

May 2025



NABIP-NJ NEWS



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Message from the Convention Chair

By Jim Lardiere



I am incredibly pleased to welcome you to the 2025 NABIP-NJ Conference at its brand-new home at Caesars Atlantic City.

Our theme this year is "Together We Build an Empire!" – a message that plays on the Roman theme of our new home at Caesars. Our keynote speaker, **Andy Neary**, founder of Complete Game Consulting, which focuses on coaching and training, is going to teach us about building the mindset, skills and habits needed for success.

The conference once again includes an exciting format, packed with education, entertainment, networking and fun wrapped into three days. We are featuring new, refreshed education courses including three available CE credits on Tuesday afternoon and two credits on Wednesday, back by popular demand. You can fulfill 11 credits over these three days! We hope you enjoy it all and can maximize your experience.

I must thank this year's convention committee. They have been phenomenal, adding many new surprises and enhancements to our annual conference. We hope you will be talking about it for some time to come, as we enjoy our new location and anticipate breaking records once again. This conference promises to be even more successful than ever before– a not-to-miss opportunity for brokers and our other treasured attendees.

The program offers the best tools and techniques needed to increase your sales,

while giving you insight to the health insurance industry from its foremost experts. Learn new ways to enhance your bottom line, as you network and share success stories with your peers.

Don't forget about our golf event at the Seaview Dolce on Monday for those of you looking to enjoy a beautiful day on the links (or perhaps just cold drinks in the golf cart.)

Monday morning also brings our three-credit ethics CE along with a host of other CEs for a total of six CEs on Monday.

Head into Monday evening with complimentary cocktails, great food and your first glimpse at the extensive exhibit hall - bigger and better than ever! This year's cocktail party is at its new earlier time from 4-6 p.m. so that private, company dinners can take place after exhibitor hours.

Tuesday, May 7 will be action-packed, beginning with our general session honoring our 2025 Lou Mattei award winner, as well as our state and local award winners. After our keynote, we have a new addition - a Hospital Executive Panel Discussion including **Patrick Ahearn**, Community Medical Center, **Kevin Joyce**, Atlantic Health Systems and **Dr. Kenneth Sable**, Hackensack Meridian Health.

After our morning speakers, the exhibit hall will reopen for a delicious buffet lunch and for plenty of opportunities to visit your favorite vendors and meet some new ones.

After lunch, we will feature three additional

(continued on pg. 3)

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Message from the President

By Lauren McCann

Welcome to the special spring issue of *The NABIP-NJ News*, coinciding with the Annual NABIP-NJ Conference.

It has been a very fast-paced, active and productive year for NABIP-NJ. We could not have accomplished so much without the extensive support of so many people. Our State Chapter Board and committees have such a high number of talented contributors that there are simply too many to thank.

A testament to this hard work is that NABIP-NJ received Gold Certification from NABIP once again, a credit to all those who serve on our board and committees. A special thanks to our awards chair, **Scott Douglas** for his hard work in documenting everything that we do in order to make this happen.

It has been an honor to serve as President and be a leader in our industry during a time when we are balancing great change and great opportunity. My one-year term is sadly drawing to an end. I would like to thank all those who served before me that contributed so much to the growth and success of our association.

I am pleased to share that on July 1, 2025, I will formally hand the gavel to **Jim Lardiere**, who will boldly lead us into 2026. I know that Jim will continue to build on all we have achieved this year.

Jim is dedicated to both our organization and the industry. He has been a tremendous asset to our team. Just notice the success around you at this year's conference. When you have a great time at the exciting *Club NABIP-NJ* at the Wild West, meet us for the "Boardwalk Empire Challenge" at our annual wellness event or have been struck by inspiration from one of our amazing speakers, you can thank Jim.

There is much to report as we reflect on the past year. We moved our conference to Caesars and have greatly enhanced communication to members, especially through social media. It is the result of a hard-working, open-minded and effective

board as well as invaluable support from our friends at Jaffe, our association management team.

Our financials continue to be strong as we run a budget that manages to be conservative while still investing in our newer members, getting them involved in superb programs such as the Capitol Conference, our annual "State of the State" event and the Annual Conference in Atlantic City.

Meanwhile, our LMT, under the leadership of **Staci Grant** and deputy legislative chair **Tim Connolly**, are speaking with key leaders of the state about changes happening in New Jersey as a result of what is going on in Washington. Under their leadership, we continued our quarterly legislative updates. If you have not had a chance to hop on a Zoom call, feel free to join us on the next one.

