

December 2025



NABIP-NJ NEWS



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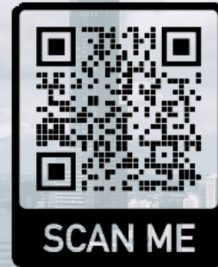
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Message from the President

By **Jim Lardiere**

Greetings, everyone!

I hope your fourth quarter is running smoothly and setting you up for a strong finish to the year.

I'm excited to share some great updates on the state of NABIP-NJ and the incredible work happening across our chapters.

Our membership remains strong, with 500 members across four active local chapters. A huge thank-you to **Katie Skilton**, our Membership Chair, and the entire team for their ongoing efforts to stay connected with members and welcome new ones into our community.

On October 9, we hosted another successful State of the State in Healthcare symposium – one of our signature events. The program drew more than 200 people including several new members who joined, seeing firsthand the value of being part of NABIP-NJ. It's inspiring to see how our events continue to drive membership growth and foster professional education.

Throughout the year, we've worked hard to serve our members with excellence. Under the leadership of **Maggie Abitanto**, our Communications Chair, NABIP-NJ has maintained a strong and consistent presence both internally and on social media. If you're not following us on LinkedIn, Instagram and Facebook, you're missing out! If you haven't already, please take a moment to like, connect, and follow us to stay current on the latest developments in our industry and association. And be sure to watch your inbox for NABIP-NJ News Alerts including legislative updates, event announcements, and important industry news.

Our Legislative Management Team, led by **Staci Grant**, continues to be the driving force behind our advocacy efforts in Trenton. Monthly chapter-level calls have strengthened communication and collaboration on critical policy issues. As the Legislature enters its "lame duck" period through January, we'll be watching developments closely and assessing how new legislation may impact our members and the broader industry.

NABIP-NJ is proud to have unprecedented access to key decision-makers in New Jersey. Thanks to our HIAPAC supporters, we've maintained our \$100,000 fundraising goal. Now we're looking toward \$125,000, ensuring our voice remains strong in policy discussions. Legislators are increasingly seeking NABIP-NJ's input, recognizing us as a trusted resource and thought leader in the insurance and healthcare space. Many thanks to **Chris Vanderwolk** for his continued leadership as HIAPAC Chair.

As the backbone of this industry, NABIP-NJ is steadfast in protecting broker jobs and supporting long, sustainable careers for all members. I encourage each of you to get involved—join a committee, lend your voice, and help shape the future of our profession.

Looking ahead to 2026, I'm eager to continue working together to strengthen our advocacy, expand our reach, and further elevate our industry. Don't forget to register for Capitol Conference in February and save the date for our NABIP-NJ Annual Conference in May—two events you won't want to miss.

Wishing you and your families a wonderful holiday season and a strong start to the new year.

Thank you for being an essential part of this outstanding, forward-focused team.

SAVE THE DATE!

CAPITOL CONFERENCE

FEBRUARY 22-24, 2026

- Because as an association, we “matter” more than ever before. All legislators and regulators need to be constantly reminded of that.
- Because the role of the broker has expanded as never before, and our clients expect and deserve our advocacy on their behalf.
- Because our careers and businesses are no less important than anyone else's.

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The Gift of NABIP: Why Membership Matters

By Katie Skilton

As the year wraps up, it's the perfect moment to reflect and give thanks—and what better way than by celebrating the gift of NABIP membership? As a member, you might be wondering: "Am I really making the most of everything NABIP offers?" Let's take a quick review of the many ways NABIP supports you at every level.

NABIP Local

- **Meetings & Events:** Regular meetings, continuing education, and social events with the four local chapters. These aren't just meetings – they're chances to learn, share, and build lasting friendships with people who understand your work.
- **Networking:** Whether you're new or a seasoned pro, NABIP helps you connect with brokers, general agents, carrier partners and industry leaders. Swap stories, share tips, and grow your network!
- **Advocacy:** NABIP makes a difference with your local legislators. Get involved in local advocacy efforts that impact your business and your clients.
- **Leadership:** Ready to step up? Volunteer for leadership roles in your chapter and help shape the future of healthcare.

