

REVIEW

JULY 2026



South Central Gets Awarded 13th Pacesetter Award!

The South Central Indiana NABIP Chapter is proud to announce that we have once again earned the prestigious 2026 Pacesetter Award — marking our 8th consecutive year receiving this honor and our 13th overall award as a chapter. This incredible achievement reflects the dedication, professionalism, and teamwork that make our chapter so special.

The Pacesetter Award recognizes NABIP chapters that demonstrate excellence in leadership, membership growth, legislative advocacy, education, community involvement, communication, and overall chapter engagement throughout the year. Earning this recognition requires consistent effort across many areas and is never the accomplishment of just one person. It truly takes an entire chapter working together to create meaningful opportunities for our members and communities.

We want to especially recognize our Immediate Past President, Jessica Croquart, for her tremendous work organizing, tracking, and submitting all of the materials required for the award application. Her attention to detail, commitment to our chapter, and countless hours behind the scenes played a huge role in helping South Central Indiana once again achieve this honor. Thank you, Jessica, for your leadership and dedication!

As we celebrate this accomplishment, we are also excited to begin a new NABIP year with fresh energy and new leadership stepping into their roles. We are grateful for those who have served and look forward to another successful year of growth, advocacy, education, and member engagement.

Our next chapter meeting will be held on July 9, and we hope to see everyone there as we kick off another exciting year together. We hope everyone is enjoying a well-deserved summer break, taking time to recharge, and preparing for another impressive year — not only in our business, but in our personal lives as well.

Thank you to every member who contributes to the success of our chapter. Together, we continue to Engage. Advocate. Excel.

What's Up Next:

July 9
Next South
Central Chapter
Meeting

July Donation:
Ramen and
Ready to Eat Rice

August 13
5 Hour CE Day
Scottsburg, IN

September 11
Remembrance
Gathering
Columbus, IN with
chapter meeting to
follow (note this is
a Friday)



From The President's Corner

A Minute with our NEW Chapter President, Libertie Villalpando

It's a great honor to write my first message to you as your South Central Indiana Chapter President. Jessica, thank you for the year you gave this chapter and for handing it off in such good shape. I have big shoes to fill, and I'm grateful for your example.

Our new board gathered on June 11 for our Leadership Training meeting, and I left energized and excited for the year ahead. Watching this group dig into the work, sharing history, ideas, and genuine care for the chapter, was the best possible start to the year. Out of that conversation came the theme that will guide us through the year ahead:

ENGAGE. ADVOCATE. EXCEL.

Engage means growing our membership with intention. That means not just adding names, but building real reasons to belong: CE access, advocacy, and the camaraderie that keeps so many of you coming back year after year. We're standing up a membership committee and putting real one-on-one check-ins behind that word.

Advocate means showing up in Washington, in our state capital, and with the local officials who represent us every day. We're rebuilding our legislative committee and pushing for stronger participation at Capital Conference, because the decisions shaping our industry don't wait for us to catch up.

Excel means raising the bar on continuing education and professional development. You'll see a full calendar this year, starting in July with our first chapter meeting with new leadership and then in August with our 5 hour CE day- building toward the 12+ hours of CE that keep us sharp.

None of this happens without you. Thank you for trusting me with this role. I can't wait to see what we build together this year.



Libertie Villalpando

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WELCOME TO OUR 2026–2027 SOUTH CENTRAL INDIANA NABIP CHAPTER NEW AND CONTINUED LEADERSHIP



South Central Indiana NABIP Board

JULY 2026 – JUNE 2027



President

Libertie
Villalpando



**Immediate
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Jessica
Croquart



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**Awards/
Vanguard**

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Croquart



Membership

Elizabeth
Sorg



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Greg
Allen



Media Relations

Laura
D'Antoni



Social Media

Christy
McGinley



**Professional
Development**

Charlie Mayberry
& Laura D'Antoni


NABIP
SOUTH CENTRAL
INDIANA CHAPTER

Something New!
We are going to
profile each of
our board
members, so be
on the lookout! I
will start so you
know what to
expect!