NABIP-NJ enjoys the greatest access ever to the powerful elite in New Jersey, who make the decisions affecting our industry and the consumers we serve. Our advocacy efforts are allowing us to play an increasingly important role in Trenton. Our collective voice truly makes a difference on the biggest stage. We've become even more visible as the industry's trusted resource and as a superb representation in New Jersey for NABIP.

Thank you for empowering me to lead the charge for the past year. It has been a great experience and I am honored by such an opportunity. I look forward to speaking with you at the NABIP-NJ conference about ways in which we can work even harder to advance the goals of our industry in the coming year under Jim's leadership.

NABIP-NJ continues to be the backbone of this industry and I encourage all of you to get even more involved this coming year. I know that Jim and the 2025-26 board will greatly appreciate all you can offer.

In closing, thank you for a fantastic year. It has been very rewarding for me personally and has been a highlight of my professional career.

Message from the Convention Chair

(continued from pg. 1)

CE credits taught by **Dave Mordo**, **Steve Honig** and **Chris Vanderwolk**, NABIP-NJ legends! Rumor has it Steve doles out some cash at his class, so don't miss it!

And be sure to catch our tenth-annual wellness event sponsored by BenefitMall. This year, we are hosting the "Boardwalk Empire Challenge" for the annual 5K run, walk or whatever. This year it's on Tuesday afternoon from 4:30-5:30 p.m., as we huff south to Ventnor and back.

Then get ready for the amazing *Club NABIP-NJ* at Wild Wild West on Tuesday night. You will not want to miss this memorable party including the encore return of the popular

Nick Ryan and the Mess!

Also, back by popular demand, we will conclude Wednesday morning with breakfast and two more CE credits hosted by **Colleen Patterson** of Savoy.

I would like to thank NABIP-NJ president **Lauren McCann** - last year's amazing conference chair - for her guidance and support this year. She has been an invaluable resource and a great friend.

Thank you for your support of NABIP-NJ. Get ready for the fun while you're Building Your Empire!



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Membership Report

By Dom Fanuele, Membership Chair

Welcome to the NABIP New Jersey Annual Conference. There is never a better time to take a look around and see, first-hand, what our association has to offer its members. Kudos to Convention Chairman and incoming president **Jim Lardiere**, for putting together a fantastic event!

The best part of the annual convention is spending time with friends and colleagues from the industry. Having been in the business a while, it's great to reconnect with former coworkers, carrier reps and fellow brokers (even competitors), talk a little business and share success and horror stories. Just as important is the atmosphere of camaraderie. It isn't all about business. It's about having a few laughs, talking about family, sharing pictures of kids and grandkids and exchanging handshakes, hugs and even a few "bro-hugs."

I have been involved with this association in some way, shape or form since the mid 80's. In recent years, I felt the need to give back to an industry that has allowed me to make a good living for close to five decades, so I joined the Northern Chapter board.

There have been ups and downs in my career, but the highs have greatly outweighed the lows. I even met my wife of 41 years, Laura, through this industry. She had a highly successful career. Through my work, I have made countless friends and acquaintances.

After working for large companies for many years, I went through one of those infamous "reorganizations" that led me to make a dramatic career move. About 23 years ago, I made the decision to start my own business. For anyone who has done it, you know

how exciting and scary (well, it was for me), an experience that can be. I had a desk, a phone and no clients. But, thankfully, with the help of a mentor and a little effort I built a business of my own, slowly at first, then steadily.

As challenging as being a one-man shop can be, I never felt I was in it alone. **NABIP was my lifeline!** The association provided me with product information, sales ideas and compliance guidance. I got to know carrier reps, administrators and built new business, and personal, relationships through networking at NABIP events.

Finally, I have decided that the time is right for me to step down from my role as Membership Chairman at the end of this term and move a step closer to full retirement. I want to thank the membership teams and all the chapter presidents who have done so much to recruit and retain our members these past couple of years. I was honored to be asked to take on this position by then president, **Katie Skilton** two years ago, and asked to continue by our current president, **Lauren McCann**. I can't thank them enough for their support and encouragement.

Thanks also to **Barbara Napolitano** who was incredibly supportive when I was the Northern Chapter president and transitioned into this new role. Special thanks to **Lisa Strug** at Jaffe Communications for the huge amount of help she has provided. Serving on the board in this association is like being a part of the "Dream Team."

All members should know that this organization is led by some of the most knowledgeable, resourceful and, perhaps most importantly, ethical people you could ever meet. And if you are not yet a member, that is another reason to become one! Come visit us at the NABIP booth and join today!

Welcome New & Returning Members!

