



This Issue of the NABIP-NJ News is sponsored by



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November 2025

NABIP- NJ Hosts 17th Annual State of the State in Healthcare Symposium!

Nearly 200 members, guests, and sponsors gathered for NABIP-NJ's 17th Annual *State of the State in Healthcare Symposium*—a full day of policy updates, expert insights, and valuable networking. The event reaffirmed NABIP-NJ's role as a trusted voice and leading resource for New Jersey's healthcare and insurance professionals.

Fourth-time Event Chair **Ray Pokorny** and his dedicated committee of volunteers organized an outstanding lineup of speakers whose presentations inspired discussion and engagement throughout the day.

"I'm continually impressed by the caliber of presenters we attract to State of the State," NABIP-NJ President **Jim Lardiere** said. "Now in our 17th year, the program has become a must-attend event where leading voices in New Jersey's health and insurance industries are eager to participate. For many, being invited to present is truly an honor."



The program began with opening remarks from **Ray Pokorny** and the Pledge of Allegiance led by **Chuck Cerniglia**. The morning continued with **Dr. Ashley Koning**, Director of the Eagleton



Membership Update

NABIP-NJ is pleased to welcome the following new and returning members:

Joseph Stables

Lindsay Davis

Josh Berger

Dana Sensi

Vincent Ricchiuti

We look forward to seeing all of you at future events!

Members - let's not stop here. Join us in our recruiting efforts as often as you can.

Joining NABIP-NJ is simple! Non-members (Future Members) can click [HERE](#) to join online or click [HERE](#) for a membership application to email or fax.

Just a few hours of active membership each month could earn you unlimited rewards in growing your client base and keeping them well-informed!

Contact your local chapter president to learn what NABIP-NJ can do for you.

Center for Public Interest, who provided an insider's look at New Jersey politics.

Republican gubernatorial candidate **Jack Ciattarelli** addressed attendees in person, while Democratic candidate **Mike Sherrill** was represented by a surrogate, **Senator Joe Vitale**, who shared insights into her campaign priorities. **HIAPAC Chair Chris Vanderwolk** also discussed NABIP-NJ's legislative impact, emphasizing the organization's continued role in shaping state policy.



The keynote presentation, "*The Future of Healthcare: If It's Broken, Fix It*," was delivered by **Ashley Gillihan**, Partner at Alston & Bird, who explored strategies for improving healthcare delivery and compliance.

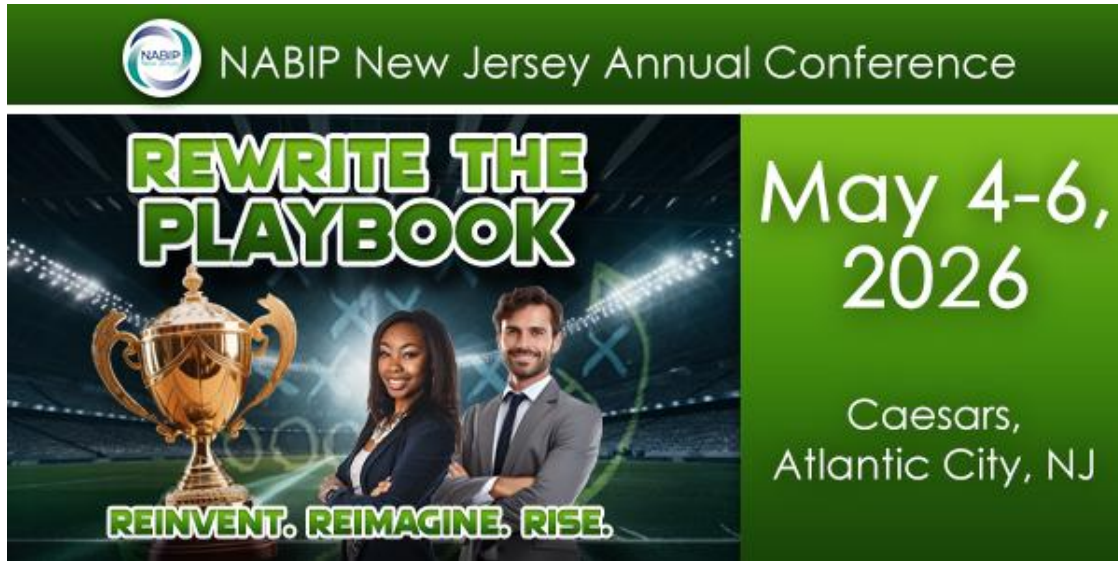
Legislative leaders **Assemblywoman Carol Murphy** and **Assemblyman Roy Freiman** followed by speaking with **Tom Siino** about updates on healthcare policy priorities, while **DOBI Commissioner Justin Zimmerman** joined Chris Vanderwolk for an engaging discussion on the Department of Banking & Insurance perspective.



