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NABIP-NJ: Another Huge Delegation at Cap Conference

This year's Capitol Conference was one for the record books, as more than 700 people joined in all-new presentations and events at the Hyatt on Capitol Hill for advocacy and lobbying lobbied from Feb. 23-26.

There were nearly 40 delegates from the Garden State sitting front and center at the main programs, as well as the breakout sessions and Hill meetings with federal lawmakers and key staff.

Carrying the Jersey flag, once again, were **Staci Grant** and **Tim Connolly** of the Legislative Management Team, who coordinated the state's delegation to attend a full schedule of meetings and events over the three-day annual conference.

Sunday night, there was a well-attended 90s-themed welcome event that surpassed all projections in terms of fundraising for NABIP-PAC. This followed a full day of leadership training, networking time with exhibitors and a screening of the documentary, "It's Not Personal, It's just Healthcare."

This year's Cap Conference hit key points of legislative advocacy and federal priority, as well as how best to work with lobbyists, legislators, political opponents, the media, politically-minded clients and the public at-large. Once again, the event brought together agents, policymakers, and industry leaders to address national healthcare policy challenges, regulatory changes, and advocacy strategies shaping the future of the industry.

"Cap Con" featured a lineup of top speakers and expert panels, including:

- Keynote Speaker: **Chris Cillizza** - Popular political analyst and former CNN Editor at-Large, offered insights on the political landscape and its impact on healthcare policy.
- National Trends in Health Insurance - Oklahoma Insurance Commissioner **Glen Mulready** providing an insider perspective

on key policy and regulatory shifts.

- The Future of Employee Benefits - **Katy Johnson** of the American Benefits Council explored emerging trends shaping employer-sponsored healthcare.
- State of Employer-Sponsored Healthcare - **James Gelfand**, President of ERIC, and **Shawn Gremminger**, President of the National Alliance of Healthcare Purchaser Coalitions, analyzed current challenges and future strategies.

"New Jersey's agents and brokers are vital to ensuring consumers have access to quality,



affordable healthcare. Our collective voice shapes policies that protect both the market and the people we serve," said NABIP-NJ President **Lauren McCann**.

"As healthcare continues to evolve, agents and brokers play a critical role in shaping its future," said NABIP-NJ President-Elect **Jim Lardiere**. "Capitol Conference is our opportunity to come together with NABIP members nationally, amplify our voices, and advocate for meaningful policy change."

The conference theme was "Future Forward: Ignite Your Voice," - demonstrating a collective mission and commitment to ensuring access,

(continued on pg. 3)



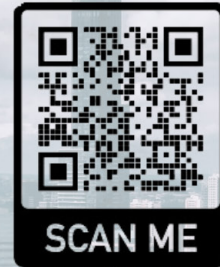
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Message from the President

By Lauren McCann

As we finally see a glimpse of spring, I want to further lift your spirits and remind you that NABIP-NJ has been putting together amazing programming and has some great events right around the corner!

From May 5-7, we head down to Caesars Hotel & Casino in Atlantic City for our annual conference. You do not want to miss this event that continues to grow every year, and the new venue has plenty of excitement in store.

If you enjoy golf, your day on Monday, May 5 will start with food, drinks and 18 holes at the Seaview Dolce golf course. Come for breakfast, play a round, grab your lunch and then head back to Caesars for the late afternoon festivities.

For those coming for CE credits, we will be offering 11 credits through the three days. It all starts on Monday at 10 a.m. with a three-credit CE on Ethics. Already have your Ethics credits? Then come at 1 p.m. for credits in other courses.

The welcome reception will take place from 4-6 p.m. to accommodate any invite-only carrier dinners that night. We hope everyone can join us for an open bar and light fare, as well as visit with the conference exhibitors who help make the show such a success each year.

On Tuesday, we'll feature keynote speaker **Andy Neary**, author, podcast host and coach in the insurance industry. A former professional baseball player, Andy speaks about what it takes to excel at the highest level.

New this year we will be hosting a panel titled, "Hospital systems perspectives on the future of healthcare." As of this publication we have confirmed participation from **Kevin Joyce** of Atlantic Health and **Dr. Kenneth Sable** of Hackensack Meridian Health.

And of course, a convention wouldn't be complete without our

annual awards ceremony. (Who will be the Lou Mattei winner this year???)

Don't miss Tuesday evening's "Club NABIP-NJ" at the fabulous Wild Wild West Casino with a Denim & Diamonds theme. Be our VIP Guest for a fun evening of music, food, drinks and an encore performance by Nick Ryan and the Mess.

