

CAHIP BOARD OF DIRECTORS MEETING
4/15/2025

CALL TO ORDER

8:33am

Motion to accept consent agenda by Tim, second by Dede, Carries

President Report: Rosamaria Marrujo

- The budget is in a deficit and we may have to get into reserves. We need to get our membership and sponsorships up; that's why there haven't been the usual discounts for Cap Summit; we are looking at ways to cut costs; Jaffe's proposal to cut costs will be brought to each committee head
- We've put out an RFP for an executive director; Jaffe has already provided us with a presentation and gave some perspective on what we're doing and where they might reduce scope; this discussion has been part of the process of strategic planning with Dawn
- It's been a very important goal to have clear succession planning for CAHIP
- I'm looking forward to seeing local leadership in meetings I will be attending, LA, San Diego, etc.; goal is to help with membership, PAC and sponsorships

President Elect: Dawn McFarland

- Fire disaster donations have been paid out to members in need; previous collections of gift cards have been given out
- Promote the Capitol Summit to your chapter members
- Local chapters should know that the "farm team" leadership committee has been going strong – allows people to understand all the options they have; next meeting 4/22 at 12pm – introduce them to Dawn or Sharon with contact info and they will be added to the invite
- Get your local people into in person training 8/21-22
- Linda Rose – long time member who now lives in NC now – go fund me link in chat to help her w/costs for rehab - any support is welcome (Linda Rose [Go Fund Me](#))
- [Operation Shout](#)
- NABIP is working on additional membership tiers – stay tuned – there will be focus groups; different pricing models are being considered at National
- [Leadership Forum](#)
- [Medicare Moments](#) - April 22 1 pm PST
- [Power Hour](#) - May 28th 12 pm PST
- Local chapters please make sure to advertise your events – shows added value

Immediate Past President: Tim Kanter

- Expenses with Executive Director
 - Faith reduced rate; looking at reduced fee with Jaffe as well to save money here
 - Ad Hoc Audit Committee of Rosamaria, Dawn and Tim to review contract with Executive Director – asking for other volunteers, meetings would begin next week
 - Didn't follow process for vendor negotiation and issued RFP without following P&P 1007 protocols for competitive bidding
 - Therefore, process was paused, but we would like to appoint an ad hoc committee for the goal of saving money on our executive director
 - Dawn is asking to waive requirement to put this off and move forward w/asking Jaffe to lower fees while also leaving RFP open
 - Rosamaria needs to appoint ad hoc committee first
 - Vote to create an ad hoc committee to review relationship with Jaffe and extend RFPs from other executive directors –
 - motion to set aside P&P due to urgency of financial situation proposed by Dede, seconded by Vanessa, passed with majority vote, 2 nays and 1 abstention; request for members to join the committee (currently made up of Rosamaria, Dawn, and Tim, joined by Craig and Cathy)
 - Several members agreed that Jaffe has been a great partner and their work has been excellent, Tim and Sue voiced concern that jumping ahead to RFP without any attempts of first renegotiating with Jaffe was unprofessional.
 - Sue cautioned that we should be careful; situation with Faith was different as she was changing firms; let's be mindful of the perception that this casts on CAHIP
 - Tim reiterated and wanted on the record that service from Jaffe has been excellent and this is not a reflection on that service; he believes we should stay with Jaffe and do the due diligence to see if we can continue with Jaffe and lower costs because it is very difficult to change Executive Directors

Member Recognition (Awards): Pat Stiffler

- Landmark award submitted
- Thanked Sharon for helping out with awards submission
- Blue ribbon very important – will discuss with everyone about requirements that need to be submitted

Communications: Kristie Scavarda

- Going to continue to communicate via social media
- Helps with analytics and exposure
- Please contribute content for APRIL newsletter – coming soon

Corporate Affairs (Sponsorship): Elizabeth Underhill

- Serious need for sponsorships, asking for outreach
- Struggling with getting sponsors so any help is appreciated
- Talking to sponsors who declined to renew or have chosen not to support, taking that feedback and trying to understand what we can do differently
- Asking local chapter presidents to meet with us for feedback, giving us some clarity re: local issues and what we can do on the state level
- Would like to be more receptive to local chapter issues
- If anyone is interested in joining our meetings – every other Thursday
- Pat Burns suggested we CAHIP take a more proactive approach in encouraging members to utilize services of the sponsors who are supporting the Association; expressed frustration that so many carriers and GAs are benefitting from the Association members despite not sponsoring

