

California Agents and Health Insurance Professionals



CAHIP

Shaping the *future* of healthcare
NABIP - California

BOARD OF DIRECTORS MEETING MINUTES

BOD Meeting Notes
8/19/25

8:35am Meeting called to order, 1 short of quorum

President Dawn McFarland:

- CAHIP will not advise on what business to write regarding non-commissionable products.
- September BOD Meeting – consideration to move to Wed 9/17 because of overlap with chapter events? No – would conflict with other chapter board meetings

8:40am Quorum confirmed.

- President asked for consent agenda approval.
Motion, Second, Carries.
- Region 8 – Request for any raffle prizes \$25-50 from chapter presidents.
- Reminder: Please check calendars for conflicts

8:42am IPP Rosamaria Marrujo

- Governance
 - Update on P&P8001: Reflects updating CAHU to CAHIP and ability for a member to use a P&P under individual tailored agreement with sponsorship. Chapter provided CE's not addressed within the P&P.
Motion to approve Manny, Second Craig.
Discussion: question around incentives for chapters to act as providers rather than going through CAHIP. CAHIP cannot mandate this, but encourages chapters to come through CAHIP in order for more sharing and collaboration. Local chapters are not restricted to use CAHIP as provider. Noting the last sentence requiring approval by Pres, Pres-Elect and VP of PD.
Motion carries.
- Manny – reiterating that “#ONECAHIP” is to encourage sharing and collaboration; not a threat of competition.
- Reminder of zoom leadership meeting later today.

8:58am Pres-Elect Craig Gussin

- Reminder: Leadership meetings
- We're here to help you and every chapter.
- Looking for a Pres-Elect for next year.

9:00 Exec Dir Sharon Frank

- Review of Master Dashboard, calendars, etc.

9:07am VP of Membership Irma Romero

- Requests to include slide with local chapter QR Codes
- Review of membership dashboard
- Membership meeting schedule (1st Tues/4th Fri)

- Review of upwards trend on membership numbers and retention efforts
- September (light) membership campaign
- Let's reach to win the award for most new members!
- Go for triple crown! (new members, operation shout, PAC donation)
- Rod - Temecula will have 2 \$50 discounts!

9:18: VP of Leg Janet Powelson

- Review:
 - SB257
 - SB306
 - SB338
 - SB439
 - SB535
 - SB812
- Vanessa Motion to approve leg council recommendations, Kerry seconded, Motion carries.
- Ballot initiative dropped this week regarding PMC market, with insurance commissioner no longer elected position and changing 3rd party interveners.
- Faith – thinks single payer will be brought up again in the spring.
- National – NABIP running advocacy campaign. Janet will be encouraging scheduling of meetings and assisting.
- <https://calmatters.org/economy/2025/08/prop-103-ballot-initiative/>
- <https://www.congress.gov/bill/119th-congress/senate-bill/2625/text> - HHS will need to define TPO vs independent agent
- Aug 7 Executive Order – bill dropped; CA has opted out of that market. <https://url.us.m.mimecastprotect.com/s/PKt3CZ6mp1S5Ovo5PszfKsBrkb7?domain=modernhealthcare.com>

9:34am VP of Finance Kerry Wright

- Review of year-end: both events and membership last year were down; administrative costs cut for some savings for a full net of -\$18K.
- Current cash flow seems to be in good shape going forward.
- New allocations of annual sponsors going forward – too early in the year to encounter any issues.
- Bruce – motion to accept June financials for fiscal year-end, Manny second, Motion carries.
- Craig - Motion to accept July financials, Janet second, motion carries.

9:41am VP of Comms Kristie Scavarda

- Like/follow our new Instagram page
- Join our new meetup group (instructions for chapter exec directors/comms chairs to promote events)
- Use #WeAreCAHIP and #ONECAHIP
- New “Market Updates” submission section on cahip.com (demo with Sharon)

9:47am VP Corp Relations Elizabeth Underhill

- Family emergency; will share new report about business profiles next month

9:48 Medicare Chair Brian Bilhartz

- Encouraging – they are listening to our voice(s) and building momentum.
- Judge OConnor in TX – hierarchy was at risk.
- 9/18 webinar: <https://cahip.com/meetinginfo.php?id=182>

9:51am PD: Manny Alcaine

- Innovation Expo – graphics live, registration live, sponsorship coming, content development starting. Committee meets bi-weekly on Mondays.
- Sept meeting will include a leg review with Janet
- We want to share your success
- Regional dinners – currently on hold until January.

9:57 PAC: Jordan Futch

- PAC report shared. \$58K cash on hand. July was fairly average. Double diamond Pat this year! Diamond levels achieved early!
- Working on removing “Number of months” question removed from the platform.
- Will continue diamond recognition pins.
- Bylaws were approved in July updating name and elections process.
- Collecting feedback from local chairs with opportunity to influence as leaders. Use PAC as an engagement tool.
- PAC slide to be added to other CAHIP Slides on master dashboard for chapters to use at events.

10:01pm Public Affairs Vanessa Ignacio

- Op ed are being drafted for posting 4th quarter.

10:04am Member Recognition Patricia Stiffler

- Next award: Leg in January – make sure any publications include “CAHIP Member” in your byline. Points for attendance of meetings.

10:05am Community Outreach – Pat Burns (unavailable)

- Emerging leaders program under development

10:05am DEIB - Monica Spencer

- 4 DEIB chairs from local chapters; please share if any are missing.
- National “We Are One” messaging; multilingual audio or video recording “I am NABIP”
- Dawn – CIBI introduction video was in newsletter with discussion of language accessibility.

10:08am Local Chapters

- Ventura David Garcia: 1st event was amazing, lessons learned: need more pitching in
- Santa Barbara Jordan Futch: Thurs HR event, then 9/17 small group panel; board meeting yesterday to get organized and put on events in person.
- San Diego – Ricky Haisha: Volunteered Craig to buy a round in Seattle; webinar coming up on cahip.com for #ONECAHIP; senior summit planning is taking priority; day at races very successful with \$13K+.
- OC – Sarah Knapp: webinar not very well attended; maybe revisit topic later; looking forward to senior summit + 2-hour Q4 carrier panel.
- LA – Bruce Benton: working on “reinvention;” not full board is by design with mission critical and engaged volunteers. Sending 6 to region 8 – environment of enthusiasm. Medicare Summit with ventura and santa Barbara coming up. New programs committee – strategically moving slowly. Reintroducing Encino Glenn meetings. New topics of cryptocurrency, AI tools, etc. New budget allocations, etc.
- Inland Empire Cherie Crutcher: Successful meeting with chamber of commerce – productive conversations, etc.
- Golden Gate Irma Romero: sending 6 to region 8; 2 first meetings (leg and “trail talks”) were successful. 9/21 next hike. 2 nonmembers joined! 9/16 membership mastery meeting (sorry for overlap with CAHIP BOD meeting). Suggests – promote local events in the absence of local chapter events (i.e. San Diego Turkey Trot)

10:32am:

No new business.

10:32am:

Motion to adjourn, Second, Carries.

Meeting adjourned.

POLICY NUMBER: 8001

POLICY TITLE: Use of CAHIP CE Courses

CLASSIFICATION: Professional Development

DATE(S) AMENDED/APPROVED: September 2000, August 17, 2015, June 21, 2022, June 21, 2024, August 13, 2025

NEXT REVIEW DATE: 2028

PURPOSE:

To clarify use of CAHIP provided Continuing Education (CE).

POLICY:

CAHU CAHIP offers Continuing Education (CE) for the sole benefit of its members. CAHU CAHIP CE courses are only offered at CAHU CAHIP or local chapter events. An exception can be made for a co-sponsored event or use through custom event CE sponsorship by a member in good standing.

PROCEDURE(S):

- A. If there is a co-sponsored event with CAHU CAHIP or a local AHU CAHIP Chapter and another entity, a CAHU CAHIP course can be offered, subject to the approval of CAHU CAHIP's VP of Professional Development. A CAHU Board member or a Local AHU Board member must be the point of contact for ensuring the course is presented following CAHU CAHIP's CE presentation requirements and the California Department of Insurance CE requirements.
- B. CAHU CAHIP requires recommends that all local AHU CAHIP chapters wishing to offer CAHU CAHIP CE courses participate in the annual Professional Development/Education Program local chairs training call at the beginning of each Board Term.
- C. Members in good standing may coordinate a CAHIP-provided CE course at non-CAHIP events provided they pay required fees (fees TBD per event), manage all course logistics and promotion, include CAHIP credit in materials, use only CAHIP/CA DOI-approved courses unless otherwise arranged, and provide CAHIP exhibit space with a local chapter board representative present wherever possible. Such agreements must be approved by President, President-Elect, and VP of Professional Development.



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FINANCE

CAHIP Board
Financial Report Prepared: 8/12/25
Kerry Wright, VP Finance

July 2024-June 2025 Fiscal Year:

- Budget: Target net 0 ended at approximately -\$18,000 (transferred \$20,000 from reserve funds)
 - Capitol Summit: \$26,285 actual net income (Target Budget: \$31,665)
 - Innovation Expo: \$40,827 actual net income (Target Budget: \$50,340)
 - Membership: \$282,224 actual net income (Target budget: \$322,000)
 - Administrative expenses: \$19,461 actual expenses (Target budget: \$32,425)
 - Board expenses: \$12,516 actual expenses (Target budget: \$20,050)
- Accounts status:
 - \$58,158 compared to \$92,678 total (Both bank + reserves)
 - Nearly \$20,000 of CDs expired and were reinvested in money market
- Auditing: Membership dues auditing being implemented going forward beginning in September

Below are the highlights of the July 2025 Financials prepared for the August 2025 board meeting.

- All deferred funds from closed chapters will be accounted for at end of fiscal year in June 2026.
- Deferred funds from 2024-2025 annual sponsors (following Innovation Expo 2025) now show as Innovate/Cap Sum income at the same 50/50 split, while new annual partners are 20/20/60 split.
- Membership dues: YTD (July 2025) \$18,318.80 (6.37% of budget)
- Membership budget was based on 1250 members at \$230 annually.
- Total sponsorship: \$44,750 actual (including deferred) of \$91,000 in budget (49%)
- Innovation Expo event sponsorship opportunities launching shortly.

Other items to note:

CAHIP Board
Financial Report Prepared: 8/12/25
Kerry Wright, VP Finance

- Annual sponsors will be allocated 20% revenue to Innovate, 20% to Cap Summit, 60% to general operating expenses and are rolling sponsorships that renew throughout the year.
- Income generated from Regional Dinners will be allocated to fund our reserve funds in Schwab account.
- Reimbursement requests must be received in the CAHIP office within 45 after the expense and will not be made until all forms are completed and receipts are received.
- Schwab account currently earning about 5%.

<u>6 month Operating Costs (Fixed)</u>		
6400	Jaffe	\$66,000.00
6365	Legislative Advocacy	\$72,000.00
6525	Website	\$2,137.00
6320	Insurance	\$2,800.00
6495	Postage/Printing	\$50.00
6520	Telephone/Fax/Internet	\$471.00
6050	Bank Fees	\$2,250.00
6310	Dues/Subscriptions	\$1,150.00
	Total	\$146,858

Total Accounts:

\$24,200.77 Summit State Checking Account Balance Ending on 7/31/25

\$48,977.49 Schwab MMF

\$73,178.26 Total Accounts

\$97,881 Needed to fund reserves (6 mo. Expenses – Schwab Acct.)

CAHIP Legislative report for August 19, 2025.

Sessions reconvened 8/18 and many bills are on the calendar in fiscal committees for that day. 8/29 fiscal committee deadline. Floor sessions 9/2 – 9/12. 9/5 deadline for amendments from floor. 9/12 deadline to pass bills. 10/12 for governor to sign or veto.

Regular Leg Committee (Leg Council) calls are 4th Thursday 4pm.

Bill position recommendations for approval by BOD:

We submit the following recommendations for approval by the CAHIP Board of Directors:

AB 512

Discussion: Bill sponsored by NAIFA who we are cultivating as a coalition partner. This bill reduces training requirements for insurance agents. Irma explained her perspective as both an insurance pre-licensing provider and broker, highlighting concerns about the impact on consumer protection and the industry's workforce challenges.

Vote: OPPOSE L2. 2 abstain – Patrick and Josh. Cherie didn't vote. 7 in favor.

AB 787

Discussion: Faith shared the summary from the priority bill list. The short turnaround creates friction in the system since directories are not current. Faith opined that it is not likely to pass. The Plans are opposed. Faith is recommending a watch.

Vote: WATCH - Unanimous

AB 1419

Discussion: Faith discussed with CoveredCA's head of broker relations. In the past auto-enrollment bills, we ask that they retain the agent of record. Clover raised issue of those with employer coverage available being enrolled due to lack of verification before being put into Silver with subsidy. Faith and Dawn discussed that agents have had a say in the communication pieces and as long as we continue to be we can support this. In this environment with loss of APTC's, we need to show support for CoveredCA.

Vote: SUPPORT L2 (requires letter). Bruce: oppose. 9 Support.