Rachel Amasah-Dsani

John Charneski **ASR Health Benefits**

Norman Chevlin **Creative Financial Group**

Lindsey Cowperthwait **BBSI**

Brian Debbie **Paychex**

Daria DeMartino **Emerson Rogers**

Ashley Karwasinski **TriNet**

Kervens Leon

Tara Marcus **DillonMarcus**

Timothy McAneney

Emerson Rogers

Genesis Munoz

Sapan Patel **EmpowerRx**

Matthew Presutti **Buckingham Insurance Services, Inc.**

Imran Rana **EZ Payroll**

Gabriela Risteski **Partlow Insurance Agency, Inc.**

Ashraf Salib **Salib Insurance Services LLC**

Jackie Thompson **Emerson Rogers**



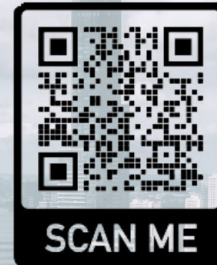
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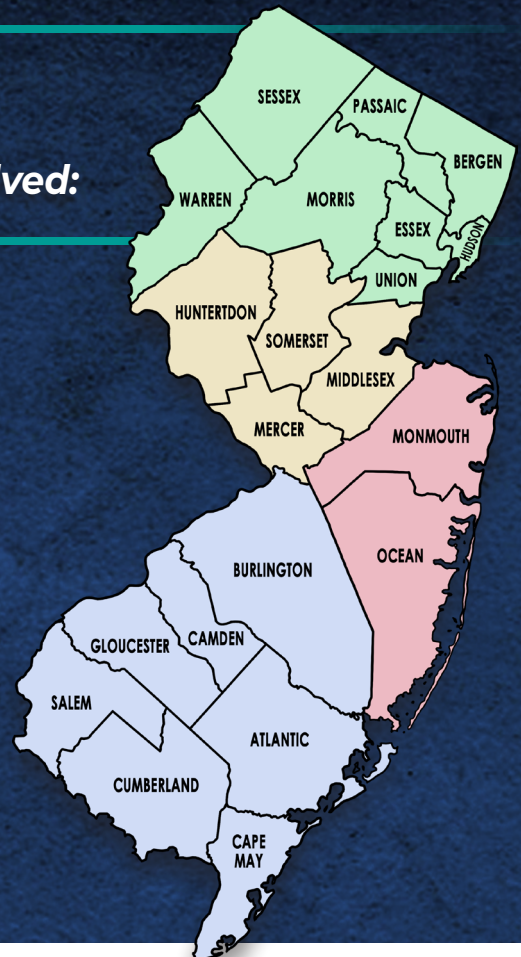
Contact your local chapter president to get involved:

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



NABIP-NJ Chapter News



North Chapter
Frank Basile, President

2024-25 has been a very productive and educational year for our members.

We continue to have a dedicated, experienced Board with all members contributing to our success. As a result, I am proud to say we have maintained our GOLD chapter certification!

After last year's annual convention in Atlantic City, our chapter continued to support our members with informative CE and carrier panel meetings.

John Crotty, Todd Lordi and Tom Siino delivered informative meetings and CE events during the year. We featured a wide variety of subjects, such as Worksite Wellness, Cross Section of Medicare and Group Plans, ICHRAS, Online Resources for Producers, and AI and Technology in Benefits.

These CE meetings offered a blend of new information and ideas to our members.

In addition, we hosted panel meetings at the Westin Governor Hotel in Morristown. The events covered topics such as Alternative Carrier Ideas, a Self-Funded Panel with all the major carriers in New Jersey and a Medicare Summit.

We also hosted a few fun social events that our members enjoyed. We had a Summer Happy Hour at McLoone's and a Hot Topics Event in the Winter at Bahama Breeze to give our members a tropical feel during the cold months.

Also in September, **Greg Roth** ran a sold-out golf outing at Galloping Hill Golf Club in Kenilworth which raised money for The Bridge Center for Wellbeing in New Jersey. It was our 29th Annual Golf Event. The team really came together to run the event and raise money for a great organization that helps

people achieve better mental health and wellness.

In October, we joined other local chapters and the State chapter for the annual State of the State in Healthcare symposium, which was a huge success!

Our December holiday event was held again at Capital Grill. In the spirit of the season, we collected money to purchase grocery gift cards for the Community Food Bank of NJ along with a cash matching gift from the chapter.

We were also updated by our top-notch Legislative Chairs **Staci Grant** and **Tim Connolly**. The dedicated effort by our NABIP State Legislative Team each year is invaluable to our members. We can't stress enough the importance of their work in Trenton. Our industry is indebted to them.

As the Northern president, having a great board makes it a pleasure to do my job.

I want to give a special thank you to **Jim Lardiere**, our Treasurer and incoming State President. He deserves recognition for his tireless efforts, while also chairing the State's annual convention in Atlantic City.

