



NABIP

Shaping the *future* of healthcare

NEWSLETTER

July 2026



WELCOME TO OUR NEW QUARTERLY NEWSLETTER!

Each quarter, we'll be sharing updates, highlights, and important information about our organization—what's happening now, what's coming up, and how you can stay connected. We're excited to keep you informed and engaged as we continue growing together.

NABIP Northeast OH

Upcoming Event Calendar

Wednesday, July 15

Membership Mtg - Meet OH Legislatures
Sleepy Hollow Golf Course
9445 Brecksville Road
Brecksville, OH 44144

Wednesday, August 19

Membership Meeting - 3 CE Applied for
Individual/Group/Medicare topics
Location: TBA

Wednesday, September 16

Membership Meeting - Tim Misny
Roundtable Discussion
Location: TBA

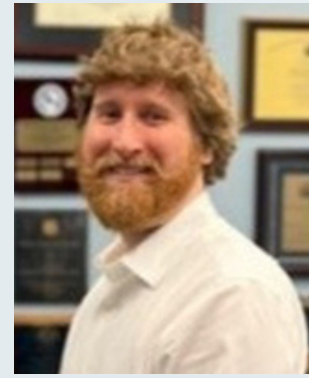
Meet Our 2026-2027 Executive Board



Anthony Budhar
President



Patrick Kennedy
Vice President



Michael Young
Treasurer



Jenelle Jordan
Secretary



Joanie Keehn
Immediate Past
President

Meet Our 2026-2027 Board of Directors

Board of Directors with a 2-Year Term

- Kathy M. Hirko
- Leslie C. James
- Jay Rayl
- Suzannne Smaltz

Board of Directors with a 1-Year Term

- Tracy Kanouff
- Ingrid Martin
- Brad Petrella
- Open Position

A Message from Our President Anthony Budhar



I bring over 13 years of dynamic experience in insurance sales, agent development, and financial advising. My career has been defined by a passion for helping clients secure their futures and empowering agents to grow thriving businesses in the health and retirement planning sectors.

I am currently serving as Sr. Manager of Sales. I have led recruitment, education, and training efforts for agents and agencies in the Senior and Individual markets since 2017. Under my leadership, the Ohio market expanded to over 1,000 agent partners, and my strategic outreach has extended to Michigan, Indiana, Pennsylvania, and Illinois. I am known for hosting impactful seminars and networking events that connect agents with carrier representatives and business growth opportunities.

My goal over the course of my 1-year term as President is twofold. First, my main focus will be on reuniting all aspects of the health insurance world within our membership and participation in NABIP activities. We have become very Medicare-focused over the last few years due to rapid industry changes, which have caused us to lose the support of our counterparts who primarily serve the group benefits sector. We will strive to provide education, legislative updates, and innovative concepts entering the industry that can help our partners serve their communities. Secondly, I truly want to invest in every professional who serves as a member of the NE OH NABIP chapter by helping them learn how to brand and scale their businesses. So much of NABIP, in general, is focused on the national agenda and making inroads on Capitol Hill, but what can our local chapter do that will be more impactful? This is where I want to change the narrative. We will bring new thoughts, ideals, and concepts you can implement, hopefully propelling your business to the next level. Let's grow together!

Board Meetings

We will hold our executive board meetings on the 2nd Tuesday of every month, except in July. July's meeting has been moved to July 21, 2026. It will be offered as an in-person or a Zoom meeting. These meetings are open to all members. If you plan to attend, you are required to provide notice to the Executive Director a few days in advance to attending.



Patrick Kennedy Vice President

I am a risk management and insurance professional with a background in benefits administration, underwriting, and strategic planning. I currently serve as Principal Agent at American Benefit Professionals, where I support individuals, families, and small businesses in making informed insurance decisions.

My 15 years of leadership experience span roles in healthcare, employee benefits, and environmental risk. My career reflects a consistent focus on clear communication, sound financial oversight, and practical problem-solving.

I have served as Treasurer of the NABIP Northeast Ohio Board from 2025 to 2026. I am excited to serve as Vice President in 2026-2027, with a focus on execution and member engagement.

*Progress begins when professionals
choose to participate.*

Michael Young Treasurer

I joined Kaczmarek Insurance in 2021 and specialize in Medicare, ACA, and ancillary health insurance products. I enjoy the networking opportunities NABIP provides and value the ability to engage with legislators on issues impacting the health insurance industry.