SB 40

Discussion: This bill has failed in prior years. Newsom's Cal Rx instructed that insulin be one of the first meds for that program. This bill also prohibits step therapy as a pre-

requisite. Historically we are opposed to singling out something for exemption from step therapy. Bad look to oppose Wiener's bill and something that helps our clients.

Vote: WATCH at priority level - unanimous.

SB 41

Discussion: This was vetoed last year. Debate as whether state PBM bill's have resulted in decreasing consumer costs. There was a regulatory question of who the regulator should be and that has been addressed. DMHC will regulate. Discussion about how much consumers will benefit. Long list of opposition who state consumer not getting savings.

Vote: WATCH at priority level. Nick voted support L2. All others voted Priority Watch.

SB 439 - Faith reviewed

Discussion: This is the bill that supports the existence of CHBRP.

Vote: SUPPORT L3 – Unanimous.

The following bills will be reviewed on August 14th and I will provide recommendations during the August 19th Board meeting.

SB 257

SB 306

SB 338

SB 535

SB 812

CAHIP Priority Bills update

Bills that are still active:

[AB224: EHBs](#). WATCH. August 18th 10am, Sen APPR. Adding services to evaluate, diagnose and treat infertility. Add mobility devices, communication devices, CPAP machines, portable oxygen and hospital beds to DME. Add annual hearing exam and one hearing aid per ear every three years.

[AB280: Provider directories](#). SUPPORT. August 18th 10am, Sen APPR. Requires health plans to annually verify and remove inaccurate provider listings. Benchmarks for accuracy start with 60% by July 1, 2026, increasing to 95% by July 1, 2029.

[SB354: Insurance Consumer Privacy Protection Act](#). OPPOSE. Did not get out of Insurance Committee. Now a two-year bill.

This was originally a spot bill and was amended. We oppose this bill and signed onto an opposition letter last month. Unlike the current CA privacy bill (CCPA of 2018) that exempts agents, this new bill does not and would impose excessive regulatory burdens.

[SB363: IMR](#). WATCH. Assembly APPR.

[SB418: Rx hormone therapy and nondiscrimination](#). WATCH, Assembly APPR. Pending CHBRP analysis which has an estimated date of 8/13/25 to be delivered to legislature.

National update

[August Advocacy campaign](#). Talking points and a webinar from NABIP. [NABIP | Advocacy Essentials for August Recess](#)

Monday, August 18, 2025

AB 512 (Harabedian D) Health care coverage: prior authorization.

Current Text: Amended: 7/14/2025 [html](#) [pdf](#)

Last Amended: 7/14/2025

Status: 7/14/2025-Read second time and amended. Re-referred to Com. on APPR.

Location: 7/9/2025-S. APPR.

Calendar:

8/18/2025 10 a.m. - 1021 O Street, Room 2200 SENATE APPROPRIATIONS, CABALLERO, ANNA, Chair

Summary:

Current law generally authorizes a health care service plan or disability insurer to use utilization review, under which a licensed physician or a licensed health care professional who is competent to evaluate specific clinical issues may approve, modify, delay, or deny requests for health care services based on medical necessity. For a request prior to or concurrent with the provision of health care services, existing law requires utilization review decisions to be made within 5 business days from the plan's or insurer's receipt of the information reasonably necessary and requested by the plan or insurer to make the determination, or within 72 hours if the enrollee or insured faces an imminent and serious threat to their health or the normal timeframe would be detrimental to their life or health, as specified. This bill would change the timeline for prior or concurrent authorization requests to no more than 3 business days from the plan's or insurer's receipt via electronic submission, or 5 business days from receipt via submission that is not electronic, of the information reasonably necessary and requested by the plan or insurer to make the determination. The bill would require a utilization review decision to be made within 24 hours from receipt of a prior or concurrent authorization request via electronic submission, or 48 hours from receipt via submission that is not electronic, if the enrollee or insured faces an imminent and serious threat to their health or the normal timeframe would be detrimental to their life or health. Because a willful violation of this provision by a health care service plan would be a crime, the bill would impose a state-mandated local program.

Position: Board Review

Notes: CAHIP Leg Cmte reviewed 7-24-25 and recommends the CAHIP Board takes a Support If Amended position at a Level 2 priority if the bill is only amended to shorten the review window for urgent requests when the enrollee faces a serious threat to their health. Pat and Josh abstained.

AB 787 (Papan D) Provider directory disclosures.

Current Text: Amended: 6/23/2025 [html](#) [pdf](#)

Last Amended: 6/23/2025

Status: 7/7/2025-In committee: Referred to APPR. suspense file.

Location: 7/7/2025-S. APPR. SUSPENSE FILE

Summary:

Current law provides for the regulation of health insurers by the Department of Insurance. Current law requires specified health care service plans and health insurers to publish and maintain a provider directory or directories with information on contracting providers that deliver health care services to enrollees or insureds, and requires a health care service plan or health insurer to regularly update its printed and online provider directory or directories, as specified. Current law requires provider directories to include specified information and disclosures. This bill would require a full service health care service plan, specialized mental health or dental plan, health insurer, or specialized mental health or dental insurer to include in its provider directory or directories a statement advising an enrollee or insured to contact the plan or insurer for assistance finding an in-network provider and for an explanation of their rights regarding out-of-network coverage, and would specify the format of the statement. The bill would require the plan or insurer to acknowledge the request within one business day if contacted for that assistance, and to provide a list of in-network providers confirmed to be accepting new patients within 2 business days for a request deemed urgent by the enrollee or insured and 5 business days for a request deemed nonurgent by an enrollee or insured.

Position: Board Review

Notes: Leg Cmte reviewed 8-6-25 with a watch recommendation for the board at a priority level.

AB 1419 (Addis D) California Health Benefit Exchange: automatic health care coverage enrollment.

Current Text: Amended: 7/3/2025 [html](#) [pdf](#)

Last Amended: 7/3/2025

Status: 7/17/2025-From committee: Do pass and re-refer to Com. on APPR. with recommendation: To

Consent Calendar. (Ayes 10. Noes 0.) (July 16). Re-referred to Com. on APPR.

Location: 7/17/2025-S. APPR.

Calendar:

8/18/2025 10 a.m. - 1021 O Street, Room 2200 SENATE APPROPRIATIONS, CABALLERO, ANNA, Chair

Summary:

Current law creates the California Health Benefit Exchange (Exchange), also known as Covered California, to facilitate the enrollment of qualified individuals and qualified small employers in qualified health plans as required under the federal Patient Protection and Affordable Care Act. Current law requires the Exchange to enroll an individual in the lowest cost silver plan or another plan, as specified, upon receiving the individual's electronic account from an insurance affordability program. Current law requires enrollment to occur before coverage through the insurance affordability program is terminated and prohibits the premium due date from being sooner than the last day of the first month of enrollment. This bill would, commencing July 1, 2026, additionally authorize the Exchange to enroll an individual in the plan in which other members of the individual's household are enrolled, as specified, or the lowest cost plan available to an Indian who is eligible for specified reduced cost sharing, as determined by the Exchange, and would require the Exchange to enroll an individual in any of the plans described above upon receipt of a complete application for an insurance affordability program submitted through the Statewide Automated Welfare System.

Position: Board Review

Notes: Leg Cmte reviewed 8-6-25 with a Support L2 position to the Board. While CAHIP generally has concerns with auto-enrollments- this year maintaining coverage through all the federal changes will be critical and merits support. Faith will work with Covered CA as we have on past auto-enrollment legislation to make sure there is continued recognition for agents of record and that notices to consumers adequately warn of penalties if they don't comply with current law around employer offered coverage. Bruce opposed.

SB 40 (Wiener D) Health care coverage: insulin.

Current Text: Amended: 7/17/2025 [html](#) [pdf](#)

Last Amended: 7/17/2025

Status: 7/17/2025-Read second time and amended. Re-referred to Com. on APPR.

Location: 7/15/2025-A. APPR.

Calendar:

8/20/2025 9 a.m. - 1021 O Street, Room 1100 ASSEMBLY APPROPRIATIONS, WICKS, BUFFY, Chair

Summary:

Would prohibit a large group health care service plan contract or health insurance policy issued, amended, delivered, or renewed on or after January 1, 2026, or an individual or small group health care service plan contract or health insurance policy on or after January 1, 2027, from imposing a copayment, coinsurance, deductible, or other cost sharing of more than \$35 for a 30-day supply of an insulin prescription drug, except as specified. On and after January 1, 2026, the bill would prohibit a health care service plan or health insurer from imposing step therapy as a prerequisite to authorizing coverage of insulin, and, for a large group health care service plan contract or health insurance policy, would require at least one insulin for a given drug type in all forms and concentrations to be on the prescription drug formulary. The bill would limit the \$35 cap for an individual or small group health care service plan contract or health insurance policy to only Tier 1 and Tier 2 insulin if the drug formulary is grouped into tiers, except as provided. Because a willful violation of these provisions by a health care service plan would be a crime, the bill would impose a state-mandated local program.

Position: Board Review

Notes: Legislative Committee reviewed 8-6-25 and provided a watch at a priority level recommendation to the board.

SB 41 (Wiener D) Pharmacy benefits.

Current Text: Amended: 7/17/2025 [html](#) [pdf](#)

Last Amended: 7/17/2025

Status: 7/17/2025-Read second time and amended. Re-referred to Com. on APPR.

Location: 7/15/2025-A. APPR.

Calendar:

8/20/2025 9 a.m. - 1021 O Street, Room 1100 ASSEMBLY APPROPRIATIONS, WICKS, BUFFY, Chair

Summary:

The Knox-Keene Health Care Service Plan Act of 1975 provides for the licensure and regulation of health care service plans by the Department of Managed Health Care, and makes a willful violation of the act a crime. Current law provides for the regulation of health insurers by the Department of Insurance. Current law requires a pharmacy benefit manager engaging in business with a health care

service plan or health insurer to secure a license from the Department of Managed Health Care on or after January 1, 2027, or the date on which the department has established the licensure process, whichever is later. This bill would prohibit a pharmacy benefit manager from, among other things, unreasonably obstructing or interfering with a patient's right to timely access a prescription drug or device at a contract pharmacy, requiring use of only an affiliated pharmacy, as specified, and from imposing requirements, conditions, or exclusions that discriminate against a nonaffiliated pharmacy in connection with dispensing drugs. The bill would limit a pharmacy benefit manager's income to that derived from a pharmacy benefit management fee for pharmacy benefit management services provided, and would require a pharmacy benefit manager to use a passthrough pricing model.

Position: Board Review

Notes: Legislative Committee reviewed 8-6-25 and made a recommendation to the board to watch at a priority level.

SB 257 (Wahab D) Pregnancy As a Recognized Event for Nondiscriminatory Treatment (PARENT) Act.

Current Text: Amended: 7/17/2025 [html](#) [pdf](#)

Last Amended: 7/17/2025

Status: 7/17/2025-Read second time and amended. Re-referred to Com. on APPR.

Location: 7/15/2025-A. APPR.

Calendar:

8/20/2025 9 a.m. - 1021 O Street, Room 1100 ASSEMBLY APPROPRIATIONS, WICKS, BUFFY, Chair

Summary:

Current law requires a health care service plan or disability insurer to allow an individual to enroll in or change their health benefit plan as a result of a specified triggering event. Existing law prohibits a health care service plan contract or disability insurance policy issued, amended, renewed, or delivered on or after July 1, 2003, from imposing a copayment or deductible for specified maternity services that exceeds the most common amount of the copayment or deductible imposed for services provided for other covered medical conditions. This bill, the Pregnancy As a Recognized Event for Nondiscriminatory Treatment (PARENT) Act, would make pregnancy a triggering event for purposes of enrollment or changing a health benefit plan. The bill would prohibit a health care service plan contract or health insurance policy issued, amended, or renewed on or after January 1, 2026, that provides coverage for maternity services or newborn and pediatric care services from seeking reimbursement for maternity services or newborn and pediatric care services because the enrollee or insured is acting as a gestational carrier. The bill would prohibit a health care service plan or health insurer from discriminating against an enrollee, insured, enrollee's or insured's newborn, or attending health care provider based on the circumstances of conception. Because a willful violation of these provisions by a health care service plan would be a crime, the bill would impose a state-mandated local program.

Position: Board Review

Notes: Legislative Committee reviewed 8-14-25 and made a recommendation to the board to watch at a priority level.

SB 306 (Becker D) Health care coverage: prior authorizations.

Current Text: Amended: 7/17/2025 [html](#) [pdf](#)

Last Amended: 7/17/2025

Status: 7/17/2025-Read second time and amended. Re-referred to Com. on APPR.

Location: 7/15/2025-A. APPR.