I also need to thank **Dom Fanuele** (Membership), **Alexis-Rose Millar** (Social Media), **Lisa Favata** (Secretary), and **Denise Fiore** for helping us find a regular meeting home.

And, my appreciation also goes to the rest of our board who does everything under the sun from membership, recruiting, and advising. They include: **Katie Skilton, Tom Siino, Todd Lordi, Greg Roth, John Crotty, Maggie Abitanto, Staci Grant, Scott Douglas** and **Craig DeRosa**.

I feel the team we have in the North for 2025-26 will be just as productive in providing educational opportunities for our members. Thank you.



NABIP-NJ Chapter News



Central Chapter
Melissa Vanduyn, President

This year, I was privileged to be selected as President of the NABIP – Central Jersey Chapter for a second term. My goal during this presidency was for the chapter to put on successful monthly meetings while retaining and growing membership as well as increasing revenue.

Along with the amazing NABIP – Central Jersey Board Members, we hit the ground running! We went back to our roots, holding the majority of chapter meetings on the second Thursday of each month at the Omega Diner on Route 1 in North Brunswick. I am proud to say, during the course of this year, we outgrew our little room at the Omega Diner and have moved future monthly chapter meetings to the Holiday Inn in Clark, NJ.

We ended the summer of 2024 with a well-attended joint happy hour with the Coastal Chapter at Avenue in Long Branch. Then, in September, we kicked off an exciting programming year with a Medicare-focused meeting, followed by several continuing education courses, legislative updates and carrier panels. We collaborated with the Coastal Chapter to host our second annual extremely successful joint holiday party at Gabriella's Italian Steakhouse in Red Bank.

On March 13 at the APA Hotel in Iselin, we hosted our Annual March Madness Meeting. **Joe Torella** was the recipient of the second annual NABIP – Central Jersey Chapter Hall of Fame award. The theme of the meeting was "Build Your Broker Toolkit" with speaker **Michael Morea, Esq.** of Morea Law, LLC, speaking on key topics in employment law and human resources, and **Michelle A. Schaap, Esq.** speaking on cybersecurity and IT law.

Achieving back-to-back Platinum Certification status was the NABIP – Central Jersey Chapter Board's collective goal. A dedicated team consisting of **Brandi Bowers** and **MaryAnne Egan** tracked our progress as we checked off all the items we needed to be successful once again. Thanks to the Chapter Board's dedication and commitment, **I am proud to announce that we achieved our**

goals as the first chapter ever in NJ to achieve the Platinum Certification status in back-to-back years!

Sandy Gibson played a pivotal role on our Board acting as Treasurer and a constant advisor, leveraging her knowledge and experience as a three-time past President. Sandy made sure we stayed on track to bring our best to the Central Chapter and ensure we remained on target to keep our Platinum Certification status.

Michele Burke was instrumental throughout the year retaining and growing the NABIP – Central Jersey Chapter membership. We thank her for her dedication to NABIP New Jersey and the NABIP – Central Jersey Chapter Membership Chairs. We could not have had a successful year growing and retaining membership without her! Michele will be stepping up to take over as President of the Central Chapter in July. I know we will be in good hands with Michele's experience and dedication to NABIP.

The NABIP – Central Jersey Chapter had the honor of having **Mark Shore** as our esteemed Legislative Chair this past year. Mark's contributions to the chapter were invaluable to its success. Whether it was legislative updates or coming up with content and speakers for our meetings, Mark continuously stepped up. Thank you for your dedication to the association and NABIP – Central Jersey Chapter.

Once again, I am thankful to serve alongside such talented and dedicated association members. A special thank you to **Nate Martin** for his several years of service on the NABIP – Central Jersey Chapter Board. Nate was part of the Central Jersey Team representing our Chapter at Cap Conference this year.

Lastly, and certainly not least, I want to thank every association member who attended a NABIP – Central Jersey Chapter meeting or social event and every organization who sponsored one or more. We could not have had a successful year without your continuous support!

In closing, I want to thank the association members for trusting me with the honor of serving as President of the Central Jersey Chapter. I've had the pleasure to be a part of an association with a drive and commitment which is unparalleled to any in our industry.



NABIP-NJ Chapter News



South Chapter
Jessica Jones, President

It's hard to believe I've already served the first year of my two-year term as South Chapter President of NABIP. This past year, we were focused on getting more attendance at our meetings by providing valuable networking time mixed with CE credits. It has been a

pleasure to see our members and so many non-members come together at our monthly chapter meetings.

Our board had almost a complete turnover for the 2024-2025 year, with new board members being sworn in at our July 2024 meeting.