Back by popular demand, we will wrap up on Wednesday, May 7 with breakfast and two more CE credits from 9 - 11 a.m.

A special thanks to **Jim Lardiere**, our terrific conference chair, who is working diligently to provide a truly amazing experience for our members this year. Everything is planned for you; just show up and enjoy!

NABIP-NJ is served by dedicated volunteers on our hard-working committees. They fuel new members and widespread interests, establish strong communications both internally and externally, and create an even stronger voice for us in the legislative halls of Trenton and Washington D.C.

Together, let's continue to promote member engagement through continued strong recruiting and programming. Each of the local chapters hosts a monthly meeting offering CE credits, exciting speakers and more. Check the NABIP-NJ calendar online. It's always brimming with great opportunities; I hope you take full advantage.

NABIP-NJ is stronger than ever. It is the only organization that aims to protect jobs in our industry in New Jersey and nationally. I look forward to seeing you in Atlantic City in May and talking about ways in which we can soar to even greater heights by working together.

I wish you a productive and profitable spring. Now, go enjoy that early spring weather!

NABIP-NJ: Another Huge Delegation at Cap Conference

(continued from pg. 1)

affordability, and choice remain at the forefront of healthcare policy for the individuals, families, and businesses we serve.

And of course no Cap Con would be complete without the annual state dinner at Carmine's, with the annual "Guess the Cork" fundraiser netting more than \$400 for HIAPAC. Congrats to winner **Justin Lubenow**, with a guess of the exact number. There were a record number of guesses for the annual fundraiser.

It was also a terrific opportunity, once again, to wish **Dave Mordo** a happy birthday, with a delicious cake and all the greatest wishes and he once again marks his 29th year. There was lots of chatter and plenty of excitement for the national conference, to be held in Miami from June 28-July 1. Once again, New Jersey is expected to have a robust showing to further cement our national reputation as the greatest NABIP chapter in all history, as well as present and future.





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Membership Report

By Dom Fanuele, Membership Chair

As a kid, my parents warned me to be careful who I spent time with. "You are the company that you keep," they warned. There is a line in the Billy Joel song "Only the Good Die Young," where he sings to Virginia, "Your mother told you all that I can give you is a reputation."

The same is true in our professional career. It is no coincidence that successful people associate with other successful people. Success is contagious.

We are fortunate to have an association loaded with successful people. Next time you participate in a NABIP event, whether it is a CE class (virtual or in-person), an upcoming WOW or March Madness meeting, I urge you to look at your peers. You will be surrounded by knowledgeable, successful professionals who are the best in the business.

I am impressed with the depth of knowledge of our members who conduct classes on a wide array of topics. The questions and discussions raised by fellow "students" are thought provoking and insightful as well. I often learn about new industry developments at NABIP happy hours and social events. I may be "old school," but I keep my eyes and ears open to innovative products and ideas.

Another characteristic of NABIP members is the level of ethical standards we demonstrate with clients and business associates. Doing the right thing is not something that can be taught in an Ethics CE class. It is defined by our character.

Being a NABIP member shows to others that you are part of an elite, top-of-industry group. It shows you care about being a trusted advisor to your clients, not simply a salesperson.

This time of year, the value of your NABIP membership comes into focus:

- Another large New Jersey delegation makes our voices heard in Washington at Cap Con
- Again, some of our New Jersey members are playing a prominent role on the national stage at this event
- Local chapters are holding March Madness and WOW themed meetings with great attendance
- Registration for the Atlantic City Conference at Caesar's is open and filling up

These successes are why we continually see increases in membership. Momentum is building, so spread the word and tell your colleagues, "You are the Company That You Keep!"

NABIP-NJ NEEDS YOU!