Calendar:

8/20/2025 9 a.m. - 1021 O Street, Room 1100 ASSEMBLY APPROPRIATIONS, WICKS, BUFFY, Chair

Summary:

Current law generally authorizes a health care service plan or health insurer to use prior authorization and other utilization review or utilization management functions, under which a licensed physician or a licensed health care professional who is competent to evaluate specific clinical issues may approve, modify, delay, or deny requests for health care services based on medical necessity. Current law requires a health care service plan or health insurer, including those plans or insurers that delegate utilization review or utilization management functions to medical groups, independent practice associations, or to other contracting providers, to comply with specified requirements and limitations on their utilization review or utilization management functions. This bill would require the Department of Insurance and the Department of Managed Health Care to issue instructions on or before July 1, 2026, to health care service plans and health insurers to report statistics regarding covered health care services subject to prior authorization and the percentage rate at which they are approved or modified, among other things. The bill would require a health care service plan or health insurer to report those statistics, including information from another entity to which the plan or insurer delegates responsibility for prior authorization decisions, to the appropriate department on or before December 31, 2026. The

bill would require the departments to evaluate these reports, identify the health care services most frequently approved, and, on or before July 1, 2027, publish a list of the services identified. Beginning on the date specified by the relevant department, but no later than January 1, 2028, the bill would require a plan or insurer, or its delegated entities, to cease requiring prior authorization for the most frequently approved covered health care services. The bill would authorize a plan or insurer to reinstate prior authorization for a specific health care provider if it determines that the provider has engaged in fraudulent activity or clinically inappropriate care, as specified. No later than 4 years after the cessation of prior authorization requirements, the bill would require the departments to publish reports regarding the impact of that cessation using information reported by plans and insurers, including data on reinstatements of prior authorization for specific providers. The bill would repeal these provisions on January 1, 2034.

Position: Board Review

Notes: Legislative Committee reviewed 8-14-25 and made a recommendation to the board to oppose at a level 3.

SB 338 (Becker D) Virtual Health Hub for Rural Communities Pilot Program.

Current Text: Amended: 7/3/2025 [html](#) [pdf](#)

Last Amended: 7/3/2025

Status: 7/3/2025-Read second time and amended. Re-referred to Com. on APPR.

Location: 7/1/2025-A. APPR.

Calendar:

8/20/2025 9 a.m. - 1021 O Street, Room 1100 ASSEMBLY APPROPRIATIONS, WICKS, BUFFY, Chair

Summary:

Would establish the Virtual Health Hub for Rural Communities Pilot Program and would require the State Department of Public Health to administer the program to expand access to health services for farmworkers in rural communities. The bill would require the department to distribute grants to partnerships of 2 separate community-based organizations, except as specified, to establish and deploy virtual health hubs, as defined, and to administer the program and to provide technical assistance to the grant recipients for any licensing or reporting requirements necessary to fulfill the program obligations. The bill would outline criteria for the grants and require the department to give priority to community-based organizations that meet specified criteria, including, but not limited to, a history of serving medically underserved communities. The bill would require the grant recipients, among other things, to deploy virtual health hubs, as defined, in 2 rural communities based on farmworker population and access to health care and to submit specified information on the program to the department. Under the bill, the virtual health hubs would include, at a minimum, computers, Wi-Fi, cubicles for virtual visits, and exam rooms for telemedicine. The bill would create the Virtual Health Hub Fund and would condition implementation of these provisions on no General Fund moneys being used, there being a minimum of \$2,000,000 in the fund, and the department posting a notice on its internet website. The bill would also require the department, 2 years after the notice is posted on the internet website, to submit a report to the Legislature, and post to its internet website, specified information provided by the grant recipients, including age ranges and type of health services accessed by the people served.

Position: Board Review

Notes: Legislative Committee reviewed 8-14-25 and made a recommendation to the board to support at a level 3.

SB 439 (Weber Pierson D) California Health Benefit Review Program: extension.

Current Text: Amended: 4/10/2025 [html](#) [pdf](#)

Last Amended: 4/10/2025

Status: 7/2/2025-July 2 set for first hearing. Placed on suspense file.

Location: 7/2/2025-A. APPR. SUSPENSE FILE

Summary:

Current law establishes the Health Care Benefits Fund to support the University of California's implementation of the California Health Benefit Review Program. Under the program, the University of California assesses legislation proposing to repeal or mandate a benefit or service requirement on health care insurance plans or health insurers. Under the program, the University of California provides a written analysis that includes, among other data, financial impacts of legislation on publicly funded state health insurance programs, including the Medi-Cal program and the Healthy Families Program. Current law imposes an annual charge on health care service plans and health insurers for the 2022-23 to 2026-27 fiscal years, inclusive, as specified, to be deposited into the fund. Existing law prohibits the total annual assessment on health care service plans and health insurers from exceeding \$2,200,000. Under current law, the fund and the program become inoperative on July 1, 2027, and are

repealed as of January 1, 2028. This bill would extend the operation of the California Health Benefit Review Program and the Health Care Benefits Fund through July 1, 2033, and would authorize the continued assessment of the annual charge on health care service plans and health insurers for that purpose for the 2026–27 to 2032–33 fiscal years, inclusive. The bill would increase the allowable total annual assessment on health care service plans and health insurers to \$3,200,000.

Position: Board Review

Notes: Legislative Committee reviewed 8-6-25 and made a recommendation to the board to support at a level 3.

SB 535 (Richardson D) Obesity Care Access Act.

Current Text: Amended: 7/17/2025 [html](#) [pdf](#)

Last Amended: 7/17/2025

Status: 7/17/2025-Read second time and amended. Re-referred to Com. on APPR.

Location: 7/15/2025-A. APPR.

Calendar:

8/20/2025 9 a.m. - 1021 O Street, Room 1100 ASSEMBLY APPROPRIATIONS, WICKS, BUFFY, Chair

Summary:

Existing law, the Knox-Keene Health Care Service Plan Act of 1975, provides for the licensure and regulation of health care service plans by the Department of Managed Health Care and makes a willful violation of the act's requirements a crime. Existing law sets forth specified coverage requirements for plan contracts. This bill, the Obesity Care Access Act, would require an individual or group health care service plan contract or health insurance policy that provides coverage for outpatient prescription drug benefits and is issued, amended, or renewed on or after January 1, 2026, to include coverage for bariatric surgery and at least one antiobesity medication approved by the United States Food and Drug Administration. Because a willful violation of these provisions by a health care service plan would be a crime, the bill would impose a state-mandated local program.

Position: Board Review

Notes: Legislative Committee reviewed 8-14-25 and made a recommendation to the board to watch at a priority level.

A recent group example was \$18k per person and 65% of the group would have qualified as obese.

SB 812 (Allen D) Qualified youth drop-in center health care coverage.

Current Text: Amended: 7/17/2025 [html](#) [pdf](#)

Last Amended: 7/17/2025

Status: 7/17/2025-Read second time and amended. Re-referred to Com. on APPR.

Location: 7/15/2025-A. APPR.

Calendar:

8/20/2025 9 a.m. - 1021 O Street, Room 1100 ASSEMBLY APPROPRIATIONS, WICKS, BUFFY, Chair

Summary:

Existing law, the Knox-Keene Health Care Service Plan Act of 1975, provides for the licensure and regulation of health care service plans by the Department of Managed Health Care and makes a willful violation of the act a crime. Existing law provides for the regulation of health insurers by the Department of Insurance. Existing law requires a health care service plan contract or health insurance policy issued, amended, renewed, or delivered on or after January 1, 2024, that provides coverage for medically necessary treatment of mental health and substance use disorders to cover the provision of those services to an individual 25 years of age or younger when delivered at a schoolsite. This bill would expand the definition of schoolsite to additionally require a contract or policy that provides coverage for medically necessary treatment of mental health and substance use disorders to cover the provision of those services to an individual 25 years of age or younger when delivered at a qualified youth drop-in center. Because a violation of this requirement relative to health care service plans would be a crime, the bill would create a state-mandated local program. This bill contains other related provisions and other existing laws.

Position: Board Review

Notes: Legislative Committee reviewed 8-14-25 and made a recommendation to the board to watch at a priority level 3. The Mental Health Task Force also recommended Support level 3. 7-30-25 Bill Review per review with JP. reco: Support L3

Total Measures: 11

Total Tracking Forms: 11



Board Meeting: August 19, 2025

8:30am PT

Location: Zoom

Executive Board	Title	Attendance Noted		
Dawn McFarland	President	x		
Craig Gussin	President-Elect	x		
Rosamaria Marrujo	Immediate Past President	x		
Kerry Wright	VP Finance	x		
Janet Powelson	VP Legislation	x		
Irma Romero	VP Membership	x		
Manny Alcaine	VP Professional Development	x		
Jordan Futch	VP PAC	x		
Vanessa Ignacio	VP Public Affairs	x		
Elizabeth Underhill	VP Corporate Relations			
Kristie Scavarda	VP Communications	x		
Pat Burns	VP Community Outreach			
Chapter Presidents			Chapter Pres Elects	
Kim Ball	Central California President			
Irma Romero	Golden Gate President	x		
Cherie Crutcher	Inland Empire President	x	Shelley Hoover	
Bruce Benton	LA President	x		
Brad Wright	NorCal President			
Sarah Knapp	OC President	x	Gonzalo Verduzco	
Ricky Haisha	San Diego President	x		
Steven Woodward	Santa Barbara President			

Jennifer McKenzie	Silicon Valley President		Melanie Meister	
David Garcia	Ventura County President	x	Rod Owen	

COMMITTEE CHAIRS/MISC:

Faith Borges	Lobbyist	x
Patricia Stiffler	Member Recognition Chair	x
Monica Spencer	DEIB Chair	x
Greg Wolin	Medicare Co-Chair: Northern CA	
Brian Bilhartz	Medicare Co-Chair: Southern CA	x
Sharon Frank	Exec Director	x
Lisa Strug	Exec Director	x

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This document and the information it contains are strictly for the use of the California Association of Health Underwriters.

CAHIP Board
Financial Report Prepared: 8/12/25
Kerry Wright, VP Finance

July 2024-June 2025 Fiscal Year:

- Budget: Target net 0 ended at approximately -\$18,000 (transferred \$20,000 from reserve funds)
 - Capitol Summit: \$26,285 actual net income (Target Budget: \$31,665)
 - Innovation Expo: \$40,827 actual net income (Target Budget: \$50,340)
 - Membership: \$282,224 actual net income (Target budget: \$322,000)
 - Administrative expenses: \$19,461 actual expenses (Target budget: \$32,425)
 - Board expenses: \$12,516 actual expenses (Target budget: \$20,050)
- Accounts status:
 - \$58,158 compared to \$92,678 total (Both bank + reserves)
 - Nearly \$20,000 of CDs expired and were reinvested in money market
- Auditing: Membership dues auditing being implemented going forward beginning in September

Below are the highlights of the July 2025 Financials prepared for the August 2025 board meeting.

- All deferred funds from closed chapters will be accounted for at end of fiscal year in June 2026.
- Deferred funds from 2024-2025 annual sponsors (following Innovation Expo 2025) now show as Innovate/Cap Sum income at the same 50/50 split, while new annual partners are 20/20/60 split.
- Membership dues: YTD (July 2025) \$18,318.80 (6.37% of budget)
- Membership budget was based on 1250 members at \$230 annually.
- Total sponsorship: \$44,750 actual (including deferred) of \$91,000 in budget (49%)
- Innovation Expo event sponsorship opportunities launching shortly.

Other items to note:

CAHIP Board
Financial Report Prepared: 8/12/25
Kerry Wright, VP Finance

- Annual sponsors will be allocated 20% revenue to Innovate, 20% to Cap Summit, 60% to general operating expenses and are rolling sponsorships that renew throughout the year.
- Income generated from Regional Dinners will be allocated to fund our reserve funds in Schwab account.
- Reimbursement requests must be received in the CAHIP office within 45 after the expense and will not be made until all forms are completed and receipts are received.
- Schwab account currently earning about 5%.

<u>6 month Operating Costs (Fixed)</u>		
6400	Jaffe	\$66,000.00
6365	Legislative Advocacy	\$72,000.00
6525	Website	\$2,137.00
6320	Insurance	\$2,800.00
6495	Postage/Printing	\$50.00
6520	Telephone/Fax/Internet	\$471.00
6050	Bank Fees	\$2,250.00
6310	Dues/Subscriptions	\$1,150.00
	Total	\$146,858

Total Accounts:

\$24,200.77 Summit State Checking Account Balance Ending on 7/31/25

\$48,977.49 Schwab MMF

\$73,178.26 Total Accounts

\$97,881 Needed to fund reserves (6 mo. Expenses – Schwab Acct.)



