

# NABIP-SOTX

## NEWS

National Association of Business and Insurance Professional - South Texas



### Why Are We Letting Insurers Dictate Patient Care?

When patients are suffering from life-threatening illnesses or debilitating health conditions, the only thing that should matter is delivering appropriate evidence-based treatments in a timely manner. For that, patients rightly turn to us -- their trusted physicians -- for expert guidance on the best course of action. Yet, all too often, insurers insert themselves into the equation. As a result, restrictive policies like prior authorization can interfere with patient care -- and lead to dangerous and painful outcomes.

### Medicare To Kick Off First Drug Price Negotiations, And It Could Get Heated

The government is set to begin negotiating prices on the 10 costliest prescription drugs covered by Medicare this week, setting the stage for a fierce tug of war between U.S. officials and drugmakers as the Biden administration attempts to lower soaring prescription drug costs for older adults.

Medicare provides health insurance coverage to more than 65 million people in the U.S., according to the Centers for Medicare and Medicaid Services, or CMS. Read More Here...

As you likely know, prior authorization allows insurers to review doctors' orders and decide whether they will cover prescribed services. Such policies were initially established to help reduce healthcare costs by controlling patient access to more expensive or investigative medications, treatments, and therapies. But insurers have taken it too far -- overruling physicians' recommendations and defaulting to rejection of routine, evidence-based, and often life-saving care to prevent any expenditures. Read More Here...

NABIP

MEMBERSHIP - GUEST GOLF OUTING



#### NABIP-SOTX MEMBER/GUEST MIXER

MEMBERS: \$20  
GUEST: \$10

JOIN NABIP-SOTX AT TOP GOLF IN PHAR TEXAS FOR OUR MEMBER/GUEST MIXER. GET YOUR TEAM TOGETHER, INVITE NON-MEMBERS IN OUR INDUSTRY, AND LET'S PLAY SOME GOLF.

PRIZES, FOOD & DRINKS WILL BE AVAILABLE

MEMBER NAME:  
SPONSOR NAME:  
SPONSOR PACKAGE CHOSEN:  
☐ BIRDIE ☐ PAR ☐ BOGEY

TEAM NAME:  
# OF PARTICIPANTS:  
# OF QUESTION MEMBER:  
CONTACT EMAIL:  
Attendance/Spansions will be invoiced upon NABIPSOTX receiving this form by email.

MARCH 21, 2024  
6:00 PM - 9:00 PM

#### CARRIER SPONSORSHIPS

As the leading agencies in the RGV vie for prizes at Phar's Top Golf, this presents an excellent chance for Carriers to connect with some of the top producers in the Rio Grande Valley.

01 Birdie - \$1,500  
Own Private Golf Bag  
Hand out Materials  
5 Minute Talk at the Start

02 Par - \$1,000  
Own Private Golf Bag  
Hand out Materials

03 Bogey - \$750  
Own Private Golf Bag

Register Here  
Submit form here to be invoiced

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[www.nabipsotx.org](http://www.nabipsotx.org)

Facebook - nabipsotx

@nabipsotx

#nabipsotxgivesback

Day of Education  
5-Hours CE Credit

May 2, 2024 - McAllen  
[www.nabipsotx.org](http://www.nabipsotx.org)

## Why Everyone Needs Their Own Emergency Medicine Doctor

As emergency medicine doctors, we regularly give medical advice to family and close friends when they get sick or are injured and don't know what to do. In a matter of moments, we triage, diagnose, and assemble a logical plan, whatever the issue may be. This skill comes from our training and years of experience in treating emergencies and also routine medical matters. The value proposition is clear.



Frankly, it's a service everyone should have. Think about the potential time and money saved if this option for medical care and triage was broadly available. Overtriage would plummet. That's when people run to the emergency department (ED) and wait endless hours, only to be reassured or receive limited treatment. Undertriage would also decline. That's when people should go to the ED but, unwisely, wait. For example, this may occur when symptoms of dizziness end up being a stroke. [Read More Here...](#)

## Self-funded Plans On The Rise

The share of U.S. employees in healthcare plans funded by their employer rose from 2015 to 2021, a study published in the January issue of Health Affairs found.

In 2015, 55% of employees were enrolled in self-funded plans, compared to 60% of employees in 2021. Most of the growth occurred in states and counties with lower levels of self-funded enrollment, the study found.

