

California Agents and Health Insurance Professionals



CAHIP

Shaping the *future* of healthcare
NABIP - California

BOARD OF DIRECTORS MEETING MINUTES

CAHIP BOD MEETING NOVEMBER 18, 2025

8:34am Quorum reached. Approval of minutes/agenda by consent.

8:35am Guest speaker from NABIP Board: Michal Walker

- Reiterating that the Board and Staff are committed to progress at the national level following 5 resignations. Everyone is still working and serving in the best interests of our association.
- Confirmed no affects to staff at NABIP. (question from Kerry Wright)
- Pat Burns: People made their own personal/individual decisions here.
- Clarity: Vice Pres will step into role of Pres Elect, as specified in bylaws. This will be carried out through elections for next year beginning in July. States will have opportunities to appoint new Regional leaders as needed.
- Mychal now serves as Pres Elect.

Per the ByLaws, Keith Wallace is now both Secretary and Treasurer.

Here is the relevant excerpt from the ByLaws:

E. If the office of President-Elect shall become vacant due to death, disability, resignation or removal by due process, or by succession to the Presidency under Section 4D, listed above, the Vice-President shall assume the office of President[1]Elect and the Treasurer shall become Vice-President, and the Secretary shall become Treasurer and maintain the responsibilities of Secretary until the next regular election.

F. If any or of the all offices of Vice President, Treasurer or Secretary become vacant by death, disability, resignation or removal by due process, the President shall, within thirty (30) days of the effective date of the vacancy, submit a nomination to the Board of Trustees of a member to fill that position, which must be voted on and approved by a three-fourths (3/4) of the Board of Trustees. If no nomination is submitted by the President within thirty (30) days of the effective date of the vacancy, the Board of Trustees may consider nominations submitted by any member of the Board of Trustees and shall elect, by a three-fourths (3/4) of the entire Board of Trustees, an active member of the Association, to fulfill the responsibilities of the vacant office for the remainder of the term. Once approved or elected, appointees shall assume the title and duties of the office immediately.

8:42am Presidents Report Dawn McFarland

- Reminder to make travel plans for Cap Con in February
- We held a statewide executive director meeting last week and will hold quarterly (except for Q4) to include Presidents in Jan

- Please help us with sponsorship and registration for Innovation Expo in Feb in San Diego

Continued discussion regarding NABIP Board resignations:

- Kerry/Pat – One of the reasons included lack of D&O insurance. It is being addressed, and the association will move forward.
- Sarah Knapp – appreciates the additional transparency and ability to answer questions more thoroughly.
- Manny – Reiterates need to focus on CAHIP, membership, sponsorship, value of our organization at the state level. We need to become better salespeople for our salespeople.
- Dawn – The “cloak and dagger” gossip isn’t to intentionally hide or deceive, but to ensure that responsibility and accountability takes precedence to resolve existing issues.
- Bruce – I have confidence that all issues will be resolved and we’ll ultimately be in a better space moving forward.

8:58am With permission, pushing up Legislative Report while Faith is able to be present.
Faith Borges & Janet Powelson

- As per Exec Leg Committee, CAHIP plans to join coalition with NAIFA and IIAB-CAL to share cost of counsel drafting language to respond to SB354 for consumer privacy protection.
- Janet moves to approve CAHIP joining this coalition; Vanessa seconds.
- Discussion: Pat Burns will sponsor as necessary; Kerry Wright – CAHIP’s budget will be depleted in Feb. if sponsorship not found.
- Motion carries.
- Can we do a GoFundMe? (Ricky – cast a wider net for this type of funding?)
- DOI meeting following the Medicare bulletins in other 4+ states

9:16am IPP Rosamaria Marrujo

- Beginning to focus on Nominations.
- Please reach out if there is any interest in (a) joining Nominations committee or (b) running for a CAHIP Board position
- Dawn – every chapter should have someone on the Noms committee
- Kerry – plans on serving again as Treasurer
- Janet – plans on serving again as VP of Leg

9:19 Pres Elect Craig Gussin

- Looking for a Pres Elect and to help with succession planning
- Looking to grow CAHIP
- Next Farm Team meeting Jan 28th
- Wants to work on mentoring next year