California Agents and Health Insurance Professionals

CAHIP

Shaping the *future* of healthcare

NABIP - California

JUNE 2025
FISCAL
YEAR-END

Statement of Financial Position

California Agents and Health Insurance Professionals

As of June 30, 2025

DISTRIBUTION ACCOUNT	TOTAL			
	AS OF JUNE 30, 2025	AS OF JUNE 30, 2024 (PY)	\$ CHANGE (PY)	% CHANGE (PY)
Assets				
Current Assets				
Bank Accounts				
Charles Schwab2	48,820.63	45,790.18	3,030.45	6.62 %
Summit State Bank Checking	9,337.36	26,877.47	-17,540.11	-65.26 %
Total for Bank Accounts	\$58,157.99	\$72,667.65	-\$14,509.66	-19.97 %
Accounts Receivable				
Accounts Receivable	34,765.24	41,986.85	-7,221.61	-17.2 %
Total for Accounts Receivable	\$34,765.24	\$41,986.85	-\$7,221.61	-17.2 %
Other Current Assets				
Charles Schwab - Amex (3.35%)		9,975.68	-9,975.68	-100.0 %
C. Schwab Goldman Sachs (3.30%)		9,995.04	-9,995.04	-100.0 %
Total for Other Current Assets	0	\$19,970.72	-\$19,970.72	-100.0 %
Total for Current Assets	\$92,923.23	\$134,625.22	-\$41,701.99	-30.98 %
Fixed Assets				
Other Assets				
Total for Assets	\$92,923.23	\$134,625.22	-\$41,701.99	-30.98 %
Liabilities and Equity				
Liabilities				
Current Liabilities				
Accounts Payable				
Accounts Payable	9,546.25	25,313.99	-15,767.74	-62.29 %
Total for Accounts Payable	\$9,546.25	\$25,313.99	-\$15,767.74	-62.29 %
Credit Cards				
Other Current Liabilities				
Closed-Desert Cities exp1225	21,150.81	21,150.81		0.0 %
Closed-North Coast Funds exp 0825	922.28	922.28		0.0 %
Closed-NVAHU exp 0126	5,710.05	3,224.70	2,485.35	77.07 %
Deferred Revenue - Capitol Summ	750.00	4,500.00	-3,750.00	-83.33 %
Deferred Revenue - Leadership S	5,000.00	11,750.00	-6,750.00	-57.45 %
NAHU Unite Donations Payable	300.00	300.00		0.0 %
Other Misc Exp Payable	-0.59		-0.59	
Total for Other Current Liabilities	\$33,832.55	\$41,847.79	-\$8,015.24	-19.15 %
Total for Current Liabilities	\$43,378.80	\$67,161.78	-\$23,782.98	-35.41 %
Long-term Liabilities				
Total for Liabilities	\$43,378.80	\$67,161.78	-\$23,782.98	-35.41 %

Statement of Financial Position

California Agents and Health Insurance Professionals

As of June 30, 2025

DISTRIBUTION ACCOUNT	TOTAL			
	AS OF JUNE 30, 2025	AS OF JUNE 30, 2024 (PY)	\$ CHANGE (PY)	% CHANGE (PY)
Equity				
Retained Earnings	-256,263.78	-242,890.30	-13,373.48	-5.51 %
Net Income	-17,919.01	-13,373.48	-4,545.53	-33.99 %
Fund Balance	296,909.51	296,909.51	0.00	0.0 %
Opening Bal Equity	26,817.71	26,817.71	0.00	0.0 %
Total for Equity	\$49,544.43	\$67,463.44	-\$17,919.01	-26.56 %
Total for Liabilities and Equity	\$92,923.23	\$134,625.22	-\$41,701.99	-30.98 %

California Agents and Health Insurance Professionals

Budget vs. Actuals: Budget_FY25_P&L - FY25 P&L

July 2024 - June 2025

	TOTAL			
	ACTUAL	BUDGET	OVER BUDGET	% OF BUDGET
Revenue				
Capitol Summit				
4300 CapSum - Registration	18,380.14	15,000.00	3,380.14	122.53 %
4310 CapSum - Program Ads		0.00	0.00	
4320 CapSum - Annual Sponso	31,000.00	41,000.00	-10,000.00	75.61 %
4325 CapSum - Exh./Event Sp	10,000.00	16,000.00	-6,000.00	62.50 %
Total Capitol Summit	59,380.14	72,000.00	-12,619.86	82.47 %
Engage/SLC Income				
4210 Engage/SLC - Registration	16,207.00	18,000.00	-1,793.00	90.04 %
4220 Engage/SLC - Vendors	14,000.00	21,000.00	-7,000.00	66.67 %
4230 Engage/SLC - Event Sponsors	22,929.00	18,000.00	4,929.00	127.38 %
4235 Engage/SLC - Annual Sponsor	34,000.00	41,000.00	-7,000.00	82.93 %
Total Engage/SLC Income	87,136.00	98,000.00	-10,864.00	88.91 %
General Income				
4000 Membership Dues - NABIP	282,223.69	322,000.00	-39,776.31	87.65 %
4100 Continuing Education Fees	1,682.00	900.00	782.00	186.89 %
4600 Website Recognition		0.00	0.00	
4850 Unrealized gain/loss o	29.28		29.28	
4900 Miscellaneous Income	4,920.90	4,700.00	220.90	104.70 %
4910 Member Meeting Webinar	250.00	2,500.00	-2,250.00	10.00 %
7000 Interest Income	3,511.53	2,250.00	1,261.53	156.07 %
Total General Income	292,617.40	332,350.00	-39,732.60	88.04 %
Services	0.00		0.00	
Vanguard Income				
4270 Vanguard (SLC) - Reg.		0.00	0.00	
4330 Vanguard (CapSum) - Registration		0.00	0.00	
Total Vanguard Income		0.00	0.00	
Total Revenue	\$439,133.54	\$502,350.00	\$ -63,216.46	87.42 %
GROSS PROFIT	\$439,133.54	\$502,350.00	\$ -63,216.46	87.42 %
Expenditures				
Board Expenses				
6120 BOD - Banquet	2,622.00	2,000.00	622.00	131.10 %
6135 BOD - Postage		50.00	-50.00	
6140 BOD - Printing	95.32	50.00	45.32	190.64 %
6150 Board - Supplies	311.17	100.00	211.17	311.17 %
6160 BOD - Travel & Lodging	6,013.67	10,250.00	-4,236.33	58.67 %
6170 BOD - Officer - Past President		250.00	-250.00	
6180 BOD - Officer - President	3,234.43	5,000.00	-1,765.57	64.69 %
6190 BOD - Officer - Pres Elect	189.25	1,000.00	-810.75	18.93 %
6200 BOD - Officer - VP Communications		0.00	0.00	
6205 BOD - Officer-Comm Outreach		0.00	0.00	
6210 BOD - Officer-VP Education		0.00	0.00	

California Agents and Health Insurance Professionals

Budget vs. Actuals: Budget_FY25_P&L - FY25 P&L

July 2024 - June 2025

	TOTAL			
	ACTUAL	BUDGET	OVER BUDGET	% OF BUDGET
6230 BOD - Officer - VP Legislation	50.00	1,000.00	-950.00	5.00 %
6233 BOD - Officer - Memberships		250.00	-250.00	
6235 BOD - Officer - VP PAC	0.00	100.00	-100.00	0.00 %
6237 BOD - Officer - VP Public Affairs		0.00	0.00	
6239 BOD - Officer - VP Corporate Relations		0.00	0.00	
Total Board Expenses	12,515.84	20,050.00	-7,534.16	62.42 %
Capitol Summit Expenses				
6660 Cap Sum - AV	5,353.57	6,000.00	-646.43	89.23 %
6670 Cap Sum - F&B	26,007.15	27,000.00	-992.85	96.32 %
6680 Cap Sum - Legis Packets		0.00	0.00	
6695 Cap Sum- Printing	1,150.54	1,000.00	150.54	115.05 %
6700 Cap Sum - Room Rental		2,835.00	-2,835.00	
6710 Cap Sum - Speakers		2,500.00	-2,500.00	
6720 Cap Sum - Supplies	583.94	400.00	183.94	145.99 %
6730 Cap Sum - Signage & Decor		600.00	-600.00	
Total Capitol Summit Expenses	33,095.20	40,335.00	-7,239.80	82.05 %
Contractor Expenses				
6345 Legal & Accounting (taxes)	1,850.00	1,850.00	0.00	100.00 %
6365 Legis. Advocate - Fees	142,000.00	144,000.00	-2,000.00	98.61 %
6370 Legis. Advocate - Expenses	653.37	3,000.00	-2,346.63	21.78 %
6420 Management Fees - Jaffe	176,000.00	180,000.00	-4,000.00	97.78 %
6425 Management Travel (Jaffe)	7,906.79	8,000.00	-93.21	98.83 %
6430 Commissions		1,000.00	-1,000.00	
Total Contractor Expenses	328,410.16	337,850.00	-9,439.84	97.21 %
Engage/SLC Expenses				
6540 Engage/SLC - Audio/Visual	5,433.00	4,500.00	933.00	120.73 %
6550 SLC - Decorations	157.70	200.00	-42.30	78.85 %
6555 Engage/SLC - Food & Beverage	26,244.32	30,000.00	-3,755.68	87.48 %
6560 SLC - Othe/Pipe & Drap	7,125.00	6,800.00	325.00	104.78 %
6570 SLC - Postage & Shipping		0.00	0.00	
6580 Engage/SLC - Room Rental	1,754.00	2,160.00	-406.00	81.20 %
6585 Engage/SLC - Signs	842.45	1,000.00	-157.55	84.25 %
6590 Engage/SLC - Speakers	4,422.47	2,500.00	1,922.47	176.90 %
6600 Engage/SLC - Supplies	330.44	500.00	-169.56	66.09 %
Total Engage/SLC Expenses	46,309.38	47,660.00	-1,350.62	97.17 %
General/Administrative Exp				
6030 Awards & Gifts	352.78	2,300.00	-1,947.22	15.34 %
6050 Bank/Credit Card Fees	3,118.76	5,500.00	-2,381.24	56.70 %
6250 Committee Expense		0.00	0.00	
6300 Continuing Education E	2,011.03	2,500.00	-488.97	80.44 %
6310 Dues/Subscriptions	2,795.59	2,500.00	295.59	111.82 %
6315 Foundation Expenses	50.00	0.00	50.00	
6320 Insurance - All	1,282.00	4,500.00	-3,218.00	28.49 %

California Agents and Health Insurance Professionals

Budget vs. Actuals: Budget_FY25_P&L - FY25 P&L

July 2024 - June 2025

	TOTAL			
	ACTUAL	BUDGET	OVER BUDGET	% OF BUDGET
6323 CAHIP PAC Donation		2,000.00	-2,000.00	
6325 HUPAC Donation	2,000.00	2,000.00	0.00	100.00 %
6360 Legislative/Council	3,031.86	5,000.00	-1,968.14	60.64 %
6485 Office Supplies/Expens	213.53	150.00	63.53	142.35 %
6495 Postage - Admin	1.01	500.00	-498.99	0.20 %
6500 Printing - Admin		0.00	0.00	
6507 Public Affairs Contrac		0.00	0.00	
6508 Public Affairs/Relatio		0.00	0.00	
6520 Telephone/Fax/Internet	863.50	1,000.00	-136.50	86.35 %
6525 Website	3,740.82	4,275.00	-534.18	87.50 %
6526 Webinar Expenses		200.00	-200.00	
Total General/Administrative Exp	19,460.88	32,425.00	-12,964.12	60.02 %
NABIP Expenses				
6455 NABIP Annual Convention	10,761.09	16,000.00	-5,238.91	67.26 %
6460 NABIP Cap Conference	6,500.00	8,000.00	-1,500.00	81.25 %
Total NABIP Expenses	17,261.09	24,000.00	-6,738.91	71.92 %
Total Expenditures	\$457,052.55	\$502,320.00	\$ -45,267.45	90.99 %
NET OPERATING REVENUE	\$ -17,919.01	\$30.00	\$ -17,949.01	-59,730.03 %
NET REVENUE	\$ -17,919.01	\$30.00	\$ -17,949.01	-59,730.03 %

Statement of Activity

California Agents and Health Insurance Professionals

July 1, 2024-June 30, 2025

DISTRIBUTION ACCOUNT	TOTAL			
	JUL 1 2024 - JUN 30 2025	JUL 1 2023 - JUN 30 2024 (PY)	\$ CHANGE (PY)	% CHANGE (PY)
Income				
Capitol Summit	0	0	0	
4300 CapSum - Registration	18,380.14	9,672.00	8,708.14	90.03 %
4320 CapSum - Annual Sponso	31,000.00	37,497.62	-6,497.62	-17.33 %
4325 CapSum - Exh./Event Sp	10,000.00	14,700.00	-4,700.00	-31.97 %
Total for Capitol Summit	\$59,380.14	\$61,869.62	-\$2,489.48	-4.02 %
Engage/SLC Income	0	0	0	
4210 Engage/SLC - Registration	16,207.00	17,604.00	-1,397.00	-7.94 %
4220 Engage/SLC - Vendors	14,000.00	20,145.00	-6,145.00	-30.5 %
4230 Engage/SLC - Event Sponsors	22,929.00	17,850.00	5,079.00	28.45 %
4235 Engage/SLC - Annual Sponsor	34,000.00	11,497.62	22,502.38	195.71 %
Total for Engage/SLC Income	\$87,136.00	\$67,096.62	\$20,039.38	29.87 %
General Income	0	0	0	
4000 Membership Dues - NABIP	282,223.69	329,505.52	-47,281.83	-14.35 %
4100 Continuing Education Fees	1,682.00	867.75	814.25	93.83 %
4850 Unrealized gain/loss o	29.28	682.75	-653.47	-95.71 %
4900 Miscellaneous Income	4,920.90	500.00	4,420.90	884.18 %
4910 Member Meeting Webinar	250.00	1,125.00	-875.00	-77.78 %
7000 Interest Income	3,511.53	1,489.24	2,022.29	135.79 %
Total for General Income	\$292,617.40	\$334,170.26	-\$41,552.86	-12.43 %
Region 8 Conference	0	0	0	
4710 Region 8 Registration		9,897.00	-9,897.00	-100.0 %
4720 Region 8 - Exhibitors		5,250.00	-5,250.00	-100.0 %
4730 Region 8 Sponsors		12,500.00	-12,500.00	-100.0 %
4735 Region 8 Annual Sponsors		20,500.00	-20,500.00	-100.0 %
Total for Region 8 Conference	0	\$48,147.00	-\$48,147.00	-100.0 %
Services		750.00	-750.00	-100.0 %
Total for Income	\$439,133.54	\$512,033.50	-\$72,899.96	-14.24 %
Cost of Goods Sold				
Gross Profit	\$439,133.54	\$512,033.50	-\$72,899.96	-14.24 %
Expenses				
Board Expenses	0	0	0	
6120 BOD - Banquet	2,622.00		2,622.00	
6140 BOD - Printing	95.32		95.32	
6150 Board - Supplies	311.17	149.90	161.27	107.59 %
6160 BOD - Travel & Lodging	6,013.67	11,256.61	-5,242.94	-46.58 %
6180 BOD - Officer - President	3,234.43	3,313.34	-78.91	-2.38 %
6190 BOD - Officer - Pres Elect	189.25		189.25	
6230 BOD - Officer - VP Legislation	50.00		50.00	
6105 BOD - Expenses		758.00	-758.00	-100.0 %
6135 BOD - Postage		39.00	-39.00	-100.0 %

