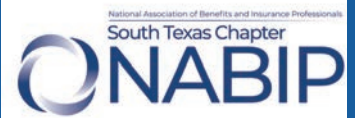


NABIP-SOTX

NEWS



National Association of Business and Insurance Professional - South Texas



NABIP-SOTX SWEEPS AWARDS

NABIP-SOTX clinched four significant accolades during the recent NABIP-TX state convention held on April 15/16, 2024, in Los Colinas, Texas. The honors they garnered include the Chapter Media Award, Small Chapter of the Year, Chapter Website Award, and Chapter Membership Growth Award.

NABIP-SOTX will host its annual Day of Education offering 5 free CE credits and the opportunity to meet some of the top industry carriers on May 2, 2024.

NABIP
South Texas Chapter

Day Of Education

Business and Medical Affairs: Where Healthcare, Wellness, and Consumerism Intersect

5 Hours CE
Vendors
Door Prizes

Members - \$0
Non-Members - \$50

DRINK & LEARN

The first two rounds of drinks & snacks are on the house!
Cash Bar Available | May 2, 2024 - 10:30 - 5:00



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Fraudlent Coverage P2

Fiduciary Rule / Legal Battle P3

CMS Sets Medicaid Payment P3

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Major Health Insurance Companies Are Nearing Too Big To Fail Status

Health insurance companies have swelled in both size and scope over the last decade, with the revenues of six for-profit parent companies making up nearly 30% of total U.S. health spending last year — compared with less than 10% in 2011.

Why it matters: The size of health insurance companies — which are now often part of larger companies that do far more than provide coverage — raises big questions about competition, costs, quality of care and the risks of a system featuring such sprawling players.

- One big argument for such large, diverse companies is that by owning different components of the system, they can deliver care more efficiently with lower costs and higher quality.
- “I think the evidence is pretty weak that those outcomes have come to fruition,” said Cheryl Damberg, principal senior economist at the RAND Corporation.

[Read More Here...](#)

Court Addresses Allegations That Health Plan Participants Sold Their Data for Fraudulent Coverage

There's a lot happening with healthcare right now. This week's notable decision touches on several issues worth paying attention to, including healthcare data mining, “junk” health insurance plans, and health plan marketing practices.

Interestingly, the case is not at heart an ERISA case, although it presents ERISA preemption issues and involves healthcare plans that are potentially governed by ERISA. The parties are a healthcare enrollment center/insurance broker (plaintiff Quick Health), a data-mining company (defendant Data Marketing Partnership), a group of healthcare plans (defendant Providence Plans), and the sponsors and administrators of those plans (defendants Hawaii Mainland Administrators, LLC and Suffolk Administrative Services, LLC).

The parties were players in a complicated scheme to bring group health plans to market. Their business relationships soured and this litigation arose after participants of the plans became unhappy with their coverage and cancelled their insurance. According to Quick Health's complaint, defendants banded together to unfairly lay the blame on Quick Health for the breakdown of the arrangement. In its suit, Quick Health is seeking to recover the financial losses it incurred from defendants' representations.

[Read More Here...](#)

Day of Education - May 2, 2024

Members 5 Free CE Credits - Looks whos coming!



Fiduciary Rule To Take Effect Sept. 23, Setting Stage For Major Changes, Legal Battle

Department of Labor officials ushered in what is sure to be a fierce, and lengthy, legal battle today with a preview of its long-awaited, and industry despised, Retirement Security Rule.

The official name is merely a euphemism for the fiduciary standard it brings to nearly all sales of life insurance and annuities. To be officially published Thursday in the Federal Register, the RSR will take effect Sept. 23, the DOL said in a news release.

It is expected to overhaul nearly all aspects of the traditional, commission-based insurance sales process, with many compensation practices banned and new compliance structures required. But first, the RSR must withstand the coming court challenges that a 2016 fiduciary rule could not.

Lisa Gomez, assistant secretary, Employee Benefits Security Administration, characterized the new rule as an update of the 1975 five-part test for establishing fiduciary duty. When the test was created, employee 401(k) plans did not exist, Gomez said.

[Read More Here...](#)

Day of Education - May 2, 2024

Register Here



CMS sets Medicaid payments to home care workers at 80%

The Centers for Medicare & Medicaid Services (CMS) is hoping to improve Medicaid enrollees' access to care through a final rule that better compensates caregiving roles.

Under the final rule, at least 80% of Medicaid payments for home care services will go toward wages, according to a White House news release that included a controversial nursing home staffing rule.

It also permits states to factor in the "unique experiences that small home care providers and providers in rural areas face."

The administration cited a study from the Commonwealth Fund showing that higher wages will reduce turnover and lead to better care for seniors and individuals with disabilities.

Additionally, states will be required to declare how much they pay for home care services and how they set rates. Wait times, waiting lists and quality measures should all be tracked. They must also create a home care rate-setting advisory group including beneficiaries and workers to consult on future payment rates.

Aging services provider LeadingAge criticized the details released so far, saying they are concerned about Biden's final rules Monday. [Read More Here...](#)

May 2, 2024

80 ATTENDEES +
EXHIBITORS



AGENDA

Day of Education

Bring a friend and receive 1 entry per friend for a \$100 Apple gift card

\$0 Members
\$50 Non-members

Casa De Palmas
101 N. Main - MCALLEN, TX 78501
10:30 PM - 5:00 PM

\$99 Room
Block Rate
956-928-1994

Class 101

Gap Insurance
Bridging the
High Cost of
Medical Claims

Course 35607
Presenter:
Joe Brinning
1 Hr CE Credit

Class 201

Benefits Plus
Technology,
Plus Expertise
Equals Success

Course 129895
Presenter:
Carla Adams
1 HR CE Credit

Class 301

The Underlying
Cost of Accessing
Healthcare

Course 105848
Presenter:
Joe Brinning
1 Hr CE Credit

Class 401

The True Cost
of Compliance
Issues:

Recruiting,
Retention &
Revenue Loss

Course 134465
Presenter:
Carla Adams
1 Hr CE Credit

Class 501

Ethics

This class will be taught
in both
English & Spanish

Ethics vs Morals,
You Decide
Presenter:
Ron Byrd

Ética vs Moral,
Tú decides
Presentador:
Hector Gracia

Where To Stay and Eat

We have a room block at **Casa De Palmas** (Collection by Wyndham) of \$99 per night. This is a historic hotel in the RGV.

There are great restaurants near by for those spending the night.

We suggest for fine dining, The Salt
210 N. Main - McAllen

For Casual dining, try Roosevelt's at 7,
821 N. Main - McAllen

Food Truck dining is also near by.

Hotel RSVP can be made at: 956-928-1994
Use code: SOTX

Our Schedule

10:30 - Registration Opens

11:00 - Heavy Appetizers / Lunch

11:20 - Welcome - from President Iris Castillo

11:30 - Class 101 - Bridging the High Cost of Medical Claims

12:20 - Sponsor #1

12:30 - Class 201 - Carla Adams

1:20 - Sponsor #2

1:25 - Exhibitor Visits

2:00 - Class 301 - Joe Brinning

2:50 - Sponsor #3

2:55 - Sponsor #4

3:00 - Class 401 - Carla Adams

3:50 - Sponsor #5

3:55 - Break

4:10 - Class 501 Ethics in both English and Spanish
(The English class will be in a breakout room)

5:00 - Raffle Winners - Wrap Up and move to
Patio for cinco de Mayo Happy Hour



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7th Annual

Summit 2024

September 5/6, 2024
South Padre Island, TX

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