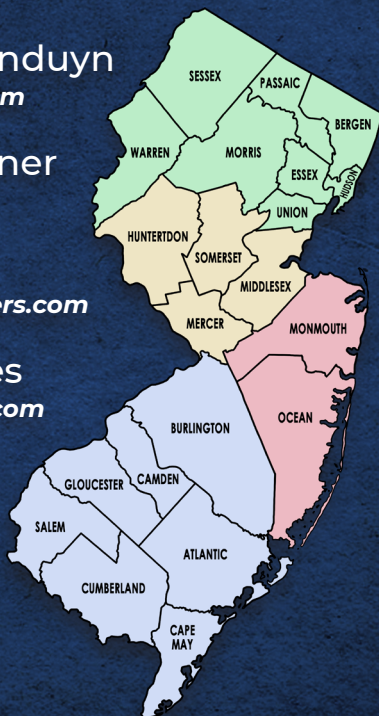
Contact your local chapter president to get involved:

Central: Melissa Vanduyn
MelissaV@fnainsurance.com

Coastal: Jena Brenner
jbrenner@extensishr.com

North: Frank Basile
frank.basile@emersonrogers.com

South: Jessica Jones
jjones@smithbrothersusa.com



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Amy Hyde	Your Senior Advocate
Jack McKevitt	InsureCall Inc
Thomas Murphy	DGS Benefits Inc
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Zukeyka Rivera	Delta Dental of New Jersey
Wagdy Saadalla	The Lighthouse Financial Service LLC
Joshua Shinn	The Joshua David Insurance Agency
Nicholas Triefler	PrestigePEO

Thank you to **Francois Lodonou, Tom Siino** and **Angie Wilson** for your recruiting efforts in our membership promotion!

NABIP-NJ Chapter News



North Chapter *Frank Basile, President*

The North Chapter's February meeting featured a Level Funded Carrier Panel with participants including Aetna, AmeriHealth, Cigna, Horizon and United Healthcare.

"Thank you to everyone who participated and sponsored this panel," North Chapter President **Frank Basile** said. "I look forward to more successful panel events in the future."

Coming up on Tuesday, March 18, the North chapter will host a Lunch, Learn and Earn 2 CE credits at Cloverleaf Tavern from 12-2:30 p.m. The course, "Use of Information for Better Decisions/Al Innovation in Benefits," will be taught by **Colleen Patterson** of Savoy.

The cost is \$25 for members, \$50 for non-members.

For more information on upcoming events, please visit the NABIP-NJ Calendar at www.nabip-nj.org.



Central Chapter *Melissa Vanduyn, President*

In February, the Central Jersey Chapter hosted an Ancillary Carrier Panel Discussion, moderated by **Scott Blackburn**. The panelists included **Brian Cronin**, Beam; **Katie Skilton**, Delta Dental; **Bobby Wapelhorst**, MetLife and **Julie Malandro**, Principal.

"What a great meeting!" Central Chapter President **Melissa Vanduyn** said. "Thanks to everyone who attended and participated in the panel."

On Thursday, March 13, the Central chapter will host its March Madness Meeting at the APA Hotel in Iselin. This year, the focus is on equipping brokers with actionable resources to build a comprehensive Broker Toolkit, ensuring clients remain compliant and competitive. The meeting will also announce the winner of the Central NJ Hall of Fame Award.

The cost is \$50 for members and non-members.

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



Coastal Chapter *Jena Brenner, President*

On Wednesday, March 19, the Coastal Chapter will host a 2-credit CE course at Jumping Brook Country Club from 8:30 - 11 a.m, with a full breakfast being served. The course, "FMLA and ADA" will be presented by **Elizabeth Maglione**, NY Life Insurance Co.

The cost is \$10 for members, \$50 for non-members.

For more information on upcoming events, please visit the NABIP-NJ Calendar at www.nabip-nj.org.

NABIP-NJ Chapter News



South Chapter

Jessica Jones, President

Last month, the South Chapter organized a WOW Meeting which included a 1-credit CE course entitled, "Use of Technology/AI for Better Decision for Brokers." The CE class was taught by **Colleen Patterson** of Savoy and also featured a Medicare Advantage Trends talk with **John Selby**, Rebellis Group; and keynote speaker & executive coach **Octavius Gould**.

"Thank you to everyone for attending this very informative meeting," South Chapter President **Jessica Jones** said. "And thanks to all the speakers for their time!"

Looking ahead to Tuesday, March 18, the South Chapter has another exciting day planned - the March Madness Ancillary Panel, moderated by **Tom Shank** at the Ramblewood Country Club in Mt. Laurel.

The cost is \$20 for members, \$40 for non-members.

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



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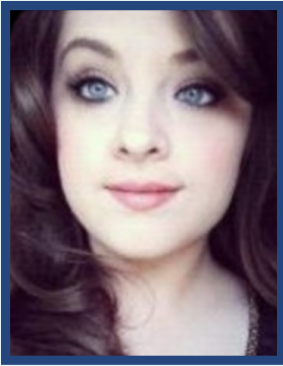
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Spotlight on Kaitlyn Pellicane

This month we are highlighting **Kaitlyn Pellicane**, one of the Membership Chairs for NABIP of Central New Jersey. In her “day job,” she is Garner Health’s Regional Sales Director focusing on East Coast growth.

