

California Agents and Health Insurance Professionals



CAHIP

Shaping the *future* of healthcare
NABIP - California

BOARD OF DIRECTORS MEETING MINUTES

CAHIP BOD 9/16/2025

8:35am Call to order

8:36am Motion to approve consent (agenda + minutes), Motion carries

8:37am President's Report – Dawn McFarland

Thanks to all who attended Region 8

Pat Burns – next year Aug 19-11 in San Francisco

Town Hall just scheduled for 10/10 at 10am

Reminder for committee chairs to prioritize leadership of action items and clearly communicate, especially around meetings

Shoutout for recent local events – effort is showing

Feedback requested for past presidents and how to best address/prioritize chapter reports at BOD meetings or whether we want to switch to topic specific agendas

8:46am IPP – Rosamaria Marrujo

Governance committee got last month's approved P&P online

New AI tool hopefully going live in January to get feedback during committee meetings to ensure following guidance of bylaws and P&Ps

8:47am Pres Elect – Craig Gussin

Farm Team – 10/22. To educate current members on role of local chapters and state and grow excitement to join board.

All Board members should begin thinking about succession and who they can mentor for transition.

Please invite to local meetings – intending on attending events in all local chapters.

Share feedback for how to best support all board members and local chapter presidents.

Looking to have meetings with each local chapter leadership.

8:52am ED Sharon Frank

Reminder on internal calendars, cahip.com calendar, meetup.com instructions, etc.

New: Market Update – under leg menu on cahip.com to share a blog post type announcement

8:56am Membership – Rod Owen presenting on behalf of Irma Romero

- 1277 members as of today
- 14 new members at LA Summit
- 30 new at Senior Summit
- Ventura County event 9/25 4pm
- Kerry Wright – we're proving that wholesale asks for membership are working and need to continue
 - Chapter match of \$50 discount was successful

- Can other chapters take on that discount? No – chapters don't have the budget for this. Communication, however, has been clear about who gets what discounts from whom.

9:04am Legislation – Janet Powelson and Faith Borges

- AB224
- AB280 – inactive file movement? Current status unknown. Faith following up.
- AB489 – moved to Governor with letter encouraging signature.
- AB943 – do we want to request a veto? Exec leg committee will get a draft from Faith later today.
- SB40 – moved.
- SM41 – moved
- SB62 – moving
- SB257 – need to confirm amendment – still has pregnancy as trigger for enrollment.
- SM354 no change
- SB363 – not out of appropriations
- SB418 – moving on.
- National – Brokers Time Act – Operation Shout; HR247 (tax credit extensions) – encourage meetings with legislators now.
- Podcast with Jessica Altman – Kerry – encouraging NABIP to bring together the state-based market leaders like Jessica Altman for a more aligned federal coalition.
- Ricky – how do we move more on AB280?
- Pat – Can we put something together for membership about ESRD and how CAHIP advocacy has impacted? Audience – members and prospective members. Describing the process? Janet to lead this effort with Faith.

9:27am: Finances – Kerry Wright

- Following optimistic review of current cashflow, BOD is encouraged to put money back into reserve fund in Schwab
- Motion by Manny to earmark \$5K to later in year replenish reserve funds; Motion retracted.
- Pat motion to accept financials, Second, Motion carries.

9:40am Communications – Kristie Scavarda not present.

- Meetup.com

9:42am Sponsorship Elizabeth Underhill

- Review of survey results
- Will be shared with state Board members and chapter leaders
- Manny – can we develop some social media blurbs sharing this data to pressure carriers into sponsorship?

9:53am: PD Manny Alcaine

- Innovation Expo – help us sell sponsorships or introduce us to prospects
- Please share content planned/ideas/desires for January to ensure we have relevant PD for our membership
- Looking to revisit regional dinner concept for Q1. Focusing on Northern CA.
- Ricky – suggests to use sponsorship survey details to thank those with high numbers and share a new opportunity for low numbers to sell sponsorship to both groups.

10:01am PAC Jordan Futch

- Average month ~\$4700
- We're about half of where we want to be (\$100pp for the year)
- eFundraising platform – no longer asks for numbers of month. Working on adding google pay/apple pay for credit cards.
- Pat Burns – distribution of PAC funds are not to be discussed at CAHIP BOD

10:05am Awards Patricia Stiffler

- Please share any flyers announcing events

10:06am Community Outreach – Pat Burns

- Emerging Leaders program being developed for hopeful announcement at Innovate
- Foundation re-certification continuing

10:06 Medicare Brian Bilhartz/Greg Wolin

- CE on 9/18
- Medicare Summit was a huge success
- Question (from Summit) Contributions from carriers vs. brokers? Pandering to carriers? Role of Agent, etc. (comments from Pat Burns, Kerry Wright)

10:14 DEIB Monica Spencer

- Working on a blog/social media posts
- Developing a video “I am NABIP” – including additional languages, etc.

