

California Agents and Health Insurance Professionals



**CAHIP**

Shaping the *future* of healthcare  
NABIP - California

# BOARD OF DIRECTORS MEETING MINUTES



## CAHIP BOD MINUTES 7/15/2025

8:34 Meeting called to order

- Motion to approve minutes/agenda, second, motion carries.
- Reminder of antitrust compliance policy

8:35 President - Dawn McFarland

- Shoutout to awards – especially Blue Ribbon of Excellence, with all chapters certifying. Thank you, Pat!
- Open call for any NABIP Annual Convention feedback?
  - Marc Cuban's panel was fantastic.
  - Kerry Wright – asked a question: Executive order for prescription drug pricing; how would this affect rebates and other pricing adjustments, etc. No answer was received from the panel.
  - Craig: What about individuals and small groups? Newer companies like Cuban's might lower cost, but no concrete advice. Otherwise, we're on the right track.
- Mychal Walker and Keith Wallace won NABIP elections.
- Kerry/Janet: Pat Burns will serve for Region 8 to fill in gap left by Keith.
- Region 8 Leadership Conference: Exec board attendance has been included in this year's budget; local chapters are encouraged to similarly send leadership. Trying to build connections and re-establish unity that has fallen post-covid.
- Call for motion for Dawn McFarland and Kerry Wright to be given access/serve as signators to financial accounts at both Summit State Bank and Schwab
  - Craig Gussin motions, Manny Alcaine seconds, Motion carries.
- Appointments:
  - VP of Community Outreach: Patrick Burns
  - Medicare Chairs: Greg Wolin and Brian Billhartz
  - Awards Chair: Pat Stiffler
  - DEI&B Chair: Monica Spencer
  - Governance Committee: Rosamaria Marrujo (Chair), Craig Gussin, Sue Wakamoto Lee, Maggie Stedt, Richard Coburn, Tim Kanter
  - Motion to approve (Kerry), Second (Bruce), Motion carries.

8:54: Immediate Past President - Rosamaria Marrujo – not present (in Thailand with limited internet connectivity)

8:54: President-Elect - Craig Gussin

- Excited for new role.
- Here to support all committee leaders and members and local board members.
- Happy to include any new interested members on Farm Team – meeting TBD in August.
- Reminder – always speak in NABIP's One Voice.

- Need anything – just ask! Always ask ppl if they are members, etc. Happy to serve as a mentor for any press engagements and interviews.

#### 8:57 Executive Director - Sharon Frank

- Review of [Master Dashboard](#)
- Review of [CAHIP Internal Admin Calendar](#)
- Public calendar is on cahip.com
- Please continue sharing local event calendars to include

#### 9:03 Membership - Irma Romero

- 2 Membership Chair Orientations coming up Thurs and next Wed (identical meetings)
- Reminder to follow up with any nonmember or new member guests attending meetings/events
- Review of new member numbers, taken from NABIP ecommerce just this morning.
- Review of Master Membership lists and lapsing member protocol
- Advises buddying up to do the work and is committed to deepening relationships.
- Wants to beat TX.
- Dawn: Membership is crucial, but we have to move on. Deep dives answering all these questions will be at Irma's Membership Committee meetings.
- Pat: Reminder that NABIP Aug 28 will include trainings for ALL BoD roles.

#### 9:23am Recognition/Awards - Pat Stiffler

- CAHIP won Blue Ribbon, Landmark, Presidential, Pacesetter for LA, Pres citation for OC, etc.
- Will be in touch for next year's submissions

#### 9:25 Communications - Kristie Scavarda

- Kristie stepped away, but we recently aligned CAHIP communications for legislative, internal, and external purposes.
- 2 assistant communications chairs joining to support Kristie this year

#### 9:26am Corporate Affairs - Elizabeth Underhill

- Sponsorship-related survey was released 1 month ago about business profiles
  - Will share analysis with local chapters as relevant
  - Hoping chapters will share once more for final push in the next week.
  - Just over halfway to goal of 10% response rate

#### 9:34am PAC – Jordan Futch

- New \$65K expense allocations from Faith
- This month higher than average raised, currently on track to exceed last year's contributions.
- Just ask – donations will not come until asked for.

- Pat Burns: reminder that CAHIP PAC is separate from NABIP PAC – and more crucial!
- PAC donations are not tax deductible.
- Corporations may contribute directly to PAC.

