

National Association of Benefits and Insurance Professionals

South Central Indiana Chapter



Shaping the future of healthcare



Gearing Up For AEP

The Annual Enrollment Period (AEP) is quickly approaching, and now is the time to get prepared! From October 15 through December 7, Medicare beneficiaries will be looking to us for guidance as they review their options and make important decisions about their coverage.

Take these next few weeks to get organized: refresh your knowledge on 2025 plan updates, stock up on marketing materials, and reach out to your book of business so clients know you're here to support them.

AEP is one of the busiest—and most rewarding—times of the year. The effort you put in now will set you up for success when the phones start ringing and appointments start filling up.

Let's hit the ground running this season and make sure every client has the confidence and clarity they need when choosing their Medicare coverage. Good Luck! Go make this AEP your strongest yet!

Don't miss October's chapter meeting!
A Panel Discussion: AEP & OEP Changes and Updates
 Mid America Science Park, Scottsburg, IN
 Enter through door 4 in the back, meeting will be in room 126



Insurance Type	Enrollment / Deadline Period
Medicare	Annual Enrollment: Oct 15 – Dec 7
	Advantage Open Enrollment: Jan 1 – Mar 31
Health Insurance (Marketplace / ACA)	Open Enrollment: Nov 1 – Jan 15
	Enroll by Dec 15 → Coverage starts Jan 1
	Enroll Dec 16–Jan 15 → Coverage starts Feb 1
	Special Enrollment: Year-round for qualifying events



What's Up Next:

Oct. 9: General Meeting
Mid America Science Park, Scottsburg, IN
 8:30am Coffee
 9am Meeting

October Meeting Donations:
Toothbrushes, Toothpaste and Dental Floss

No Meetings in November & December

January Meeting: Luncheon

From The President's Corner

A Minute with our Chapter President, Jessica Croquart

As we step into the heart of enrollment season, I want to pause and recognize the incredible commitment you each bring to this profession. This is the time of year when our calendars fill, our phones never stop ringing, and the pace feels relentless. But it's also the season where our work matters most—when we help individuals, families, and businesses make decisions that will protect their futures.

I encourage each of you to stay focused and positive during this stretch. Busy doesn't have to mean stressful. Take a moment to celebrate the wins, big and small—whether it's guiding a client through a confusing process, closing a long-awaited case, or simply encouraging a colleague who needs a boost. These moments remind us why we do what we do.

Remember, you are not navigating this season alone. Our networking group exists to support one another, share knowledge, and strengthen our collective impact. Lean on this community—ask questions, offer help, and take pride in the fact that we're all working toward the same goal of serving clients with integrity and care.

I'm confident that together, we can not only meet the demands of this season but also turn it into one of growth, learning, and success. Thank you for the passion and energy you bring every single day. Let's make this a season to be proud of!



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



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

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Mission Statement: To prepare our members to best serve their communities and represent our industry through education, shared experiences, and motivation



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OCTOBER MEMBER ANNIVERSARIES

Dave Shymkus 29 years!!

Ky Yarling 20 years!!

Scott Allman 3 years

Lori Rowan 3 years

Libertie Villalpando 2 years



Midwest Insurance Marketers of America

At *Midwest Insurance Marketers of America*, we strive to assist our Benefit Advisors in placing and maintaining their client customer base with the quality insurance carriers we represent.

Since 1988, our agency has assisted Benefit Advisors in placing over 25,000 insurance policies throughout our Midwest service area. Our primary market has been major medical coverage for employer groups or individual families.

In the last decade, we have expanded our service into a full circle approach for our Benefit Advisor and their client customers. Not only offering quality health insurance coverage, but complete insurance protection for the Senior arena. We have established multiple levels of coverage through our full circle approach; **major medical, senior planning, and financial products.**

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**October Charity
of Choice**



The mission of the American Cancer Society is to save lives, celebrate lives, and lead the fight for a world without cancer. They achieve this by improving the lives of people with cancer and their families through advocacy, research, and patient support to ensure everyone has the opportunity to prevent, detect, treat, and survive cancer.