9:23am ED Sharon Frank

- Reminder to register for Innovation Expo

9:24am Membership – Irma not present, Rod Owen

- Membership numbers look good with retention above 80% (up from 72%)

9:26 Finance Kerry Wright

- Motion to accept financials, Second, Motion carries
- (D&O insurance – shows twice – Foundation related, not CAHIP)

9:37am Communications Kristie Scavarda – not present

- Sharon – reminder that next month’s newsletter will include Behind the Scenes from exec board

9:38am Corp Relations – Elizabeth Underhill

- 2 new annual sponsors! Kaiser @ \$7500 silver + ADP @ \$7500 silver
- New exhibitors/event sponsors
- Pat – please share confirmed list with Board
- Kerry – thank you Elizabeth – great work!
- Manny – please re-share our social media posts selling exhibitor booths and sponsorships!
- Bruce – NABIP working on a P&P regarding signatories, which CAHIP can then copy. Motion for President to serve in this capacity for now. Second, Motion carries.

9:46am PD Manuel Alcaine

- Thanks to those of you helping with Innovation Expo – join us.
- Regular PD meetings will resume in December to plan a January/February panel focused on ICCRA and reconsider a regional dinner.
- Sharon to reschedule 12/15 meeting.

9:52am Public Affairs Vanessa Ignacio

- Interviewed recently by Politico; will share copy.

9:54am Community Outreach Pat Burns

- Looking to launch Emerging Leaders program at Innovation Expo

9:58am PAC Jordan Futch

- Issues PAC was closed (depleted?) in 2023
- On track to reach \$65K in 2025
- Will do a big push including corporate fundraising in Q1 2026
- Plans for raffle at Capitol Summit

- Kerry – Was reminded that if you're unable to attend Cap Con or Cap Sum, a PAC donation is warranted to be impactful.

10:03am Awards and Recognition Pat Stiffler

- Will be working on legislative awards in Dec
- Please share notice of any meetings with legislators and DOI

10:07am Medicare Greg Wolin

- UCLA policy
- Everyone paying attention to Part B

DEIB Monica – not present

- CAHIP had shared last week and in newsletter some resources for assistance.

CHAPTERS:

- NorCal Brad Wright: Turkey drive at 60% of goal; toy drive following and chili cookoff starting in Jan. 90% of sponsorship for the year.
- OC Sarah Knapp: PAC event raised \$500 onsite with additional money raised online. Dec holiday boat event coming up.
- San Diego Ricky Haisha: Taco Tequilla on Wednesday for membership appreciation; free sales webinar with Todd Hartley
- Santa Barbara – Jordan – mostly dark for Q4
- Silicon Valley Jennifer McKenzie – board meeting tomorrow, planning for golf in June, holiday toy drive needs a sponsor; lunch and learns
- Ventura: David had to drop off; Rod had to drop off
- Central: Kim Ball not present
- GG: Janet Powelson – join medicare event had helped budget; working on annual sponsors with renewed platinum and budget to send people to Cap Con; trail talks going well. Holiday party at trader vics.
- IE: Cherie unable to re-join zoom
- LA Bruce: full calendar of events – holiday party, monthly programming including virtual, coffee chats with guest speakers, medicare chats, conference planning starting with creativity. Board is strong and enthusiastic; doing reasonably well financially. Encourages CalBroker magazine partnership. Ready to battle with OC.

New Business:

Alternative funding to be discussed in the background for next month.

Happy Thanksgiving.

Meeting adjourned 10:27am.

CAHIP Legislative report for November 18, 2025.

[SB354: Insurance Consumer Privacy Protection Act](#). Authored by Senator Limón, the new Senate Protem.

On November 10th, 2025, the Legislative Executive Committee put the following proposal together as a recommendation for board approval.

CAHIP will join a coalition with NAIFA and IIAB-Cal to share the cost of \$5,000/month to hire counsel to draft language which would protect all agents, including independent agents and small agencies from the requirements of SB354. We further agreed to give our top sponsor, Word & Brown, the opportunity to support us by covering CAHIP's share of the \$5k/mo. Should they decline, we will contact the GA's and give the first two responders this opportunity.

Legislative Council

As a reminder, the Legislative Council has gone dark for 4th Quarter and will reconvene in January.