BOARD MEMBER

Profile

SOUTH CENTRAL CHAPTER

Kaitlynn Loy

COMMUNICATIONS CHAIR



What positions of
leadership have you
held in our chapter?

This will be my second year in communications.



What made you
pick this role?

I have a degree in Multimedia Production and Journalism- I have always loved anything design and media related so when Andrea was ready to step down, I was excited to step up.



What is your main
sales focus within
your practice?

Mostly Medicare, but I do all types of health and life insurance for all ages and also financial products.



Who is responsible for
recruiting or inviting you
to our South Central
Chapter resulting in
membership?

My father in Law, longtime member Dana Loy.



If you could describe
our chapter in one
word, what would it be?

dedicated!



In your role as
Communications this
year, what are your
goals?

I think the same as all of ours- More involvement from everyone in our chapter and more membership. Volunteering and showing up, we really get to know each other, pick each other's brains and learn more about our industry.



If you could spend time
in one place in the world,
where would it be?

Fiji



What is the biggest
award or honor you've
received? (Does not
have to be NAHU/NABIP
related.)

Going off topic here- I was honored with Conference Coach of the Year for coaching the Borden High School softball team a couple years back. I love that team and that sport- so it was great to win that with my coaching staff.



Why do you do
what you do?

I am not in sales. I HELP people. Insurance is a everchanging industry and it is confusing to so many. I like to help make the hard stuff easy and make people know they have someone on their team.



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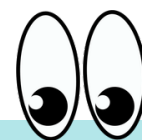
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NABIP/South
Central Chapter
Website:
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NABIP South
Central
Indiana Chapter

All financial records are available for review. Contact Andrea Bogard, Treasurer, at ABogardInsurance@yahoo.com. Copies of the By-Laws are available. Contact Jessica Croquart, Secretary, at Jessica.Croquart@SIHO.org

Anthem

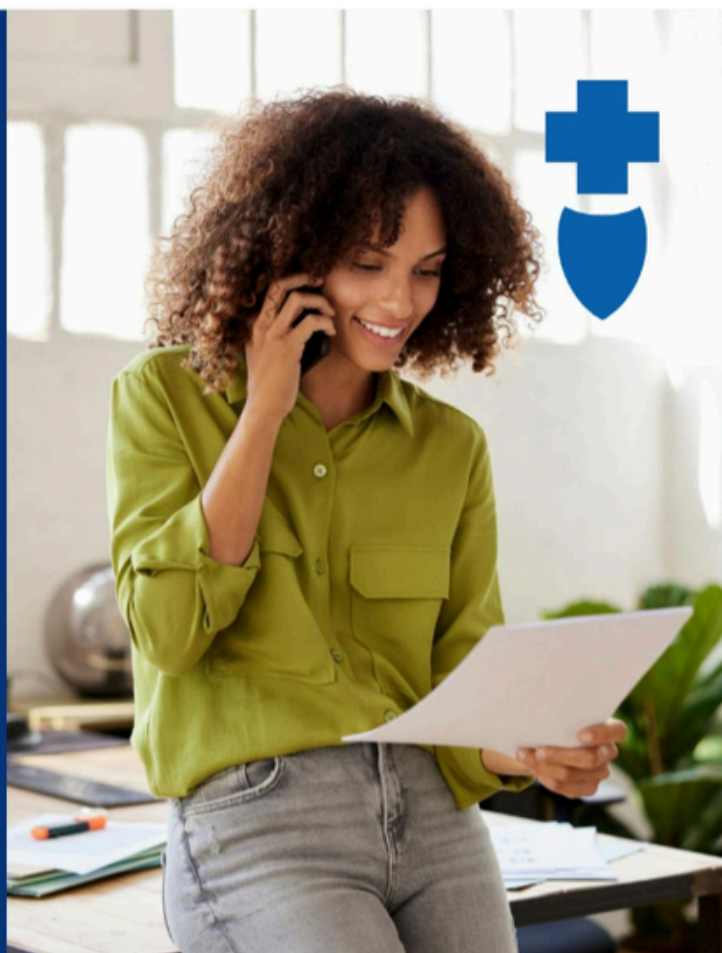
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JULY MEMBER ANNIVERSARIES

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George Kraft 5 years!
Cathy Dunn 26 years!!