Kaitlyn is originally from a small town in Hunterdon County. After going to college in Pennsylvania and briefly moving to Queens, she

eventually moved back to the great Garden State. She now lives in northern New Jersey with her energetic dog, Auggie.

While studying Public Health and Counseling in college, Kaitlyn developed a strong career interest in American healthcare economics. Her passion for the business side of our health ecosystem was developed after taking several courses and holding internships focused on worksite wellness.

Her first position out of school was as an Account Executive at HealthPass.

“My mentors at HealthPass introduced me to the industry, advisor community, and NABIP-NJ,” Kaitlyn noted. For the next seven years, she worked as a senior sales executive across various territories and business lines for Oscar Health. “I really appreciated the opportunity to work with such a talented, creative leadership team and to learn more about tech-forward healthcare solutions.”

With her new role focused heavily on New Jersey, she increased her involvement in NABIP-NJ to ensure that she

re-connected with the local community.

“I understood the incredible value that our members and leaders offer to New Jersey professionals,” she said. “Whether that’s fostering community or important resource sharing and compliance education, this association is providing those valuable opportunities.”

She appreciated that both Garner and NABIP-NJ focus on the same goal of impactful and solution-oriented innovation.

When Kaitlyn began her role at Oscar Health, she was encouraged to get involved with NABIP and joined her chapter board. She was a membership chair for the Coastal chapter and was also on the Board of Directors for NABIP of Greater Philadelphia.

“I am thrilled to be working with NABIP again as a Membership Chair for NABIP of Central New Jersey,” she said. “My goal is to continue to grow our chapter and to welcome new members and new voices!”

When offering advice to young brokers, Kaitlyn encourages involvement.

“The education opportunities are unmatched and will help you thrive!” she said. “I truly believe the monthly CE training and courses will aid significantly with connecting to prospects, earning business and understanding your career path or ambitions.”

What is something we don’t know about Kaitlyn?

She is obsessed with flowers and loves horticulture. An avid gardener, she looks forward to building her annual community garden plot this spring.

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Message from the Legislative Management Team

By Staci Grant, LMT Chair

The LMT has been busy planning and executing on our goals and objectives for 2025. We have also been monitoring several bills, some of which were pushed into law at the end of the last legislative session and some of which were newly presented this first quarter.

What we are watching closely:

Subsidies! ACA Tax Subsidies (credits) are allowed to expire at the end of 2025 if an extension is not enacted. The CBO estimates that without a permanent extension, the number of uninsured will rise by 2.2 million in 2026 alone.

They also estimate that a permanent "extension" would cost about \$335 billion over 10 years. Everything will be on the table going forward, from allowing the credits to expire to altering who is eligible. While it has been relatively quiet from the new administration on health insurance matters, on Feb. 14, the Trump administration announced cutting annual spending on navigators. More to come!

What is in store for 2025:

The numbers are in!

The New Jersey Department of Banking and Insurance (DOBI) reported historic individual plan enrollment numbers, with more than 513,000 now enrolled through "Get Covered NJ." Our SEH regulated program is now under 200,000. The health of our small employer regulated market sector is of high concern, at least for us!

Two proposed bills were of particular interest:

- A5217 (Greenwald/Freiman) - Requires third-party discounts and payments for individuals covered by health benefit plans to apply to copayments, deductibles and other out-of-pocket costs for covered benefits. This was unanimously passed out of committee.

- A1825 (Conaway/Verrelli) would establish certain guidelines for health insurance carriers concerning step therapy protocols. This too was released unanimously from committee.

A few other noteworthy bills are:

- A5271 - Mandates coverage of scalp cooling systems in connection with cancer treatment.
- A5278 - Establishes "NJ Menopause Coverage Act," requiring health insurance coverage of medically needed peri and menopause treatments.
- A5288 - Prohibits carriers from placing time limits on anesthesia services used for medical or surgical procedures.

New Jersey has a NJ Mandated Health Benefits Advisory Commission. This commission, established in 2004, responds to requests from the Legislature to provide an objective, independent analysis of the medical, financial and social impacts of proposed health insurance mandates. None of the bills referenced in this article have been sent to this commission yet.