Medicare Market – Insurance commissioner action

Since the release by the ID Dept of Insurance of Bulletin 25-06, four other states have released similar bulletins: [DE](#), [NH](#), ND and MT.

Faith has requested a meeting with Commissioner Lara which would be attended by NAIFA representatives as well.

NABIP Updates

Shutdown and APTCs: (As of 11/10/2025) The Senate will vote to fund the government at current rates through the end of January, plus a few departments through the end of FY26. The House will have to return this week to approve the new Senate funding bill. The Speaker can only lose 2-3 votes after he swears in the new AZ member who is a Democrat. There is no provision to extend the Enhanced Premium Tax Credits. That is only a promise in the Senate to have a vote in December. A vote on what is not known. That deal is not with the House.

NABIP has released a **new infographic** resource to help benefits professionals prepare for the 2026 plan year. The [Employer Market: 2026 Key Compliance & Benefit Updates](#)

White House Rx Deals:

In a [White House fact sheet](#) released November 6th they announced agreements with pharmaceutical manufacturers Eli Lilly and Novo Nordisk to provide GLP-1 drugs at major discounts. These discounts apply not only to TrumpRx consumers but also Medicare participants. The fact sheet states that under TrumpRx, the prices of Ozempic and Wegovy will be approximately \$350 and the prices of Zepbound and Orforglipron, will be approximately \$346. The Medicare prices of Ozempic, Wegovy, Mounjaro, and Zepbound will be \$245.

The Trump Administration also secured an agreement with EMD Serono, which manufactures GONAL-F, a drug commonly used as part of IVF treatments, to be included in TrumpRx at a discount equal to 796% of the deal price. Additional women with incomes below 550% of the FPL will be eligible for additional discounts. According to the [White House fact sheet](#) released on October 16, 2025, *“The Centers for Medicare and Medicaid Services estimates women can save up to \$2,200 per cycle of fertility drugs as a result of this deal on drugs that often cost over \$5,000.”*

CAHIP Board Report
Financial Report Account Status: October 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:

\$54,677.72 Summit State Checking Account Balance Ending on 10/31/25

\$49,471.20 Schwab MMF Balance Ending on 10/31/25

\$104,148.92 Total Accounts as of 10/31/25

\$97,386.80 Needed to fund reserves (6 mo. Expenses – Schwab Acct.)

CAHIP Board

Financial Report Prepared: 11/07/25

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 |
| 10/06/25 | \$23,360.17 |
| Total | \$98,980.77 |
| November Dues Invoice | \$21,996.43 |

Annual Sponsorships

| | |
|----------------------|-------------|
| July 2025 | \$15,275.00 |
| August 2025 | \$25,000.00 |
| 09/25/25 | \$ 750.00 |
| 09/25/25 | \$5,000.00 |
| 09/30/25 | \$1,000.00 |
| 10/14/25 | \$5,000.00 |
| Total As Of 10/31/25 | \$52,025.00 |

The ending balance for the checking account as of 10/31/25 was \$54,677.72. With the November Dues Invoice of \$21,996.43; funds available for November obligations service would be

\$76,674.15, a full \$3,000 more than was available for obligation servicing last month. In October we had one Annual Conference and one Region 8 Conference reimbursement check was cashed. This balance puts us in an excellent position to pay our November obligations which should be in the neighborhood of \$24,500.

A back of the envelope calculation shows we could have about \$52,174.15 on hand going into December, almost \$4,000 more than we had last month.

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.



Board Meeting: November 18, 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 | | | |
| Manny Alcaine | VP Professional Development | x | | |
| 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 | | | |
| Cherie Crutcher | Inland Empire President | | Shelley Hoover | |
| Bruce Benton | LA President | x | | |
| 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 | x | Rod Owen | |

COMMITTEE CHAIRS/MISC:

| | | |
|------------------------------|-----------------------------------|---|
| Faith Borges | Lobbyist | x |
| Patricia Stiffler | Member Recognition Chair | x |
| Monica Spencer | DEIB Chair | |
| Greg Wolin | Medicare Co-Chair: Northern CA | x |
| Brian Bilhartz | Medicare Co-Chair: Southern CA | |
| Sharon Frank | Exec Director | x |
| Lisa Strug | Exec Director | |
| Guest speaker: Mychal Walker | NABIP Board Representative | x |

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