Statement of Activity

California Agents and Health Insurance Professionals

July 1, 2024-June 30, 2025

DISTRIBUTION ACCOUNT	TOTAL			
	JUL 1 2024 - JUN 30 2025	JUL 1 2023 - JUN 30 2024 (PY)	\$ CHANGE (PY)	% CHANGE (PY)
6170 BOD - Officer - Past President		250.00	-250.00	-100.0 %
Total for Board Expenses	\$12,515.84	\$15,766.85	-\$3,251.01	-20.62 %
Capitol Summit Expenses	0	0	0	
6660 Cap Sum - AV	5,353.57	5,703.44	-349.87	-6.13 %
6670 Cap Sum - F&B	26,007.15	24,788.52	1,218.63	4.92 %
6695 Cap Sum- Printing	1,150.54	961.21	189.33	19.7 %
6720 Cap Sum - Supplies	583.94	230.73	353.21	153.08 %
6700 Cap Sum - Room Rental		2,835.16	-2,835.16	-100.0 %
6710 Cap Sum - Speakers		2,500.00	-2,500.00	-100.0 %
6730 Cap Sum - Signage & Decor		562.75	-562.75	-100.0 %
Total for Capitol Summit Expenses	\$33,095.20	\$37,581.81	-\$4,486.61	-11.94 %
Contractor Expenses	0	0	0	
6345 Legal & Accounting (taxes)	1,850.00	1,850.00		0.0 %
6365 Legis. Advocate - Fees	142,000.00	151,115.50	-9,115.50	-6.03 %
6370 Legis. Advocate - Expenses	653.37	861.03	-207.66	-24.12 %
6420 Management Fees - Jaffe	176,000.00	180,000.00	-4,000.00	-2.22 %
6425 Management Travel (Jaffe)	7,906.79	12,201.85	-4,295.06	-35.2 %
6400 Management Fees - CAMS		1,060.00	-1,060.00	-100.0 %
6430 Commissions		525.00	-525.00	-100.0 %
Total for Contractor Expenses	\$328,410.16	\$347,613.38	-\$19,203.22	-5.52 %
Engage/SLC Expenses	0	0	0	
6540 Engage/SLC - Audio/Visual	5,433.00	7,240.32	-1,807.32	-24.96 %
6550 SLC - Decorations	157.70	163.61	-5.91	-3.61 %
6555 Engage/SLC - Food & Beverage	26,244.32	24,989.03	1,255.29	5.02 %
6560 SLC - Othe/Pipe & Drap	7,125.00	6,800.00	325.00	4.78 %
6580 Engage/SLC - Room Rental	1,754.00	1,469.49	284.51	19.36 %
6585 Engage/SLC - Signs	842.45	794.43	48.02	6.04 %
6590 Engage/SLC - Speakers	4,422.47	1,390.64	3,031.83	218.02 %
6600 Engage/SLC - Supplies	330.44	625.73	-295.29	-47.19 %
Total for Engage/SLC Expenses	\$46,309.38	\$43,473.25	\$2,836.13	6.52 %
General/Administrative Exp	0	0	0	
6030 Awards & Gifts	352.78	1,796.96	-1,444.18	-80.37 %
6050 Bank/Credit Card Fees	3,118.76	5,536.84	-2,418.08	-43.67 %
6300 Continuing Education E	2,011.03	2,451.07	-440.04	-17.95 %
6310 Dues/Subscriptions	2,795.59	2,975.38	-179.79	-6.04 %
6315 Foundation Expenses	50.00	44.00	6.00	13.64 %
6320 Insurance - All	1,282.00	4,473.67	-3,191.67	-71.34 %
6325 HUPAC Donation	2,000.00	2,000.00		0.0 %
6360 Legislative/Council	3,031.86	3,142.79	-110.93	-3.53 %
6485 Office Supplies/Expens	213.53	109.99	103.54	94.14 %
6495 Postage - Admin	1.01	482.19	-481.18	-99.79 %
6520 Telephone/Fax/Internet	863.50	942.00	-78.50	-8.33 %
6525 Website	3,740.82	6,093.11	-2,352.29	-38.61 %

Statement of Activity

California Agents and Health Insurance Professionals

July 1, 2024-June 30, 2025

DISTRIBUTION ACCOUNT	TOTAL			
	JUL 1 2024 - JUN 30 2025	JUL 1 2023 - JUN 30 2024 (PY)	\$ CHANGE (PY)	% CHANGE (PY)
6500 Printing - Admin		0.10	-0.10	-100.0 %
6526 Webinar Expenses		50.00	-50.00	-100.0 %
6530 Prior Year Expenses		484.44	-484.44	-100.0 %
Total for General/Administrative Exp	\$19,460.88	\$30,582.54	-\$11,121.66	-36.37 %
NABIP Expenses	0	0	0	
6455 NABIP Annual Convention	10,761.09	10,321.86	439.23	4.26 %
6460 NABIP Cap Conference	6,500.00	5,988.66	511.34	8.54 %
Total for NABIP Expenses	\$17,261.09	\$16,310.52	\$950.57	5.83 %
Region 8 Expenses	0	0	0	
8540 Region 8 AV		7,801.64	-7,801.64	-100.0 %
8555 Region 8 F&B		23,377.99	-23,377.99	-100.0 %
8585 Region 8 Signs		664.67	-664.67	-100.0 %
8590 Region 8 Speakers		1,882.42	-1,882.42	-100.0 %
8600 Region 8 Supplies		351.91	-351.91	-100.0 %
Total for Region 8 Expenses	0	\$34,078.63	-\$34,078.63	-100.0 %
Total for Expenses	\$457,052.55	\$525,406.98	-\$68,354.43	-13.01 %
Net Operating Income	-\$17,919.01	-\$13,373.48	-\$4,545.53	-33.99 %
Other Income				
Other Expenses				
Net Other Income	0	0	0	
Net Income	-\$17,919.01	-\$13,373.48	-\$4,545.53	-33.99 %

Statement of Activity Detail

California Agents and Health Insurance Professionals

June 1-30, 2025

DISTRIBUTION ACCOUNT	TRANSACTION DATE	TRANSACTION TYPE	NUM	NAME	LOCATION
Ordinary Income/Expenses					
Income					
General Income					
\$0.00					
4000 Membership Dues - NABIP					
\$32,004.80					
4000 Membership Dues - NABIP	06/30/2025	Invoice	1045	NABIP	
Total for 4000 Membership Dues - NABIP					\$32,004.80
4100 Continuing Education Fees					
\$399.35					
4100 Continuing Education Fees	06/03/2025	Invoice	1042	CAHIP Chapter Inland Empire	
4100 Continuing Education Fees	06/03/2025	Invoice	1042	CAHIP Chapter Inland Empire	
4100 Continuing Education Fees	06/03/2025	Invoice	1043	CAHIP Chapter Central California	
4100 Continuing Education Fees	06/03/2025	Invoice	1044	CAHIP Chapter Golden Gate	
4100 Continuing Education Fees	06/03/2025	Invoice	1044	CAHIP Chapter Golden Gate	
Total for 4100 Continuing Education Fees					\$399.35
7000 Interest Income					
\$171.63					
7000 Interest Income	06/30/2025	Journal Entry	int inc 6/30		
Total for 7000 Interest Income					\$171.63
Total for General Income with sub-accounts					\$32,575.78
Engage/SLC Income					
\$0.00					
4230 Engage/SLC - Event Sponsors					
\$5,850.00					
4230 Engage/SLC - Event Sponsors	06/02/2025	Deposit			
4230 Engage/SLC - Event Sponsors	06/30/2025	Invoice	1050	Regal Medical Group	
Total for 4230 Engage/SLC - Event Sponsors					\$5,850.00
Total for Engage/SLC Income with sub-accounts					\$5,850.00
Capitol Summit					
\$0.00					
4300 CapSum - Registration					
\$45.00					
4300 CapSum - Registration	06/30/2025	Invoice	1047	Event Attendee	
Total for 4300 CapSum - Registration					\$45.00
4325 CapSum - Exh./Event Sp					
\$1,000.00					
4325 CapSum - Exh./Event Sp	06/30/2025	Invoice	1049	Kaiser Permanente 1	
Total for 4325 CapSum - Exh./Event Sp					\$1,000.00
Total for Capitol Summit with sub-accounts					\$1,045.00
Total for Income with sub-accounts					\$39,470.78
Cost of Goods Sold					
Gross Profit					
\$39,470.78					

Statement of Activity Detail

California Agents and Health Insurance Professionals

June 1-30, 2025

DISTRIBUTION ACCOUNT	TRANSACTION DATE	TRANSACTION TYPE	NUM	NAME	LOCATION	
Expenses						
General/Administrative Exp						\$0.00
6050 Bank/Credit Card Fees						\$79.39
6050 Bank/Credit Card Fees	06/04/2025	Expense		QuickBooks Payments		
6050 Bank/Credit Card Fees	06/03/2025	Expense		StarChapter		
6050 Bank/Credit Card Fees	06/20/2025	Deposit				
6050 Bank/Credit Card Fees	06/30/2025	Invoice	1047	Event Attendee		
Total for 6050 Bank/Credit Card Fees						\$79.39
6300 Continuing Education E						\$53.95
6300 Continuing Education E	06/12/2025	Expense		Vertafore, Inc.		
Total for 6300 Continuing Education E						\$53.95
6310 Dues/Subscriptions						\$360.21
6310 Dues/Subscriptions	06/03/2025	Expense		Zoom		
6310 Dues/Subscriptions	06/09/2025	Expense		adobe		
6310 Dues/Subscriptions	06/16/2025	Expense		Quickbooks		
6310 Dues/Subscriptions	06/20/2025	Expense				
Total for 6310 Dues/Subscriptions						\$360.21
6315 Foundation Expenses						\$25.00
6315 Foundation Expenses	06/12/2025	Check	1302	Department of Justice		
Total for 6315 Foundation Expenses						\$25.00
6525 Website						\$3,219.00
6525 Website	06/23/2025	Expense		StarChapter		
Total for 6525 Website						\$3,219.00
Total for General/Administrative Exp with sub-accounts						\$3,737.55
Board Expenses						
6160 BOD - Travel & Lodging						\$0.00
6160 BOD - Travel & Lodging						\$3,316.82
6160 BOD - Travel & Lodging	06/03/2025	Check		Jack Holder		
6160 BOD - Travel & Lodging	06/03/2025	Check		Tim Kanter		
6160 BOD - Travel & Lodging	06/18/2025	Check		Rosamaria Marrujo		
6160 BOD - Travel & Lodging	06/18/2025	Check		Elizabeth Underhill		
6160 BOD - Travel & Lodging	06/18/2025	Check		Jennifer McKenzie		
6160 BOD - Travel & Lodging	06/30/2025	Bill		Dawn McFarland		
Total for 6160 BOD - Travel & Lodging						\$3,316.82
6180 BOD - Officer - President						\$3,038.64
6180 BOD - Officer - President	06/18/2025	Check		Rosamaria Marrujo		
Total for 6180 BOD - Officer - President						\$3,038.64
Total for Board Expenses with sub-accounts						\$6,355.46