- **Angelica Wilson** joined the board as Vice President and took on the role of Social Media Chair
- **Sue McCreery** moved to Treasurer
- **Cheryl Mercurio** took my place as Secretary
- **Heather Barker** joined the board as Awards Chair
- **Chris LaDelfa** and **Rick Renna** joined the board as Membership Chairs
- **Gladys Cartagena-Eskridge**, and **Francois Lodonou** joined the board as Professional Development Chairs
- **Tamalyn Wandler** remains our Legislative Chair

We had a successful event in September with our annual Medicare Meeting. **Justin Lubenow** from Senior Advisors took us through the "The Cross-Section of Medicare, Group Plans, and Health Savings Accounts", a two-hour CE course, which offered both NJ and PA credits. The Lubenows had great insight and understanding about the Medicare market that helped get us ready for the upcoming Medicare open enrollment season.

In October, we hosted an event at TopGolf. We started off the morning in one of the meeting rooms from 9:00-10:30 a.m. with coffee, fruit, and muffins for our panel discussion. Our panelists (**Chris Vanderwolk**, **Colleen Patterson**, **Justin Lubenow**, and **Karina Chavieri**) discussed the Inflation Reduction Act and its impact on Group Health Plans and Medicare beneficiaries. Our two sponsors, Pinnacle and Cigna, also briefly spoke to the group. The rest of the meeting was social and spent golfing, networking, and everyone's real reason for attending ... appetizers!

In November, we held another two-hour CE course back at Ramblewood Country Club with **John Crotty** from OCA. This was a newly revamped CE class "HSAs, HRAs, FSA, and ICHRA's. What everyone needs to know." John provided great educational material to the group covering key topics such as: Understanding the basics of HSAs, HRAs, FSAs, and ICHRA's, key differences and benefits of each account, eligibility requirements and contribution limits, tax implications and

planning strategies, and best practices for employers and employees.

December's holiday luncheon had a great turnout with nearly 50 participants and it was held at Capital Grille in Cherry Hill. The South Jersey NABIP members enjoyed a delicious lunch and some wine with friends.

Stepping into the new year, our first meeting was held virtually. In January we offered a two-hour CE course taught by **Rick Renna** from National Vision Administrators, on "Vision Benefits and Vision Basics 101". This course offered both NJ and PA credits. We had a significant virtual turnout and had great feedback on the information Rick presented. This course was a success and got us off to a terrific start in 2025.

Our February meeting was our annual WOW meeting. It was held at the Westin in Mt. Laurel and it was a jammed packed event that provided value, networking, education and fun. We kicked the morning presenters off with **John A Selby**, President of Rebellis Group who spoke about Medicare Advantage trends & final rule and what that means for independent brokers. Next up was our Keynote Speaker, **Octavius Gould** of Octavius Gould Enterprises. He was outstanding and kept the audience engaged with his motivational speech. We were very appreciative that he traveled from North Carolina to join us, and as a bonus, he raffled off four hours of executive one-on-one coaching to an attendee. We ended the morning with a one-hour CE course with **Colleen Patterson** of Savoy Associates on "Use of Technology/ AI for better decision for brokers," which offered both NJ and PA credits.

Our March meeting was our March Madness Ancillary Panel at Ramblewood Country Club, at which we received an excellent turnout. **Tom Shank**, from Kistler Tiffany Benefits moderated our expert panel of carrier representatives from MetLife, Principal, Mutual of Omaha, Guardian, UNUM, and Delta Dental, all of whom provided valuable insights on ancillary benefits as they relate to group benefits. From dental and vision to disability and life insurance, our experts shared key trends, best practices, and strategies to help brokers and employers maximize their benefit offerings.

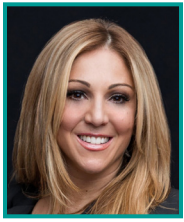
On Thursday, May 22, we have our scheduled South Jersey NABIP golf outing at Rancocas Golf Club. There is still time to sponsor and register for the event. Please let me know if you are interested.

We are still planning our end of the year event for June to kick off the summer. Stay tuned for more details.

I thank the members of the NABIP-SJ Board for their commitment and drive to grow the chapter and to make it one our members are even more proud to be a part of! Thank you: **Angie Wilson**, **Sue McCreery**, **Cheryl Mercurio**, **Tamalyn Wandler**, **Heather Barker**, **Chris LaDelfa**, **Rick Renna**, **Gladys Cartagena-Eskridge** and **Francois Lodonou**.



