2023
House of Delegates
Handbook

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93rd Annual Convention
June 24-June 27, 2023
Dear Delegates:

Welcome to NABIP’s 93rd Annual Convention. As a voting delegate you carry the responsibility for shaping our association's leadership, policies, and future direction.

The delegate credentialing and voting procedures are below. Please read them carefully and contact Brooke Willson if you have any questions. If you are an alternate delegate, you will not credential until notified by your chapter. You will find the alternate credentialing process here. An alternate delegate does not get credentialed unless they are replacing an appointed delegate. The chapter leadership is responsible for communicating with the alternate delegate to let them know if they need to be credentialed. Once the alternate delegate has been notified, the Regional Vice President must sign off on the replacement. If the replacement occurs prior to annual convention, this can be done by email Brooke Willson (bwillson@nabip.org). If this is occurring at Annual Convention go to the credentialing booth.

CREDENTIALING PROCESS FOR APPOINTED DELEGATES
1. When you were appointed to be a delegate by your chapter, your membership status was checked by NAHU. NAHU’s Bylaws specify that only members in good standing may be delegates.
2. To get credentialed, complete the credentialing form using the provide information below.
   
   NAME: (First Name) (Last Name)
   MEMBERSHIP NUMBER: (Membership #)
   EMAIL: (email)
   CHAPTER REPRESENTING: (chapter representing)

   Credentialing closes at 9:00 a.m. (CT) on Tuesday, June 27. Absolutely no credentialing will occur after that time.

3. Once your credentialing registration is received, it will be reviewed and, if everything is in order and approved, you will receive an email with additional information about the House of Delegates and the voting process.

VOTING
1. Voting for contested Board of Trustee offices will take place on Tuesday, June 27 in the House of Delegates. The nominees for each office receiving a majority of the votes cast shall be declared elected. An additional vote shall be taken if no candidate receives the necessary majority for election.

2. To vote for officers, you MUST BE WEARING YOUR NAME BADGE OR HAVE A VALID ID. Once the polls are opened a Nominations and Election Committee member will confirm your credentials and give you a ballot. You will then proceed to a voting area to mark your ballot and deposit it in a ballot box.

3. Officers’ ballots list the name of each candidate, with a blank line to be used only if there are additional candidates nominated from the floor of the Sunday General Session as so requested by the Secretary.

4. Please leave the voting area immediately after casting your votes.

5. Voting for resolutions and amendments will also take place in the House of Delegates via voice or standing vote.
1) At the beginning of the House of Delegates, the Chair will ask for approval of these Standing Rules of Order. A majority (more than half of the votes cast) is needed to approve the Standing Rules of Order.

2) The most current edition of *The Standard Code of Parliamentary Procedure* (formerly known as “Sturgis”) will govern the House in all cases in which they are applicable and in which they are not inconsistent with the NABIP’s bylaws, and these Standing Rules of Order.

3) At the first General Session the Nominations and Elections Committee will file its report after which nominations from the floor will be in order. Nominations will then be closed. Those members seeking nationally elected positions which are being challenged will have a set amount of time to present themselves and/or any member endorsements before the General Session. The length of time, which shall be no less than two minutes, will be determined and communicated to the candidates no later than six weeks prior to the Annual Convention.

4) At the opening of the House of Delegates session, the Secretary shall report the number of eligible delegates allowed to vote at the House. Members of the current Board of Trustees and Past National Presidents vote as delegates but are not counted within their local or state chapters. Their votes will be counted separately.

5) The Chair may appoint a parliamentarian for the House of Delegates.

6) The Nominations and Elections Committee’s report will be communicated to the chapters no later than sixty days prior to Annual Convention. Elections for any contested executive officers or contested Regional Vice President will occur in the House of Delegates. Contested officer elections shall be conducted by written ballot.

7) The Nominations and Elections Committee shall consist of the chairperson, vice chairperson and nine (9) additional members. The chairperson of the Nominations and Elections Committee shall be the immediate past president or the appointee of the president fulfilling the duties of that office for its unexpired term. The vice chairperson shall be the president-elect or the appointee of the president fulfilling the duties of that office for its unexpired term. A third member shall be a past NABIP president, who is appointed by the Nominations and Elections Committee chairperson and the remaining eight (8) members shall be regional members, who shall be one each from their respective region appointed by the Regional Vice President and approved by the Board.

