

National Association of Benefits and Insurance Professionals

South Central Indiana Chapter



Shaping the future of healthcare



Annual September 11 Remembrance Ceremony to be held in Madison



The NABIP South Central Indiana Chapter invites you to join us for a meaningful 9/11 Remembrance Ceremony on Thursday, September 11, 2025, at 9:30 a.m. at the Indiana Veterans Memorial Cemetery (1415 North Gate Road, Madison, IN). This annual community gathering honors the lives lost on September 11, 2001, while recognizing the courage and sacrifice of first responders, military members, and local leaders who continue to serve and protect.

The program will include the Presentation of Colors by the American Legion Honor Guard, the National Anthem and musical tributes from the Madison High School Elite Choir, reflections from Preacher Cliff Hartley, EMA Director Matt True, and Sheriff Ben Flint, and a keynote address by Madison Mayor Bob Courtney. The ceremony will conclude with a salute by the American Legion and "America the Beautiful" performed by the choir.

We encourage all first responders, members of the military, and members of the community to attend this time of remembrance and unity. The event will officially begin at 9:55 a.m. and conclude by 11:00 a.m. NABIP South Central members are invited to remain afterward for our onsite chapter meeting.



What's Up Next:

Sept. 11:
Remembrance Meeting for 9/11 at the Veterans Cemetery

October Meeting
Donations:
Toothbrushes, Toothpaste and Dental Floss

Oct. 9: General Meeting
Mid America Science Park,
Scottsburg, IN

No Meetings in November & December



From The President's Corner

A Minute with our Chapter President, Jessica Croquart

Dear Friends,

September 11th is a day that touches us all in different ways. It's a time to pause, reflect, and remember not only the lives lost, but also the incredible strength and unity that carried our nation forward. For many of us, the memories of that day remain vivid, and gathering together helps keep those stories and sacrifices alive.

I warmly invite you to join us for our 9/11 Remembrance Ceremony on Thursday, September 11, 2025, at the Indiana Veterans Memorial Cemetery in Madison. This special program will include inspiring music, meaningful tributes, and reflections from community leaders, including a keynote address by Mayor Bob Courtney. It's a chance for us to come together — as neighbors, colleagues, friends, and patriots — to honor the courage of our first responders and the resilience of our country.

I hope you'll stand with us as we remember, reflect, and find strength in one another. Your presence makes this ceremony truly meaningful.



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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SEPTEMBER MEMBER ANNIVERSARIES

Bridget Redmon 21 years
Doug Sidebottom 22 years
Nancy Swank 23 years



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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.

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September Charity of Choice

The Indiana Veterans Memorial Cemetery

The Indiana Veterans Memorial Cemetery is dedicated to Veterans and their families as a lasting memorial, and final resting place, in appreciation and gratitude for their service and sacrifice to our nation.

Have you....
Liked us on Facebook?
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No September Collections.

October: Toothbrushes,
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UnitedHealthcare

YOUR CAPITOL CONNECTION

with Legislative Chair Scott Allman

Medicaid work requirements start in January 2026: Not eligible or APTC if loss of Medicaid is due to failing to meet work requirements (80 hours a month).

Medicaid will have redetermination every 6 months instead of annually.

Indiana ICHRA Tax Credit in 2026 The Health Reimbursement Arrangement Tax Credit remains available to eligible employers, those with fewer than 50 employees—who offer Individual Coverage Health Reimbursement Arrangements (ICHRA) instead of traditional group health plans.

Credit Amounts:

- Year 1 of offering an ICHRA: Up to \$400 per covered employee
- Year 2: Up to \$200 per covered employee
- Year 3 and beyond: No new credit unless the employer requalifies under updated provisions These amounts are credited against Indiana state income tax liability, not federal taxes.

Indiana Birthday rule begins January 1, 2026.

Starting January 1, 2026, Indiana's Birthday Rule gives Medigap policyholders a 60-day window that begins on their actual birthday. So: The window starts on your birthday, not the day after or the first of the month. It runs for 60 calendar days, giving you time to switch to a Medigap plan of the same type (equal or lesser benefits) without medical underwriting.

This means if your birthday is March 12, your guaranteed-issue window runs from March 12 to May 10.

What Is the Birthday Rule?

It gives you a 60-day window after your birthday each year to switch to a different Medigap plan of the same type with no medical underwriting.

That means:

- You can't be denied coverage due to pre-existing conditions.
- You don't have to answer health questions.
- You can shop for lower premiums without losing your benefits

Marketplace Enhanced Premium Tax credits set to expire.

What Are Enhanced Premium Tax Credits?

These were expanded subsidies under the American Rescue Plan Act (2021) and extended through 2025 by the Inflation Reduction Act. They:

- Removed the "subsidy cliff" for incomes above 400% of the federal poverty level.
- Capped premiums at 8.5% of household income, regardless of income level.
- Made \$0 premium plans widely available for low-income enrollees.

The Independent BROKERS TIME Act of 2025

Officially titled the Independent Broker Relief and Oversight of Knowingly Egregious and Repetitive Sales Tactics In Medicare Enrollment Act—is a bipartisan bill introduced in the U.S. Senate as S.2625 on July 31, 2025. It's designed to protect licensed independent Medicare agents and brokers from being unfairly lumped in with large, often unregulated third-party marketing organizations (TPMOs).

This bill seeks to restore balance by ensuring that licensed agents are regulated fairly, while predatory marketing practices are held accountable.

Scott Allman

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



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Directly from NABIP...

Take the NABIP Vision 2030 Member Survey

As we continue Racing Ahead: Your Voice, Your Future, Our Journey Together, we know that our strength as an association comes from the voices of our members. Together, we have the opportunity to shape what NABIP will look like in the years to come, and your input is essential.

That's why we're asking you to complete the Vision 2030 member survey by September 10th. This survey will guide our priorities, sharpen our focus, and ensure that the path we're building reflects the needs, challenges, and opportunities that matter most to you and your clients.

<https://nabip.fillout.com/vision2030membersurvey>



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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**CALLING ALL FIRST RESPONDERS,
MEMBERS OF THE MILITARY AND PATRIOTS:**

**NABIP*/SOUTHCENTRAL INDIANA CHAPTER
CORDIALLY INVITES YOU TO OUR ANNUAL**

9/11 REMEMBRANCE CEREMONY

THURSDAY, SEPTEMBER 11, 2025

9:30AM GATHERING

INDIANA VETERANS MEMORIAL CEMETERY

1415 NORTH GATE ROAD, MADISON, INDIANA

**KEYNOTE SPEAKER: MADISON MAYOR BOB COURTNEY
SPECIAL MUSICAL PRESENTATION BY THE MADISON HS ELITE CHOIR
FIRE & RESCUE TRUCKS FROM HANOVER VFD
REMARKS FROM PREACHER CLIFF HARTLEY
EMA DIRECTOR MATT TRUE AND JEFFERSON CO. SHERIFF BEN FLINT
SPECIAL APPEARANCES FROM THE AMERICAN LEGION POST #9**

CEREMONY WILL OFFICIALLY BEGIN AT 9:55AM AND CONCLUDE AT 11:00AM



**MEMBERS OF THE SOUTH CENTRAL CHAPTER AND NABIP ARE ENCOURAGED TO STAY
AFTER THE CEREMONY FOR OUR CHAPTER MEETING ONSITE.**

ANY QUESTIONS, PLEASE REACH OUT TO KY.YARLING@GMAIL.COM.

***NATIONAL ASSOCIATION OF BENEFITS AND INSURANCE PROFESSIONALS**