

California Agents and Health Insurance Professionals



CAHIP

Shaping the *future* of healthcare
NABIP - California

BOARD OF DIRECTORS MEETING MINUTES

CAHIP BOD MEETING 12/16/2025

8:35am Call to order with quorum confirmed

- Recording of video message for holidays and 2026 to include in newsletter

8:41am President Dawn McFarland

- Consent agenda: approval of November BOD Minutes/December BOD agenda
- Reminder of antitrust
- Message of thanks around conflicts within NABIP board and not wanting to jump into the rumor mill.
 - Reassurance that NABIP continues to operate with legal counsel and taking steps to ensure progress and accomplishment of all logistical work at hand.
 - Kerry: Missed NABIP's town hall with Susan and looking for a recording or any further information.
 - Dawn: No additional information was shared following what was heard at CAHIP's last board meeting. Confidentiality is being maintained.
 - Pat Burns: NABIP BOD with new members met yesterday to embark on progress with new seats filled.
 - Bruce Benton: EGBOK (Everything's Gonna Be OK)
- Reminder: Continue sharing info/promotion for CapCon. Leadership Forum – 10am on Sunday.

8:52am Rosamaria Marrujo IPP/Governance/Nominations

- Nominations committee meeting being held 1/15 10am
- HOD will meet for elections May 5 at Capitol Summit

8:55am Craig Gussin

- Encouraging nominations!
- Farm Team
- Mentorship
- Wants to work on membership growth
- More interviews coming in the media
- Cherie – would like marketing materials around mentorship programs
- Chairing Marketing & Communications Committee for NABIP and looking to add people to a Media & Response Team

9:07am Exec Director Sharon Frank

- Review of internal/external calendars
- New sponsors through Jaffe (noting commissions due):
 - Silver Annual Partner \$7500: ADP
 - Platinum Innovation Expo Partner \$7500: e123

- Cap Sum – confirmed for May 5 at Capitol Event Center in Sacramento with BOD Meeting at Faith’s office on May 4; planning meetings will start in Jan.
- Please promote and register for Innovation Expo!

9:10am Membership Irma Romero

- Membership number review
- Local membership chairs – please join our meetings! Showing up makes a difference.
- Let’s beat TX with more new members

9:18am Sponsorship Elizabeth Underhill

- Working on both Innovate and Annual partners
- Expanding opportunities based on feedback wanting engagement with education
- BenefitMall (CRC): Renew sponsorship for state + 6 southern local chapters
- Motion, seconded, Motion carries.
- Elizabeth will look into expanding with northern chapters – Monica has a contact; Craig refers to Neil Crosby

9:26am Legislation Janet Powelson

- Capitol Summit: May 5 at Capitol Event Center with rooms at Hyatt Centric
- Closed door lunches occurring with legislators.
- Coalition for consumer data – internal counsel meeting tomorrow. Agent Alliance joining the coalition, extending our work for another month.
- Met with Dol a few weeks ago; hesitant to move forward in California; met with DMHC yesterday – no regulatory authority over commissions at the state level, concerns about getting sued; sympathetic, but feeling we’re being punted back to Dol; continuing to work towards a statement of value of agents.
- Bill review – early March.

9:40am Finance Kerry Wright

- Backend accounting is accrual based, but cashflow based reporting for purposes of BOD meetings.
- Motion to approve November financial reporting, Seconded, Motion Carries.

9:46am Communications Kristie Scavarda

- Thank you to all – keep sharing your input and keep sharing on social media

9:47am PD Manny Alcaine

- Innovation Expo – keep helping us promote!
- Sell our new bundle deals – 5 for price of 4 registrations!

9:54am PAC Jordan Futch

- \$4010 in Nov

- \$39K cash on hand
- San Diego crushing it! OC and Ventura not far behind.
- Love the growing total \$, but wanting to shift focus to \$ per members: Ventura in 1st place! Let's get every chapter to over \$100/member – q1 chapter contest!

9:59am Public Affairs Vanessa Ignacio – stepping away. No formal report.

10:00am Awards Pat Stiffler

- Getting ready to work on chapter Leg Excellence Awards
- If you want to nominate individuals, reach out.

10:01am Community Outreach Pat Burns

- Working to launch new emerging leaders program
- NABIP Innovation Fund

10:07am Medicare Greg Wolin and Brian Bilhartz

- Shout out to Dawn for your leadership and steadfastness
- Been a wild ride for Medicare – looking to continue pressing both DOI and DMHC.

10:12am DEIB Monica Spencer – unavailable?

- No report this month (via chat)

10:12am LOCAL CHAPTERS:

- Please share photos with Dawn from your holiday parties and recent community events in lieu of typical reporting of current status.

Question: How are you working to build your board next year?

- Orange County Sarah Knapp, President
 - Boat event was highly successful.
 - Pres-Elect is in place (for 2027!), but needs more engagement. Other positions are in the works.
- San Diego Ricky Haisha, President
 - Why not Wed was successful membership event.
 - Pres-Elect in place.
- Santa Barbara – no report
- Silicon Valley Jennifer McKenzie, President
 - Written in chat:
 - Sorry to have to leave early SV had a successful holiday party and Toy Drive. We're excited for our 2026 with monthly events on our calendar, coming in strong with a CE with Paul on Ethics.
- Ventura Rod Owen, President-Elect
 - Successful holiday party

- Conversations already underway for incoming board members; would consider doing 2 years if board wants.
- Central California – no report.
- Golden Gate Irma Romero, President
 - Working to identify committees and roles for volunteers to participate
 - Staying on a second year at President (maybe as a co-pres with Kathy) while filling vacancies
- Inland Empire Cherie Crutcher, President
 - Agreed to serve for a second year, along with a co-chair.
- Los Angeles Kerry Wright
 - Successful events.
 - Bruce Benton – written in chat:
 - Here's the Los Angeles report - Had a great holiday party, event planning full steam ahead, nominations & elections underway, working hard on new membership connection and retention efforts, mid-year strategic planning check up will be January, fund raising remains top priority. Happy Holiday's , dear friends.
- NorCal Brad Wright, President
 - Highly successful event calendar.
 - Brad committed to a second year. Need to re-engage board and new in-person succession planning – want to create typical culture like in san diego.

