

California Agents and Health Insurance Professionals



CAHIP

Shaping the *future* of healthcare
NABIP - California

BOARD OF DIRECTORS MEETING MINUTES



Board Meeting: October 21, 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			
Jordan Futch	VP PAC	x		
Vanessa Ignacio	VP Public Affairs	x		
Elizabeth Underhill	VP Corporate Relations	x		
Kristie Scavarda	VP Communications	x		
Pat Burns	VP Community Outreach	x		
Chapter Presidents			Chapter Pres Elects	
Kim Ball	Central California President			
Irma Romero	Golden Gate President	x		
Cherie Crutcher	Inland Empire President		Shelley Hoover	
Bruce Benton	LA President			
Brad Wright	NorCal President	x		
Sarah Knapp	OC President	x	Gonzalo Verduzco	
Ricky Haisha	San Diego President	x		
Steven Woodward	Santa Barbara President			

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

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	x
Brian Bilhartz	Medicare Co-Chair: Southern CA	x
Sharon Frank	Exec Director	x
Lisa Strug	Exec Director	x

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Covered CA updates regarding rates/subsidies

8:35 Quorum confirmed

8:36 Meeting called to order

President Dawn McFarland:

- Consent approval of agenda/minutes
- Noting Town Hall was held for membership recently. ACA toolkit from NABIP. AEP toolkit from NABIP.
- Hoping for an operation shout asking clients for tax credit advocacy. (Kerry Wright also asked for it) Janet – kit came out yesterday for group. Correction – not for group market. [Healthcare Tax Credit Resource Kit](#)
- Reminder: Share promotion for Innovation Expo – we hope local chapters help with monthly promotion.

IPP Rosamaria Marrujo

- P&P 7009 member list
 - Discussion: confirming event sponsors do not get membership list.
 - No limit to members.
 - Motion to approve edits, Second, Motion carries
- P&P 7011 Chapter event promotion
 - Requests to come via email.
 - Do we need this? We already share events monthly, but its another opportunity to share chapter promotion throughout the entire state.
 - Motion to approve edits, Second. Discussion: President instead of just Executive Director to ensure fully documented use as relevant to limit of 1 annually. Motion carries. (Brian abstained, having just joined meeting)
- Reminder: try to join other local chapters for events as needed!

Pres Elect Craig Gussin

- Farm Team meeting reminder for tomorrow 10/22; will reschedule Feb meeting
- Please remember to start thinking about succession planning and share ideas
- Reminder to engage with other chapters to share resources
- Wants to meet with all local leadership for support

9:03 Membership Irma Romero

- September soft campaign didn't really gain any momentum
- Reviewing Membership Dashboard with weekly numbers and gain reports
- NABIP reporting seems to be missing some board contest numbers
- Working meeting Fri will be limited to 30 min
- Thanks to everyone who joined last meeting!
- Will make new member assignments to board members.

9:14 Legislation Janet Powelson

- Sharing updated report (inadvertently shared wrong report in initial BOD Meeting packet)
- Issuing a letter (and then for meetings) on lack of commissions based on Idaho's practice. Our draft has been edited to have more of a consumer focus.
 - Motion to approve letter by Pat Burns, Second by Vanessa Ignacio.
 - Similar letter with antitrust language to be shared with members as a template letter.
 - Irma – can we use this as an example to share CAHIP value and attract more members?
 - Send to others in addition to CDI? Dr. Oz and CMS?
 - Motion carries.

9:30 Finance Kerry Wright

- Financial reporting is generally on an accrual basis, but I'm sharing perspective with BOD on a cash basis instead to show how we're actually spending our funds.
- Pat would like to be included in conversations about NABIP membership dues reconciliation efforts.
- Motion to approve finance report by Pat, Brad seconds, Motion carries.

9:39 Communications Kristie Scavarda

- Good attendance at Oct comms meeting – first Fri monthly
- Meetup.com – join!
- Market update on cahip.com
- #WeAreCAHIP #CAHIPEverywhere
- Instagram is beginning to grow followers

9:42 Corp Relations, Elizabeth Underhill

- Surveys were shared with chapters last month; LA is the only one that confirmed receipt. Will share CAHIP full report with chapters that didn't have significant results.
- We encourage using these reports to share ROI on sponsorship.
- CAHIP Exec Board meeting was a successful use of time working towards sponsorship – we encourage everyone to continue these efforts. Really want to bring carriers to sponsorship. Share contact info if you have any relationships, even if you don't want to be involved in the ask.
- Please be encouraged to join our sponsorship meeting Thursday.
- Will be in touch with Kristie to think about using survey results in comms on social media perhaps.
- Scripts are available.

9:47 PD Manny Alcaine – not present.

- Dawn presenting – Innovation Expo – agenda filling out; sponsorship needed.

- Looking at filling a quiet January with new PD.