NABIP NJ

- **Conferences & Training:** NABIP NJ brings you our annual State conference in May and The State of the State in

Healthcare each October, which focus on the issues that matter most in New Jersey.

- **Legislative Advocacy:** Join forces with others to meet with state legislators and advocate for the industry. Together, you can help shape policy.
- **Professional Development:** Access continuing education opportunities designed to keep you informed.

NABIP National

- **Professional Growth:** From national webinars to certification programs and big events like the NABIP Annual Convention, taking place in Atlantic City this year, there's always something to help you learn and grow.
- **Advocacy:** NABIP's Legislative Council gives you a seat at the table when it comes to federal legislation. Your membership helps influence the future of the insurance and benefits industry.
- **Networking:** Connect with industry leaders and peers from across the country – online and in person. The possibilities are endless!
- **Discounts & Perks:** Enjoy exclusive member pricing on NABIP events, programs, and services, plus discounts through national partnerships and affinity programs.

NABIP membership truly is the gift that keeps on giving – helping you grow, connect, and lead, every step of the way.



Welcome New & returning Members!

Josh Berger	The Hartford
Lindsay Davis	Account Executive
Kristie Golla	Round Hill Risk Advisors
Jennifer Luzio	ADP
Giovannino Patania	Patania HealthCare Solutions
Vincent Ricchiuti	Insurance Savings Group
Dana Sensi	Nottingham Insurance
Joseph Stables	Paychex

NABIP-NJ Chapter News



North Chapter *Frank Basile, President*

Last month the North Chapter hosted a panel discussion at the Cloverleaf Tavern in Caldwell. *"Taking the ICK out of ICHRA,"* was moderated by **John Crotty** of OCA where attendees dug into how ICHRA's can support smarter, more flexible benefits strategies.

"I'd like to give a huge thank you to everyone who joined the discussion," said Chapter President **Frank Basile**. "We're especially grateful for engaged attendees, dedicated volunteers and our partners and sponsors who make these programs happen."

Next up for the North Chapter is its holiday party on Thursday, December 18 at the Capital Grille in Parsippany from noon to 3 p.m. Come join your fellow NABIP members for lunch and holiday cheer!

We will be collecting donations for JBWS at the lunch. JBWS is a private, nonprofit organization that provides safety, support, & solutions for anyone in Morris County, NJ facing domestic abuse.

The cost is \$30 for members and \$70 for non-members.

For more information and registration, please visit the NABIP-NJ calendar at www.nabip-nj.org.



Central Chapter *Michele Burke, President*

Last month, the Central Chapter hosted a Small Group Carrier Panel at the Holiday Inn in Clark. The panel, moderated by **Sandy Gibson**, included the following participants: **Craig DeRosa** from Aetna, **Nicholas Matrongolo** from AmeriHealth, **Mike Lewandowski** from Cigna, **Grant Acker** from Horizon and **Ashley Nitz** from Oxford.

"Thanks to **Nate Martin** for a fun time playing DEI&B Bingo," Central Chapter President **Michele Burke** said. "And huge thanks to CRC Benefits for making this event a success."

The Central Chapter also participated in Giving Back with Grow a Row. Several board members rolled up their sleeves and helped harvest fresh produce for local families in need.

"We are incredibly proud to support an organization that makes an immediate impact in our community," Central Chapter President **Michele Burke** said. "Thank you, Grow a Row, for the opportunity and to our amazing volunteers for showing up with energy and heart!"

In early December, the Central and Coastal Chapters hosted a joint holiday party at Gabriella's Italian Steakhouse in Red Bank. A great time was had by all. Check our social media channels for photos!

Please visit the NABIP-NJ calendar at www.nabip-nj.org for upcoming meetings and events.