The day concluded with an expert panel on **ICHRAs and Their Future Role in New Jersey**, moderated by **Staci Grant** and featuring **Margaret Koller**, **Kate Shamszad**, and **Kurian Manavalan**, offering attendees practical insights into evolving employee benefits strategies.

A heartfelt thank-you to all who attended and to our generous sponsors. Your continued commitment to

Sponsorships Now Available!

A promotional banner for the NABIP New Jersey Annual Conference. The top section is green with the NABIP logo and the text "NABIP New Jersey Annual Conference". Below this, on the left, is a dark image featuring a large golden trophy, a woman, and a man, with the text "REWRITE THE PLAYBOOK" in large green letters and "REINVENT. REIMAGINE. RISE." at the bottom. On the right, a green box contains the dates "May 4-6, 2026" and the location "Caesars, Atlantic City, NJ".

NABIP New Jersey Annual Conference

REWRITE THE PLAYBOOK

May 4-6, 2026

Caesars,
Atlantic City, NJ

REINVENT. REIMAGINE. RISE.

2026 NABIP-NJ Annual Conference May 4 - 6, 2026

Don't miss this opportunity to get in front of the best and brightest in the industry!

Click **[HERE](#)** for Sponsorship Opportunities.

CONTACT US TODAY

Email us at **info@nabip-nj.org** or call
908-349-0789 for more information.

Spotlight on Colleen Patterson



NABIP-NJ is proud to spotlight South Jersey member, **Colleen Patterson.**

Colleen was born in Melbourne, Florida, where her parents were stationed while her father served in the Air Force. Her family moved to New Jersey when she was six and has called Gloucester County home ever since. Today, she lives in Franklinville with her husband of 30 years and their 20-year-old daughter, a student at East Stroudsburg University in the Poconos.

Although she once envisioned a career in law enforcement, Colleen's professional journey took an unexpected but rewarding turn toward the insurance industry. "During my training, a supervising officer asked me what my 'Plan B' would be," she recalls. "That question stayed with me, and ultimately led me to a completely different path."

Her first position at a small insurance agency introduced her to FSA and COBRA administration, small group quoting and the broader world of employee benefits. "I was

fortunate to gain broad exposure in a short period of time,” she says. “When I ultimately chose not to continue in law enforcement, I returned to the insurance industry, taking a position as a sales and marketing specialist.”

Since joining Savoy in 2015, she has served as Vice President of Employer Services and Compliance, where she established a department focused on helping brokers deliver value beyond insurance. In 2017, Employer Services merged with Compliance—a move Colleen describes as essential. “Compliance is the foundation for doing things right the first time,” she says. “When we align with regulations from the start, we build trust, consistency, and a framework people can rely on.”

Her passion for education and professional development also drives her involvement with NABIP-NJ. “When I first entered the industry, I knew very little about insurance,” she shares. “I started attending meetings for CE credits and quickly discovered I’m a teacher at heart. I take pride in helping others understand how benefits and regulations truly impact people.”