9:46am Professional Development – Manny Alcaine

- **Who we are? CAHIP or California Agents and Health Insurance Professionals** is an organization founded by agents with the sole purpose to be the #1 consumer advocacy group for the California consumer's right to access to affordable care. Our member work hand in hand in our communities to help individuals, seniors and employer navigate the complexities of our healthcare system so they get the right access and outcome of care.
- Next PD meeting 8/11
- Encourage a blackout 4<sup>th</sup> quarter
- Today was due date for full year calendar
- Reminder – virtual events should be open to all of CAHIP
- Regional dinner being planned for Northern California (hopefully to replenish reserve funds) engaging with local communities through chambers of commerce and consumer groups
- Innovation Expo – std Feb 11 @ The Legacy Resort in San Diego. Join our committee!

9:55am Public Affairs – Vanessa Ignacio

- Outward facing comms
- Currently working on:
  - Article introducing new BOD for the year
  - Draft of how agents are preparing for AE with legislative changes

9:56am Community Outreach – Pat Burns

- Emerging leader program to come in January with corporate sponsorship behind it
- Hoping CAHIP Foundation is operating again shortly
- Grant writing for some back-burner efforts

9:59 Medicare - Greg Wolin (Brian had to leave)

- Planning to reach out to chapter presidents for medicare chairs, look into CEs for monthly/bi-monthly creating value for membership.
- Where is division between north and south? (LA is south)

10:02 DEIB – Monica Spencer

- Excited to serve

10:04 Finance Kerry Wright

- Review of June month-end – likely will update through next month before we approve in August to close fiscal year.

- Reserve fund review.
- Budget 2025-2026 review
  - Motion to accept, second, carries.

#### 10:13 Leg – Janet Powelson

- AB224 – hearing this week
- AB280 – now in appropriations
- SB354 – spot bill was updated. Voter Voice last week required approval from Executive Legislative Committee. Call for motion to ratify – Motion by Vanessa, Second, Carries.
- SB363 – hearing this afternoon
- SB418 – pending CHBRP analysis (due 8/13)
- Shared list of bills that have died; will watch for renewal.
- Jessica Altman of CoveredCA posted on LinkedIn addressing the new bill's impact on CA. NABIP working on "One Voice" reaction. Unclear how we might comment on behalf of CAHIP – not all CoveredCA supporters, etc. Need to consider how we want to engage and share publicly.
- Kerry – Noting the separation of federal vs. CA
- Patrick – Blue states should be fully supporting any expansion of coverage. Wants to encourage support of CoveredCA's current stance.
- 4<sup>th</sup> Thurs monthly Legislative Council meetings

Future BOD Meetings will include a robust 30-minutes for local chapter reports; today's first meeting of the new term year will include a quick win/1 struggle from each chapter in rapid roundtable format.

#### Local Chapters:

- CC – not present
- GG Irma Romero – win- everything! Leading wellness event – hiking Sundays, monthly starting 8/17. Possibly open up to a consumer event.
- IE Cherie Crutcher – win: Annual Sales Summit. New BOD member joining. Strategic planning coming. Wants to do a call drive. Excited to engage with chambers about tax credits, etc. Hospital hosting roundtable event.
- LA Bruce Benton – strong board, strategic planning set, looking to approve budget, event planning for the year's calendar, focus on fundraising, looking for succession planning with a vice chair, sending 7-8 ppl to Region 8.
- NorCal Brad Wright – venue found for in person membership meetings and events; networking and working on membership.
- OC Sarah Knapp – strategic planning completed in June, membership team working, new calendar set.
- SD Ricky Haisha – Dance Showdown generated \$60K for charity; great golf event for the chapter funds
- SB Steve Woodward – new board/new energy. Budget approved. Shoutout to treasurer. 5% lift goal for new membership. Needs some support for resources/tools.

- SV Jennifer McKenzie (in zoom chat): So sorry to miss my spot, I have a meeting I have to run to. SV win... collaborating with GG for our upcoming Medicare Summit Sept 16th and expecting a great event! Mel (President elect) planning to go to Reg 8 for SV. So sorry our calendar isn't ready - strategical planning is July 22nd and will send as soon as we can!!
- SV Mel Meister Pres Elect – planning on going to region 8.
- Ventura Rod Owen – invigorated new board; calendar for the year set; Cornhole tournament coming up Aug 14

New business:

- Unfortunately, as the meeting ran long, there is not sufficient time for a full discussion of NABIP bundles, but we encourage anyone intending to attend to purchase on their own to take advantage of these biggest discounts and we'll continue to work out possibility of early reimbursement from CAHIP as/if necessary.
- Pat Burns – 2 scholarships are available. (Kerry nominates Rod!)