NABIP-NJ Chapter News



South Chapter *Jessica Jones, President*

The South Chapter hosted a Small Group & Level-Funded Carrier Panel last month at the Ramblewood Country Club in Mount Laurel. There was a full house of engaged brokers and industry professionals eager to stay ahead of the curve for 2026. A huge thank you to our carrier partners AmeriHealth, Horizon Blue Cross Blue Shield of New Jersey, Aetna (a CVS Health Company), UnitedHealthcare and Independence Blue Cross for sharing valuable insights on affordability, product updates and what's coming next in our ever-changing industry.

"We had a great turnout at this month's meeting," South Chapter President **Jessica Jones** said. "A special shout to our event sponsor, Kistler Tiffany Benefits, for their continued support and partnership in making today's event a success."

Coming up on Tuesday, December 9, the South Chapter will host its holiday lunch at Eddie V's in Cherry Hill from 1 to 3 p.m. Check our social media channels for photos!

The cost is \$40 for members and \$85 for non-members.

For more information and registration, please visit the NABIP-NJ calendar at www.nabip-nj.org.



Coastal Chapter *Nick Matrongolo, President*

The Coastal Chapter hosted a 1-credit CE course titled 'The Two New HRA's - ICHRA,' at the Jumping Brook Country Club in Neptune last month. The course was taught by **John Crotty** of OCA.

"Thank you, once again to John for sharing his knowledge," said Chapter President **Nick Matrongolo**. "It was a very informative meeting and I hope everyone learned something new."

In early December, the Central and Coastal Chapters hosted a joint holiday party at Gabriella's Italian Steakhouse in Red Bank. A great time was had by all. Check our social media channels for photos!

Please visit the NABIP-NJ calendar at www.nabip-nj.org for upcoming meetings and events.





Spotlight on Greg Roth

NABIP-NJ is honored to spotlight **Greg Roth**, a long-standing leader within our community of more than 20 years.

Greg has called Springfield, NJ, home for the past 21 years, where he lives with his wife, Ilene. He's also a proud dad to two sons, Lee (26) and Sam (23), both of whom attended

powerhouse football schools. Lee graduated from The Ohio State University, while Sam took the southern route at the University of Alabama.

Born and raised in Scotch Plains, Greg headed to Washington, D.C. after high school to attend The George Washington University, setting the stage for a career built on discipline and strong relationship skills.

He entered the insurance industry in 1994 with Phoenix Home Life, selling life and disability insurance as part of Madison Financial Group. A friend soon introduced him to group medical coverage, and Greg quickly realized he preferred working with business owners and employer groups. In 2000, he joined Summit Global Partners as Vice President of Employee Benefit Sales, and just two years later, he took the leap into entrepreneurship, founding The Roth Agency. The

agency operated in Livingston for 20 years before Greg moved it back to Springfield in 2022.

Greg's involvement with NABIP-NJ began when his friend **Katie Skilton** encouraged him to join the North Chapter Board, an invitation that sparked more than 25 years of service. Since then, he has held every leadership role within the North Chapter, including a two-year term as president. He has also been deeply engaged with the Conference Committee, continues to run both the North Chapter and State Golf Tournaments, and currently serves as the State President-Elect.

Looking ahead, Greg's priority as Conference Chair is to make the annual event more broker-centric by bringing in speakers who can offer practical value, experts who help brokers and GA partners grow their businesses and navigate an increasingly complex industry.

His message to young brokers is simple and grounded in experience: "Get involved. Ask lots of questions. Find a seasoned member to learn from." He's also hopeful that New Jersey can follow Pennsylvania's lead in restarting a mentoring program to support rising professionals in the field.

Outside of work and leadership roles, Greg stays active—and here's a fun surprise: he's a serious pickleball enthusiast. Who's up for a game?

