



## 75 Years of **BENEFIT EXPERIENCE**

OVER THE PAST 75 YEARS, THE STATE BAR OF TEXAS HAS MADE AVAILABLE A VARIETY OF insurance-related benefits to the Texas legal community. While these programs have evolved based on the economy, regulatory conditions, and growth of the bar, one thing has remained in focus throughout this history: a commitment to serve the needs and expectations of our members. The benefits we've crafted work to do just that.

There is no one-size-fits-all product, or even a single insurance company that will provide coverage across our membership. Therefore, individual members are best served by offering an array of products and companies.

To address this reality, the Texas Bar Private Insurance Exchange, or PIE, was created to provide State Bar members with access to a diverse range of insurance products, programs, and services through a single source. The PIE is not dependent on any single insurance carrier and is constantly adapting to market changes. The State Bar carefully monitors the performance of the PIE to ensure that the member experience is at the forefront of every interaction and product.

Our PIE partner, Member Benefits Inc., has worked with attorneys, law firms, and state bar associations for more than 40 years. It has a deep experience in insurance exchange administration and management and is committed to representing the diverse interests of our members—not the interests of any particular insurance company.

In fact, in 2018, Member Benefits led the initiative to develop and launch a unique association health plan for law firms. The Members Health Plan, or MHP, offers an affordable group health plan option for law firms with at least two eligible employees, which is what is currently permissible under Texas insurance regulations. Over the past four years, Member Benefits has championed a change to a Texas insurance regulation that would allow expanding plan eligibility to solo practicing attorneys with no employees. In the 2023 Texas legislative session, a bill was passed and signed into law permitting this eligibility expansion, and Member Benefits is now working through requirements established by the Texas Department of Insurance to formally amend eligibility of the MHP.

This is just one example of how the PIE is working to serve and create valuable programs for our members. There are many others that I can't cover here due to limited space but be assured that the State Bar Board of Directors Insurance Member Benefits Subcommittee, the bar staff, the PIE, and Member Benefits are all working together to deliver programs that best serve our members.

I encourage every member to take a few moments and explore the range of insurance and member benefit programs available on the Texas Bar Private Insurance Exchange at [texasbar.memberbenefits.com](https://texasbar.memberbenefits.com).

Sincerely,

**TREY APFFEL**

Executive Director, State Bar of Texas

Editor in Chief, *Texas Bar Journal*

### 2024 EXTENDED OPEN ENROLLMENT PERIOD

**NOV. 1, 2023-JAN. 15, 2024**

Enroll between  
November 1 & December 15  
and your plan will start  
January 1, 2024.

Enroll between  
December 16 & January 15  
and your plan will start  
February 1, 2024.