8) Candidates may appoint one official observer on their behalf who may attend the tabulation of the ballot votes but shall not participate in the actual count. The observer may not be the candidate, another candidate, or an officer. In the event the observer believes there is a discrepancy in the tabulation the Nomination and Election Committee shall recount. No further complaint shall be in order by the observer following the recount and agreement of the Nomination and Election Committee as to its accuracy. The Nomination and Election Committee chairman shall sign the report attesting to its accuracy.

9) Bylaw amendments and resolutions shall be read by the secretary twice prior to any vote. The first reading will be prior to debate on the amendment or resolution. The final reading will be just prior to the vote on the amendment or resolution and will contain any amendments or changes approved by the House of Delegates.
10) Speakers will be allowed two minutes to speak on an issue. The Chair shall recognize a maximum number of three speakers for and three speakers opposed to each issue. The Chair may choose to allow more than three speakers on a particular topic, at their discretion. A timekeeper will be appointed by the Chair.

11) All reports, amendments to qualified bylaw amendments, or resolutions shall be presented to the secretary in written form before being presented to the House of Delegates.

12) At the end of the time allotted for debate on a question before the House, a voice or standing vote will be taken. Any delegate may ask the Chair for a recorded vote. If such vote is requested, the Chair shall ask each state president (or representative thereof) to record the votes for their state and report said votes to the secretary when the state's name is called in a roll call vote.

13) Once the House of Delegates has finished the business of the day, the president will swear in the president-elect as the new NABIP president. The newly installed president will then swear in the newly elected officers and Regional Vice Presidents and may then address the House of Delegates. At the conclusion of their speech, the new president may adjourn the House of Delegates.
National Association of Health Underwriter
House of Delegates
June 27, 2023

Agenda

Call to Order
Adoption of Credentials Report (Majority)
Adoption of Standing Rules of Order (Majority)
Adoption of Proposed Agenda (Majority)
Report on the Minutes of 2022 House of Delegates
Report of Board of Trustees
Report on Financials
Report of the Benchmarking Taskforce
Outgoing President’s Remarks
Presentation of President’s Pin and Gavel
Swearing in of 2023-2024 President
Installation of 2023-2024 Board of Trustees
Remarks of 2023-2024 President
ERIC KOHLSDORF
PRESIDENT

VISION: As a federation of local and state chapters, NABIP must remain focused on our mission and vision: to provide exceptional educational resources for our members while keeping an eye on the foundation of advocating for high quality affordable access to healthcare for all Americans. NABIP must equip our chapters with resources to provide a member-driven experience that delivers relevant, demanded and effective tools for our members and their clients. We must listen to our local leaders and continue to improve efficiencies by capitalizing and aligning efforts across our diverse membership and diverse chapters. We provide exceptional education through our certifications and courses as well as the Leadership Academy. It is paramount we continue to expand these opportunities for our members!

Equally important, the NABIP member’s experience certainly involves a powerful advocacy arm that not only defends our positions but reacts to legislation across the country. That is only half the battle: We MUST become proactive by promoting solutions that indeed transform the healthcare system to one focusing on our clients – individuals and employers. We must build on our past success and lead to the future. The task ahead is not easy but, as leaders, we are obligated to act. Defining opportunities by challenging the status quo within the healthcare space demands our focus!

Having grown through the organization, my perspective remains centered on supporting our members becoming the best they can be and “Shaping the Future of Healthcare.”

BIO: NABIP has been part of Eric’s professional success since 1992. His career spans multiple decades and roles beginning as a home-office underwriter then transitioning to collaborating with brokers as an account executive. In 2000, Eric became an associate at a regional brokerage firm where he built a clientele until going out on his own. In 2007, Eric founded his firm in Des Moines, Iowa, where he continues working on behalf of his clients.

Within NABIP, he has served in many positions including president of the Des Moines Area AHU and president of the Iowa AHU. Additionally, Eric has done extensive work on the legislative front. His work has earned him both the Iowa and NABIP Distinguished Service Awards. Eric was the 2016 national chairperson for HUPAC, when HUPAC broke fundraising goals and saw unprecedented success supporting election winners.

Outside of NABIP, Eric has served on the Iowa Healthcare Collaborative, representing the patient experience and advocating for transparency in the healthcare arena. In 2015, Iowa Governor Terry Branstad appointed and the Iowa Senate unanimously confirmed Eric to the CHIP Board of Iowa. He was subsequently reappointed and confirmed twice by Governor Kim Reynolds and served as chairperson of the CHIP Board from 2016 to 2021.