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Message from the Legislative Management Team

By Staci Grant, LMT Chair

And the Winner Is:

As we officially welcome New Jersey's 57th Governor in January, your Legislative Management Team has already reached out to **Gov. Elect Mikie Sherrill's** transition team outlining our priorities. These priorities include:

- Small-group market affordability and access
- Long-term sustainability of the individual market
- Regulatory considerations for large employer plans
- Strengthening consumer protections and support services
- Advancing health equity and improving healthcare literacy

We are pleased to announce that we were asked by our lobbyist **Dale Florio's** office for a person to recommend to the Governor Elect's transition team, and we could think of no one better than **Chris Vanderwolk**. Fingers crossed for Chris!

As expected, this past month has been light with all eyes on the Governor and Assembly races. Coming up, specific action will be taken in the Assembly as the Assembly Health Committee meets on A2448, requiring health care professionals to order bi-lateral ultrasounds concurrently when ordering mammograms and insurers to cover concurrent mammograms and bi-lateral ultrasounds.

Meanwhile, the Senate recently voted 2 bills forward: S1626 requires DHS and State Board of Medical Examiners to develop and implement processes to improve efficiency of reviewing

NJ FamilyCare provider applications and A5459 provides that newborns have additional time to be added to insurance plans, going from 60 days to 90.

Medicare Enrollment Update: We have joined National and other states' efforts in asking our Commissioner and DOBI to address Medicare marketing and producer-compensation practices that restrict consumer access and/or distort competition and the possible violation of New Jersey's unfair trade practices.

OTHER NEWS or UPDATES:

Mark your calendars now - Washington D.C. Capitol Conference 2026!

Hyatt Regency Capitol Hill
400 New Jersey Ave, Washington, DC
February 22 - February 24, 2026

Your legislative team continues to meet monthly. Have questions or are interested in joining us? Send us an email!

In the spirit of this Season of Gratitude, a big thank you to all of the committee members - **Chris Vanderwolk, Mark Shore, Maryanne Egan, Gary Cupo, Tamalyn Wandler, Joshua Shinn, Alexis Bruni** and new to the group **Paul Azsklar**. And of course, Member Emeritus **Joan Fusco**.

Additionally, a big thanks to all of the chapter presidents who graciously make your chapters a priority.

Happy Holidays!

NABIP-NJ NEEDS YOU!

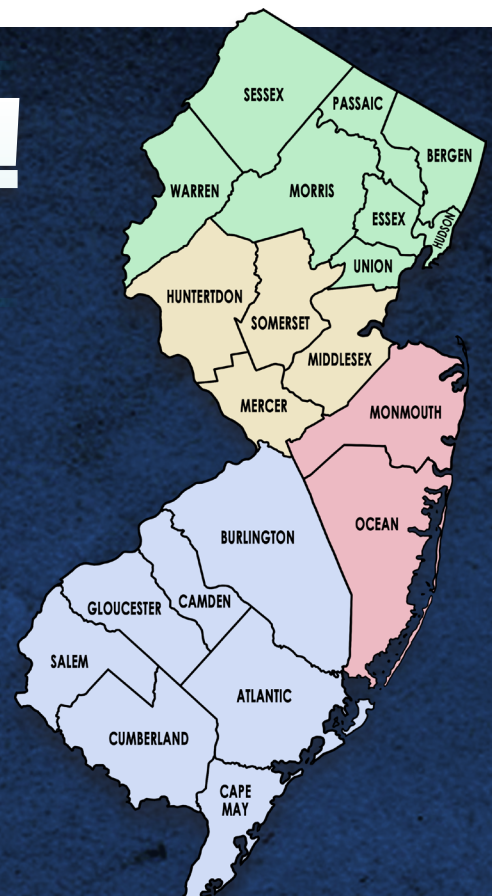
Contact your local chapter president to get involved:

Central: Michele Burke
MBurke@abs-nj.com

Coastal: Nick Matrongolo
Nicholas.Matrongolo@AmeriHealth.com

North: Frank Basile
Frank.Basile@emersonrogers.com

South: Jessica Jones
jjones@smithbrothersusa.com





A Message from NABIP-NJ Headquarters

By Jonathan Jaffe and Lisa Strug

We are pleased to invite everyone to the upcoming Capitol Conference, taking place February 22-24 at the Hyatt Regency in Washington, D.C. This year's event promises to be one of the best yet!

