

NABIP TULSA NEWSLETTER JULY 2024

HIGHLIGHTS

LEGISLATIVE UPDATE

NABIP works daily to help millions of individuals and employers purchase, administer, and utilize health insurance Coverage. Read the latest legislation update [here](#).

Our Next Meeting

Join us on August 15th for our Healthcare Expo!

School Supply Assistance

Want to help a foster child with their school supplies? Learn how you can help!

NABIP Scholarship Winners

And our 2024 Robert J Phillips Memorial and Nikolaus Hanig Memorial Scholarship recipients are...

June/July Meeting Recap

THIS NEWSLETTER IS
BROUGHT TO YOU BY:

flexplan
ADMINISTRATORS, INC.

NABIP Tulsa President Wins Health Underwriter of the Year!



**Elevate your carrier! Get your
REBC certification today.**

NABIP Tulsa

UPCOMING EVENTS

AUGUST 15

2024 Healthcare Expo

8:30 AM - 2:30 PM

TULSA COUNTRY CLUB
701 N UNION AVE
TULSA, OK 74127



**\$85 NABIP Tulsa Member or Sister Chapter
\$120 Non-Member Pricing**

Agenda:

8:45 - Ethics - What Do You Do When No One is Looking?

James Ashford, VCD

9:55 - OIG Update

Mike Rhoads, Deputy Ins Commissioner

10:45 - Top 10 Compliance Tips for Brokers in 2024

Jessica Waltman, Angle Health

1:45 - The Artificial Intelligence Machine

David Slepak, Angle Health

2:35 - Prize Drawings

5 CE Hours!

SEPTEMBER 19

11:30 AM - 1:00 PM

TULSA COUNTRY CLUB
701 N UNION AVE
TULSA, OK 74127

Monthly Meeting & Luncheon

Meeting details to come!

MORE INFORMATION

nabiptulsa.org/meetinginfo.php

REGISTER NOW

WANT TO GET INVOLVED?

If you are interested in joining the board or a committee, please reach out to a board member. We would love to have you! Our board of directors information can be found by clicking the link below.



[Board of Directors](#)

Want to attend a board meeting and see where you can help? We hold them on the 1st Thursday of every month. Contact us for location details!



2024 HEALTH UNDERWRITER OF THE YEAR!

Congratulations to Jennifer Helms, Tulsa NABIP President, on winning Health Underwriter of the Year! Jennifer's dedication, expertise, and outstanding contributions to our industry has set a standard of excellence and is a testament to her unwavering commitment to improving the lives of countless individuals through her work.

Join us in celebrating Jennifer's incredible achievement and her continued success in the industry!

June Business Meeting

Our June business meeting was a successful one with great things to report! Tulsa NABIP won the traveling membership trophy with a gain of 12 new members contributing to the states overall growth of 14.17%. We discussed our plans for continued growth and how we plan to extend membership beyond agents/brokers/carrier reps. If you know of anyone associated with a TPA, hospital, payroll vender, or an HR who might be interested, don't hesitate to send them information on our association!

Along with the traveling membership win, Tulsa presented and discussed several other wins:

- Katie McKenzie with CommunityCare won the membership contest Tulsa NABIP held. She will be able to choose between a trip to Cap Con, or a trip to Annual Convention in 2025.
- Anna Traynor, daughter of Annessa Traynor, won the Robert Phillips Memorial Scholarship
- Hector Ramirez, son of Cindy Ramirez, won the Harry Hanig Memorial Scholarship
- Jennifer Helms, President of Tulsa NABIP, won Health Underwriter of the Year

NABIP Tulsa is also excited to announce the members who attended Annual Convention for our chapter in 2024. Jennifer Helms, Eve Adams, Ryeann Miller were able to attend under Tulsa with James Ashford attending through the State. A good time was had by all!



Lastly, our NABIP Tulsa board was re-inducted for the 2024-2025 board year. Even though our board is on a two-year term, it was important for our board to swear in and accept the duties and responsibilities for another year. Barry Wilson had the honor of administering the oath and swearing in the board and. It's a task he always welcomes!