Eric is blessed to work in an industry that allows him to serve others, but his role as husband and father is most important. Alongside his wife Brooke, he has three children. They learned raising children requires partnership. It’s a responsibility that brings joy and humility with hope their children learn by example, the importance of giving back.
ALYCIA RIEDL
PRESIDENT-ELECT

BIO: Alycia is a principal and client relationship manager in Mercer’s Minneapolis office. She has 20+ years of experience in human resources and benefits consulting and is heavily involved in client-relationship and team-leadership activities, predominantly for Fortune 500 employers in the Twin Cities.

Alycia has been interviewed by media on a range of topics including healthcare, the ACA, public and private exchanges, and the employee benefits market. She speaks topics such as the strategic value of total rewards, the impact of wellbeing programs, employee experience, DEI and the future of benefits, and the changing workforce.

Prior to joining Mercer, Alycia was a senior consultant in the health and group benefits practice at Willis Towers Watson, where she consulted with midsize and large employers about their employee benefits strategy. Alycia has also worked for two Minnesota health insurance carriers and an agency as an account executive, sales executive and consultant.

Alycia has been a member of many NABIP committees, including the Futures Advisory Task Force, the Finance Committee, the Vision 2025 Leadership Team and the Benchmarking Committee.

Alycia is the former president of the Minnesota chapter. She was highly involved with the MN State Marketplace, MNsure, and was called on as an expert by MNsure and legislators alike. Alycia enjoys spending time with her family (including those with four legs) and friends, volunteering, yoga, reading, hiking, traveling, cooking, kayaking and drawing.

VISION: My vision for NABIP is that we live and breathe our purpose to Educate, Empower and Engage our members. To realize this vision, we have a lot of work to do. My passion is helping others in our association to attain their goals.

I grew up the child of a proud NAHU member leader, an agent who pulled up his bootstraps and got the work done. He taught me to work hard, serve with passion, love learning and never stop evolving. Now more than ever, we must continue to work, stand and grow together if we want to ensure that our industry and association has a successful future.

Our industry and the people who work in it come from all walks of life and serve many different clients and segments but, in the end, we are all working to help people. NABIP must help us bring our combined strength forward.

NABIP has given back to me in more ways than I could ever express to you in words. Giving back to this community has become a core part of who I am. I commit to you that I will work hard, push hard, play hard and give all that I can to see this association attain its vision.

Our future is bright. The world is changing at a rapid pace. Although that can be overwhelming and hard to get our arms around, it also is EXCITING. I am energized by where we are heading and cannot wait to continue serving our amazing association and members!
SUSAN RIDER
VICE PRESIDENT

VISION:

The past two years on the Board of Trustees has been truly inspiring, watching our board work collaboratively to drive association change. As a NABIP member, I believe that our leaders must model the way, inspire a shared vision, challenge the process, enable others to act and encourage the heart. Leadership means different things to different people. By leveraging the strengths, knowledge and leadership expertise, our diverse team of leaders from across the country must prepare our members for industry changes.

The role of the broker/agent/consultant is critical to the future of employee benefits. The services that we provide will continue to evolve and our role to educate and advocate on behalf of our clients will not go away.

My vision is for NABIP to be the association of choice for all employee benefit professionals. We are just scratching the surface with our capabilities and I am excited for our future. I believe in leading with consistency, integrity, fairness, humility and transparent communication.

I am dedicated to helping NABIP identify and develop future leaders. I believe we need to encourage more collaborative efforts among councils/committees within NABIP to bring the best results to our chapters. My curiosity drives me to ask questions and learn more about our members and their needs. I am regularly encouraged to look at opportunities through a different lens. Our member experience is critical. To survive and thrive, we must identify, execute and lead strategic change. Are you ready to help take NABIP to new heights?

BIO:

Susan serves as director of compliance and HR consulting for Human Capital Concepts (a broker-friendly PEO). Susan previously worked at Preventia and Gregory & Appel Insurance.

Susan is regularly asked to speak to the media regarding employee benefits, wellness and human resource topics. She is an instructor for several NABIP certification courses and a national presenter focusing on leadership, compliance and self-funding topics.