The program includes a streamlined agenda to make sure you get the most out of your time.

The fun begins early Sunday afternoon, with a special meet and greet featuring NABIP's legislative staff, board members and lobbyists. Plus, there will be a few surprises in the exhibit hall that you won't want to miss.

Monday will feature the keynote speaker, legislative education and policy briefings. And for the first time, Tuesday is fully dedicated to advocacy on Capitol Hill.

The variety of educational and advocacy opportunities ensures that Capitol Conference 2026 gives you the tools and access to make your voice heard directly where it matters most.

Capitol Conference also offers a one-of-a-kind opportunity to engage directly with NABIP's legislative team and fellow members from across the country as we unite to advocate for our industry on Capitol Hill. This is a great chance to hear directly from influential Congressional leaders about NABIP's impact and the critical role brokers play in shaping healthcare policy.

Join your fellow New Jersey delegation as we work together to promote smart, proactive health insurance policies that strengthen our profession and support the clients and families we serve. You'll also have the chance to attend key breakout sessions designed to deepen your understanding of emerging federal healthcare legislation and its effects on our industry.

And don't miss the always popular Monday night State Dinner at Carmine's! It will be a night of fun, food, and camaraderie

as we celebrate our New Jersey team and recognize everyone's participation in this important national event. Be sure to bring a little cash for the popular "Guess the Cork" fundraiser benefiting HIAPAC.

Additionally, make sure you save the date for our NABIP-NJ Annual Conference, happening May 4-6 at Caesars Atlantic City. Under the leadership of President-Elect **Greg Roth**, this year's theme, "*Rewrite the Playbook*," will showcase our association's strength, feature dynamic speakers, and celebrate our shared progress.

Registration is now open, and hotel rooms are available! Book early to secure your spot at what promises to be an exceptional event.

A special thank-you to our dedicated Membership Committee, led by **Katie Skilton**. Katie meets monthly with chapter presidents to discuss membership initiatives and strategies for growth. Her team works tirelessly to enhance member engagement, retention and recruitment across all chapters.

Since membership is the lifeblood of our organization, the committee is actively seeking new volunteers to help identify and recruit brokers and carriers. If you'd like to get more involved in the 2025-26 year, please contact the Association office at 908-349-0789.

On behalf of **Meredith Levy**, **Andrea Klimkowski** and the entire Association staff, thank you for being part of such a dynamic and committed organization. We look forward to continued collaboration as we strengthen our professional community and ensure NABIP-NJ's success well into 2026.

Here's to a holiday season full of laughter, good friends, and, of course, a few great football games!



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NABIP-NJ Members Call on DOBI to Address Sudden Medicare Commission Changes

Jim Lardiere, President of NABIP-NJ, is requesting that DOBI consider issuing market-conduct guidance to help protect New Jersey's seniors.

This letter outlines the details of a nationwide issue affecting New Jersey-licensed producers who serve the State's Medicare-eligible population.

NABIP-NJ is urging New Jersey to join states such as Idaho, Oklahoma, North Dakota, and New Hampshire in taking a leadership role on Medicare marketing and producer-compensation practices that may limit consumer access or create competitive distortions.

Visit the NABIP-NJ website to download the full letter.