Statement of Activity Detail

California Agents and Health Insurance Professionals

June 1-30, 2025

DISTRIBUTION ACCOUNT	TRANSACTION DATE	TRANSACTION TYPE	NUM	NAME	LOCATION	
Contractor Expenses						\$0.00
6365 Legis. Advocate - Fees						\$11,500.00
6365 Legis. Advocate - Fees	06/18/2025	Expense		Public Policy Partnership		
Total for 6365 Legis. Advocate - Fees						\$11,500.00
6370 Legis. Advocate - Expenses						\$300.00
6370 Legis. Advocate - Expenses	06/18/2025	Expense		Public Policy Partnership		
Total for 6370 Legis. Advocate - Expenses						\$300.00
6420 Management Fees - Jaffe						\$11,000.00
6420 Management Fees - Jaffe	06/19/2025	Check	1303	Jaffe Communications		
Total for 6420 Management Fees - Jaffe						\$11,000.00
Total for Contractor Expenses with sub-accounts						\$22,800.00
NABIP Expenses						\$0.00
6455 NABIP Annual Convention						\$7,366.09
6455 NABIP Annual Convention	06/29/2025	Bill		Rosamaria Marrujo		
6455 NABIP Annual Convention	06/29/2025	Bill		Dawn McFarland		
6455 NABIP Annual Convention	06/29/2025	Bill		Craig Gussin		
6455 NABIP Annual Convention	06/29/2025	Bill		Tim Kanter		
6455 NABIP Annual Convention	06/29/2025	Bill		Irma Romero		
6455 NABIP Annual Convention	06/29/2025	Bill		Pat Stiffler		
6455 NABIP Annual Convention	06/29/2025	Bill		Paul Roberts		
6455 NABIP Annual Convention	06/29/2025	Bill		Jack Holder		
Total for 6455 NABIP Annual Convention						\$7,366.09
Total for NABIP Expenses with sub-accounts						\$7,366.09
Total for Expenses with sub-accounts						\$40,259.10
Net Ordinary Income						-\$788.32
Other Income/Expense						
Other Income						
Other Expense						
Net Other Income						\$0.00
Net Income						-\$788.32

Statement of Activity Detail

California Agents and Health Insurance Professionals

June 1-30, 2025

DISTRIBUTION ACCOUNT	CLASS FULL NAME	MEMO/DESCRIPTION	ITEM SPLIT ACCOUNT	AMOUNT	BALANCE
Ordinary Income/Expenses					
Income					
General Income					
4000 Membership Dues - NABIP					
4000 Membership Dues - NABIP					
			Accounts Receivable	32,004.80	32,004.80
Total for 4000 Membership Dues - NABIP					
4100 Continuing Education Fees					
4100 Continuing Education Fees					
		CE Course Filing	Accounts Receivable	102.00	102.00
4100 Continuing Education Fees					
		CE Credits	Accounts Receivable	180.05	282.05
4100 Continuing Education Fees					
		CE Credits	Accounts Receivable	20.15	302.20
4100 Continuing Education Fees					
		CE Course Filing	Accounts Receivable	51.00	353.20
4100 Continuing Education Fees					
		CE Credits	Accounts Receivable	46.15	399.35
Total for 4100 Continuing Education Fees					
7000 Interest Income					
7000 Interest Income					
		To record interest income To record interest income		171.63	171.63
Total for 7000 Interest Income					
Total for General Income with sub-accounts					
Engage/SLC Income					
4230 Engage/SLC - Event Sponsors					
4230 Engage/SLC - Event Sponsors					
		20250602-XXXXXXXXXXXX226252418 DEPOSIT ezDeposit	Summit State Bank Checking	5,000.00	5,000.00
4230 Engage/SLC - Event Sponsors					
			Accounts Receivable	850.00	5,850.00
Total for 4230 Engage/SLC - Event Sponsors					
Total for Engage/SLC Income with sub-accounts					
Capitol Summit					
4300 CapSum - Registration					
4300 CapSum - Registration					
			Accounts Receivable	45.00	45.00
Total for 4300 CapSum - Registration					
4325 CapSum - Exh./Event Sp					
4325 CapSum - Exh./Event Sp					
			Accounts Receivable	1,000.00	1,000.00
Total for 4325 CapSum - Exh./Event Sp					
Total for Capitol Summit with sub-accounts					
Total for Income with sub-accounts					
Cost of Goods Sold					
				0.00	
Gross Profit					

Statement of Activity Detail

California Agents and Health Insurance Professionals

June 1-30, 2025

DISTRIBUTION ACCOUNT	CLASS FULL NAME	MEMO/DESCRIPTION	ITEM SPLIT ACCOUNT	AMOUNT	BALANCE
Expenses					
General/Administrative Exp					
6050 Bank/Credit Card Fees					
6050 Bank/Credit Card Fees		System-recorded fee for QuickBooks Payments. Fee-name: DiscountRateFee, fee-type: Daily.	Summit State Bank Checking	8.43	8.43
6050 Bank/Credit Card Fees		XXXXXXXX6275367 ACH DEBIT FULLSTEAM SV9T/XXXXXXXX6775 CA Association of Health Underwriters	Summit State Bank Checking	19.95	28.38
6050 Bank/Credit Card Fees		XXXXXXXX9595523 ACH CREDIT FULLSTEAM SV9T/XXXXXXXX6775 CA Association of Health Underwriters	Summit State Bank Checking	49.15	77.53
6050 Bank/Credit Card Fees			Accounts Receivable	1.86	79.39
Total for 6050 Bank/Credit Card Fees					
6300 Continuing Education E					
6300 Continuing Education E		XXXXXXXX077892 ACH DEBIT VERTAFORE, INC./DRAFTS	Summit State Bank Checking	53.95	53.95
Total for 6300 Continuing Education E					
6310 Dues/Subscriptions					
6310 Dues/Subscriptions		XXXXXXXX0000151 POS/ATM DEBIT POS PURCHASE Non-PIN ZOOM.COM 888-799-9666 SAN JOSE CA LY1PDA****1282 06/02 00:01	Summit State Bank Checking	159.90	159.90
6310 Dues/Subscriptions		XXXXXXXX0000118 POS/ATM DEBIT POS PURCHASE Non-PIN ADOBE INC ADOBE SAN JOSE CA 000000 ****1282 06/0911:22	Summit State Bank Checking	21.31	181.21
6310 Dues/Subscriptions		XXXXXXXX0000170 POS/ATM DEBIT POS PURCHASE Non-PIN INTUIT *QBooks Online CL.INTUIT.COM CA 003251 ****1282 06/13 23:15	Summit State Bank Checking	99.00	280.21
6310 Dues/Subscriptions		XXXXXXXX114892 ACH DEBIT PAYPAL/TRANSFER Foundation Quickbooks tech soup	Summit State Bank Checking	80.00	360.21
Total for 6310 Dues/Subscriptions					
6315 Foundation Expenses					
6315 Foundation Expenses		foundation 990 fee	Summit State Bank Checking	25.00	25.00
Total for 6315 Foundation Expenses					
6525 Website					
6525 Website		XXXXXXXX882690 ACH DEBIT StarChapter LLC/XXXXXX3205	Summit State Bank Checking	3,219.00	3,219.00
Total for 6525 Website					
Total for General/Administrative Exp with sub-accounts					
Board Expenses					
6160 BOD - Travel & Lodging					

Statement of Activity Detail

California Agents and Health Insurance Professionals

June 1-30, 2025

DISTRIBUTION ACCOUNT	CLASS FULL NAME	MEMO/DESCRIPTION	ITEM SPLIT ACCOUNT	AMOUNT	BALANCE
6160 BOD - Travel & Lodging		5/12 BOD Meeting	Summit State Bank Checking	560.73	560.73
6160 BOD - Travel & Lodging		5/12 BOD Meeting	Summit State Bank Checking	434.90	995.63
6160 BOD - Travel & Lodging		Cap Sum	Summit State Bank Checking	737.20	1,732.83
6160 BOD - Travel & Lodging		5/12 BOD meeting	Summit State Bank Checking	818.24	2,551.07
6160 BOD - Travel & Lodging		May 12 BOD Meeting	Summit State Bank Checking	319.28	2,870.35
6160 BOD - Travel & Lodging			Accounts Payable	446.47	3,316.82
Total for 6160 BOD - Travel & Lodging					
6180 BOD - Officer - President					
6180 BOD - Officer - President		LA Symposium, OC Women in Business, San Diego Dancing	Summit State Bank Checking	3,038.64	3,038.64
Total for 6180 BOD - Officer - President					
Total for Board Expenses with sub-accounts					

Statement of Activity Detail

California Agents and Health Insurance Professionals

June 1-30, 2025

DISTRIBUTION ACCOUNT	CLASS FULL NAME	MEMO/DESCRIPTION	ITEM SPLIT ACCOUNT	AMOUNT	BALANCE
Contractor Expenses					
6365 Legis. Advocate - Fees					
6365 Legis. Advocate - Fees			Summit State Bank Checking	11,500.00	11,500.00
Total for 6365 Legis. Advocate - Fees					
6370 Legis. Advocate - Expenses					
6370 Legis. Advocate - Expenses			Summit State Bank Checking	300.00	300.00
Total for 6370 Legis. Advocate - Expenses					
6420 Management Fees - Jaffe					
6420 Management Fees - Jaffe			Summit State Bank Checking	11,000.00	11,000.00
Total for 6420 Management Fees - Jaffe					
Total for Contractor Expenses with sub-accounts					
NABIP Expenses					
6455 NABIP Annual Convention					
6455 NABIP Annual Convention			Accounts Payable	1,015.00	1,015.00
6455 NABIP Annual Convention			Accounts Payable	1,015.00	2,030.00
6455 NABIP Annual Convention			Accounts Payable	1,015.00	3,045.00
6455 NABIP Annual Convention			Accounts Payable	827.57	3,872.57
6455 NABIP Annual Convention			Accounts Payable	1,015.00	4,887.57
6455 NABIP Annual Convention			Accounts Payable	1,015.00	5,902.57
6455 NABIP Annual Convention			Accounts Payable	1,015.00	6,917.57
6455 NABIP Annual Convention			Accounts Payable	448.52	7,366.09
Total for 6455 NABIP Annual Convention					
Total for NABIP Expenses with sub-accounts					
Total for Expenses with sub-accounts					
Net Ordinary Income					
<hr/>					
Other Income/Expense					
Other Income				0.00	
Other Expense				0.00	
Net Other Income					
<hr/>					
Net Income					
<hr/>					



California Agents and Health Insurance Professionals

CAHIP

Shaping the *future* of healthcare

NABIP - California

JULY 2025

MONTH-END

Statement of Financial Position

California Agents and Health Insurance Professionals

As of July 31, 2025

DISTRIBUTION ACCOUNT	TOTAL			
	AS OF JULY 31, 2025	AS OF JULY 31, 2024 (PY)	\$ CHANGE (PY)	% CHANGE (PY)
Assets				
Current Assets				
Bank Accounts				
Charles Schwab2	48,977.49	56,134.11	-7,156.62	-12.75 %
Summit State Bank Checking	24,200.77	57,257.86	-33,057.09	-57.73 %
Total for Bank Accounts	\$73,178.26	\$113,391.97	-\$40,213.71	-35.46 %
Accounts Receivable				
Accounts Receivable	45,187.10	17,233.33	27,953.77	162.21 %
Total for Accounts Receivable	\$45,187.10	\$17,233.33	\$27,953.77	162.21 %
Other Current Assets				
CAHIP PAC Receivable	-50.00		-50.00	
Charles Schwab - Amex (3.35%)		9,994.18	-9,994.18	-100.0 %
Total for Other Current Assets	-\$50.00	\$9,994.18	-\$10,044.18	-100.5 %
Total for Current Assets	\$118,315.36	\$140,619.48	-\$22,304.12	-15.86 %
Fixed Assets				
Other Assets				
Total for Assets	\$118,315.36	\$140,619.48	-\$22,304.12	-15.86 %
Liabilities and Equity				
Liabilities				
Current Liabilities				
Accounts Payable				
Accounts Payable	2,613.15	12,583.15	-9,970.00	-79.23 %
Total for Accounts Payable	\$2,613.15	\$12,583.15	-\$9,970.00	-79.23 %
Credit Cards				
Other Current Liabilities				
Closed-Desert Cities exp1225	21,150.81	21,150.81		0.0 %
Closed-North Coast Funds exp 0825	922.28	922.28		0.0 %
Closed-NVAHU exp 0126	5,710.05	3,224.70	2,485.35	77.07 %
NAHU Unite Donations Payable	300.00	300.00		0.0 %
Other Misc Exp Payable	-0.59		-0.59	
Total for Other Current Liabilities	\$28,082.55	\$25,597.79	\$2,484.76	9.71 %
Total for Current Liabilities	\$30,695.70	\$38,180.94	-\$7,485.24	-19.6 %
Long-term Liabilities				
Total for Liabilities	\$30,695.70	\$38,180.94	-\$7,485.24	-19.6 %
Equity				
Retained Earnings	-274,182.79	-256,263.78	-17,919.01	-6.99 %
Net Income	38,075.23	34,975.10	3,100.13	8.86 %
Fund Balance	296,909.51	296,909.51		0.0 %
Opening Bal Equity	26,817.71	26,817.71		0.0 %
Total for Equity	\$87,619.66	\$102,438.54	-\$14,818.88	-14.47 %
Total for Liabilities and Equity	\$118,315.36	\$140,619.48	-\$22,304.12	-15.86 %

