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NABIP-NJ Celebrates Another Successful Year at Capitol Conference

This year's Capitol Conference attracted more than 700 people around the country who joined in all-new presentations and events at the Hyatt on Capitol Hill from Feb. 22-24.

There were 20 delegates from the Garden State sitting front and center at the main programs, as well as the breakout sessions and meetings with federal lawmakers and key staff.

Kudos to our "Cap Con Captains," – **Staci Grant** and **Chris Vanderwolk** – chairs of the Legislative Management Team. They coordinated the state's delegation to attend a full schedule of meetings and events over the three-day annual conference.

The conference kicked off with a Welcome Par-tee at The Puttery, a change of venue, that surpassed all projections in terms of fundraising for NABIP-PAC. This was followed by a full day of leadership training, networking time with exhibitors and a keynote presentation from Mosheh Oinounou, founder of *Mo News*.

This year's Capitol Conference focused on essential aspects of legislative advocacy and federal priorities, including strategies for engaging with lobbyists, legislators, political opponents, the media, and clients with a political perspective.

The event once again united agents, policymakers, and industry leaders to discuss national healthcare policy, regulatory updates, and advocacy approaches that are shaping the future of the industry.

Cap Con featured an exceptional lineup of top speakers and expert panels, including:

- **Dr. Sachin Jain of SCAN Group & Health Plan** who discussed Rebranding the Profession, and how it is a "Necessity, Not a Choice."

- **Peter Nelson**, Deputy Administrator and Director of **CCIIO**, who gave a briefing on the State of the ACA Marketplace, including an update on the current status, trends, and future outlook.

- **Mosheh Oinounou**, Founder and Editor-in-Chief of *Mo News*, with the keynote presentation: Breaking Through the Noise: Trust, Communication, and the Power of Credible Information. He explored how building trust and delivering credible information can cut through today's crowded media landscape.



- **John Brooks**, Deputy Administrator and Chief Policy & Regulatory Officer at CMS, discussed key issues shaping the prescription drug policy in the United States.

- **Congressman Tom Suozzi (D-NY-03)**, discussed the future of long-term care in the U.S.

- **Dr. Marty Makary**, Commissioner of the FDA, discussing the importance of speeding up approvals of new medications and banning toxic food coloring ingredients. All in the interest of keeping America healthy.

"New Jersey's agents and brokers play an essential role in connecting individuals and families to comprehensive, affordable health coverage. Together, our unified voice helps influence policies that strengthen the marketplace and safeguard the consumers who rely on us every day," said NABIP-NJ President **Jim Lardiere**.

(continued on pg. 7)



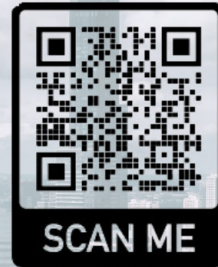
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Message from the President

By Jim Lardiere

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 4-6, 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 4 will start with food, drinks and 18 holes at the new venue, Ballamor 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 9 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.

We are thrilled to welcome three dynamic keynote speakers: **Scott Aaron**, best-selling author, podcaster, and speaker; **Lester J. Morales**, founder and managing partner of Dysrupt Healthcare; and **Connie Podesta**, motivational speaker.

Each will address the group on the main stage and then deliver impactful sessions on Tuesday afternoon focused on broker professional development. These will be deep-dive presentations, really teaching their tricks of the trade to improve and grow your business. You won't want to miss it.

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 Jeans and Jerseys theme, so be sure to wear your favorite team's jersey. Be our VIP Guest for a fun evening of music, food, drinks and an encore performance by Nick Ryan and the Mess.

We will wrap up on Wednesday, May 6 with breakfast. From 9 a.m. - noon, we will offer three more CE credits.

A special thanks to **Greg Roth**, 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!



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You're Not Alone: Why Membership in NABIP-NJ Matters More Than Ever

By Katie Skilton

In today's rapidly changing health insurance and benefits landscape, it's easy to feel like you're navigating challenges on your own.

From shifting regulations to increased compliance demands and evolving client expectations, the pressures on benefits and insurance professionals continue to grow. That's exactly why membership NABIP-NJ is more important than ever.

Staying informed, compliant, and confident is critical, and one of the biggest challenges professionals face today is staying up to date on the issues that directly affect your business. NABIP-NJ provides trusted resources to help members stay informed on regulatory changes, industry trends, and compliance requirements.