312 North Ave E., Suite 5
Cranford, NJ 07016
908-789-0700
info@nabip-nj.org

11/12/25

The Honorable Justin Zimmerman
Commissioner
New Jersey Department of Banking and Insurance
20 West State Street
Trenton, NJ 08625

Re: Sudden Medicare Commission Changes — Request for Market-Conduct Guidance to Protect New Jersey Seniors

Commissioner Zimmerman:

On behalf of New Jersey's licensed health insurance producers serving Medicare-eligible residents, we respectfully request targeted market-conduct guidance to ensure that abrupt, mid-cycle changes to broker compensation for Medicare Advantage and Medicare Part D plans do not impair consumer access to professional assistance during critical enrollment periods.

In recent weeks, certain national carriers have reduced or eliminated broker compensation with little notice—sometimes less than 24 hours—while plans were already being marketed. When compensation is withdrawn without reasonable notice, producers may have to cancel appointments, reduce staff capacity, or defer outreach already scheduled for seniors who rely on brokers for help evaluating benefits, formularies, provider networks, and total out-of-pocket costs.

1

What DOBI Can Do Within the Federal Framework

We recognize that CMS governs the design, benefits, and compensation parameters of Medicare Advantage and Part D plans. We are not asking the Department to set commission levels or alter federal rules. However, within New Jersey's well-established authority over producer and carrier conduct, DOBI can take several meaningful steps to protect consumers and market integrity:

1. **Set a clear notice expectation.** Establish that reasonable advance notice is expected before carriers implement material compensation changes for Medicare products already filed and actively marketed in New Jersey.
2. **Identify potential market-conduct concerns.** Clarify that abrupt mid-cycle compensation actions that foreseeably reduce consumer access to licensed assistance may raise issues under New Jersey's unfair-practice standards.
3. **Reinforce disclosure and consumer-protection standards.** Emphasize the importance of full and fair disclosure in the marketing of Medicare products, including clear communication to consumers regarding plan availability, benefits, and costs.
4. **Reference enforcement authority.** Highlight that the Commissioner may address non-compliance or market disruption—including requiring carriers to cease marketing practices that harm consumers or destabilize the marketplace—to ensure fairness and compliance with New Jersey law.
5. **Ensure fair implementation of any regulatory changes.** Confirm that new requirements will be applied prospectively and evaluated for their impact on existing contractual arrangements to avoid unnecessary disruption.
6. **Encourage coordination with CMS.** Urge carriers to confirm that any mid-cycle changes are implemented in a way that preserves consumer access and aligns with CMS marketing and enrollment protections.
7. **Monitor and convene stakeholders.** Use supervisory tools to gather data, meet with carriers and producer organizations, and evaluate whether New Jersey seniors—particularly those with limited digital literacy or language access—are being adversely affected.

2

Why This Matters

Independent brokers remain a critical source of education and enrollment support for New Jersey seniors. Abrupt, no-notice compensation changes—especially during Annual or Open Enrollment Periods—predictably disrupt scheduled consultations and reduce access to trusted assistance at the moment when seniors need it most. Establishing reasonable notice expectations is a narrow, practical step that promotes market stability without interfering in federal compensation structures.

Other States Are Acting

Insurance departments in Idaho¹, Oklahoma², North Dakota³, and New Hampshire⁴ have recently issued bulletins addressing Medicare marketing or producer-compensation practices that restrict consumer access or distort competition. These examples demonstrate that state-level guidance can complement CMS oversight while staying well within state jurisdiction over market conduct.

Requested Action

We respectfully request that DOBI issue a concise market-conduct bulletin that:

- Establishes a reasonable advance-notice expectation for any mid-cycle compensation changes on actively marketed Medicare products;

¹ <https://www.idahoinsuranceagency.com/wp-content/uploads/2025/10/B25-06.pdf>

² <https://www.oid.ok.gov/bulletin-no-2025-12/>

³ <https://www.insurance.nd.gov/news/north-dakota-seniors-could-feel-impact-unfair-medicare-sales-practices-department-warns>

⁴ <https://www.insurance.nh.gov/news-and-media/new-hampshire-insurance-department-issues-bulletin-fair-marketing-and-compensation>

3

- States that abrupt changes reducing access to licensed assistance may raise concerns under New Jersey's unfair-practice standards;
- Emphasizes the importance of clear consumer disclosure;
- Reaffirms the Commissioner's enforcement authority to act against market-disruptive conduct;
- Ensures any regulatory changes are applied prospectively and fairly;
- Encourages carrier-CMS coordination to protect consumer access; and
- Commits DOBI to ongoing monitoring and stakeholder engagement on this issue.