Lastly, February means Capitol Conference. This year we had nearly 40 members attend the signature NABIP event in Washington D.C. It is always exciting to be in Washington talking about our cause. Be sure to attend your local chapter's March meetings to get a complete breakdown of our talking points and a full recap of the successful conference.

One of our goals is to keep you informed of the actions in Washington and Trenton to help keep you and your clients updated on legislative issues that could affect coverage and business in New Jersey.

Interested in joining the LMT? Let us know, email me, sgrant@acrisure.com.

NABIP-NJ STORMS CAPITOL HILL





A Message from NABIP-NJ Headquarters

By Jonathan Jaffe and Lisa Strug

NABIP-NJ recently returned from NABIP's Capitol Conference in Washington DC., where we met once again with our federal representatives and staff representing New Jersey to discuss the issues that are directly impacting our industry.

We are pleased to report that NABIP-NJ was again very well represented with dozens of members in attendance. New Jersey continues to have one of the largest delegations in the country, a source of pride for all of us. Congratulations to **Tim Connolly** and **Staci Grant** for coordinating this year's NABIP-NJ delegation, always a boisterous crew. We also want to thank the sponsors of our annual state dinner at Carmine's: AmeriHealth, Delta Dental, Emerson Rogers and Jaffe Communications.

Now is the time to set our collective sights on this year's Annual Conference, May 5-7. We are heading to a new venue, Caesars in Atlantic City. This year will offer many new twists and turns, with all new education offerings and sponsorship opportunities.

If your company hasn't had a chance to book your exhibitor booth, please register ASAP so we can make sure to hold your spot. Please visit www.nabip-nj.org and register today.

Deeply discounted rooms are blocked at Caesars for your convenience. Please make sure to book through us, as we have negotiated very, very low rates for recently-refurbished rooms and need to secure a minimum number of rooms for NABIP-NJ. As in recent years, NABIP-NJ Conference registration can be easily completed online. All sponsors, exhibitors and attendees register on our website, allowing NABIP-NJ to streamline the registration process. Under the leadership of this year's chair, **Jim Lardiere**, the conference is sure to be a resounding success.

We are thrilled to welcome **Andy Neary**, a former professional baseball player turned insurance adviser and coach as our

keynote speaker this year. Andy uses the lessons he learned on the mound to help insurance professionals build the mindset, skills and habits needed for success.

Never been to the conference? Trust us, you don't want to miss three days of education, networking, golf, parties and, of course, fun.

Courtesy of the state Board of Directors, first-timers can attend all three days for just \$95 for NABIP-NJ members and \$165 for non-members. That includes the not-to-be-missed "Club NABIP-NJ" party, being held at the Wild Wild West nightclub with live music, great food and open bar. First-timer rates are less than half the regular price of admission.

Don't delay, rates go up after April 11. Sorry; that is an unbending deadline for the conference.

First timers should call the office and chat with **Lisa Strug** or **Andrea Klimkowski** about the first timer's rate. The office number is 908-349-0789 or email us at info@nabip-nj.org.

The value of NABIP-NJ membership is widely noted within the insurance community, evident with the involvement of our membership in New Jersey staying consistent month after month. This is a testament to our strong offerings and our dedicated membership team that works diligently each month to bring in new members and retain the ones we have.

On behalf of **Meredith Levy**, **Andrea Klimkowski** and the rest of the friendly, welcoming, always-answering-the-phone Association staff, it continues to be a pleasure to serve such a proactive organization focused on member service.

We look forward to welcoming you at the NABIP-NJ conference and continuing to find ways in which we can work together to help the Association thrive. Thank you for the opportunity to serve NABIP-NJ. See you at the registration desk at Caesars!



What Will NABIP-NJ Do for You in 2025?

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 **65 monthly HIAPAC contributors** and growing.
- Our voice has gotten stronger each year; our HIAPAC fund has reached **\$100,000** and we need your help to keep it there.
- We have **60 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, such as **Governor Phil Murphy**.

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.

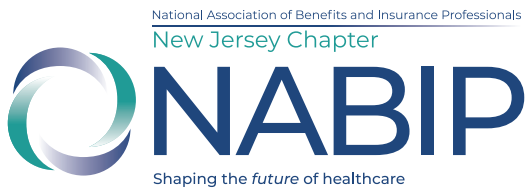
Annual Convention

- We will host **more than 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 help 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 to have reached our goal to surpass \$100,000!

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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NABIP New Jersey Annual Conference

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