9:50 PAC Jordan Futch

- Updated report was shared via email.
- We're tracking to hit ~67K.
- Get in touch if you see additional corrections that are needed to names, spelling, chapters, etc.
- Irma – PAC auction? (Pat – prizes might be considered PAC donations themselves as well as any auction bids, raffle ticket purchases, etc.)

9:57 Public Affairs Vanessa Ignacio

- Being interviewed by Politico today

9:58 Member recognition Pat Stiffler

- Working on leg awards in early 2026 – share documentation of any leg meetings.
- Sharon will share copy of new CDI letter.
- Janet will share documentation of Senator Padilla meetings.

9:59 Community Outreach Pat Burns

- Foundation last month got approved to operate as a charitable organization
- Hoping to launch emerging leaders program in January.
- We can help with 501c3 tax deductibility for chapters to collect donations.

10:02 Medicare Brian Bilhartz/Greg Wolin

Great to see that ppl see the value in the services we provide.

- Nebraska Hospital Association post – painting agents in a bad light regarding commissions.
- Excited to see the advocacy with CDI.
- Encourage market updates.

10:08 DEIB Monica Spencer

- Happy Diwali!
- National level meeting on DEIB earlier this week – we are setting a great model for other states. They loved the “Behind the Scenes” newsletter.
- “I am NABIP” videos – toolkit still under development; just share videos directly with Monica.
- Training through Open World (OWL)
- Reminder to be aware of disability accommodations at in-person events
- DEIB is year round!
- Reminder to include #WeAreNABIP in addition to #WeAreCAHIP in our social posts

Local Chapters:

- Los Angeles – no leadership present
 - Breakfast bites and holiday party plans
- NorCal - Brad Wright, President
 - New diamond sponsor just secured.
 - Jan 15 Chili and Cornhole Tournament.
- Orange County – Pat Stiffler on behalf of Sarah Knapp
 - BBB review meeting
 - 11/12 pizza party; 12/9 holiday cruise and toy drive
- San Diego - Ricky Haisha, President
 - “I folks I have to jump off sorry. San Diego will be having a Membership Appreciation day called Why Not Wednesday on 12-10-2025. Happy AEP and Happy Holidays to all.”
- Santa Barbara – no leader present
- Silicon Valley - Jennifer McKenzie, President
 - Mixer coming up Thursday; Toy drive in Dec; Ethics with Paul in Jan
- Ventura – Rod Owen
 - Holiday party and children’s hospital fundraiser on 12/10; full schedule coming in spring
- Central California - no leader present
 - Event was held last Fri
- Golden Gate - Irma Romero, President
 - Webinar crammed 3 hours into 1; trail talks are continuing – Lafayette Reservoir – sponsorship for just \$250 (maybe t-shirt for all sponsors to come); holiday party 12/11; Jan leg update; symposium in April
 - Might take trail talks on the road for March Madness
- Inland Empire - no leader present (Brian unable to present)

No new business.

10:23 Motion to adjourn, Second, Motion carries.

CALIFORNIA AGENTS AND HEALTH INSURANCE PROFESSIONALS

POLICY & PROCEDURES

POLICY TITLE: Member Mailing List

CLASSIFICATION: Communications

POLICY NUMBER: 7009

DEPARTMENT COORDINATOR: VP of Communications

MOTION: Dede Kennedy-Simington

SECONDED: June Taylor

DATE APPROVED: August 17, 2015, February 21, 2023

APPROVED BY: Board of Directors

AMENDED:

REVIEW DATE: 2026

POLICY: To increase non-dues revenue, CAHIP will make its active membership mailing list and email list available.

PROCEDURE(S):

- A fee will be set by the CAHIP Finance Committee and approved by the CAHIP Board.
- Mailing list provided will be an Excel spreadsheet listing member name, company name and company mailing address, and email. Phone numbers are not provided.
- The minimum value is estimated at \$1,000.
- Notification made to the VP of Communications and VP of Corporate Relations.
- Payment to be made in advance via check or credit card.
- Upon authorization by the VP of Corporate Relations and the receipt of payment, CAHIP's Executive Director shall supply the list as requested via email.

FINANCIAL IMPACT: Increase of non-dues revenue.

CALIFORNIA AGENTS AND HEALTH INSURANCE PROFESSIONALS

POLICY & PROCEDURES

POLICY TITLE: Chapter Event Announcements

CLASSIFICATION: Communications

POLICY NUMBER: 7011

DEPARTMENT COORDINATOR: VP of Communications

MOTION: Dede Kennedy-Simington

SECONDED: June Taylor

DATE APPROVED: August 17, 2015, February 21, 2023

APPROVED BY: Board of Directors

REVIEW DATE: 2026

POLICY:

Provide CAHIP Local Chapters an opportunity to promote their major events to all CAHIP members within limits so that members are not flooded with communications. Chapters are entitled to request that CAHIP perform one e-blast per large event to all active CAHIP members each fiscal year.

