of the employee experience in recent years. With benefit offerings affecting how well a business attracts potential employees and retains current ones, determining the right selection of perks directly impacts the workforce a company is able to cultivate.

Knowing exactly which offerings will positively impact employees' lives and which benefits will go unused can be difficult for leaders to accurately ascertain. To help, 20 Forbes Business Council members share questions company leaders should ask themselves when selecting or removing health benefits, as well as how they can ensure they continuously offer employees the best options.

1. How does this offering align with our company values?

When deciding which health and wellness benefits to offer, leaders should ask themselves how each offering aligns with and furthers company values. As part of an overall compensation package, employee benefits help differentiate employers from their competitors. Every connection to company values drives deeper engagement and value for not only prospective employees but also current employees. - J. Todd Phillips, Parson Partners

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New Study: Even Subsidized Job-Based Health Insurance Has Become Unaffordable

By: Wendell Potter, as seen on Healthcare Un-Covered

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Activities Accross Texas

This Massive Flea Market in Texas Has Its Very Own Food Truck

By: Katie Lawrence, As seen in Only in Texas

Shopping malls have their time and place, but if I'm being totally honest, I don't spend much time in them. With similar layouts and many of the same stores, they all start to look alike after a while. Flea markets, on the other hand, offer a far less stale experience. Trading drab, cookie-cutter merchandise for unique, hand-made items, flea markets are - in my opinion - the future of shopping, and Cole's Flea Market in Pearland is easily one of the best flea markets in Texas. It's spacious, energetic, and even has its own food truck park, so you can stay fueled and focused as you peruse the various stalls.

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The Panoramic-View Restaurant On A Rooftop In Dallas, Texas Is A Must-Visit

By: Katie Lawrence, As seen in Only in Texas

I'm a firm believer that a restaurant's atmosphere isn't nearly as important as its food quality - and as we see with many small-town restaurants in Texas, the two are often mutually exclusive. That being said, if a restaurant can deliver high marks on both fronts, even better! Such is the case at RH Rooftop Dallas. This trendy spot offers some of the most delicious food you'll ever eat, plus truly jaw-dropping city views.

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Enjoy A Themed Train Ride For Every Season On The Grapevine Vintage Railroad In Texas

By: Katie Lawrence, As seen in Only in Texas

From New Year's to Christmas and every holiday in between, the Grapevine Vintage Railroad offers themed train rides in Texas for every season. Sip wine with your sweetie for Valentine's Day, meet the Easter Bunny, and get whisked away to the North Pole on the Polar Express. If you're in search of a unique way to ride the rails, look no further!

With authentic, 1920s Victorian coaches and themed train rides year-round, it's always a good time on the Grapevine Vintage Railroad. From the Sweetheart Wine Train for Valentine's Day to the famous North Pole Express at Christmastime, the railroad celebrates every season to the absolute fullest.

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The Infinitus Group

Join us the first Thursday of each month for our discussion on cross-selling products that you can add to your sales portfolio. Discussion times starts at 10:00 AM central and ends at 11:00 AM.



March 13, 10:00 AM
April 3, 10:00 AM
May 1, 10:00 AM
June 5, 10:00 AM
July 3, 10:00 AM
August None
September 4, 10:00 AM
October 2, 10:00
November - None
December - None

Monthly Link:

<https://v.ringcentral.com/join/171840029>
Meeting ID: 171840029

Discussions

March - Worksite Products

April - Final Expense - Pre Need Insurance

May - Benefits for 1099 Employees

June - Global Medical ID / Cancer / Military Coverage

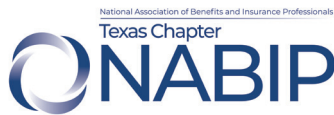
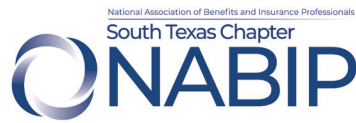
July - TBD

August - No Discussion - *(will be attending the NABIPSOTX Summit at SPI)*

September - AHIP and Medicare

October - 2026 Medicare Changes

PROUD MEMBERS OF:



You can have everything in life you want, if you will help other people get what they want. -Zig Ziglar

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