Investing in your professional growth is vital to achieving success in this industry and it requires continuous learning. NABIP-NJ supports your professional development by helping you stay educated and pursue appropriate certifications. By investing in your knowledge and credentials, you position yourself as a trusted expert—someone clients rely on not just for products, but for guidance and long-term strategy.

Connecting with peers who understand your world is priceless and nobody understands the challenges of this profession better than those who live it every day. NABIP-NJ membership connects you with a nationwide network of peers, giving you opportunities to share best practices,

learn from others' experiences, and build relationships that strengthen your business.

NABIP-NJ offers exciting and thought-provoking programs throughout the year, such as our annual "State of the State in Healthcare" conference each fall and our annual three-day conference in the spring in Atlantic City, as well as monthly local programming through our four local chapters in New Jersey and access to events across NABIP's national footprint.

With so much happening in the world and in the insurance marketplace, having a professional association you can rely on is no longer optional, it's essential. NABIP-NJ is more than a membership; it's a resource, an advocate, and a partner committed to helping you survive and thrive in a changing industry. Looking to become a member? Join today at nabip.org.

If you value what NABIP-NJ provides, we encourage you to share that value with a colleague. Membership recruitment is one of the most powerful ways to strengthen our association and our profession. Invite a peer to attend a program, bring a guest to a chapter meeting, or personally reach out to someone who would benefit from being part of our community.

Together, we can grow our voice, expand our impact, and ensure that benefits and insurance professionals across New Jersey have the support they need to succeed.



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NABIP-NJ Chapter News



North Chapter Frank Basile, President

The North Chapter welcomed members on February 17 from 8-11:30 a.m. at the Cloverleaf Tavern in Caldwell for an engaging and informative 3-credit CE breakfast meeting.

Bridget McKeogh, Assistant Actuary II, delivered an insightful presentation on *Intro to Mental Health Parity: NJ Implementation and Impact*, while **Steve Milazzo** provided valuable historical perspective with his overview of New Jersey health insurance prior to 1992 and the reform changes that continue to shape today's market.

"Thank you to everyone who joined us for the meeting," said North Chapter President **Frank Basile**. "The networking, discussion, and overall energy were outstanding."

Mark your calendar for March 19 for a Happy Hour at Hops Craft Beer from 4-7 pm. Conveniently located in Morristown, Hops offers the perfect setting to unwind, connect and watch some basketball.

Cost is \$25 for members and \$50 for non-members.

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



South Chapter Jessica Jones, President

Looking ahead, the South Chapter will host an exciting WOW meeting on **March 11 from 1-4 p.m.** at the Splitz Luxury Suite at Laurel Lanes in Maple Shade, featuring insights, networking opportunities, and some friendly bowling competition.

The featured session, *Frames of the Future: ACA, ICHRA & Group Health*, will help attendees plan strategically for the evolving health benefits landscape.

The program will be led by **Christopher Vanderwolk, Esq.**, and **Joshua Brooker** with special guests **Kurian Manavalan** of Zorro, and **John Crotty** of OCA. In addition, **John A. Selby** of Rebellis Group will present *What to Watch for in Medicare Advantage in 2026 and What to Expect from CMS in 2027*.

Be sure to stay for appetizers, drinks, and bowling following the program!

Cost is \$30 for members and \$60 for non-members.

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



Central Chapter Michele Burke, President

Coming up on March 12 from 3-6 p.m. at the Hill Tavern at Galloping Hill Golf Club in Kenilworth, the Central Chapter will host a St. Patrick's Day Happy Hour filled with networking and great conversation. Cocktails and appetizers will be served.

You never know what opportunities you'll find at the end of the rainbow!

Bring a non-member industry guest and receive a raffle ticket for entry: Pot of Gold awaits!

Cost is \$25 for members and \$50 for non-members.