For NABIP, she has served as professional development chair, media chair and young agent chair. She routinely submits data for NABIP comment letters. Regionally, she has served as professional development chair, retention chair, young agent chair and media chair. For the Indiana AHU, she has served as legislative chair, president and young agent chair, and on the Day on the Hill Committee. For her local chapter, she has been president, president-elect, secretary and event chair, and served on the Sales Congress Committee.

Projects she has worked on include the NABIP strategic plan (specifically the technology and member experience goals), ISAHU public/private partnership on collaboration for tobacco-cessation change, NABIP’s Mentoring Program, NABIP’s Diversity, Equity & Inclusion Task Force, the NABIP Mental Health Task Force and the HIP 2.0 (Indiana Medicaid Expansion). Susan is adjunct faculty of organizational leadership at IUPUI, on the CE Advisory Council of the Indiana Department of Insurance, and board member Ben’s Ranch a 501(c)3 that is creating new options and new hope for young people struggling with mental health challenges by connecting them to employment opportunities on farms, ranches, stables and therapeutic riding facilities.
DAVID SMITH
TREASURER

VISION: My decision to run for secretary last year was driven entirely by my interest in taking our association to the next level, focused on what we offer our members, creatively helping us move toward the future vision of what we should be. I am running for NABIP treasurer to continue that work. I believe strongly that we must refocus our advocacy in Washington DC by starting with the simple premise that we, alone of any lobbying group, understand the needs and concerns of the people that pay for healthcare in America.

I commit to each of you and all members that everything our association does will either help you get a client or keep a client; that’s how real value should be defined when joining NABIP. We must continue to invent and implement the highest quality of professional-development courses and offerings to increase our collective knowledge. Continuing to build upon the inspiring work done this year by the Leadership Development Committee focused on supporting the next generation of leaders for our association and our profession.

Nurturing the social aspect of our association must be prioritized in our program planning and chapter meetings. So many of us have made real and lifelong friends at Capitol Conference and Annual Convention; those relationships have not only made our lives richer but afforded us unique kinships since we’re often the only people who understand the struggles, successes and challenges of our profession. The Fun and Frivolity committee has begun the work of building upon our need for social interaction—a vital aspect of being a member of NABIP.

I am offering my time, energy and passion for what we do and must do in the coming years. What we do for our clients reflects the servant’s heart that we bring to our work: We are a vital profession and one that I am proud to be a part of every day.

I want to assure you that I, like every member of the Board, will always be available to hear your ideas, feedback and concerns. Every person I know currently serving or about to begin their service is committed to their responsibility to move us forward, focused on accomplishing more for our membership!

BIO: David is senior vice president of eBen Benefits, one of the largest privately held benefit consulting firms in the Southeast. His background includes work in government, industry and with employers and agents as a compliance specialist/problem-solver and consultant for large-employer and self-funded group health plans.

He has served in leadership positions at the local, state, and national levels within NABIP, and speaks nationally, focusing on educating employers and agents, brokers and consultants on complex topics (such as self-funding) and new laws and regulations. David is also the state legislative committee chair for NABIP-NC and serves on the Legislative Committee for IIANC.

David was named Employee Benefit Adviser of the Year in 2013 and received the Harold R. Gordon Memorial Award, the industry’s highest honor, in 2018.
MYCHAL WALKER SR.
SECRETARY

BIO: Mychal began his career in insurance and financial services in 2007. He became licensed in health, life and accident, followed by property and casualty in 2008. The area of practice has focused on providing advice and products to the senior markets, clients above the age of 65. Consultation has involved Medicare Advantage, Medicare supplement, prescription drugs, annuities, Social Security benefit analysis and long-term care.

A second area of practice revolves around providing group insurance for small, medium and large businesses. Providing healthcare to small businesses is not only critical to providing access to healthcare for employees of small businesses, but also crucial for small business owners to remain competitive and retain employees.

Mychal has served as the president of the Atlanta chapter, served two terms as president of the Georgia chapter, four years on NABIP’s Medicare Advisory Committee and four years as the chair of HUPAC.

Recognition for service has not gone unnoticed by colleagues in the industry. Mychal has received many awards, including but not limited to the Presidential Citation in 2015 for service as president of the Atlanta Chapter, State Legislative of Excellence Award, 2018 and 2019, and Outstanding Regional Chair, 2017-2018. Mychal is also an LPRT member. In addition, he has earned the designation of Certified Long-Term Consultant.