NABIP-NJ Chapter News



Coastal Chapter

Jena Brenner, President

It's hard to believe I am already ending my two year term as President of the NABIP- Coastal NJ Chapter. I would like to thank my board for being so supportive and I would especially like to thank **Nick Matrongolo** for stepping up to the role of President as of July 1.

It has been a pleasure to see our members and so many non-members come together to network and learn from our guest speakers and leaders at our monthly chapter meetings. There is an energy that fills the room and has allowed our members to reconnect with so many friends and colleagues.

The board saw a few changes in 2024-2025.

- **Nick Matrongolo** moved from Membership to VP/President Elect
- **Barbara Napolitano** joined the board as our Awards Chair
- **Carin Hep** moved into the NABIP-PAC Chair role

We started the year with our annual charity golf outing in July 2024, chaired by **Melissa Bartlett**. This year's charity benefactor was Fulfill Food Bank in Neptune. Many thanks to Melissa for stepping in and doing such an excellent job with last year's golf outing.

In December, we were proud to co-host our second-annual holiday lunch along with the Central Jersey Chapter at Gabriella's Italian Steakhouse in Red Bank. Many thanks to **Melissa Bartlett** who planned this successful event along with **Melissa Vanduyn** from Central.

In March we held a two-credit CE on FMLA and ADA presented by **Elizabeth Maglione** from NY Life Insurance Co., which also sponsored the meeting.

Our Annual WOW meeting was held in April this year. Under the leadership of **Nicholas Matrongolo**, the committee did an excellent job in the preparation. The day was informative, interesting and inviting. We were pleased to have 50 attendees. We featured **Scott Bliss** of Maximum Performance Management, LLC part of SANDLER, NJ, a one-credit CE by **Wendy Ebner** and a legislative update from **Tim Connolly**. Once again, the WOW meeting was a huge success. Many thanks to our speakers, our sponsors and all who attended.

And coming up, our annual golf outing is planned for Monday, July 21 at Jumping Brook Country Club in Neptune. Save the date!

I have thoroughly enjoyed representing the Coastal NJ Chapter of NABIP-NJ as its President over the last two years. Leading the chapter has been an enriching experience and I am excited to see what the next year brings! The meetings, outings, events, and all that we do as a chapter are a shared coordination, and I thank everyone on the Board for their contributions and time, which were critical factors in the success of our accomplishments over the past two years.

I am thankful to have worked alongside such a talented and dedicated group of individuals who have made the success of our chapter a priority.

Many thanks to the entire 2024-2025 Board: **Carin Hep, Barrie Krywinski, Nick Matrongolo, Anthony Libecchi, Maria Rogers, Tyler Jackson, Steve Hund, Myrna Mirville, Tim Connolly, Melisa Malast, Melissa Bartlett** and **Barbara Napolitano**.





Spotlight on Barbara Napolitano

This month's spotlight is on **Barbara Napolitano**, who has been a member of NABIP for more than a decade, a former NABIP state president who now serves as Community Service Chair.

Barbara was first spotlighted 10 years ago when she held the position of Recruitment Chair for the North chapter. In the last 10 years, she has served in nearly every

position of the local and state board and has become one of the most valued members of the association, always happy to lend a hand.

Ten years ago, Barbara lived in Livingston with her husband, two teenaged daughters and their dog. She has since moved to Ocean Township with her husband and now two dogs. Her grown daughters have left the nest, now living in Charlottesville, VA and New York City. They love to visit, especially because Barbara's home is now just 15 minutes from the beach.

Previously, Barbara worked for Slattery GA, a division of AJ Gallagher as an Assistant Vice President. She was responsible for recruiting new producers and reinforcing current broker relationships. Today, she works at Savoy Associates as a Senior Account Executive. Thirty years in the business, she still loves what she does every day.

So how did Barbara get involved with NABIP-NJ?

"I started going to NABIP meetings and I was always impressed

by the passion the members had for the organization and all the hard work they contributed," she said. "I joined the North Chapter Board and worked on the membership and professional development committees. The next thing I knew, I was President of the North Chapter for two years. As a local chapter President, I attended the State Board meetings and got a feel for the inner workings of the organization, as well as the passion and hard work of all the Board members. At the time, **Carolyn Andress** was President and asked me to stay on the Board as a Chapter Liaison. After that, I was hooked and served as Secretary, Vice President, President Elect and President."

"This coming year, I hope to spread the word about NABIP and grow membership. I'd like to help usher in the future leaders of NABIP and help support and mentor them in any way I can," Barbara added.

Barbara's message to young brokers is the same as it was 10 years ago - get involved!

"Showing up is a small part, but to really reap the benefits of the association, you have to get involved," Barbara said. "There is something for everyone, so follow your passion, whether that is professional development, membership or participating in our Legislative team."

