

National Association of Benefits and Insurance Professionals

South Central Indiana Chapter



Shaping the future of healthcare

# REVIEW

November 2025

NABIP

2025 Pacesetter Award

Gold Certified  
2025

## Navigating AEP Amid Ongoing Insurance Changes

By Kaitlynn Loy, Communication Chair

As we move through another busy Annual Enrollment Period, agents across our network are facing one of the most dynamic and challenging seasons in recent years. Constant plan adjustments, shifting benefits, and regulatory updates have kept even the most seasoned professionals on their toes. Yet, these changes also open the door to growth — reminding us why clients rely on our expertise to guide them through the noise. Our role has never been more essential to ensuring individuals and families secure coverage that truly meets their needs.

Staying informed has become a daily discipline this AEP. From last-minute carrier updates to benefit revisions, success this season depends on having the right tools and connections in place. Many of our members have leaned on the NABIP community to share quick insights, troubleshoot enrollment issues, and keep one another motivated. It's a reminder that while we each serve our own book of business, we're all part of a larger network working toward the same goal — protecting our clients' health and financial well-being.

The pace can be demanding, but so is our commitment to doing what's right for our clients. Agents are doubling down on education, verifying plan details, and taking extra time to ensure beneficiaries understand new supplemental benefits, prescription tiers, and provider network changes. This level of diligence not only strengthens our reputation as trusted advisors but also reinforces the value of personalized service in an increasingly automated industry.

In times of transition, communication is our most powerful tool. By keeping our clients informed, reassuring them through every change, and proactively addressing confusion, we maintain the trust that keeps our relationships strong long after AEP ends. Within our NABIP chapter, open collaboration and resource sharing have helped agents streamline their process and stay positive even when the workload feels heavy.

As AEP continues, let's celebrate the professionalism and persistence of every agent in our network. The landscape may shift each year, but the dedication and heart behind our work remain constant. Together, we're not just adapting — we're elevating the standard for what it means to be an advisor in today's complex healthcare environment.



### What's Up Next:

**No Meetings in  
November &  
December**

**January  
Meeting: Jan. 8  
Luncheon**

**We need MORE  
members! If  
you have a  
friend in the  
insurance  
industry, let's  
get in touch!  
We all benefit  
from working  
together!**

# From The President's Corner

## A Minute with our Chapter President, Jessica Croquart

Open Enrollment is here — the busiest, most challenging, and most rewarding time of the year for all of us in the insurance world! This season is when our hard work, expertise, and compassion really shine. Every call we take, every application we process, and every family we help represents real peace of mind for the people who count on us most.

We know the long days and constant deadlines can be tough — but remember, you're not alone. Agents, brokers, and support teams everywhere are right there with you, juggling renewals, new enrollments, and countless client questions. Take a moment to recognize how much you've already accomplished and how important your work truly is.

As we move through this Open Enrollment season, let's stay connected, share tips, encourage one another, and keep our focus on what matters most: helping people find the right coverage for their needs and budgets. Each conversation and every small act of service makes a real difference.

Keep your energy up, celebrate the wins (big and small), and remember- this season doesn't last forever! Stay organized, take care of yourself, and keep pushing forward. We've got this, together.



*Jessica Croquart*

## 2025-2026 Chapter Leadership

**President:** Jessica Croquart  
**Immediate Past President:** Charles Mayberry  
**President Elect:** Larry Mayfield  
**Secretary:** Jessica Croquart  
**Treasurer:** Andrea Bogard  
**Legislative:** Scott Allman  
**Communications:** Kaitlynn Loy  
**NABIP/Pac:** Ky Yarling

**ISAHU-Pac:** Charles Mayberry  
**Professional Development:** Christy McGinley  
**Awards/Vanguard:** Jessica Croquart  
**Membership:** Libertie Villalpando  
**Retention:** Greg Allen  
**Media Relations:** Laura D'Antoni  
**Social Media:** Jessica Croquart



NABIP/South  
Central Chapter  
Website:  
[NABIPSCI.org](http://NABIPSCI.org)



NABIP South  
Central  
Indiana Chapter

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

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Statistical claims and the #1 Marketplace Insurance statement are in reference to national on-exchange marketplace membership and based on national Ambetter data in conjunction with findings from Issuer Level Enrollment Data from CMS, State-Level Public Use File from CMS, Covered California Active Member Profile data, state insurance regulatory filings, and public financial filings.

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# NOVEMBER MEMBER ANNIVERSARIES

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November  
Charities of Choice



**Dare to Care**  
Food Bank  
*Hope starts here.*





**Save The Date:  
We Will Be Back!!**

**January South Central NABIP  
Meeting and Luncheon: Jan. 8**

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# Happy Thanksgiving!

Winston Churchill once said, **“We make a living by what we get, but we make a life by what we give.”** This Thanksgiving season we continue our South Central Chapter November tradition of selecting five charities to receive \$100 each. Each one is recommended by a pre-selected member of our chapter. The charities we will make monetary contributions to this year are the following:

Anchor House (designated food pantry) – Seymour.

Ben’s Ranch – Indianapolis area

First Baptist Church of Hartsville (designated food pantry)

Hope Southern Indiana (designated food pantry)

Dare to Care

I am personally thankful this year for a chapter family who is benevolent beyond measure and is always seeking and finding ways to make others’ lives better.

Andrea Bogard

NABIP/South Central Indiana Chapter Treasurer

**Zach Shannon**  
**Regional Sales Mgr.**  
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**MEDICARE PLANNING, SERVICE, MANAGEMENT**





Join us February 22-24, 2026, in Washington, D.C., for NABIP's 36th Annual Capitol Conference – the nation's premier legislative advocacy event for health benefits professionals.

As we focus on shaping the future of health insurance, this is your chance to connect with policymakers, advocate for the industry, and amplify your voice on the most pressing issues. Don't miss out on this invaluable opportunity to influence legislative priorities that impact your profession and clients!

Important Registration Information:

The last day to register online is February 13th. On-site registration will also be available.

When: 2/22/2026 8:00 AM - 2/24/2026 10:00 PM

Where: Hyatt Regency Capitol Hill 400 New Jersey Avenue NW Washington DC, DC 20001



**Bob Herbst**  
**Broker Manager**  
**317-496-1841**



## **Jess & Sandra Carrasquillo** (co-founders)

Jess and Sandra offer a full-service insurance agency that concentrates in the senior market. We represent many of the top-rated insurance carriers when it comes to Medicare and provide our clients with plans that fit their individual needs. We take the time to explain all your options in a simple and concise manner. Our staff is available for assistance with questions, claims, and concerns. With over **20** years of experience, our philosophy has always been to treat you with respect and to provide our services with honesty and integrity.

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