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JULY 9TH MEETING

Member of the Year will be announced

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Legislative Report

By Scott Allman

The 2027 Notice of Benefit and Payment Parameters (NBPP) final rule was released by the Centers for Medicare & Medicaid Services (CMS) on May 15, 2026.

The 2027 Notice of Benefit and Payment Parameters (NBPP) final rule focuses heavily on curbing fraudulent APTC enrollment rather than changing the baseline math of the subsidy calculation.

As agents assisting clients enrolling in the Federally Facilitated Marketplace, the core structural and operational updates to the Advanced Premium Tax Credit (APTC) program you need to know include:

1. Hard Pre-Enrollment Verification for "Insulated" Income

The rule aggressively targets "insulated income" schemes used to artificially manipulate APTC eligibility.

- **The Rule:** If trusted federal data sources (like IRS records) indicate an applicant's income is **below 100% of the Federal Poverty Level (FPL)**, but their marketplace application claims an income *above* 100% FPL to trigger APTC eligibility, CMS will flag the account.
- **Agent Impact:** The applicant will trigger a permanent **Data Matching Issue (DMI)**. CMS must strictly verify their income eligibility *before* any enrollment can go active or any APTC funds are paid out.

2. Elimination of the <150% FPL Special Enrollment Period

- **The Rule:** The low-income Special Enrollment Period (SEP) for individuals making less than 150% FPL—which granted year-round enrollment with maximized APTC benefits—has been **permanently eliminated**.
- **Agent Impact:** Consumers who miss the standard Open Enrollment Period can no longer leverage this sub-150% FPL pathway to gain subsidized coverage. However, CMS expanded a hardship exemption allowing individuals over 30 whose income fluctuations put them under 100% or over 250% FPL to enroll in catastrophic plans.

3. Stricter Pre-Enrollment SEP Verification

- **The Rule:** CMS has finalized a requirement to conduct pre-enrollment verification on **75% or more of all new Special Enrollment Period applications**.
- **Agent Impact:** Expect your clients to face immediate documentation requests to prove their qualifying life event before their coverage and tax credits are officially greenlit.

4. Mandatory HHS-Created Documentation Forms (Effective 2028)

- **The Rule:** While the premium parameters hit in 2027, CMS is finalizing a rule requiring agents and brokers to use an official, **HHS-approved standardized form** to document application reviews and explicit consumer consent.
- **Agent Impact:** This form will be fully mandatory for plan years beginning January 1, 2028. CMS has simultaneously clarified the specific actions a consumer must take to formally review and confirm the accuracy of their application data before you can submit it.

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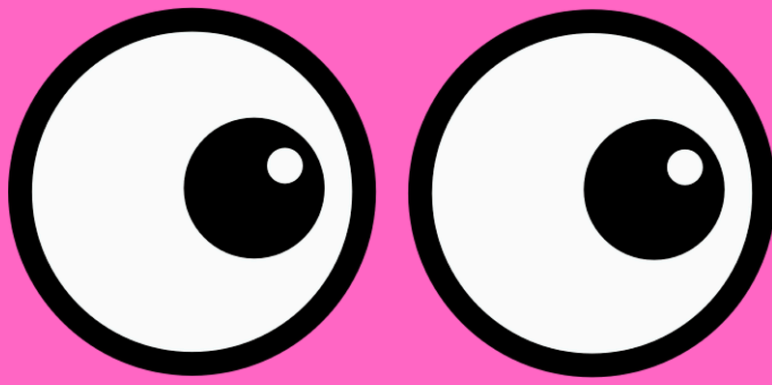


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