So, what don't we know about Barbara? She loves to cook and host, and if she hadn't landed in the insurance world, we might be booking her for our next big bash - seriously. With her love for travel and entertaining, she could've easily taken the world by storm as a destination party planner or launched her own event empire. NABIP is lucky to have her here instead.

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Message from the Legislative Management Team

By Staci Grant, LMT Chair

It's NABIP-NJ Conference time! Whether you're joining us for the first time or a returning attendee, welcome! We hope you get a tremendous amount of value out of your time in Atlantic City and our annual convention that attracts hundreds of people. There are a lot of

great things to learn, vendors to visit and friendships to make. 2025 is going to be a very interesting and busy year on the legislative side – as New Jersey elects a new governor and all 80 seats in the Assembly are up for grabs. We are grateful for any involvement that your time allows. We on the Legislative Management Team (LMT) plan to promote bills this year that help both the markets and our clients find success.

This year is going to be a very interesting year for policy, both on the state and federal levels. Here are some of the big items to keep an eye on:

1. June 10, 2025: There are 10 candidates running in the primary election for governor. The Democrats running include former **Senate President Steve Sweeney, Sean Spiller, Rep. Mikie Sherrill, Rep. Josh Gottheimer, Jersey City Mayor Steve Fulop, Newark Mayor Ras Baraka** and **Englewood Mayor Mario Kranjac**. For Republicans, the candidates include **Bill Spadea, former Assemblyman Jack Ciattarelli and State Sen. Jon Bramnick**. Of course, the election will have a direct impact on our state's insurance industry.
2. If not renewed, federal Inflation Reduction Act subsidies are set to expire at the end of 2025. Get ready to see local and national ad campaigns, legislative action in the states and federal announcements that will surely spark a lot of conversation.
3. Bills, bills and more bills. We have our eye on a few pieces of proposed legislation directly related to our industry.

-**Bill A4838** would require prescription drug coverage for serious mental illness **WITHOUT** prior authorization or utilization management. This bill has already passed an Assembly Committee.

-**Bill A4953**, the Patient and Provider Protection Act, would require Pharmacy Benefit Managers (PBMs) to make decisions based on what is best for the patient and remove pricing barriers. The question is whether this will increase or decrease the cost of medicine for consumers.

-**Bill A5217** prohibits health insurance carriers and PBMs in New Jersey from using accumulators. Under the bill, the carrier and/or PBM is required to give credit when calculating the liability of an insured for a coinsurance, copay, deductible or other out-of-pocket expense. As of January 2024, 19 states have passed laws that ban or restrict the use of accumulators.

4. The Supreme Court heard oral arguments in April, 2025 around a critical case that could discontinue a significant portion of the ACA. It stated that certain preventive care services, which were decided upon by the Preventive Care Task Force, should have no charge to the consumer. The lawsuit, filed in the Northern District of Texas, argued that the Preventive Care Task Force is unconstitutional and therefore, so are their recommendations of what is to be covered at a zero cost share. A verdict should be reached by June 2025.

We look forward to continuing our dialogue with **DOBI Commissioner Justin Zimmerman** and look forward to our upcoming meeting with him and other state insurance leaders. For more information on any of the above bills, or the others we are following, please reach out.

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

Write us at info@nabip-nj.org learn more.

On behalf of the LMT, welcome to Atlantic City!

IS YOUR BUSINESS GETTING THE MESSAGE OUT?

TAKE ADVANTAGE OF OPPORTUNITIES TO GET MORE INVOLVED WITH NABIP-NJ.

SPONSORSHIP PACKAGES INCLUDE:

- ✔ **ADVERTISEMENTS IN PRINTED AND MAILED NEWSLETTERS**
- ✔ **YOUR LOGO ON OUR WEBSITE**
- ✔ **YOUR LOGO IN OUR E-NEWSLETTERS**
- ✔ **YOUR LOGO ON A TEE AT THE ANNUAL GOLF OUTING**
- ✔ **RECOGNITION AT THE ANNUAL CONFERENCE**
- ✔ **AND MUCH MORE!**

PLEASE CONTACT LISA STRUG IN THE ASSOCIATION OFFICE TO ENSURE THAT YOU ARE GETTING THE BEST POSSIBLE EXPOSURE FOR YOUR COMPANY. CALL US AT 908-349-0789 OR EMAIL AT [INFO@NABIP-NJ.ORG](mailto:info@nabip-nj.org)





A Message from NABIP-NJ Headquarters

By Jonathan Jaffe and Lisa Strug

Greetings from NABIP-NJ HQ!