As Treasurer of the NABIP Northeast Ohio Chapter, I am focused on increasing member engagement and participation, strengthening legislative relationships, and maintaining the chapter's financial health to support future growth and member value.

Jenelle Jordan Secretary



I am the Director of Business Development with Strachan Health Partners – a division of Strachan Novak Insurance Services.

I am entering my second year with the NABIP Board and look forward to my new role as Secretary of the Executive Board. I am the Co-Chair of the Membership Committee and also serve on the Legislative and Social Media / Technology Committees.

Being a member of NABIP has expanded my industry knowledge, offered endless opportunities for professional development, and provided truly treasured friendships.

This year, my goal is to help both current members and prospective members recognize and maximize the benefits of NABIP membership, enhance the effectiveness of our communications, and foster greater engagement across our membership.

If you have any questions about the benefits of membership, how to get involved in committees, or anything else, please don't hesitate to reach out!

Clayton W. Rooy CAP Conference Scholarship

NABIPNEOHIO proudly offers the **Clayton W. Rooy CAP Conference Scholarship** in honor of Clayton's lifelong dedication to our association and the industry. This one-time-per-lifetime scholarship supports first-time CAP Conference attendees who are current NABIPNEOHIO members and have not previously received a CAP scholarship.

We will be opening applications soon. Make sure to watch your emails. This is an event you will want to participate in.





Legislative Updates

Summary of Highlighted Ohio Healthcare Legislation

Senate Bill 162 – Health Insurer Recoupment Timing

- Status: Passed both House and Senate; awaiting Governor’s signature.
- Purpose: Increases fairness and predictability for Ohio physicians in insurance payment audits.
- Key Provisions:
 - Reduces insurer claim takeback period from 24 months to 1 year.
 - Extends provider appeal period from 30 to 60 days.
 - Requires electronic notification of takebacks when possible.

House Bill 229 – Pharmacy Benefit Manager (PBM) Licensing

- Status: Signed into law (April 1, 2026).
- Purpose: Establishes a licensing and regulatory framework for PBMs in Ohio.
- Key Provisions:
 - PBMs must obtain a license from the Department of Insurance.
 - Introduces transparency requirements and penalties for unlicensed operation.

House Bill 220 – Prior Authorization Reform

- Status: Passed House; in Senate committee.
- Purpose: Streamlines the prior authorization process for medical treatment.
- Key Proposals:
 - Restricts retroactive denials.
 - Requires appeals to be reviewed by a clinical peer with credentials provided.
 - Prohibits insurers from charging fees for appealing a denial.

House Bill 24 – Medigap Policies for Certain Medicare-Eligible Persons

- Status: Introduced; in committee.
- Purpose: Expands Medigap policy access to individuals with ESRD, ALS, or disabilities; enacts the “Birthday Rule.”

House Bill 21 – Health Care Sharing Ministries Freedom to Share Act

- Status: Passed House; in Senate.
- Purpose: Clarifies that health care sharing ministries are not insurance businesses and exempts them from insurance laws; allows a tax deduction for membership dues.

Overall, these bills reflect ongoing efforts in Ohio to improve healthcare insurance processes, provider protections, PBM oversight, and consumer options.

State Defrayal of Benefit Mandates

Defrayal means that if a state requires health insurance plans to cover benefits beyond the federal Essential Health Benefits (EHB), the state must pay for those extra benefits. This rule is part of the Affordable Care Act.

Key Points:

- If a state adds a new required benefit after December 31, 2011, it must pay for the cost of that benefit in Qualified Health Plans (QHPs) sold to individuals or small businesses.
- The state pays the part of the insurance premium that is due to the extra benefit it requires.
- This rule stops states from making the federal government pay for new benefits by increasing federal subsidies.
- If a state wants to avoid paying for these extra benefits, it can remove the requirement for QHPs.

Example:

- Illinois required insurance to cover therapeutic horseback riding after 2011. Because of this, Illinois must pay for the extra cost this benefit adds to insurance premiums.

In summary, when a state adds new health insurance requirements beyond the federal minimum, the state—not the federal government—must pay for those extra benefits.

Ohio NABIP Legislative Tracker

The June 2026 legislative tracker focuses on recent activity, major bills, and overall trends in Ohio health insurance and benefits legislation. The summary highlights the most active bills, their purposes, current statuses, and notable stakeholders positions, providing a clear overview for stakeholders, policymakers, and interested parties.



What is a PAC?