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



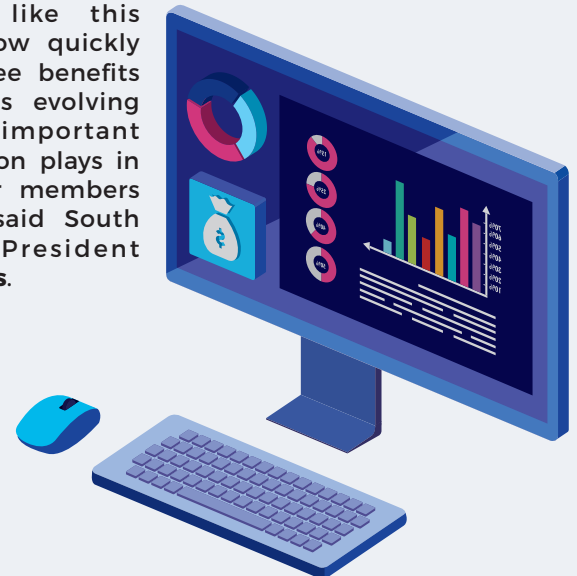
South & Central Chapters

The South Chapter teamed up with the Central Chapter on February 12 to present a virtual 2-credit CE webinar, *Healthcare Trends in the New Millennium: How ICHRA Is Impacting the Employee Benefits Landscape*.

The session explored how ICHRAs are driving flexibility, personalization, cost efficiency, and more equitable access to coverage, while empowering employees to select plans that best meet their individual needs and helping employers better manage rising healthcare expenses.

Instructors **Angelica Wilson** and **Colleen Patterson** of Savoy Academy delivered an informative presentation, while expert panelists **Kurian Manavalan** of Zorro and **Michelle Ludwig** of Oscar Health shared practical insights and real-world perspectives. The discussion was skillfully moderated by Central Chapter Treasurer **Sandy Gibson**.

"Programs like this highlight how quickly the employee benefits landscape is evolving and the important role education plays in keeping our members prepared," said South Chapter President **Jessica Jones**.



NABIP-NJ Chapter News



Coastal Chapter *Nick Matrongolo, President*

The Coastal Chapter hosted a meeting on February 18 from 8:30-11 a.m. at the Jumping Brook Country Club in Neptune, featuring a 2-credit CE class, *PEOs – What They Are and What Brokers Need to Know*.

The class was taught by **Joe Stornini** of FNA and sponsored by UMB Healthcare Services. Joe provided an in-depth discussion on **PEOs**, offering valuable insights for attendees navigating this important aspect of the employee benefits landscape.

“Our Coastal Chapter meeting was a fantastic opportunity for members to connect, learn, and stay ahead of the latest trends in employee benefits,” said Coastal Chapter President **Nick Matrongolo**. “Thanks for everyone’s participation.”

Please visit the NABIP-NJ calendar for upcoming events.



NABIP-NJ Celebrates Another Successful Year at Capitol Conference

(continued from pg. 1)

“As our industry faces new challenges and opportunities, the role of agents and brokers remains essential,” added NABIP-NJ President-Elect **Greg Roth**. “Capitol Conference allows us to stand together, engage directly with lawmakers, and advocate for policies that benefit both our clients and our profession.”

The conference theme was “Racing Ahead” – capturing the urgency, momentum, and determination driving our industry forward. As the policy landscape continues to evolve at a rapid pace, NABIP members are accelerating their advocacy efforts to stay ahead of legislative and regulatory changes that impact agents, brokers, and the clients they serve.

And of course, no Cap Con would be complete without the annual state dinner at Carmine’s. This year for the first time, NABIP-NJ was joined by our friends in Pennsylvania - we had 13 NABIP PA members plus 3 NABIP staff, **Brooke Willson**, **Kelly Lousseides** and **Alex Bishop**. The “Guess the Cork” fundraiser netted more than \$600 total with \$300 towards NABIP-NJ PAC and \$300 towards PA PAC. Congrats to winners, **Frank Basile** and **Lindsey Copperthwait**, both guessing the exact number.

There was plenty of buzz and excitement surrounding the upcoming national conference, which will take place in Atlantic City from June 27-30 –where the NABIP-NJ conference is proudly held each year.

Once again, New Jersey is expected to have a strong and spirited presence, continuing to reinforce our national reputation as the greatest NABIP chapter – past, present, and future.





Spotlight on Jackie Thompson

NABIP-NJ is proud to spotlight Coastal Chapter member **Jackie Thompson**.

Now living in Ocean Grove, Jackie recently made the move down the shore and is embracing the change.

"I just moved here within the last few months, and I'm really enjoying the transition to living in a beach town,"

she said. Originally from Manalapan, Jackie is excited for this new chapter, one that reflects both personal growth and professional momentum.