9:46am Motion to adjourn, second, carries.

**CAHIP Board**  
**Financial Report Prepared: 7/8/25**  
**Kerry Wright, VP Finance**

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

**Budget vs. Actuals Report:**

- Membership Dues YTD received \$282,223.69.
  - Target for 2024-2025 was \$322,000. CAHIP received 87.65% of original budget goal.
  - Membership budget was based on 1400 members at \$230 annually. The current membership is 1278 and it continues to drop. Each 100-member drop comprises nearly \$2000/month average shortfall. Over the past two years, membership has dropped 22%.
  - We've initiated an automated email campaign for new and lapsing members and have several activities planned to encourage new membership. Chapter membership chairs are requested to attend all state membership calls to reach out to lapsing members.
- Please join our membership activities, we are in an urgent budget deficit and need your help to gain members. When we add new members, some of these may be interested in sponsorships as well.
- Total event exhibitors/sponsors and annual sponsorships of \$110,079 to date of \$137,000 goal:
  - We request that all board members assist in getting additional sponsorships.

**Other items to note:**

- 2025-2026 Budget approval being sought.
- 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%.

**CAHIP Board**  
**Financial Report Prepared: 7/8/25**  
**Kerry Wright, VP Finance**

<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:

\$13,737.59 Summit State Checking Account Balance Ending on 6/30/25

\$48,649.00 Schwab MMF

**\$62,386.59 Total Accounts**

**\$62,386.59 Liquid Assets (checking + Schwab MMF (if applicable))**

**\$98,209 Needed to fund reserves (6 mo. Expenses – Schwab Acct.)**

	2025-2026 DRAFT		2024-2025			
CAPITOL SUMMIT		propose 64K annual spons	actual	budget	over	
<b>REVENUE</b>		64000				
4300 CapSum - Registration	18,000.00	incl PAC HH	18,425.14	15,000.00	3,425.14	122.83%
4320 CapSum - Annual Sponsors	12,800.00	(20% of annual sponsorship)	31,000.00	41,000.00	-10,000.00	75.61%
4325 CapSum - Exhibitors/Event Sponsors	9,000.00		10,000.00	16,000.00	-6,000.00	62.50%
Total Capitol Summit Revenue	39,800.00		\$ 59,425.14	\$ 72,000.00	-\$ 12,574.86	82.53%
<b>EXPENSES</b>						
6660 Cap Sum - AV	5,500.00		5,353.57	6,000.00	-646.43	89.23%
6670 Cap Sum - F&B	27,000.00	incl PAC HH	26,007.15	27,000.00	-992.85	96.32%
6695 Cap Sum- Printing	1,000.00		1,000.00	1,000.00	0.00	100.00%
6700 Cap Sum - Room Rental	2,000.00			2,835.00	-2,835.00	0.00%
6710 Cap Sum - Speakers	2,500.00			2,500.00	-2,500.00	0.00%
6720 Cap Sum - Supplies	400.00		583.94	400.00	183.94	145.99%
6730 Cap Sum - Signage & Decor	600.00			600.00	-600.00	0.00%
Total Capitol Summit Expenses	39,000.00		\$ 32,944.66	\$ 40,335.00	-\$ 7,390.34	81.68%
<b>NET:</b>	<b>800.00</b>		<b>26,480.48</b>	<b>31,665.00</b>	<b>-\$ 5,184.52</b>	
<b>INNOVATION EXPO</b>						
<b>REVENUE</b>						
4210 Engage/SLC - Registration	16,000.00		16,207.00	18,000.00	-1,793.00	90.04%
4220 Engage/SLC - Vendors	14,000.00		14,000.00	21,000.00	-7,000.00	66.67%
4230 Engage/SLC - Event Sponsors	18,000.00	incl sponsored dinner (separate board dinner??)	22,929.00	18,000.00	4,929.00	127.38%
4235 Engage/SLC - Annual Sponsor	12,800.00	(20% of annual sponsorship)	34,000.00	41,000.00	-7,000.00	82.93%
Total Engage/SLC Income	60,800.00		\$ 87,136.00	\$ 98,000.00	-\$ 10,864.00	88.91%
<b>EXPENSES</b>						
Engage/SLC Expenses					0.00	
6540 Engage/SLC - Audio/Visual	8,000.00		5,433.00	4,500.00	933.00	120.73%