Protecting Your Profession Through Advocacy

What is a PAC? A Political Action Committee (PAC) is our industry's most effective tool for ensuring your voice is heard in the halls of government. Because legal restrictions prevent NABIP from using dues or corporate funds for political contributions, our PACs rely on the voluntary support of members like you.

By pooling our resources, we support candidates at both the state and national levels who understand the vital role of insurance professionals and advocate for the private health insurance market. Contributing to the NABIP PAC is an investment in the future of your business and your clients.

Double Your Impact: National & State Advocacy

Federal and state laws are changing faster than ever. To protect your career, we operate two distinct paths for advocacy:

National PAC (NABIPPAC): Focuses on federal legislation, Congressional leaders, and agencies like CMS that impact your business nationwide.

State PAC (OHIO PAC): Focuses on the local legislators and insurance commissioners who regulate your specific market and licensing.

Why Contribute?

Because when we speak with one financial voice, we ensure that the expertise of benefit professionals isn't ignored during the legislative process. We ask that you strongly consider contributing to the PAC at the national or state level. To make the strongest impact, consider contributing to both PACs. You can use the links below to contribute either a monthly or a one-time contribution, which will be greatly appreciated:

[OH PAC Contribution Form](#)

[National PAC Contribution Form](#)

**[One-Time Contribution
to the OH PAC Contribution](#)**

“

NEVER DOUBT THAT A SMALL GROUP
OF THOUGHTFUL, COMMITTED CITIZENS
CAN CHANGE THE WORLD; INDEED, IT'S
THE ONLY THING THAT EVER HAS.”

Margaret Mead

”

Building a Stronger Foundation for the Future

As we reflect on the past year, we are proud of the progress made by the NABIP Northeast Ohio Chapter. Through the dedication of our Board of Directors, committee volunteers, sponsors, and members, we have strengthened our chapter and positioned ourselves for continued growth and success.

1 MODERNIZING OUR CHAPTER GOVERNANCE

Our most significant accomplishment this year was the comprehensive review and revision of the Chapter Bylaws and Policies & Procedures.

These updates ensure compliance, streamline operations, and create a stronger framework for future leadership.

- ✓ Greater organizational clarity and accountability
- ✓ More efficient chapter operations
- ✓ Improved continuity for future boards
- ✓ A stronger foundation for long-term growth and success

2 STRENGTHENING THE MEMBER EXPERIENCE

This year we focused on improving how we serve our members through:

- Updated chapter website and digital presence
- Enhanced communications and media outreach
- Expanded educational programming
- Improved networking and member events
- Increased committee engagement opportunities

Our goal remains simple: deliver meaningful value to every member of our chapter.

3 FINANCIAL STABILITY CREATES OPPORTUNITY

For the second consecutive year, the chapter has operated in a positive financial position.



This financial strength allows us to explore new opportunities, expand programming, invest in member services, and continue building a sustainable future for our chapter in 2027 and beyond.

4 LEGISLATIVE ENGAGEMENT

Advocacy remains a core part of NABIP's mission.

This year, our chapter actively monitored legislation impacting Ohio insurance professionals and consumers while working to establish and strengthen relationships with Ohio legislators.

We are proud to report that the Northeast Ohio Chapter had the strongest Ohio representation at both:

- ✓ NABIP National Conference in Washington, D.C.
- ✓ NABIP Ohio Day at the Statehouse in Columbus



These efforts help ensure our members have a voice in the legislative process and reinforce the importance of our profession.

5 LOOKING AHEAD TO 2027

Members can look forward to several exciting initiatives, including:

- ✓ Chapter newsletter launch
- ✓ Earlier event registration opportunities
- ✓ Enhanced member communications
- ✓ Continued educational programming
- ✓ Improvements and updates to the 2027 Product Expo
- ✓ New opportunities for member engagement and professional development

The future looks bright, and we're just getting started!

6 GET INVOLVED – HELP SHAPE OUR FUTURE

Want to make an impact without committing to a board position?

Our chapter committees provide an excellent opportunity to share your ideas, build relationships, develop leadership skills, and help guide the future of our chapter.

JOIN A COMMITTEE:

- | | |
|-----------------|-------------|
| Education | Legislation |
| Membership | Sponsorship |
| Media Relations | Events |

Whether you can volunteer a few hours a year or take on a larger role, your involvement helps strengthen our chapter and our profession.