As we embarked on the 2024-25 year, President **Lauren McCann** and the Board of Directors established a priority to showcase the enormous value of membership and the impact of the association on the entire health care industry. As you check out the

'25 conference, and all the great vibes going around, you will quickly agree the leadership team has accomplished its goal.

We were pleased with the continuation of the quarterly legislative updates featuring information provided by the best of the best. Thank you to our lobbyist, **Dale Florio**, along with **Dave Mordo** and **Chris Vanderwolk**, who provided these informative sessions this year. The sessions are a member-only benefit, highlighting the value of your membership in NABIP-NJ.

We were also happy with the success of the 2024 "State of the State," returning to the Delta Hotel in Iselin, which once again attracted hundreds of attendees, had returning sponsors and has become a reliable fundraiser for the Association, year after year. We thank **Ray Pokorny**, who chaired the event once again.

We must also recognize the hard work and diligence of our Membership Committee, run by **Dom Fanuele**, which meets via conference call every month to discuss opportunities, share ideas and focus on overall membership growth. If you're reading this at the Annual Conference, say hi to Dom. He is eagerly waiting to greet you.

As membership is the lifeblood of the organization, the committee is always looking for additional members who can help identify and recruit fellow brokers and carriers into the organization throughout New Jersey. Please call the Association office at 908-349-0789 if you would like to be involved for the upcoming year, or if you have a suggestion for the ideal candidate.

We are excited that the annual conference is at a fresh location, newly-renovated Caesars, still building upon the success that NABIP-NJ enjoys year after year. And we are happy to say that we will be staying at Caesars Atlantic City for next year's conference, as well. After that? We'll have to wait and see.

This is a tremendous year for the conference, run by President-Elect **Jim Lardiere**. We are sure it will succeed on many levels for the association, positioning the must-attend event for even more success when **Greg Roth** takes over as conference chair for the 2025-26 year at Caesars.

We would also like to note the incredible work this year to promote our legislation agenda. LMT chair **Staci Grant**, and deputy chair **Tim Connolly**, continue to take their roles to the next level. The LMT holds a monthly call to discuss pertinent issues and NABIP-NJ's position. The LMT has been superb stewards of HIAPAC donations, ensuring critical and limited resources are well-spent. It is more important than ever to contribute, as these member donations ensure we continually have a seat at the table.

On behalf of **Meredith Levy**, **Andrea Klimkowski** and the rest of the association staff, it continues to be a pleasure to serve this organization, which - in all honesty - has become more like an extended family for us.

We look forward to seeing you at NABIP-NJ events and continuing to identify new, exciting ways in which we can work together to help NABIP-NJ thrive. Thank you for the opportunity to serve this great organization. You'll have another memorable time in Atlantic City!



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

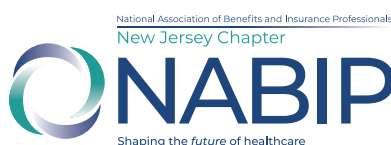
- We will **support charities**, such as Bridges, the Raine Foundation, HOPE Sheds Light and The Seeing Eye.

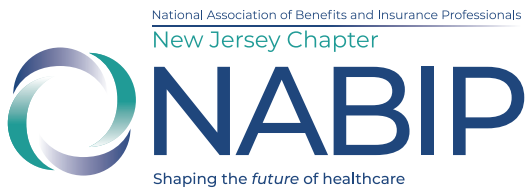
Annual Convention

- 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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Dawn Rudders
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Katherine Skilton
Johanna Wilson
Susan Wolfman

Thank you to the 2024-25 State Board, Chapter Boards and Committees for their hard work and dedication to NABIP-NJ

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Committees

Membership Committee: Dom Fanuele, Membership Chair

Maggie Abitanto, Frank Basile, Jena Brenner, Michele Burke, Craig DeRosa, Dom Fanuele, Jessica Jones, Chris LaDelfa, Anthony Libecchi, Lauren McCann, Myrna Mirville, Katilyn Pellicane, Rick Renna, Katie Skilton, Melissa Vanduy

Legislative Committee: Chair: **Staci Grant**, Deputy Chair: **Tim Connolly**, Chairman Emeritus: **Desmond Slattery**

Michele Burke, Christian Lambrugo, Jim Lardiere, Doug Lubenow, Dave Mordo, Rob Saphow, Sara Simkins, Tom Siino, Toby Stark



FUTURE FORWARD

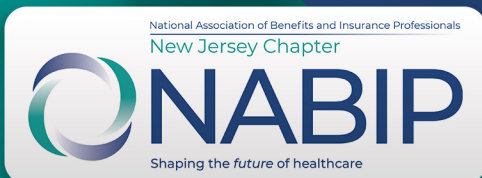
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