Professional Development: Manny Alcaine

- Agrees with Pat Burns' comments
- Goal is to bring in every chapter's PD chairs into the fold
- Goal to build plan for the whole year for chapter events for all CAHIP members
- All CAHIP chapter presidents and PD chairs for 6-8 weeks after CAP Summit
- Idea to set up fundraising events/dinners quarterly just to raise funds for CAHIP to bolster our coffers
- PD meetings coming up will be to come up with ideas for these fundraising events; show value to membership, increase attendance; revisit ways we do PD events and materials, refine the messaging to align with the organization, bring younger people into the org;
- Look for invitations for PD events - if there is no chapter chair, have presidents attend
- Rosamaria – small and large group seminar/webinar coming up for all members

Public Affairs: Vanessa Ignacio

- Building up Newsroom on website; regular submissions

Community Outreach (Foundation): Pat Burns

- We should take a more proactive approach to asking our members to utilize our sponsors, making it clear that others are not sponsors; we're being too nice about this; some carriers and GA are not supporting us because they think we're not relevant, so we should be more tough on this
- No approval yet to reinstate the Foundation; continuing to work on that; National Foundation is continuing to try to build educational materials we can use

Medicare: Henry Romero – not present

- Rosamaria – creating roundtable meetings for local chapters to use when they run their own meetings, sometime in May

DEIB: Kerri Sanford

- Renne Balcom – change in date – May 1 – decision from using “DEIB” using instead Elevate, Empower and Engage CA residents, due to current national trends re: that terminology
- We feel strongly that it’s important to shift from the negativity of this term, and be more positive about this effort

PAC: Jack Holder – absent

Dawn – this was highest contribution in some time; \$5800 this month, goal is \$10K

Legislation: Paul Roberts/Faith Borges

- Posted bills online, in chat, things are moving fast through Sacramento
- 11 priority bills we’re engaging with
- AB4 – allowing undocumented people to get coverage; bill referred to committee
- AB224 – which signals the Legislature's intent to review and potentially update California's Ehb benchmark plan, is still in review with the Health Committee
- AB278 – which would require the Healthcare Affordability board to establish a patient advocate advisory standing committee, is being supported with a potential amendment to include a licensed health insurance agent
- AB280 – which aims to improve the accuracy of health Plan and ensure provider directories, has moved from the Health Committee to Appropriations
- AB298 – which would prohibit health plans and disability insurers from imposing any deductibles, co-payments, coinsurance, or any other cost, sharing for in-network healthcare services provided to individuals under the age of 21; this bill is being opposed by CAHIP due to concerns about unintended consequences; referred to health committee
- AB577 – which would prohibit plans and insurers and PBMs from engaging in certain steering practices related to prescription medications; this bill is being opposed due to its potential to undermine established cost containment strategies; referred to health committee
- AB1386 – which would reclassify perinatal services from an operational supplemental offering to a required basic service for all general acute care hospitals in California; CAHIP is supporting for its potential to expand access to maternal care and improve health outcomes for women and infants across California; referred to health committee
- SB242 – which would establish a 90-day annual guaranteed issue, open enrollment for Medicare supplement; this bill is being opposed due to concerns about adverse selection and market disruption; CAHIP defeated last year; set for hearing in health committee, Faith will attend hearing
- SB363 – which would expand transparency and accountability under California's independent medical Review; this bill is being watched due to its potential to increase admin burdens and premiums; CAHIP watching this bill; referred to Appropriations

- SB418 - which would prohibit health plans and insurers from discriminating against enrollees based on race, color, national origin, age, disability or sex; CAHIP watching this bill; referred to Health and Judiciary committees
- SB579 – would require the Secretary of Government operations to appoint a mental health artificial intelligence, working group; this bill is being supported if amended to include a licensed insurance agent working on this group; referred to Appropriations; scheduled for hearing, Faith will attend
- Discussed the upcoming Capital Summit on May 13th and 14th, which will include updates on legislative bills and strategies for engaging with Assembly members and Senators.
- Faith will attend a hearing on April 21st and report back on her findings

Finance: Shannon Zajec –

- Lacking sponsorships
- Drop in membership
- Looking to do a full audit on National dues; snapshot of half year – need to know if we're getting all the dues we're owed, we feel there's a deficit
- Cap Summit coming up, need sponsors on board, let's get the word out and get membership out as well
- Can currently pay our bills, would like to leave position with a positive position for next treasurer
- Motion to accept financials; Pat Burns makes motion, Paul seconds, motion passes
- Pat Burns – get more agencies to join, agency dues model works and is important