Colleen has served as Legislative Chair for Delaware, is an active member of NABIP South Jersey, and currently represents Region 2 on NABIP’s National Professional Development Council. Looking ahead, her focus is on strengthening communication between the national organization and state chapters.

“By identifying where new courses and resources bring the most value, we can empower members to stay informed, adaptable, and professional in a constantly changing industry,” she said.

When asked what advice she has for young brokers, her message is clear: “This business rewards curiosity, persistence, and a willingness to ask questions until things make sense,” she said. “Embrace education, lean on your mentors, and never underestimate the importance of compliance as the foundation for doing things right. Remember, behind every regulation or renewal strategy are people. They are employers trying to care for their employees, and individuals trying to make the best decisions for their families. If you keep that in perspective, you’ll not only build a successful practice but also make a lasting impact.”

What’s something we don’t know about Colleen?

In addition to her work, Colleen enjoys sharing a special piece of family history. Her great-grandfather served as executive chef for Adlai Stevenson II, who ran for president in the 1950s. “While Mr. Stevenson didn’t win, I find it meaningful that, years later, I’m serving others in a different but equally impactful way,” she said. “With NABIP headquartered in Washington, it feels a bit like fate. My family’s history continues to connect back to the nation’s capital in unexpected ways.”

Chapter Reports

Coastal Chapter



The Coastal Chapter met on October 15 at Jumping Brook Country Club for a 1-credit CE course, “*Intro to Mental Health Parity: NJ Implementation and Impact*,” led by **Bridget McKeough** of Independence Blue Cross.

“The discussion on mental health parity was incredibly valuable. Understanding how these changes will impact our clients and the small group market is essential as we look ahead

to 2026,” said **Nick Matrongolo**, Coastal Chapter President.

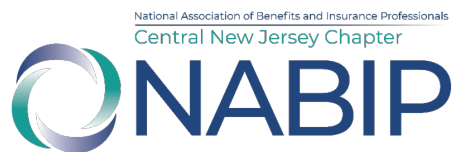


Coming up on Thursday, Nov. 20, the Coastal Chapter will host a 1-credit CE course, *The Two New HRA's ICHRA*, taught by **John Crotty** of OCA. The meeting will take place at the Jumping Brook Country Club in Neptune from 8:30-11:00 a.m. and will be sponsored by OCA. Full breakfast is included.

The cost is \$20 for members and \$50 for non-members.

For more information and registration, please click [HERE](#).

Central Chapter



Last month, the Central Chapter hosted an ICHRA Panel at the Holiday Inn in Clark. The panel included **Michelle Ludwig** from Oscar, **Adam Schecter** from Gente, **Ashley McQuade** from Venteur and **Tony Schufreider** from Zizzl.

“A huge thank you to everyone who came out for the ICHRA panel event,” Central Chapter President **Michele Burke** said. “Your participation, questions, and enthusiasm made the session truly engaging and insightful.”



On Thursday, Nov. 13, the Central Chapter will host a Small Group Carrier Panel at the Holiday Inn in Clark from 8:30-11:30 a.m. The panel will include:

Craig DeRosa from Aetna, **Nicholas Matrongolo** from AmeriHealth, **Mike Lewandowski** from Cigna, **Grant Acker** from Horizon and **Ashley Nitz** from Oxford. The discussion will be moderated by **Sandy Gibson** and sponsored by CRC Benefits.

The cost is \$25 for members and \$50 for non-members. Hot breakfast will be served.

For more information and registration, please click [HERE](#).

In addition, the Central Chapter will participate in America's Grow-a-Row Volunteer Day on Friday, Nov. 14 from 9 a.m. – noon., at a farm location to be announced soon. America's Grow-a-Row is a 501(c)3 organization that grows and gleans fresh produce that is then donated to food banks, food pantries, soup kitchens, and crisis centers in NJ, PA, and NYC.

To register, please email Melissa Vanduyn at melissav@fnainsurance.com.

Click [HERE](#) for more information.