10:33am New Business – none.

10:34am Motion to adjourn, second. Motion Carries

CAHIP Legislative report for December 16, 2025.

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

CAHIP joined a coalition with fellow insurance agent groups NAIFA and IIAB-Cal to hire counsel to draft amendment language for pending legislation, SB 354 which as currently drafted would repeal the Insurance Information and Privacy Protection Act (IIPPA) in its entirety and replace that law with a new, highly complicated and expansive set of regulatory prohibitions and obligations for agents and our partners that handle consumer data. While we share the objective of data protection, our coalition is fighting to protect all agents, including independent agents and small agencies from the proposed onerous requirements of SB 354 that stifle agent's ability to service clients. Our top sponsor, Word & Brown is graciously supporting us by covering CAHIP's share of the coalition costs.

Legislative Council

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

Medicare Market – Insurance commissioner action

As of December 5, 2025, nationally there are twelve states that have issued bulletins or letters to carriers in response to efforts by NABIP state chapters and leadership.

Since the release by the ID Dept of Insurance of Bulletin 25-06, we have 12 state that have released similar bulletins or sent letters to carriers: ID, [DE](#), [NH](#), ND, MT, OK, NC, CO, SC, WA, MS, and NE.

Additionally, members of the NABIP Medicare Advisory Group and staff were in Florida to participate in the National Association of Insurance Commissioners (NAIC) Fall meeting.


CAHIP met with the California Department of Insurance's (DOI) legal team to discuss our recent letter to Insurance Commissioner Lara with a Formal Complaint and Request for Enforcement Action on Unfair Medicare Commission Practices. It is important to note that in California, Medicare Advantage plans are regulated by the Department of Managed Healthcare (DMHC), not the DOI. We have a secondary meeting with the DMHC scheduled for next week and we are in constant communication with both departments.

NABIP Updates

CapCon – Early bird registration extended through 12/15. All registrants will receive emails with links to CapCon webinar series. Below is the full lineup.

Navigating Capitol Conference: Your Guide to the Agenda & Experience


A practical overview to help you plan your schedule, understand the flow of events, and make the most of your time in D.C.

 January 6, 2026 — 2:00 p.m. ET

 [Register here](#)

Federal Policy 101: How Laws and Regulations Take Shape


A clear breakdown of how policy moves through Congress and federal agencies — and where NABIP makes an impact.

 January 13, 2026 — 2:00 p.m. ET

 [Register here](#)

Capitol Conference 101: What to Expect and Why It Matters


An essential orientation for all attendees — whether it's your first time or you're returning to the Hill as a seasoned advocate.

 January 15, 2026 — 2:15 p.m. ET

 [Register here](#)

The Power of the PAC: Fueling Our Advocacy Together


Learn how NABIP PAC strengthens our collective voice, how it operates, and what your support makes possible.

 January 20, 2026 — 2:00 p.m. ET

 [Register here](#)

Telling Your Story: Turning Real-Life Experience into Effective Advocacy


Discover how to connect your day-to-day experiences to NABIP's legislative priorities — and why those stories resonate with lawmakers.

 January 27, 2026 — 2:00 p.m. ET

 [Register here](#)

In the Room: How to Lead an Impactful Meeting with Lawmakers and Staff


Practical strategies for confident, persuasive conversations that leave a lasting impression on the Hill.

 February 3, 2026 — 2:00 p.m. ET

 [Register here](#)

Washington Update: What's Driving Policy and Politics in 2026


Get the latest insights on legislative and regulatory developments shaping this year's advocacy agenda.

 February 10, 2026 — 2:00 p.m. ET

 [Register here](#)

Your Advocacy Toolkit: Scheduling Hill Meetings & Using the Mobile App

Learn how Hill meetings are coordinated and how to use our new digital tools to stay organized, informed, and effective throughout Capitol Conference.

 February 17, 2026 — 2:00 p.m. ET

 [Register here](#)

CAHIP Board Report
Financial Report Account Status: November 30, 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:

\$59,173.67 Summit State Checking Account Balance Ending on 11/30/25

\$49,640.48 Schwab MMF Balance Ending on 11/30/25

\$108,814.15 Total Accounts as of 11/30/25

\$97,217.52 Needed to fund reserves (6 mo. Expenses – Schwab Acct.)

CAHIP Board

Financial Report Prepared: 12/08/25

Kerry Wright, VP Finance

This report is going to concentrate on the current account of CAHIP because the 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
11/10/25	\$21,900.61
Total	\$120,881.38
December Dues Invoice	\$20,658.11

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
11/04/25	\$2,000.00
Total As Of 11/30/25	\$54,025.00

The ending balance for the checking account as of 11/30/25 was \$59,173.67, a full \$4,495.95 more than the ending balance for last month. With the December Dues Invoice of \$20,658.11; funds available for December obligations service would be \$79,831.78. This amount puts us in an excellent position to pay our December obligations which should be in the neighborhood of \$31,500.

A back of the envelope calculation shows we could have about \$48,331.78 on hand going into January, a month in which I expect distributions of deposits and expenses to begin to increase.

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:, 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	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	x	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	
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	
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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