PROCEDURE(S):

- Each Local Chapter President makes a request via email to the CAHIP President attaching the content of the e-blast that they are requesting on behalf of their chapter and the timeframe they would like the e-blast sent within.
- E-blast is to be complete in its entirety requiring no further editing from CAHIP Staff.
- The CAHIP President, VP of Communications and Executive Director will review, approve and respond to Local Chapter President.
- Once approved the Executive Director will schedule the e-blast so that it does not conflict with other chapter requests or CAHIP's own scheduled communications.
- Executive Director will send out e-blast with a message at the top stating that it is being sent with the permission of the CAHIP President (state name) to all active CAHIP members on behalf of the local Chapter (state chapter).

- Subject line of email will be consistent with naming of all CAHIP communication emails and indicate chapter and event title, no other variations or promotional content in the subject line will be allowed.
- Executive Director will maintain log of requests made by each chapter and report to CAHIP President and VP of Communications if new request received exceeds the established threshold.

FINANCIAL IMPACT:

None

CAHIP Legislative report for October 21, 2025.

10/12 deadline for governor to sign or veto was extended through 10/13.

[CAHIP - CAHIP Legislative Reports](#) – Priority Bill Report updated October 14, 2025.

Legislative Council is going dark for 4th Quarter. Will reconvene in January.

Bills that were signed:

[AB224: EHBs](#). WATCH.

[AB489](#): Deceptive terms or letters: AI. SUPPORT L2. [Letter to the Governor](#).

[AB943](#): Prelicensing. CONCERNS L2. [Letter to the Governor](#).

[SB40: Insulin](#). WATCH. Eff 1/1/26 LG, 1/1/27 SG - \$35 max cost sharing for 30-day supply. Prohibits step therapy. At least one insulin for a given drug type in all forms and concentrations to be on the prescription drug formulary.

[SB41: Pharmacy benefits](#). WATCH. Prohibit steering and spread pricing.

[SB62 – EHBs](#). WATCH.

Vetoed:

[SB257 – PARENT Act](#). WATCH. Pregnancy a special enrollment event.

[SB418: Rx hormone therapy and nondiscrimination](#). WATCH.

Two-year bills

[AB280: Provider directories](#). SUPPORT.

[SB354: Insurance Consumer Privacy Protection Act](#). OPPOSE.

[SB363: IMR](#). WATCH.

Other bills:

[AB144 – Health](#). Signed September 17th. Effective immediately. This was a spot bill that was amended 9/9. Flu and COVID-19 vaccines to person 3 years of age and old (Section 120164 of health and safety code). Insurance will cover the costs for COVID-10 diagnostic and screening testing and services related for both in and out of network providers. Not subject to copayment, coinsurance, deductible or any other cost sharing. COVID-19 immunization based on 1/1/25 USPSTF A or B recommendation.

NEW ITEM

ID Dept of Insurance bulletin 25-06 – Medicare market unfair trade practices.

NABIP Updates

Group Market toolkit coming week of 10/20. – In Monday’s NABIP Weekly Insider

Healthcare Tax Credit Toolkit can be found [here](#)

Medicare Town Hall recording is now live on website [here](#).

[Medicare AEP Broker Marketing Resources & Toolkit](#)

Existing Bills:

- **[S. 2709](#)**. A bill to amend title XVIII of the Social Security Act to extend certain telehealth flexibilities under the Medicare program; to the Committee on Finance. *Sponsored by Sen. Tim Scott (R-SC)*
- S.2625 – The “Independent BROKERS TIME Act of 2025”
- [H.R.247 - 119th Congress \(2025-2026\): Health Care Affordability Act of 2025 | Congress.gov | Library of Congress](#). House bill to extend the ACA tax credits, introduced by Rep. Underwood.
- **[H.R. 5281](#)**. A bill to amend title XVIII of the Social Security Act to establish provider directory requirements, and to provide accountability for provider directory accuracy, under Medicare Advantage; to the Committees on Ways and Means and Energy and Commerce. *Rep. Jimmy Panetta (D-CA)*
- [H.R.2744](#) Medicare Enrollment Protection Act. This bill would make COBRA creditable for Medicare and would create a SEP that applies for each month of COBRA and the three-month period after coverage ends.

CAHIP Board

Financial Report Prepared: 10/08/25

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	\$75,620.60
October Dues invoice	\$23,360.77

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
09/25/25	\$ 750.00
09/25/25	\$5,000.00
09/30/25	\$1,000.00
Total As Of 09/30/25	\$47,025.00

The ending balance for the checking account as of 09/30/25 was \$49,664.27. With the October Dues Invoice of \$23,360.77, funds available of October obligations service would be \$73,025.04. We paid Region 8 stipends mostly of about \$3,600 in September; there should be few stipends left to pay in October. This balance puts us in an excellent position to pay our October obligations which should be in the neighborhood of \$24,500.

This back of the envelope calculation shows we could have about \$48,525.04 on hand going into November. 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. We should remember we have \$5,000 we should repay to the reserves account.