October Items to Collect:

Toothbrushes, Toothpaste and Dental Floss



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UnitedHealthcare

YOUR CAPITOL CONNECTION

A Message from NABIP

Thank you for the work you do every day to serve Medicare beneficiaries. As your association, you deserve to know how NABIP is fighting for you in Washington and the answer is clear: our top priority is protecting and strengthening agent compensation.

Unlike other organizations, NABIP's sole focus is healthcare agents. And we're putting that laser-focus into action every day. Here are the concrete steps we're taking on your behalf:

Direct Advocacy in Washington

NABIP staff and member leaders meet weekly and privately with congressional offices, CMS officials, and state insurance commissioners to make one urgent point: cutting or capping agent compensation directly harms their constituents. We connect the dots for lawmakers between agent commissions and livelihoods, a stable Medicare market, and seniors losing access to trusted guidance during AEP.

At numerous CMS meetings over the last year, we highlighted how carriers across the board have reduced commissions and restricted plan displays on electronic enrollment platforms—moves that undermine agent support and confuse beneficiaries. We asked CMS to prohibit carriers from changing plan displays or posted commissions after October 1.

Legislation to Protect Agents

NABIP worked with Congress to introduce and advance bills that defend independent brokers and beneficiaries, including:

S. 2625 Support Independent BROKERS TIME Act of 2025: draws a clear line between licensed, independent agents and third-party marketing organizations, ensuring regulators do not lump ethical brokers into the same category as high-volume call centers.

H.R. 2744 Medicare Enrollment Protection Act: prevents late-enrollment penalties for seniors transitioning from COBRA to Medicare.

Ideas for federal bills on agent compensation continue to be shopped around in supportive congressional offices and are a priority in our discussions.

Regulatory Pressure on CMS & HHS

NABIP regularly hosts private meetings with CMS and attends industry gatherings where we advocate together with other like-minded organizations. When CMS proposes new Medicare rules, NABIP files detailed responses that include your real-world experiences and push back on policies that erode agent pay.

NABIP has specifically called on CMS to:

- Prohibit commission changes after October 1 and ensure lifetime renewals are honored.
- Reduce the call recording retention requirement from 10 years to 3.
- Create a safe harbor opt-out from the 48-hour Scope of Appointment rule.
- Narrow TPMO rules so licensed, regulated agents are not lumped in with abusive call centers.
- Streamline annual certifications into one CMS-approved training accepted by all carriers.

We maintain regular contact with CMS during AEP to report back on what you're seeing in the market and to demand immediate responses when carriers or regulators create problems.

Additional On-the-Ground Engagement

- NABIP engages with insurance companies on how to best address market pressures and avoid using agent compensation as a lever to achieve line-of-business stability.
- NABIP is representing you at the NAIC meeting with state regulators this fall to press for stronger protections on compensation. At every NAIC meeting, we have important conversations with regulators on topics where we share common goals (i.e. misleading and aggressive consumer marketing campaigns).
- At national industry events like Medicarians, NABIP showcases the critical role of ethical, licensed agents and builds stronger relationships with carriers to push back against unfair practices.

Best,

NABIP Government Affairs

Zach Shannon
Regional Sales Mgr.
Direct: 812-241-9028



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New Member Profile

Angela Darlage

Company Name: Heritage Insurance and Investments

State of Birth: Indiana

Years in Insurance Business: 5

Favorite Movie: Forest Gump

Favorite Food: Mexican

Hobbies: Flea Markets, Antique Stores, Fall Festivals

Interesting fact: Collects Hall Jewel Tea Dishes

Favorite Quote: "Better than yesterday, but not as good as tomorrow."



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.

No Pressure - No Obligation - Just Sound Advice

317-201-4278

South Central NABIP's Annual 9/11 Remembrance Ceremony 2025