July Meeting

How to Conduct a Compliance Audit Presented by Carrie Cox

AVP Client Services NFP Corporate Services

At our July meeting we reviewed the multiple components of a Compliance Audit, including Cafeteria Plans, COBRA, ERISA, FMLA, HIPAA, Medicare/TRICARE, Nondiscrimination, Taxation, Healthcare Reform, and other Federal Mandates.

We would like to extend our heartfelt gratitude to our July CE presenter for delivering an exceptionally informative and insightful presentation. Your expertise and engaging delivery have provided us with valuable knowledge and a deeper understanding of the topic. Thank you for your dedication and effort in making this presentation a memorable and enriching experience for all of us.



Carrie Cox

AVP Client Services NFP Corporate Services

Carrie began her career in the insurance industry in 1995 as a Marketing Representative for CIGNA. In 1996, when CIGNA closed its doors in Oklahoma, Carrie found refuge as a Marketing Representative, with some of the biggest names in the industry. Her twenty nine years of experience in all areas of Client Service uniquely qualifies her to assist clients in consulting with compliance issues and marketing new accounts.

Carrie is a member of NABIP, NABIP Oklahoma & NABIP Oklahoma City and in 2006 was elected Insurance Person of the Year by the City of Oklahoma City for the Oklahoma Association of Health Underwriters. In 2013, she was awarded the Dave Shepherd Memorial Health Underwriter of the Year by the Oklahoma State Association of Health Underwriters. Carrie has served on both boards since 2003 and has held many different chair positions as well as President.

Carrie has been married to her husband, Gary for 29 years. They have two beautiful daughters, 28 year old Casey who is now an established HR Manager for an OKC Oil Company and 34 year old Alexandra who is a stay at home mom of two. They all love spending time at the lake all year around.



LEGISLATIVE UPDATE

HERE IS WHAT IS GOING ON

Medicare Advantage Broker – pressing house appropriators to include language asking CMS to withdraw the rule that was based on assumptions and not facts – NABIP requested that they reissue a request for information (RFI) to collect and analyze data which they freely admit they did not. CMS also leaves the door open to further rule making which could upend any assumptions we have on the rule today which creates ongoing uncertainty.

NETWORK ADEQUACY– NEW REQUIREMENT ON NETWORK ADEQUACY WILL TAKE EFFECT JANUARY 1, 2026. THE RULE REQUIRES STATES WITH STATE-BASED EXCHANGES AND STATEBASED MARKETPLACES ON THE FEDERAL PLATFORM TO ESTABLISH AND IMPOSE QUANTITATIVE TIME AND DISTANCE QUALIFIED HEALTH PLAN NETWORK ADEQUACY STANDARDS. MUST BE WITHIN 50-MILE RADIUS – THINK WE WILL SEE MORE BILLS REGARDING THIS NEXT YEAR, TELEHEALTH COULD EXPAND THE NETWORK AND WILL ALLOW CARRIERS TO BE COMPLIANT.

MINIMAL ESSENTIAL BENEFITS – FINAL RULEMAKING ALSO ALLOWS FOR STATES TO ADD ROUTINE, NON-PEDIATRIC DENTAL BENEFITS TO BE CONSIDERED AS MINIMAL ESSENTIAL BENEFITS. STATES WILL BE ALLOWED TO UPDATE THEIR EHB-BENCHMARK PLANS TO INCLUDE NON-PEDIATRIC DENTAL SERVICES THROUGH THE EHB-BENCHMARK APPLICATION PROCESS BEGINNING IN 2025, WHICH WOULD TAKE EFFECT FOR BENEFIT YEARS BEGINNING ON OR AFTER JANUARY 1, 2027. CALIFORNIA DID A STUDY AND DISREGARDED AFTER THE COST EVALUATION (DELTA DENTAL HELPED WITH THIS STUDY, MAY NEED THEM TO ASSIST IF COMES UP IN OKLAHOMA).