6550 SLC - Decorations	200.00		157.70	200.00	-42.30	78.85%
6555 Engage/SLC - Food & Beverage	28,000.00	incl sponsored dinner (separate board dinner??)	26,244.32	30,000.00	-3,755.68	87.48%
6560 SLC - Othe/Pipe & Drap	-	no exhibit company	7,125.00	6,800.00	325.00	104.78%
6580 Engage/SLC - Room Rental	3,000.00		1,754.00	2,160.00	-406.00	81.20%
6585 Engage/SLC - Signs	1,000.00		842.45	1,000.00	-157.55	84.25%
6590 Engage/SLC - Speakers	4,000.00		4,422.47	2,500.00	1,922.47	176.90%
6600 Engage/SLC - Supplies	500.00		330.44	500.00	-169.56	66.09%
Total Engage/SLC Expenses	44,700.00		\$ 46,309.38	\$ 47,660.00	-\$ 1,350.62	97.17%
<b>NET:</b>	<b>16,100.00</b>		<b>40,826.62</b>	<b>50,340.00</b>	<b>-\$ 9,513.38</b>	
<b>REGIONAL DINNER</b>						
<b>REVENUE:</b>						
regional dinner - Registration	12,000.00	80 @ \$150				
regional dinner - Sponsors	3,750.00	6 sponsors @\$500; 1 @ \$750				
Total regional dinner Revenue	15,750.00					
<b>EXPENSES:</b>						
reg dinner - AV	100.00	mic				
reg dinner - F&B	4,800.00	80 attendees @ \$60				
reg dinner- Printing	150.00					
reg dinner - Room Rental	-					
reg dinner - Speakers	500.00					
reg dinner - Supplies	100.00					
reg dinner - Signage & Decor	100.00					
reg dinner - Back to Chapters	2,000.00					
reg dinner - Reserve Funds	8,000.00					
Total Regional Dinners Expenses	15,750.00					
<b>NET:</b>	<b>-</b>	Once \$10K net goal attained, \$2K goes back to chapters. Remainder goes to CAHIP F				
<b>General Income</b>						0.00
4000 Membership Dues - NABIP	287,500.00	1250 members	282,223.69	322,000.00	-39,776.31	87.65%

4050 Annual Partners Admin Portion	38,400.00	(60% of annual sponsorship)				
4100 Continuing Education Fees	1,200.00		1,682.00	900.00	782.00	186.89%
4150 Continuing Education sponsorship	250.00				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		250.00	2,500.00	-2,250.00	10.00%
7000 Interest Income	1,680.00		3,511.53	2,250.00	1,261.53	156.07%
Total General Income	\$ 329,030.00		\$ 292,617.40	\$ 332,350.00	-\$ 39,732.60	88.04%
Sales of Product Revenue					0.00	
<b>Total Revenue</b>	<b>\$ 445,380.00</b>		<b>\$ 439,178.54</b>	<b>\$ 502,350.00</b>	<b>-\$ 63,171.46</b>	<b>87.42%</b>
<b>Gross Profit</b>	<b>\$ 445,380.00</b>		<b>\$ 439,178.54</b>	<b>\$ 502,350.00</b>	<b>-\$ 63,171.46</b>	<b>87.42%</b>
<b>Expenditures</b>						
Board Expenses					0.00	
6120 BOD - Banquet	2,500.00		2,622.00	2,000.00	622.00	131.10%
6135 BOD - Postage				50.00	-50.00	0.00%
6140 BOD - Printing	100.00		95.32	50.00	45.32	190.64%
6150 Board - Supplies	100.00		311.17	100.00	211.17	311.17%
6160 BOD - Travel & Lodging	10,000.00		5,567.20	10,250.00	-4,682.80	54.31%
6170 BOD - Officer - Past President	250.00	gift		250.00	-250.00	0.00%
6180 BOD - Officer - President	5,000.00		3,234.43	5,000.00	-1,765.57	64.69%
6190 BOD - Officer - Pres Elect	500.00		189.25	1,000.00	-810.75	18.93%
6230 BOD - Officer - VP Legislation	100.00		50.00	1,000.00	-950.00	5.00%
6233 BOD - Officer - Memberships	500.00			250.00	-250.00	0.00%
6235 BOD - Officer - VP PAC	100.00		0.00	100.00	-100.00	0.00%
Total Board Expenses	\$ 19,150.00		\$ 12,069.37	\$ 20,050.00	-\$ 7,980.63	60.20%
Contractor Expenses					0.00	
6345 Legal & Accounting (taxes)	2,000.00		1,850.00	1,850.00	0.00	100.00%