California Agents and Health Insurance Professionals

Budget vs. Actuals: Budget_FY26_P&L - FY26 P&L

July 2025

	TOTAL			
	ACTUAL	BUDGET	OVER BUDGET	% OF BUDGET
Revenue				
Capitol Summit				
4300 CapSum - Registration		18,000.00	-18,000.00	
4310 CapSum - Program Ads		0.00	0.00	
4320 CapSum - Annual Sponso	8,550.00	12,800.00	-4,250.00	66.80 %
4325 CapSum - Exh./Event Sp		9,000.00	-9,000.00	
Total Capitol Summit	8,550.00	39,800.00	-31,250.00	21.48 %
Engage/SLC Income				
4210 Engage/SLC - Registration		16,000.00	-16,000.00	
4220 Engage/SLC - Vendors		14,000.00	-14,000.00	
4230 Engage/SLC - Event Sponsors		18,000.00	-18,000.00	
4235 Engage/SLC - Annual Sponsor	12,800.00	12,800.00	0.00	100.00 %
Total Engage/SLC Income	12,800.00	60,800.00	-48,000.00	21.05 %
General Income				
4000 Membership Dues - NABIP	18,319.80	287,500.00	-269,180.20	6.37 %
4050 Annual Partners Admin Portion	23,400.00	38,400.00	-15,000.00	60.94 %
4100 Continuing Education Fees	125.00	1,200.00	-1,075.00	10.42 %
4150 Continuing Education Sponsorship	250.00	250.00	0.00	100.00 %
4600 Website Recognition		0.00	0.00	
4910 Member Meeting Webinar		250.00	-250.00	
7000 Interest Income	156.86	1,680.00	-1,523.14	9.34 %
Total General Income	42,251.66	329,280.00	-287,028.34	12.83 %
Regional Dinners Income				
5110 Regional Dinner Registration		12,000.00	-12,000.00	
5120 Regional Dinner Sponsors		3,750.00	-3,750.00	
Total Regional Dinners Income		15,750.00	-15,750.00	
Vanguard Income				
4270 Vanguard (SLC) - Reg.		0.00	0.00	
4330 Vanguard (CapSum) - Registration		0.00	0.00	
Total Vanguard Income		0.00	0.00	
Total Revenue	\$63,601.66	\$445,630.00	\$ -382,028.34	14.27 %
GROSS PROFIT	\$63,601.66	\$445,630.00	\$ -382,028.34	14.27 %
Expenditures				
Board Expenses				
6120 BOD - Banquet		2,500.00	-2,500.00	
6135 BOD - Postage		0.00	0.00	
6140 BOD - Printing		100.00	-100.00	
6150 Board - Supplies		100.00	-100.00	
6160 BOD - Travel & Lodging		10,000.00	-10,000.00	
6170 BOD - Officer - Past President		250.00	-250.00	
6180 BOD - Officer - President		5,000.00	-5,000.00	
6190 BOD - Officer - Pres Elect		500.00	-500.00	

California Agents and Health Insurance Professionals

Budget vs. Actuals: Budget_FY26_P&L - FY26 P&L

July 2025

	TOTAL			
	ACTUAL	BUDGET	OVER BUDGET	% OF BUDGET
6200 BOD - Officer - VP Communications		0.00	0.00	
6205 BOD - Officer-Comm Outreach		0.00	0.00	
6210 BOD - Officer-VP Education		0.00	0.00	
6230 BOD - Officer - VP Legislation		100.00	-100.00	
6233 BOD - Officer - Memberships		500.00	-500.00	
6235 BOD - Officer - VP PAC		100.00	-100.00	
6237 BOD - Officer - VP Public Affairs		0.00	0.00	
6239 BOD - Officer - VP Corporate Relations		0.00	0.00	
Total Board Expenses		19,150.00	-19,150.00	
Capitol Summit Expenses				
6660 Cap Sum - AV		5,500.00	-5,500.00	
6670 Cap Sum - F&B	2,500.00	27,000.00	-24,500.00	9.26 %
6680 Cap Sum - Legis Packets		0.00	0.00	
6695 Cap Sum- Printing		1,000.00	-1,000.00	
6700 Cap Sum - Room Rental		2,000.00	-2,000.00	
6710 Cap Sum - Speakers		2,500.00	-2,500.00	
6720 Cap Sum - Supplies		400.00	-400.00	
6730 Cap Sum - Signage & Decor		600.00	-600.00	
Total Capitol Summit Expenses	2,500.00	39,000.00	-36,500.00	6.41 %
Contractor Expenses				
6345 Legal & Accounting (taxes)		2,000.00	-2,000.00	
6365 Legis. Advocate - Fees	11,500.00	138,000.00	-126,500.00	8.33 %
6370 Legis. Advocate - Expenses		3,000.00	-3,000.00	
6420 Management Fees - Jaffe	11,000.00	132,000.00	-121,000.00	8.33 %
6425 Management Travel (Jaffe)		4,000.00	-4,000.00	
6430 Commissions		500.00	-500.00	
Total Contractor Expenses	22,500.00	279,500.00	-257,000.00	8.05 %
Engage/SLC Expenses				
6540 Engage/SLC - Audio/Visual		8,000.00	-8,000.00	
6550 SLC - Decorations		200.00	-200.00	
6555 Engage/SLC - Food & Beverage		28,000.00	-28,000.00	
6560 SLC - Othe/Pipe & Drap		0.00	0.00	
6570 SLC - Postage & Shipping		0.00	0.00	
6580 Engage/SLC - Room Rental		3,000.00	-3,000.00	
6585 Engage/SLC - Signs		1,000.00	-1,000.00	
6590 Engage/SLC - Speakers		4,000.00	-4,000.00	
6600 Engage/SLC - Supplies		500.00	-500.00	
Total Engage/SLC Expenses		44,700.00	-44,700.00	
General/Administrative Exp				
6030 Awards & Gifts		400.00	-400.00	
6050 Bank/Credit Card Fees	77.51	4,000.00	-3,922.49	1.94 %
6250 Committee Expense		0.00	0.00	
6300 Continuing Education E	170.95	2,500.00	-2,329.05	6.84 %

California Agents and Health Insurance Professionals

Budget vs. Actuals: Budget_FY26_P&L - FY26 P&L

July 2025

	TOTAL			
	ACTUAL	BUDGET	OVER BUDGET	% OF BUDGET
6310 Dues/Subscriptions	136.31	3,700.00	-3,563.69	3.68 %
6315 Foundation Expenses	25.00	0.00	25.00	
6320 Insurance - All		2,000.00	-2,000.00	
6323 CAHIP PAC Donation		2,000.00	-2,000.00	
6325 HUPAC Donation		2,000.00	-2,000.00	
6360 Legislative/Council		2,500.00	-2,500.00	
6485 Office Supplies/Expens		150.00	-150.00	
6495 Postage - Admin	16.67	50.00	-33.33	33.34 %
6500 Printing - Admin		0.00	0.00	
6507 Public Affairs Contrac		0.00	0.00	
6508 Public Affairs/Relatio		0.00	0.00	
6520 Telephone/Fax/Internet		471.00	-471.00	
6525 Website	99.99	4,000.00	-3,900.01	2.50 %
Total General/Administrative Exp	526.43	23,771.00	-23,244.57	2.21 %
NABIP Expenses				
6455 NABIP Annual Convention		12,000.00	-12,000.00	
6460 NABIP Cap Conference		6,000.00	-6,000.00	
6462 NABIP - Region 8		5,500.00	-5,500.00	
Total NABIP Expenses		23,500.00	-23,500.00	
Regional Dinners Expenses				
9110 Regional Dinner AV		100.00	-100.00	
9120 Regional Dinner F&B		4,800.00	-4,800.00	
9130 Regional Dinner Printing		150.00	-150.00	
9150 Regional Dinner Speakers		500.00	-500.00	
9160 Regional Dinner Supplies		100.00	-100.00	
9170 Regional Dinner Signage & Decor		100.00	-100.00	
9180 Regional Dinner Chapter Share		2,000.00	-2,000.00	
9190 Regional Dinner to Reserve Funds		8,000.00	-8,000.00	
Total Regional Dinners Expenses		15,750.00	-15,750.00	
Total Expenditures	\$25,526.43	\$445,371.00	\$ -419,844.57	5.73 %
NET OPERATING REVENUE	\$38,075.23	\$259.00	\$37,816.23	14,700.86 %
NET REVENUE	\$38,075.23	\$259.00	\$37,816.23	14,700.86 %

Statement of Activity

California Agents and Health Insurance Professionals

July 1-31, 2025

DISTRIBUTION ACCOUNT	TOTAL			
	JUL 1 - JUL 31 2025	JUL 1 - JUL 31 2024 (PY)	\$ CHANGE (PY)	% CHANGE (PY)
Income				
Capitol Summit	0	0	0	
4320 CapSum - Annual Sponso	8,550.00	17,000.00	-8,450.00	-49.71 %
Total for Capitol Summit	\$8,550.00	\$17,000.00	-\$8,450.00	-49.71 %
Engage/SLC Income	0	0	0	
4235 Engage/SLC - Annual Sponsor	12,800.00	24,250.00	-11,450.00	-47.22 %
4210 Engage/SLC - Registration		99.00	-99.00	-100.0 %
Total for Engage/SLC Income	\$12,800.00	\$24,349.00	-\$11,549.00	-47.43 %
General Income	0	0	0	
4000 Membership Dues - NABIP	18,319.80	23,908.12	-5,588.32	-23.37 %
4050 Annual Partners Admin Portion	23,400.00		23,400.00	
4100 Continuing Education Fees	125.00		125.00	
4150 Continuing Education Sponsorship	250.00		250.00	
7000 Interest Income	156.86	343.93	-187.07	-54.39 %
4850 Unrealized gain/loss o		23.46	-23.46	-100.0 %
4900 Miscellaneous Income		109.00	-109.00	-100.0 %
Total for General Income	\$42,251.66	\$24,384.51	\$17,867.15	73.27 %
Total for Income	\$63,601.66	\$65,733.51	-\$2,131.85	-3.24 %
Cost of Goods Sold				
Gross Profit	\$63,601.66	\$65,733.51	-\$2,131.85	-3.24 %
Expenses				
Capitol Summit Expenses	0	0	0	
6670 Cap Sum - F&B	2,500.00		2,500.00	
Total for Capitol Summit Expenses	\$2,500.00	0	\$2,500.00	
Contractor Expenses	0	0	0	
6365 Legis. Advocate - Fees	11,500.00	12,000.00	-500.00	-4.17 %
6420 Management Fees - Jaffe	11,000.00	15,000.00	-4,000.00	-26.67 %
Total for Contractor Expenses	\$22,500.00	\$27,000.00	-\$4,500.00	-16.67 %
General/Administrative Exp	0	0	0	
6050 Bank/Credit Card Fees	77.51	23.57	53.94	228.85 %
6300 Continuing Education E	170.95	76.35	94.60	123.9 %
6310 Dues/Subscriptions	136.31	85.00	51.31	60.36 %
6315 Foundation Expenses	25.00		25.00	
6495 Postage - Admin	16.67		16.67	
6525 Website	99.99	99.99		0.0 %
6520 Telephone/Fax/Internet		78.50	-78.50	-100.0 %
Total for General/Administrative Exp	\$526.43	\$363.41	\$163.02	44.86 %

Statement of Activity

California Agents and Health Insurance Professionals

July 1-31, 2025

DISTRIBUTION ACCOUNT	TOTAL			
	JUL 1 - JUL 31 2025	JUL 1 - JUL 31 2024 (PY)	\$ CHANGE (PY)	% CHANGE (PY)
NABIP Expenses	0	0	0	
6455 NABIP Annual Convention		3,395.00	-3,395.00	-100.0 %
Total for NABIP Expenses	0	\$3,395.00	-\$3,395.00	-100.0 %
Total for Expenses	\$25,526.43	\$30,758.41	-\$5,231.98	-17.01 %
Net Operating Income	\$38,075.23	\$34,975.10	\$3,100.13	8.86 %
Other Income				
Other Expenses				
Net Other Income	0	0	0	
Net Income	\$38,075.23	\$34,975.10	\$3,100.13	8.86 %