South Chapter



The South Chapter has an exciting event planned for Tuesday, Nov. 11. The meeting will be a Small Group Carrier Panel at the Ramblewood Country Club in Mount Laurel from 8:30 – 11:30 a.m. The panel will cover cost and affordability, product and coverage changes for 2026, and more!

Breakfast and coffee will be served.

The cost is \$20 for members and \$45 for non-members.

For more information and registration, please click [HERE](#).

North Chapter



On Oct. 21, the North Chapter hosted a 3-credit CE Ethics course at the Cloverleaf Tavern in Caldwell. The course, "*Ethics Role in Affordable Healthcare*," was taught by **John Crotty** of OCA and featured an engaging and thought-provoking session.

"A big thank you to everyone who joined the Ethics meeting," Chapter President **Frank Basile** said. "We're especially grateful to John for yet another session full of great conversation, professional insights and lots of laughs."



Next up for the North Chapter is a lively panel discussion, *Taking the 'Ick' out of ICHRA*, taught by **John Crotty** of OCA. Participants include Horizon Blue Cross Blue Shield and Zorro. The class will take place on Wednesday, November 19 at Cloverleaf Tavern in Caldwell from 8:30 -11 a.m. Full breakfast will be served.

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

For more information and registration, please click [HERE](#).

Check out NABIP's Programs

President's Triple Crown Program

NABIP created the [President's Triple Crown Program](#) to recognize those members whose individual contributions help advance the association's mission. Like baseball's Triple Crown, it recognizes accomplishments in three key areas. However, while baseball's Triple Crown hasn't been won in years. NABIP's Triple Crown can be won every year by everyone of our members.

Criteria:

To qualify for the Triple Crown, within the calendar year (01/01-12/31), a member must:

- NABIP PAC: Participate in \$12 x 12 draft program or contribute \$150 total for the year
- Membership: Recruit two or more new members
- Advocacy: Use Operation Shout to send three or more messages

Registered Employee Benefits Consultant® (REBC®) designation

Earning the Registered Employee Benefits Consultant® (REBC®) designation elevates your credibility as a professional, and the field of employee benefits continues to evolve rapidly. Displaying a nationally recognized designation after your name represents the credentials required to uphold continuing professional development. Simply earning CE credits to satisfy a state license is not the same as staying abreast with new government regulations, new or modified coverages, and new techniques for controlling benefit costs. Professionals need to understand the provisions, advantages, and limitations associated with each type of benefit program as a method for meeting economic security. Set yourself apart from the rest and [click here](#) to learn more about earning your REBC designation.



Medicare Advantage Certification

This comprehensive online program is designed specifically for health insurance agents and brokers, providing the required certification needed to sell Medicare Advantage Plans, as mandated by the Centers for Medicare and Medicaid Services.

Click [HERE](#) for more information.

Leading Producers Round Table



Please take a minute to look into this if you are a carrier rep OR agent/broker/producer in NJ. As an LPRT member, you will enjoy discounts to NABIP-NJ events.

LPRT (Leading Producers Round Table) is an elite group of brokers and benefit professionals alike which encourages excellence among members by recognizing their sales achievement. LPRT members demonstrate exceptional professional knowledge and outstanding client service.

For more information, click [HERE](#).

DEI&B



At the National Association of Benefits and Insurance Professionals (NABIP), belonging isn't just the first step; it's our foundation. We're building a community where every member feels they have a place and purpose. This commitment goes beyond responding to current trends; it is a fundamental responsibility and a core part of our identity. We are dedicated to creating an environment where every individual is not only acknowledged but celebrated for their unique contributions.

For more information, click [HERE](#).

Mentorship Program

The Leadership Mentor Program provides senior leadership support to new and current members professionally and in their leadership role. The mentors participating in this program have been selected for their industry knowledge, thought leadership, and the longevity of senior leadership positions within NABIP. It is the goal of the Leadership Mentor Program to develop the skills, confidence and executional ability of new leaders with the intent of future growth and alignment within the Association.

For more information, click [HERE](#).

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