Groups of rapid growth in self-funded plans were concentrated in Arkansas, New York, Northern California, Pennsylvania and Utah, the study found. [Read More Here...](#)

### ***NABIP-SOTX SPANISH CE CLASS - ETHICS***

***MARCH 6, 2024  
BROWNSVILLE, TX***

***LOCATION: TBA***

MEMBERSHIP MIXER  
MARCH 21, 2024



DAY OF EDUCATION 5HR CE  
MAY 2, 2024 - MCALLEN TX



## NABIP-SOTX MEDICARE SUMMIT - SEPTEMBER 5 & 6, 2024





## Cigna Inks Deal To Sell Medicare Business To HCSC For \$3.7B

Cigna will sell off its Medicare business to Health Care Service Corporation in a deal valued at \$3.7 billion, the company announced Wednesday.

HCSC will acquire Cigna's Medicare Advantage, Part D, supplemental benefits and CareAllies businesses, and the parties expect the deal to close in the first quarter of 2025. In addition, the Blues insurer has entered into a four-year arrangement with Cigna's Evernorth subsidiary, which will continue to provide pharmacy services to the Medicare plans should the sale close.

People close to the situation told Bloomberg earlier this month that Cigna and HCSC were in "exclusive" talks for the Medicare deal. Other interested buyers reportedly included Elevance Health, another Blues giant.

Cigna CEO David Cordani said that the sale will allow the company to focus on its growth targets.

"This decision is aligned with our highly disciplined approach to managing our portfolio and allocating resources toward growth opportunities in our Evernorth Health Services and Cigna Healthcare portfolios," Cordani said in the press release. "While we continue to believe the overall Medicare space is an attractive segment of the healthcare market, our Medicare businesses require sustained investment, focus, and dedicated resources disproportionate to their size within The Cigna Group's portfolio."

He added that Cigna sees more growth opportunities in Medicare through Evernorth, which includes Express Scripts, telehealth services through MDLive, data analytics and more.

It's been a busy few months for the Cigna team, as it explored the MA sale alongside a rumored merger with Humana that heated up in late November before fizzling within weeks. That Cigna was mulling a sale of its Medicare Advantage business was core to a Humana acquisition succeeding, analysts said.

[Read More Here...](#)

[www.nabip-tx.org](http://www.nabip-tx.org)



# NABIP-SOTX Day of Education

## 5-HR CE Credit

# AGENDA

## May 2, 2024

### Casa De Palmas

101 N. Main - McAllen, TX 78504 - 1:00 PM - 7:00 PM

#### Class 101

**Gap Insurance:  
Bridging the High  
Cost of Medical  
Claims**

**Presenter:**  
**Joe Brining**  
of Pro Med Defender

**Course: 135607**  
**1 HR CE Credit**

#### Class 201

##### 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**

**Course: 71322**  
**1 HR CE Credit**

#### Class 301

TBA

#### Class 401

TBA

#### Class 501

TBA

### 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 Shcedule

**1:00 - Registration Opens**

**1:20 - Welcome - from President Iris Castillo**

◆ **1:30 - Class 101 - Bridging the High Cost of Medical Claims**

**2:30 - Class 201 - Ethics in both English and Spanish**

*(The English class will be in a breakout room)*

◆ **3:20 - Break Time With Exhibitors**

**4:00 - Class 301**

◆ **5:00 - Class 401**

**5:50 - Heavy Hors D' Oeuvres Arrive**

**6:10 - Class 501**

◆ **7:00 - Class Dismissed and Happy Hour Begins**



9/5/2024

SOTX & SPI  
are calling!



# MEDICARE SUMMIT 2024

SPONSORSHIP OPPORTUNITIES

SOUTH PADRE ISLAND, TEXAS - SEPTEMBER 5 & 6, 2024

## SOUTH PADRE ISLAND TEXAS



SOUTH PADRE ISLAND  
BAY BOAT CRUISE  
9/5/2024- 6:00 PM

POST CRUISE  
COCKTAIL  
RECEPTION  
9/5/2024- 8:30 PM

THE SUMMIT  
9/6/2024- 9:00 AM

POST SUMMIT  
HAPPY HOUR  
9/6/2024- 5:00 PM  
SPI Fireworks - 9:15 PM