VISION: My vision for NABIP centers on a couple of action items:

1) Continue to develop and identify new revenue streams of income for our association.

2) Continue to enhance professional development, create new courses that will aid in the preparation of agents/brokers so they can position themselves as an invaluable resource to the consumers of healthcare products and services.

3) Raise our association’s profile and credibility in the media and the industry by utilizing technology as a tool.

4) Identify ways that NABIP can employ technology to provide more accessibility to healthcare for the uninsured.

5) Attract the thirty-something professionals to our industry through education and increasing their awareness of the fulfilling opportunities that exist.
MICHELE GENTILE
REGION 1 VICE PRESIDENT

BIO: Michele has a bachelor’s degree in sociology from the University at Albany as well as a master’s degree in health services administration from Iona University. She started her career as a small-group medical sales rep on the carrier side in 1996 and moved to the general agent side with BenefitMall in 1999, where she is still employed today. Michele is responsible for servicing and renewing some of the largest/highest-revenue clients on the BenefitMall New York book of business.

Michele became a member in 2001 and started getting involved in 2006 as the NY Metro chapter was reforming, and she helped shape that chapter into what it is today. She has held all officer positions and mentored many of her successors. She also helped design a structure for sponsorships that guaranteed that the chapter would always be financially stable and singlehandedly recruited many of the initial sponsors. Michele convinced some of the largest carriers and general agents in the area to sign on, which led to the chapter being able to recruit the rest. Even after her tenure as president was up in 2013, she stayed on and still remains co-events chair and a great resource and mentor for the current board. She was also the Region 1 awards chair for three years and has been awarded the President’s Award and the Lifetime Achievement Award from NYMAHU as well as the Outstanding Service Award from NYSAHU.

VISION: My vision is to make sure that all members and non-members are aware of the value of NABIP membership. I do not want industry professionals to feel like it is just something that they “should do” for their career but want them to “want it” and understand why it is so valuable. I plan on promoting all the membership perks and programs that are offered from national as well as soliciting opinions on what they think their state/chapter needs. We need to keep retention rates up, especially in this environment where recruitment of new members is especially difficult. My hope is to find a topic that is important to each of our states/chapters and be able to help get a program going so that they can each retain and grow membership. We have to do everything possible to revitalize local chapters, making them viable and relevant to NABIP’s mission and vision.
VISION: My vision for NABIP and Region 3 is to find new ways to succeed and grow through the change we are experiencing. My goal is to ensure communication from NABIP to the state and local chapters and vice versa. We must find ways to help struggling chapters and find ways to further promote thriving chapters. Our members must find value in their membership and that value must be top of mind as the reason they choose to continue their membership.

I also want to develop leaders at all levels who will ensure the future of the great organization.

I am very honored to serve Region 3 for the next two years!

BIO: For the past 30-plus years, Cathy has worked in various capacities in health insurance industry on the managing agent, carrier and agency sides of the business. Cathy is currently the president of Catalyst Insurance Consulting, which provides operations and sales consulting to employee benefit agencies and health insurance companies. Prior to that Cathy spent 17 years as the executive vice president/chief operating officer of Health Alliance Administrators Inc., located in Novi, Michigan.

Cathy has been a member of NABIP, formerly NAHU, for 24 years. In that time, she has served in numerous positions at the local, state and regional levels. This includes serving twice as president of Metro Detroit AHU and as president of the Michigan AHU. Since 2005, she has consistently been the legislative and/or HUPAC chair for her local or state chapters. Cathy was awarded a State Legislative Achievement Award in 2012 and the Distinguished Service Award in 2014.

She served on the HUPAC Board of Trustees for seven years, including being national chair. Cathy also served on the Finance Committee, first as the at-large member and currently as an RVP representative. In her home state of Michigan, she is currently legislative co-chair. Cathy has been an LPRT member since 2004 and has been a Triple Crown Award qualifier for five years.

Cathy is grateful to the association for the knowledge she has gained over the years, in addition to the many friends she has met along the way. She has three adult children and lives in Livonia, Michigan.
BIO: Dave started in the insurance industry in 1993 in an administrative support role doing quotes for individual and group major medical plans in his father’s brokerage. The brokerage and Dave’s responsibilities evolved through the years into offering annuities, life insurance, long term care, disability income, Medicare Supplements, dental insurance and Medicare Advantage plans. Dave bought the brokerage in April 2016 and is now president & CEO of Sherrill Insurance Brokerage, Inc.