Jackie began her career in the insurance industry at AmeriHealth, where she spent four years on the Small Group team. The experience gave her a strong foundation and deep understanding of the broker and client relationship.

She later transitioned to Emerson Rogers, where she serves as an Account Executive and recently celebrated four years with the company.

Her decision to become more involved with NABIP-NJ was influenced by colleagues who demonstrated the value of active engagement.

"I was inspired to get more involved with NABIP-NJ after seeing the impact it had on colleagues like **Frank Basile** and **Maggie Abitante**," Jackie explains. "They consistently returned

from NABIP-NJ meetings with valuable insights, updates, and legislative knowledge that elevated conversations with brokers and clients. Their experiences highlighted how important NABIP-NJ is in staying informed and educating others in our industry."

Today, Jackie serves as Membership Chair for the Coastal Chapter, where she focuses on strengthening engagement and growing participation. Looking ahead, she is committed to expanding the organization's reach.

"My primary goal is to drive meaningful membership growth by increasing engagement, strengthening relationships, and helping more industry professionals understand the value of being involved with NABIP-NJ," she says.

Jackie is especially passionate about supporting the next generation of brokers. Her advice? "Take every opportunity to learn. This industry is constantly evolving, and the more you invest in your education and relationships, the more successful you'll be."

And here's something you may not know about her: Jackie is surprisingly handy.

"Whether it's assembling furniture, tackling home projects, or figuring out how something works, I enjoy building and fixing things," she says. That hands-on mindset carries over into her professional life as well, always learning, building connections, and helping strengthen the organization one relationship at a time.

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Message from the Legislative Management Team

By Staci Grant, LMT Chair

Thank you to those who joined us for the 2026 Capitol Conference in Washington D.C.! It was an amazing event with more than 20 NABIP New Jersey members representing us for the advocacy event of the year.

Be sure to mark your calendar for next year's event, February 21-23, 2027.

We strengthened our presence with key policy influencers and our elected representatives, including an intimate conversation over breakfast with **Rep. Rob Menendez (D-8th Dist.)**, attended by **Chris Vanderwolk**, **Jim Lardiere**, **Greg Roth**, **Priscilla Rodriguez** and myself. We discussed NABIP's unique role in the healthcare system and uncovered the many ways that we are aligned with one major shared goal of healthcare affordability. While meeting with our Federal representatives, we asked for support on specific issues:

- **Price Transparency and Reform** - S.2355/H.R. 5582 establishes standardized price transparency across providers. Encourages site-neutral payments.
- **Protecting Coverage & Choice options**- H.R. 5463 - CHOICE Arrangement Act, speaks to ICHRA expansion, a small employer tax credit and pre-tax employer contributions.
- **Medicare Bills**- **H.R. 2744** - The Medicare Enrollment Protection Act, which created COBRA as credible coverage with no late penalty when transitioning from COBRA to Medicare Part B. We also noted S.2625 - Brokers Time Act of 2025, which re-defines the framework governing independent agency and brokers under Medicare C and D.
- **Long Term Care** - The WISH Act - H.R. 2082, introduced to address the senior issue around long-term care. This act creates a federal catastrophic LTC insurance program.

State Level Updates:

- New Governor, New DOBI Commissioner. Your legislative committee is working to secure a meeting with the recently appointed DOBI Commissioner, **Susan Ochs**.
- NABIP-NJ was invited to attend the Governor's Inauguration and Ball. **Jim Lardiere**, **Maggie Abitanto** and I attended the Governor's Inauguration and Ball this year, showing our status as a growing organization.
- **Chris Vanderwolk** was selected to be part of Gov. Mikie Sherrill's Transition Policy Team. Congrats to Chris! This is an amazing accomplishment for him and our association. Thank you for all your time and your tireless efforts made to elevate our Association and to support our industry as a whole!

• Fundraising and legislative engagement remain essential to our advocacy efforts. Thank you to everyone who has already participated in legislative fundraisers with our elected officials this year, including **Mark Shore** meeting with **Sen. Jon Bramnick**, **Tamalyn Wandler** connecting with **Gov. Mikie Sherrill** and **Rep. Donald Norcross (D-1st Dist.)**, as well as **Jim Lardiere**, **Chris Vanderwolk**, **Toby Stark** and others engaging with **Rep. Frank Pallone (D-6th Dist.)**, **Assemblyman Roy Freiman (D-Mercer)**, and additional leaders. Let's continue strengthening these relationships and reinforcing our role as trusted, respected resources.