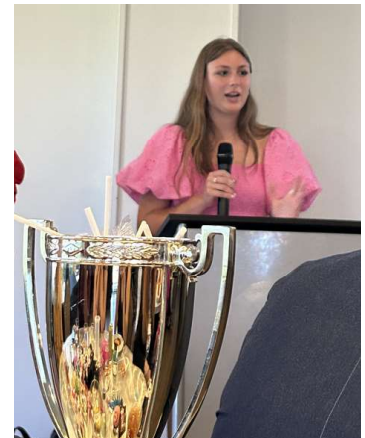
ASSOCIATION HEALTH PLANS – FINAL REGS RELEASED – DOL RESCINDED THE 2018 FINAL RULE IN ITS ENTIRETY, THE RESCISSION DOES NOT AFFECT THE ABILITY TO OPERATE OR FORM AN AHP PURSUANT TO THE FACTS AND CIRCUMSTANCES APPROACH OF THE PRE-2018 RULE GUIDANCE. THE DOL HAS RELEASED A SERIES OF ADVISORY OPINIONS THAT ESTABLISH A NARROW PATHWAY FOR AN AHP TO QUALIFY AS A SINGLE ERISA PLAN. THE DOL APPLIES A FACTS AND CIRCUMSTANCES APPROACH TO DETERMINE WHETHER A GROUP OR ASSOCIATION OF EMPLOYERS IS A BONA FIDE EMPLOYER GROUP OR ASSOCIATION CAPABLE OF SPONSORING AN ERISA PLAN ON BEHALF OF IT'S EMPLOYER MEMBERS.

DACA RECIPIENTS – BIDEN ADMINISTRATION HAS ANNOUNCED THAT 100,000 IMMIGRANTS, KNOWN AS “DREAMERS”, TO ENROLL IN THE ACA HEALTH INSURANCE PLANS STARTING 01/01/2025.

SCHOLARSHIP WINNERS

Congratulations Anna Traynor!

The [NABIP Oklahoma Robert J Phillips Memorial Scholarship](#) awards top academic students who participate in community service, extra-curricular activities, and who demonstrate strong character values with a \$1,000 scholarship. Anna's hard work and dedication earned her this prestigious award for 2024. Way to go!



Congratulations Hector Ramirez!

The [NABIP Tulsa Nikolaus Hanig Memorial Scholarship](#) awards average academic students who place a strong emphasis on extra-curricular activities a \$1,000 scholarship. Hector's outstanding character and focus on music has earned him this prestigious award for 2024. Well deserved!



FOSTERING
connections

Join The Effort!

Help Provide School Supplies to Children in Foster Care

Our annual back to school supply bash is just around the corner and we could use your support. Currently, there are close to 500 children signed up to receive school supplies for the upcoming year.

HOW YOU CAN HELP

YOU CAN DROP OFF DONATIONS AT THE RESOURCE CENTER ON TUESDAYS AND THURSDAYS FROM 9 A.M. TO 5 P.M. (3326 E. 51ST ST IN TULSA)

[VOLUNTEER SIGN UP](#)

If you are looking for a way to give back, we would love for you to come volunteer during our back to school event on July 24th and July 25th.

Spend a few hours, or join us the for the whole day.

BE A PART OF THEIR STORY...



DONATE SCHOOL SUPPLIES TODAY



Want to donate items on the registry? Click below!

[AMAZON REGISTRY](#)

[TARGET REGISTRY](#)



Registered Employee Benefits Consultant Online Self-Study Designation Program

The National Association of Benefits and Insurance Professionals Registered Employee Benefits Consultant (REBC) designation is the most prestigious program in the employee benefits industry.

To best serve their clients, professionals need to understand the provisions, advantages, and limitations associated with each type of benefit or program as a method for meeting economic security. The designation program analyzes group benefits with respect to the ACA environment, contract provisions, marketing, underwriting, rate making, plan design, cost containment, and alternative funding methods. The largest portion of this program is devoted to group medical expense plans that are a major concern to employers and employees. The remainder of the requirements include electives on topics serving various markets based on a broker's client needs.

CURRICULUM OVERVIEW

- Understand enrollment periods and how to avoid penalties.
- Discern the difference between Parts A, B, C and D of Medicare and Plans A, B, C, D, G, F and N offered by providers.
- Master the regulations and methodologies governing benefits management.
- Understand the main features of commonly provided group insurance plans.
- Develop a keen grasp of the latest federal healthcare laws and how clients can most effectively comply with them.
- Adhere to industry-leading ethical business practices.



Course instruction will be delivered through NABIP's Online Learning Institute: <https://nabip.org/professional-development/rebc-designation>

Student Services:
ProfessionalDevelopment@nabip.org or (844) 257-0990