LOCAL CHAPTERS

10:16am

- Inland Empire – nobody present
- LA Bruce Benton – Very successful Medicare event on 9/4. Exciting calendar in place for the year. 13 new members. All panelists/content included messaging that encouraged membership. Annual sponsorship campaign. Looking for Vice Chairs for all committees for succession planning/nominations for next year's board. Looking at Pacesetter Award criteria.
- NorCal Brad– Medicare Summit success including profitability and new annual sponsors. Updating their matrix and trying to upsell. Board is engaged. Jan meeting will include 20 invitations from each board member.
- OC Sarah – Q4 update coming with 90 registered. All going well!

- San Diego Ricky Haisha – 85 attended bbb review. Another virtual event coming 9/25 – virtual events have been successful. Virtual is driving engagement.
- Santa Barbara Jordan Futch – carrier panel. Maybe a happy hour during dark Q4.
- Ventura – no addtl reporting
- Central CA – no one present.

10:32am New Business:

- Bruce Benton, LA – D&O insurance coordination with Amwins. If interested in collaborating for a group deal with all local chapters, reach out to Bruce.

10:33am Motion to adjourn, second, carries.



Board Meeting: September 16, 2025

8:30am PT

Location: Zoom

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

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

COMMITTEE CHAIRS/MISC (Non-voting):

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

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CAHIP Board
Financial Report Account Status: August 31, 2025

<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:

\$44,679.51 Summit State Checking Account Balance Ending on 8/31/25

\$49,156.38 Schwab MMF Balance Ending on 8/31/25

\$93,835.80 Total Accounts as of 8/31/25

\$97,701.62 Needed to fund reserves (6 mo. Expenses – Schwab Acct.)

CAHIP Board

Financial Report Prepared: 09/08/2025

Kerry Wright, VP Finance

This report is going to concentrate on the current account of CAHIP because fiscal task is to stay in front of current expenses. Since the beginning of the fiscal year (July 1, 2025) these are the major cash inflows into the Summit State Bank Checking Account:

Dues

07/07/25	\$32,004.80
08/06/25	\$18,319.80
09/09/25	\$25,296.00
Total as of 09/09/25	\$75,620.60

Annual Sponsorships

07/22/25	\$ 850.00
07/22/25	\$5,000.00
07/23/25	\$1,925.00
07/30/25	\$7,500.00
08/12/25	\$5,000.00
08/20/25	\$20,000.00
Total as of 08/29/25	\$40,275.00

20% or \$8,055 to Innovate/Cap Summit each and General Fund 60% or \$24,165

The ending balance for the checking account as of 08/31/25 was \$44,679.51. The September Dues deposit of \$25,296.00 increases that balance to \$69,975.51 This balance is comprised mostly of the \$18,319.80 Dues deposit, the \$25,296.00 dues deposit and the \$20,000.00

sponsorship deposit. This balance puts us in an excellent position to pay our September obligations which should be in the neighborhood of \$28,000.

This back of the envelope calculation shows we could have about \$40,000 on hand going into October. We had planned to repay the \$20,000 we took out of the investment account from revenues generated by the regional dinners which have been delayed. To stay on our schedule of repayment I would like to suggest to the board that we repay \$5,000 now and after the Innovate Conference we revisit this to determine if we can make another repayment to the investment fund at that time.

CAHIP Legislative report for September 16, 2025.

Sessions reconvened 8/18 and many bills are on the calendar in fiscal committees for that day. 9/12 was deadline to pass bills. 10/12 for governor to sign or veto.

[CAHIP - CAHIP Legislative Reports](#) – Priority Bill Report updated 8/26/2025.

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

August Advocacy

Dawn McFarland, Craig Gussin and I had virtual meetings with staff from Senators Padilla and Schiff's offices on August 26th.

CAHIP Priority Bills update – as of 9/9

[CAHIP - CAHIP Legislative Reports](#) – Priority Bill Report updated 8/26/2025.

Version updated 9/3/2025 saved to Board meeting folder.

Bills that are still active:

[AB224: EHBs](#). WATCH. September 8th – moved to engrossing and enrolling (71-0)

[AB280: Provider directories](#). SUPPORT. September 9th – moved to Inactive File. Not moving forward this year. Have until Friday to come off inactive file. Faith will check with author's office when she gets back from Medicare event in SoCal.

[AB489: Deceptive terms or letters: AI](#). SUPPORT L2. September 8th – moved to engrossing and enrolling (79-0)

[AB943: Prelicensing](#). CONCERNS L2. September 8th – ordered to third reading. Amended 9/4.

[SB40: Insulin](#). WATCH. September 3rd – In Senate. Concurrence in ASM amendments.

[SB41: Pharmacy benefits](#). WATCH. September 4th – ordered to third reading.

[SB62 – EHBs](#). WATCH. September 8th – ordered to engrossing and enrolling.

[SB257 – PARENT Act](#). WATCH. September 4th – ordered to third reading.

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

[SB363: IMR](#). WATCH. August 29th – hearing postponed by APPR.

[SB418: Rx hormone therapy and nondiscrimination](#). WATCH. September 9th – 3rd reading. Amendments made excluding GLP-1s. [CHBRP Analysis](#) estimates commercial annual premium increase from \$0.00111 to \$0.0013 **National update**

NABIP – Podcast on 9/4 with Jessica Altman. <https://nabip.org/media/10490/hhh-jessica-altman.m4a>

S.2625 – The “Independent BROKERS TIME Act of 2025”