Statement of Activity Detail

California Agents and Health Insurance Professionals

July 2025

DISTRIBUTION ACCOUNT	TRANSACTION DATE	TRANSACTION TYPE	NUM	NAME	LOCATION
Ordinary Income/Expenses					
Income					
General Income					
					\$0.00
4000 Membership Dues - NABIP					
					\$18,319.80
4000 Membership Dues - NABIP	07/31/2025	Invoice	1056	NABIP	
Total for 4000 Membership Dues - NABIP					\$18,319.80
4050 Annual Partners Admin Portion					
					\$23,400.00
4050 Annual Partners Admin Portion	07/14/2025	Invoice	1051	The Word & Brown Companies	
4050 Annual Partners Admin Portion	07/14/2025	Invoice	1052	Nonstop Administration & Insurance Services, Inc.	
4050 Annual Partners Admin Portion	07/14/2025	Invoice	1053	Covered CA for Small Business	
4050 Annual Partners Admin Portion	07/22/2025	Invoice	1054	Beere & Purves	
4050 Annual Partners Admin Portion	07/29/2025	Invoice	1055	Canadian Medstore	
Total for 4050 Annual Partners Admin Portion					\$23,400.00
4100 Continuing Education Fees					
					\$125.00
4100 Continuing Education Fees	07/07/2025	Invoice	1046	Inland Empire Health Plans	
Total for 4100 Continuing Education Fees					\$125.00
4150 Continuing Education Sponsorship					
					\$250.00
4150 Continuing Education Sponsorship	07/07/2025	Invoice	1046	Inland Empire Health Plans	
Total for 4150 Continuing Education Sponsorship					\$250.00
7000 Interest Income					
					\$156.86
7000 Interest Income	07/31/2025	Journal Entry	int inc 7/31		
Total for 7000 Interest Income					\$156.86
Total for General Income with sub-accounts					\$42,251.66
Engage/SLC Income					
					\$0.00
4235 Engage/SLC - Annual Sponsor					
					\$12,800.00
4235 Engage/SLC - Annual Sponsor	07/14/2025	Invoice	1051	The Word & Brown Companies	
4235 Engage/SLC - Annual Sponsor	07/14/2025	Invoice	1052	Nonstop Administration & Insurance Services, Inc.	
4235 Engage/SLC - Annual Sponsor	07/14/2025	Invoice	1053	Covered CA for Small Business	
4235 Engage/SLC - Annual Sponsor	07/22/2025	Invoice	1054	Beere & Purves	
4235 Engage/SLC - Annual Sponsor	07/29/2025	Invoice	1055	Canadian Medstore	
4235 Engage/SLC - Annual Sponsor	07/01/2025	Journal Entry	recog deferred 2025		
Total for 4235 Engage/SLC - Annual Sponsor					\$12,800.00
Total for Engage/SLC Income with sub-accounts					\$12,800.00

Statement of Activity Detail

California Agents and Health Insurance Professionals

July 2025

DISTRIBUTION ACCOUNT	TRANSACTION DATE	TRANSACTION TYPE	NUM	NAME	LOCATION	
Capitol Summit						\$0.00
4320 CapSum - Annual Sponso						\$8,550.00
4320 CapSum - Annual Sponso	07/14/2025	Invoice	1051	The Word & Brown Companies		
4320 CapSum - Annual Sponso	07/14/2025	Invoice	1052	Nonstop Administration & Insurance Services, Inc.		
4320 CapSum - Annual Sponso	07/14/2025	Invoice	1053	Covered CA for Small Business		
4320 CapSum - Annual Sponso	07/22/2025	Invoice	1054	Beere & Purves		
4320 CapSum - Annual Sponso	07/29/2025	Invoice	1055	Canadian Medstore		
4320 CapSum - Annual Sponso	07/01/2025	Journal Entry	recog deferred 2025			
Total for 4320 CapSum - Annual Sponso						\$8,550.00
Total for Capitol Summit with sub-accounts						\$8,550.00
Total for Income with sub-accounts						\$63,601.66
Cost of Goods Sold						
Gross Profit						\$63,601.66
Expenses						
General/Administrative Exp						\$0.00
6050 Bank/Credit Card Fees						\$77.51
6050 Bank/Credit Card Fees	07/02/2025	Expense				
6050 Bank/Credit Card Fees	07/22/2025	Expense		QuickBooks Payments		
Total for 6050 Bank/Credit Card Fees						\$77.51
6300 Continuing Education E						\$170.95
6300 Continuing Education E	07/17/2025	Expense		Vertafore, Inc.		
Total for 6300 Continuing Education E						\$170.95
6310 Dues/Subscriptions						\$136.31
6310 Dues/Subscriptions	07/09/2025	Expense		adobe		
6310 Dues/Subscriptions	07/14/2025	Expense		Quickbooks		
Total for 6310 Dues/Subscriptions						\$136.31
6315 Foundation Expenses						\$25.00
6315 Foundation Expenses	07/30/2025	Check	1306	Department of Justice		
Total for 6315 Foundation Expenses						\$25.00
6495 Postage - Admin						\$16.67
6495 Postage - Admin	07/31/2025	Check	1307	Lisa Strug		
Total for 6495 Postage - Admin						\$16.67
6525 Website						\$99.99
6525 Website	07/09/2025	Expense		Google		
Total for 6525 Website						\$99.99
Total for General/Administrative Exp with sub-accounts						\$526.43

Statement of Activity Detail

California Agents and Health Insurance Professionals

July 2025

DISTRIBUTION ACCOUNT	TRANSACTION DATE	TRANSACTION TYPE	NUM	NAME	LOCATION	
Contractor Expenses						\$0.00
6365 Legis. Advocate - Fees						\$11,500.00
6365 Legis. Advocate - Fees	07/16/2025	Expense		Public Policy Partnership		
Total for 6365 Legis. Advocate - Fees						\$11,500.00
6420 Management Fees - Jaffe						\$11,000.00
6420 Management Fees - Jaffe	07/22/2025	Check	1305	Jaffe Communications		
Total for 6420 Management Fees - Jaffe						\$11,000.00
Total for Contractor Expenses with sub-accounts						\$22,500.00
Capitol Summit Expenses						\$0.00
6670 Cap Sum - F&B						\$2,500.00
6670 Cap Sum - F&B	07/23/2025	Expense		Legacy San Diego		
Total for 6670 Cap Sum - F&B						\$2,500.00
Total for Capitol Summit Expenses with sub-accounts						\$2,500.00
Total for Expenses with sub-accounts						\$25,526.43
Net Ordinary Income						\$38,075.23
Other Income/Expense						
Other Income						
Other Expense						
Net Other Income						\$0.00
Net Income						\$38,075.23

Statement of Activity Detail

California Agents and Health Insurance Professionals

July 2025

DISTRIBUTION ACCOUNT	CLASS FULL NAME	MEMO/DESCRIPTION	ITEM SPLIT ACCOUNT	AMOUNT	BALANCE
Ordinary Income/Expenses					
Income					
General Income					
4000 Membership Dues - NABIP					
4000 Membership Dues - NABIP			Accounts Receivable	18,319.80	18,319.80
Total for 4000 Membership Dues - NABIP					
4050 Annual Partners Admin Portion					
4050 Annual Partners Admin Portion			Accounts Receivable	12,000.00	12,000.00
4050 Annual Partners Admin Portion			Accounts Receivable	4,500.00	16,500.00
4050 Annual Partners Admin Portion			Accounts Receivable	3,000.00	19,500.00
4050 Annual Partners Admin Portion			Accounts Receivable	900.00	20,400.00
4050 Annual Partners Admin Portion			Accounts Receivable	3,000.00	23,400.00
Total for 4050 Annual Partners Admin Portion					
4100 Continuing Education Fees					
4100 Continuing Education Fees		\$1/credit @125 attendees	Accounts Receivable	125.00	125.00
Total for 4100 Continuing Education Fees					
4150 Continuing Education Sponsorship					
4150 Continuing Education Sponsorship		CE Course Sponsorship	Accounts Receivable	250.00	250.00
Total for 4150 Continuing Education Sponsorship					
7000 Interest Income					
7000 Interest Income		To record interest income To record interest income		156.86	156.86
Total for 7000 Interest Income					
Total for General Income with sub-accounts					
Engage/SLC Income					
4235 Engage/SLC - Annual Sponsor					
4235 Engage/SLC - Annual Sponsor			Accounts Receivable	4,000.00	4,000.00
4235 Engage/SLC - Annual Sponsor			Accounts Receivable	1,500.00	5,500.00
4235 Engage/SLC - Annual Sponsor			Accounts Receivable	1,000.00	6,500.00
4235 Engage/SLC - Annual Sponsor			Accounts Receivable	300.00	6,800.00
4235 Engage/SLC - Annual Sponsor			Accounts Receivable	1,000.00	7,800.00
4235 Engage/SLC - Annual Sponsor				5,000.00	12,800.00
Total for 4235 Engage/SLC - Annual Sponsor					
Total for Engage/SLC Income with sub-accounts					

Statement of Activity Detail

California Agents and Health Insurance Professionals

July 2025

DISTRIBUTION ACCOUNT	CLASS FULL NAME	MEMO/DESCRIPTION	ITEM SPLIT ACCOUNT	AMOUNT	BALANCE
Capitol Summit					
4320 CapSum - Annual Sponso					
4320 CapSum - Annual Sponso			Accounts Receivable	4,000.00	4,000.00
4320 CapSum - Annual Sponso			Accounts Receivable	1,500.00	5,500.00
4320 CapSum - Annual Sponso			Accounts Receivable	1,000.00	6,500.00
4320 CapSum - Annual Sponso			Accounts Receivable	300.00	6,800.00
4320 CapSum - Annual Sponso			Accounts Receivable	1,000.00	7,800.00
4320 CapSum - Annual Sponso				750.00	8,550.00
Total for 4320 CapSum - Annual Sponso					
Total for Capitol Summit with sub-accounts					
Total for Income with sub-accounts					
Cost of Goods Sold				0.00	
Gross Profit					
Expenses					
General/Administrative Exp					
6050 Bank/Credit Card Fees					
6050 Bank/Credit Card Fees		XXXXXXXX8943931 ACH DEBIT FULLSTEAM SV9T/XXXXXX6775 CA Association of Health Underwriters	Summit State Bank Checking	19.95	19.95
6050 Bank/Credit Card Fees		System-recorded fee for QuickBooks Payments. Fee-name: DiscountRateFee, fee-type: Daily.	Summit State Bank Checking	57.56	77.51
Total for 6050 Bank/Credit Card Fees					
6300 Continuing Education E					
6300 Continuing Education E		XXXXXXXX898856 ACH DEBIT VERTAFORE, INC./DRAFTS	Summit State Bank Checking	170.95	170.95
Total for 6300 Continuing Education E					
6310 Dues/Subscriptions					
6310 Dues/Subscriptions		XXXXXXXX0000143 POS/ATM DEBIT POS PURCHASE Non-PIN ADOBE INC ADOBE SAN JOSE CA 000000 *****1282 07/0912:16	Summit State Bank Checking	21.31	21.31
6310 Dues/Subscriptions		XXXXXXXX0000136 POS/ATM DEBIT POS PURCHASE Non-PIN INTUIT *QBooks Online CL.INTUIT.COM CA 00325136*****1282 07/13 22:48	Summit State Bank Checking	115.00	136.31
Total for 6310 Dues/Subscriptions					
6315 Foundation Expenses					
6315 Foundation Expenses		2023	Summit State Bank Checking	25.00	25.00
Total for 6315 Foundation Expenses					

Statement of Activity Detail

California Agents and Health Insurance Professionals

July 2025

DISTRIBUTION ACCOUNT	CLASS FULL NAME	MEMO/DESCRIPTION	ITEM SPLIT ACCOUNT	AMOUNT	BALANCE
6495 Postage - Admin					
6495 Postage - Admin			Summit State Bank Checking	16.67	16.67
Total for 6495 Postage - Admin					
6525 Website					
6525 Website		XXXXXXXX0000144 POS/ATM DEBIT POS PURCHASE Non-PIN **** Amphitheatre Parkw Mountain View CA 649258 *****128207/08 12:03	Summit State Bank Checking	99.99	99.99
Total for 6525 Website					
Total for General/Administrative Exp with sub-accounts					

Statement of Activity Detail

California Agents and Health Insurance Professionals

July 2025

DISTRIBUTION ACCOUNT	CLASS FULL NAME	MEMO/DESCRIPTION	ITEM SPLIT ACCOUNT	AMOUNT	BALANCE
<hr/>					
Contractor Expenses					
6365 Legis. Advocate - Fees					
6365 Legis. Advocate - Fees		XXXXXXXXX212336 ACH DEBIT PUBLIC POLICY PA/SALE	Summit State Bank Checking	11,500.00	11,500.00
<hr/>					
Total for 6365 Legis. Advocate - Fees					
6420 Management Fees - Jaffe					
6420 Management Fees - Jaffe			Summit State Bank Checking	11,000.00	11,000.00
<hr/>					
Total for 6420 Management Fees - Jaffe					
<hr/>					
Total for Contractor Expenses with sub-accounts					
Capitol Summit Expenses					
6670 Cap Sum - F&B					
6670 Cap Sum - F&B		XXXXXXXXX0000124 POS/ATM DEBIT POS PURCHASE Non-PIN LEGACY RESORT HOTEL SAN DIEGO CA 20017673 *****128207/21 06:55	Summit State Bank Checking	2,500.00	2,500.00
<hr/>					
Total for 6670 Cap Sum - F&B					
<hr/>					
Total for Capitol Summit Expenses with sub-accounts					
<hr/>					
Total for Expenses with sub-accounts					
<hr/>					
Net Ordinary Income					
<hr/>					
Other Income/Expense					
Other Income				0.00	
Other Expense				0.00	
<hr/>					
Net Other Income					
<hr/>					
Net Income					
<hr/>					



California Agents and Health Insurance Professionals

CAHIP

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