Membership: Irma Romero

- New member application is going well; 194 new in 2024
- Won award for most new member applications
- 2025 we're at 48 currently new member applications
- Membership chairs not showing up to meetings
- Call-a-thon for March membership campaign went well.
- Updated dashboard, will resend to all membership chairs, can organize a call-a-thon anytime; scripts are available
- It is crucial that chapter events go on the website and are publicized
- Let people know we're here, let new members know we're here and see all our events
- Shared Google Document: dropped members by chapter are listed, call them, ask why they let their membership drop – this is a live document
- Agency dues – make agency presentations; ask Irma for help and to present and speak to groups; Rob Owens will focus on retention while Irma will stay focused on new membership
- \$50 discounts at events like LA's conference - use these resources
- Lots of resources available for membership chairs
- Irma is open to making agency presentations
- Need membership chairs to come to meetings, we're productive

- Invite someone to next meeting, give them new membership app
- Reach out to membership and ask if they want to get involved, send them to monthly meetings
- Lisa – Jaffe built a system of automated emails - when someone joins, emails are tailored to each quarter of first year of membership; when lapsing, other emails are sent – time to renew; if they drop – “sorry you dropped, we want you back”; membership chairs will start to get copied on these emails – tips off the chair to connect with person who’s about to drop; ask membership chairs to use these emails as tip off points; if people don’t get engaged in first year, they tend to drop off, so first four emails after joining are really important
- Rosamaria and Irma get these as well
- Irma – trying to keep membership engaged with emails and connections

Craig Gussin – candidate statement – membership is the goal; agency model works! \$218/month allows for 7 members; bring back working with brokers; need a roundtable for group; bringing in people into engagement, goal is to grow membership; important thing is to ask people to join and get engaged; San Diego – charity event 4/29 already sold out

LOCAL CHAPTERS:

Invite Rosamaria to your events!

Central: Kim Ball – event on Thursday w/Faith on leg updates, have had a drop off in GA support except Word & Brown; getting money for local events; need to get brokers to show up in order to attract sponsors; Board is struggling with getting things done

Golden Gate: Cathy Little- re: sponsorships – need to get more broker engagement to attract sponsorship money; symposium in Napa next week, with RM; PD talks coming up; outreach to membership to invite them personally to come to events; Michael Lujan has retired and Cathy Little has been nominated, submitted application, looking forward to being a voice for CAHIP on Insurance Board; working on filling Board positions for next year, some vacancies to fill, struggling to find engagement form members

Inland Empire: David Johnston – Cherie Crutcher in place of David – recruiting new members is priority; looking for new Board members; Annual Sales Symposium in May, usually draws about 200 people; CE courses offered, great speakers on agenda; focus is to recruit more members – 2 members will share the benefits and value of membership at symposium; outreach to past attendees and sponsors has been good

LA: Bruce Benton – Dede – Sales Symposium 4/29 – coming together – please join us; have asked Ins Commissioner to come; 6/12 Day at the Races, event sells out; Bruce – stepping into role as President as of 7/1, at a crossroads in our association, vibrant board, essential positions in place, goal to rebuild culture and incentivize people to get involved because it’s meaningful to them; looking forward to strategic planning in

Sacramento; focus groups development – let's learn what is important to people (younger agents) so we can build membership of the future; Dede expresses huge gratitude for support and fundraising due to fires; thanks Bruce for stepping up and assisting tremendously

OC: Barbara Ciudad – Monday golf tournament coming up; women in business in May, please attend; May 6 annual meeting, membership appreciation and voting in of new board members, great team going forward; support appreciated and open to all ideas

NorCal: David Brabender – Vanguard cornhole tournament 4/25; 5/8 annual golf; Brad Wright putting together his Board and strategy for next year; great success with recent Crab Feed, new leaders – getting them to Cap Summit

San Diego: Ricky Haisha - absent

Santa Barbara: Laura Murphy – working on new Board; 4/17 Rosamaria coming to visit, registrations coming in; wine event 5/29; getting different sponsors to events; carriers saying no, but other sponsors stepping up like GAs and agencies stepping up; will be big event with over 100 people

Ventura: Juli Cantor – not present

Silicon Valley: Jennifer McKenzie – chapter getting more engaged, more attendance, great members meeting last month with Paul and Faith; planning for board nominations coming up with Irma, Tim and Craig coming to speak; mixer coming up next week, keeping members engaged and involved, people wanted to have more in person events so mixers are great; golf tournament 6/12 please join, paint and sip, lots of food/drinks, always fun

New Business:

Tim K – need to vote on by-law changes

Dede makes motions to approve by-law updates; Sharon/Ellen need to email out document with changes

Seconded by Pat Burns

Motion passed majority vote

Meeting adjourned at 10:31 am PST