Thank You!
to Our 2025–2026
Board Leadership Team



The accomplishments of this year would not have been possible without the dedication and leadership of our Board Officers:



JOANIE KEEHN
President



ANTHONY BUDHAR
Vice President



PATRICK KENNEDY
Treasurer



MICHAEL YOUNG
Secretary



DEBORAH BOOP
Past President

Thank you also to our Board Directors:

- Kevin Bush
- Tracy Kanouff
- Kathy Hirko
- Ingrid Martin
- Leslie James
- Brad Petrell
- Jenelle Jord
- Suzanne Sm



TOGETHER, WE ARE BUILDING THE FUTURE OF NABIP NORTHEAST OHIO.

We encourage every member to get involved, stay engaged, and help us continue the momentum as we move into 2027.



nabipneohio.org

☀️ Get Involved — Your Voice Shapes NABIP NEO

Our chapter is growing, and so is the impact we can make together. If you've ever thought, "I'd like to be more connected," or "I wish I had a say in what we do," this is your moment. Joining a committee isn't about adding more to your plate — it's about plugging into a team that fits your strengths, your schedule, and your interests. Even one hour a month can make a meaningful difference.

👛 Committees Looking for Fresh Energy

- Legislation
- Media
- Nominations
- Programming

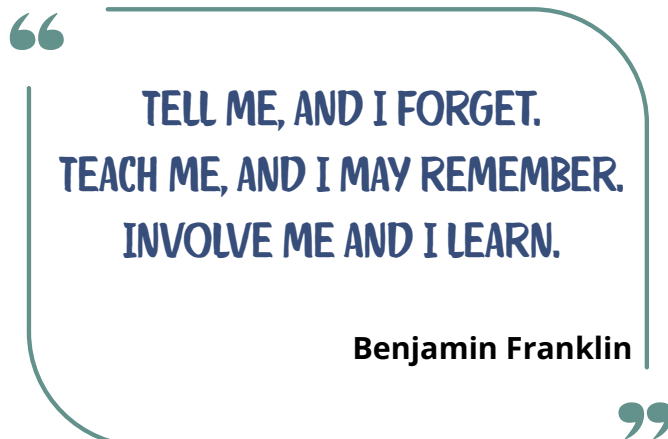
🔑 Why Members Love Serving

- Build real relationships — not just networking, but genuine connection
- Gain influence over the direction of our chapter
- Grow professionally through collaboration and leadership opportunities
- Be part of something bigger than your day-to-day work.

👋 Ready to dip a toe in?

- No experience needed
- Easy to manage commitment levels - most committees meet virtually once a month

If you are interested, take a moment to reach out to our President, Anthony Budhar at anthony.budhar@ritterim.com.



THANK YOU ANNUAL SPONSORS



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Remember to Register



JULY 2026 MEMBERSHIP MEETING (IN PERSON ONLY)

2026.2027 MEMBERSHIP MEETING SERIES



WEDNESDAY JULY 15, 2026

AGENDA

8:30 AM REGISTRATION | BREAKFAST | NETWORKING
9:00 AM 1ST PRESENTATION
10:00 AM 2ND PRESENTATION
11:00 AM Q & A SESSION

REGISTRATION

MEMBER: \$25.00
NONMEMBER: \$50.00

CE

Program - Pending for 2 CE Insurance Credits

NEW LOCATION

SLEEPY HOLLOW GOLF COURSE
9445 Brecksville Rd.
Brecksville, Ohio 44141

*** After entering the clubhouse, take the
first door on the left.

FIRST PRESENTATION



Dave Thomas

State Representative 65th District

Topic: *Legislative Priorities He's
Working on Through the
Public Insurance and
Pensions and Ways and
Means Committees*

SECOND PRESENTATION



Bride Rose Sweeney

State Representative 16th District

Topic: *Legislative Priorities She's
Working on Through the
Insurance and Medicaid
Committee*

Save the Date

THUR. **17** DEC.

FROM 2:00 - 5:00 PM
COOPER'S HAWK
WINERY & RESTAURANT
27200 HARVARD ROAD, ORANGE, OH 44122

Celebrating the Spirits of the Holidays

Event Highlights

- Delicious heavy appetizers
- Seasonal desserts and sweet treats
- Curated wine, beer, and cocktail selections (2 Drink Tickets)
- Festive holiday atmosphere
- Networking with fellow professionals

**Registration
Coming Soon**



*We can't wait to
celebrate with you!*

NABIP NE OHIO
601 West Bagley Road
Berea, OH 44017
440-429-8430

National Association of Benefits and Insurance Professionals
Northeast Ohio Chapter
NABIP
Shaping the *future* of healthcare