• Bills, bills and more bills! Here are some we are watching:

- **A4449** - Requires DOBI to review hormone replacement therapy coverage.
- **A4357** - Permanently extends the pay parity regarding telemed and telehealth.
- **A2550** - Requires continuation of health benefits for certain children with disabilities for those 26 or older.
- **A3242** - Requires health benefits coverage of CGM systems for treatment of glycogen storage disease.
- **S2592** - Requires certain issuance standards and open enrollment for Medicare supplement policies, including no pre-ex and continuous enrollment. This is on high alert for us, and thank you **Toby Stark** and **Tim Connolly** for the attention. While we are informed it is not going to advance, we are still cautious, so talk to your local legislative officials to make sure they will understand the devastation this could have on the market and seniors.
- Medicare initiative - We have advanced a letter to DOBI and will re-introduce it to the new Commissioner, asking for investigation into unfair trade practices resulting from MA plans and Part D plans, conducting mid-cycle changes to broker compensation as well as compensation being withdrawn all together.

Let's be a bigger part of the solutions that Trenton and Washington need. If you would like to get more involved or for more information on any of the above bills or initiatives, please contact us.

Have a passion for making a difference through legislation? Join the LMT!

On behalf of the LMT, thank you for your support and we look forward to seeing you in Atlantic City, May 4-6!

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A Message from NABIP-NJ Headquarters

By *Jonathan Jaffe and Lisa Strug*

NABIP-NJ recently returned from NABIP's Capitol Conference in Washington, D.C., where members once again met with New Jersey's federal representatives and their staff to discuss the key issues directly affecting our industry.

Our members showed up with strong engagement and impact. New Jersey continues to be a visible and influential presence nationally, something we take great pride in. Special thanks to **Staci Grant** for coordinating this year's delegation and keeping everyone informed and connected. We also extend our appreciation to the sponsors of our annual state dinner at Carmine's: **Delta Dental, Emerson Rogers, and Retiree First.**

Now, it's time to turn our focus to the NABIP-NJ Annual Conference, taking place May 4–6 at Caesars in Atlantic City. We're excited to return to last year's venue, with a refreshed program featuring all-new educational sessions and expanded sponsorship opportunities.

If your company has not yet reserved an exhibitor booth, we encourage you to register as soon as possible to secure your space. Visit www.nabip-nj.org to sign up today.

Discounted rooms are available at Caesars for conference attendees. Be sure to book through NABIP-NJ to access our deeply reduced rates on newly refurbished rooms. Securing reservations within our room block is essential to meeting our contracted minimum.

Conference registration is simple and available online for all sponsors, exhibitors, and attendees. Under the leadership of

Conference Chair **Greg Roth**, this year's event promises to be another outstanding success.

If you've never attended the conference, this is your year. Join us for three days of education, networking, golf, celebrations, and plenty of fun.

Thanks to the generosity of the State Board of Directors, first-time attendees can register for all three days at a special rate of just \$95 for NABIP-NJ members and \$195 for non-members – a \$100 savings off regular pricing. This includes access to the always-popular "Club NABIP-NJ" party at the Wild Wild West nightclub, featuring live music, great food, and an open bar.

Please note: rates increase after April 3.

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 continues to be recognized throughout the insurance community, reflected in the steady engagement of our members month after month. This consistency speaks to the strength of our programming and the dedication of our membership team, who work tirelessly to recruit new members and support those already involved.

On behalf of **Meredith Levy, Andrea Klimkowski**, and the entire Association staff, it is truly an honor to serve such a proactive, member-focused organization.

We look forward to welcoming you to Caesars in May and continuing to work together to strengthen and grow NABIP-NJ. See you at the registration desk!



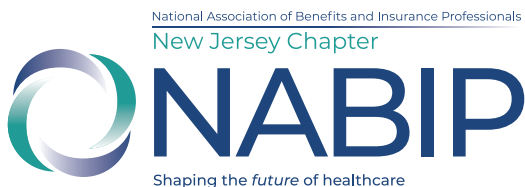
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The last several years of HIAPAC drives at the State of the State Symposium have had unprecedented success. We have more than doubled the number of enrolled HIAPAC supporters and increased the monthly HIAPAC revenue by more than 50 percent!

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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