This approach remains firmly within New Jersey's jurisdiction, protects seniors' access to trusted assistance, and supports an orderly, transparent Medicare marketplace—without intruding on CMS's authority over federal compensation parameters.

Respectfully,

James Lardiere
President
NJ-NABIP

4



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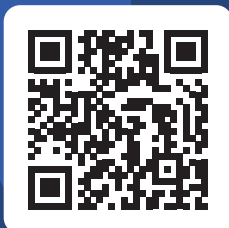
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What Will NABIP-NJ Do for You in 2026?

Legislative Involvement

- Thanks to HIAPAC funds, we will attend many legislative events for the state's leadership to educate them about NABIP-NJ.
- We have **58 monthly HIAPAC contributors** and growing.
- Our voice has gotten stronger each year; our HIAPAC fund has reached **\$100,000** and we are on our way to \$125,000 in 2026.
- We have **30 NABIP-PAC contributors** supporting federal legislators who are making a difference in our industry on a national scale.
- We participate in the New Jersey Healthcare Quality Institute, enabling NABIP-NJ to have a voice alongside leadership from New Jersey's health systems and influential associations.
- **We are your voice!** We have ongoing meetings in Trenton with influential legislators, keeping our seat at the table.

Education

- Annually, we offer **40-50 CE credits** on a variety of topics, such as: FMLA and Paid Leave, Single Payer Healthcare, Ancillary Benefits, an In-depth Look at Association Health Plans.
- We will provide the annual required Ethics CEs at each of the chapters and at our **annual convention**.

Community Involvement

- We will **support charities**, such as Bridges, the Raine Foundation, HOPE Sheds Light and The Seeing Eye.

Annual Convention

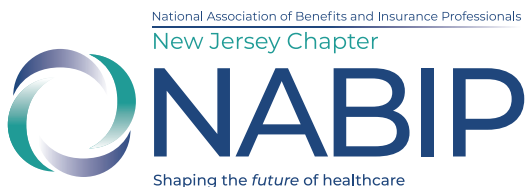
- We will host nearly **600 people** at the annual NABIP-NJ convention in May, offering 11 CE credits.
- We attract more than **60 sponsors/exhibitors** for networking.

NABIP-NJ is working for you.

Not a member?

JOIN TODAY!





HIAPAC

HEALTH INSURANCE AGENT POLITICAL ACTION COMMITTEE

The last several years of HIAPAC drives at the State of the State Symposium have had unprecedented success. We have more than doubled the number of enrolled HIAPAC supporters and increased the monthly HIAPAC revenue by more than 50 percent!

This monthly income will continue to secure NABIP-NJ's seat at the table in Trenton, discussing important legislation concerning our industry. "Under the guidance of our lobbyist, **Dale Florio**, we have made strategic use of funds and would like to thank our donors, chapters and non-members for their continued support," HIAPAC Chair **Chris Vanderwolk** said.

Thanks to these drives and to all of you, there is **more than \$100,000 in the HIAPAC fund** with more than 65 monthly contributors. Thank you to those who are supporting our industry on a monthly basis. We have made excellent use of the funds and are proud we reached our initial goal of \$100,000. Now we are targeting \$125,000 in 2026!

To accomplish the aggressive legislative goals of the organization, it is critical to continue to generate more donors, with a consistent stream of revenue to keep the fund at this amazing level. "We need to continue building our reserves in order to keep our seat at the very valuable table where we need to be," Chris said.

Thank you HIAPAC Contributors!

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