Dave joined the Central Florida Association of Health Underwriters in March of 1995 and became a part of the board as legislative chair in 1997. He served as CFAHU president in 2001-2002 and in 2007-2008. Dave has participated with the Florida AHU board since 1998. He moved through the chairs of FAHU and served as president for the 2003-2004 board year. He was honored to be named FAHU’s Insurance Person of the Year for 2002-2003. He received the Distinguished Service Award in 2008 and was named the Dan Yount Outstanding Floridian of the Year by FAHU in 2014.

Dave has sponsored nearly 200 new members during his years of involvement and he has qualified for the Triple Crown Award every year since its inception in 2004. He currently serves as the executive director for NABIP Florida (since 2006) and NABIP Central Florida (since 2011) and serves as Region 5 chairperson on the NABIP Membership Council.

Dave has also been a member of the NAIFA Central Florida chapter since 1994 and served on their board of directors from 2006-2017. In 2023, he co-founded Kapsher Consulting LLC, an association management company.

His home is in Oviedo, Florida. He has two grown children: Alex, who graduated with a degree in early childhood education from the University of Central Florida in May 2021, and Jacob, who graduated from UCF with a degree in business management in December 2019. In his spare time, Dave enjoys playing and watching basketball as well as playing poker on a regular basis.

VISION: At the National Association of Benefits and Insurance Professionals, part of our objective is to be the premier organization for health insurance and benefits professionals, and we aspire to achieve the same level of recognition and respect in the insurance industry as the most prestigious associations, such as the Big I and the AMA in the medical field. To achieve this, I am committed to providing meaningful resources and support to our local and state chapter leaders. My focus is on empowering our members to be successful leaders who can offer outstanding events and programs, which will attract and retain membership.

I feel the chapters are the backbone of our association and will prioritize the needs and successes of our association leaders across the country. In everything we do, I will strive to make our members feel like the VIPs of the B.I.P.
BIO: Robert started his employee benefits career in 1996 by accident. As a December 1995 graduate of Boise State with a degree in math and education, he expected to make a living teaching and coaching. Although he has coached many basketball, volleyball and softball teams, he traded classrooms for meeting rooms.

Robert’s first job at Sedgwick Nobel Lowndes introduced him to underwriting for large self-funded employers in Boise, Idaho. His passion for teaching and love of numbers found an untraditional home as a technical consultant where he thrived by finding trends, projecting claims and guiding employers through the risks and rewards of self-funding. SNL introduced him to NAHU (now NABIP) early in his career and he credits NABIP for helping him develop and sharpen his professional and leadership skills.

During his 25+ year career, Robert has sought out organizations that have allowed him to explore the industry, learn new perspectives, and grow his knowledge and versatility. At AmeriBen (a TPA), he was a regional manager of retention, moved on to Primary Health Insurance as the director of sales and underwriting for an insurance plan majority owned by physicians, and finally rounded out his carrier experience as the chief operating officer of Delta Dental Plan of Idaho.

Taking the opportunity to join his mentor back on the broker side, he founded Tierney Consulting in 2004. That same year, he became the secretary of the Idaho chapter. His first association role kick-started his 18 years of passion for serving in the leadership of all levels of NABIP.

VISION: NABIP members will be the most respected, trusted and knowledgeable professionals in the industry because of their active participation in NABIP.

Our lofty goals will require the three pillars of membership as a foundation: 1) legislative advocacy at the state and federal levels, 2) professional development to refine understanding of the political landscape and develop future leaders of the movement and 3) service to others.

We will continue to speak with one voice on Capitol Hill. With the help of our professional NABIP staff, we will work tirelessly to influence legislation that protects consumers, lowers cost for employers, and promotes personal accountability for health outcomes.

Whether a member is new to the industry, from a large agency or a one-person shop, all members will find support to grow their skill set and be provided the opportunity to serve at every level of the organization, to be heard and to be advocated for. Our collective expertise and individual perspectives all have value and, when channeled appropriately, we will advocate for a better healthcare delivery and financing system for our clients, the end consumers.

The organization, the members and the staff of NABIP are perfectly positioned to make a positive impact on the future of the healthcare delivery and financing system. Through its passionate membership base and with the support of its staff, we will drive positive change both at home and nationally.