6365 Legis. Advocate - Fees	138,000.00		142,000.00	144,000.00	-2,000.00	98.61%
6370 Legis. Advocate - Expenses	3,000.00		653.37	3,000.00	-2,346.63	21.78%
6420 Management Fees - Jaffe	132,000.00		176,000.00	180,000.00	-4,000.00	97.78%
6425 Management Travel (Jaffe)	4,000.00		7,906.79	8,000.00	-93.21	98.83%
6430 Commissions	500.00			1,000.00	-1,000.00	0.00%
Total Contractor Expenses	\$ 279,500.00		\$ 328,410.16	\$ 337,850.00	-\$ 9,439.84	97.21%
General/Administrative Exp					0.00	
6030 Awards & Gifts	400.00		352.78	2,300.00	-1,947.22	15.34%
6050 Bank/Credit Card Fees	4,000.00		3,120.62	5,500.00	-2,379.38	56.74%
6300 Continuing Education E	2,500.00		2,011.03	2,500.00	-488.97	80.44%
6310 Dues/Subscriptions	3,700.00	includes addtl \$200 for meet-up subscription	2,795.59	2,500.00	295.59	111.82%
6315 Foundation Expenses	0.00		50.00	0.00	50.00	
6320 Insurance - All	2,000.00		1,282.00	4,500.00	-3,218.00	28.49%
6323 CAHIP PAC Donation	2,000.00			2,000.00	-2,000.00	0.00%
6325 HUPAC Donation	2,000.00		2,000.00	2,000.00	0.00	100.00%
6360 Legislative/Council	2,500.00	bill review	3,031.86	5,000.00	-1,968.14	60.64%
6485 Office Supplies/Expens	150.00		213.53	150.00	63.53	142.35%
6495 Postage - Admin	50.00		1.01	500.00	-498.99	0.20%
6520 Telephone/Fax/Internet	471.00	Jaffe lowered by half	863.50	1,000.00	-136.50	86.35%
6525 Website	4,000.00		3,740.82	4,275.00	-534.18	87.50%
6526 Webinar Expenses				200.00	-200.00	0.00%
Total General/Administrative Exp	\$ 23,771.00		\$ 19,462.74	\$ 32,425.00	-\$ 12,962.26	60.02%
NABIP Expenses					0.00	
6455 NABIP Annual Convention	12,000.00	\$1500* 8	11,515.00	16,000.00	-4,485.00	71.97%
6460 NABIP Cap Conference	6,000.00	\$1500*4	6,500.00	8,000.00	-1,500.00	81.25%
6460 NABIP Region 8	5,500.00	\$500*11			0.00	
Total NABIP Expenses	\$ 23,500.00		\$ 18,015.00	\$ 24,000.00	-\$ 5,985.00	75.06%
<b>Total Expenditures</b>	<b>\$ 445,371.00</b>		<b>\$ 457,211.31</b>	<b>\$ 502,320.00</b>	<b>-\$ 45,108.69</b>	<b>91.02%</b>
Net Operating Revenue	\$ 9.00		-\$ 18,032.77	\$ 30.00	-\$ 18,062.77	
Net Revenue	\$ 9.00		-\$ 18,032.77	\$ 30.00	-\$ 18,062.77	

## **CAHIP Legislative report for July 15, 2025.**

Faith unable to join because it is the last week of policy committee hearings which start at 8:30am today.

### **CAHIP Priority Bills update**

Bills that are still active:

[AB224: EHBs](#). July 16 1:30pm Senate Health. 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](#). July 9<sup>th</sup> Senate Health voted unanimously to pass as amended by the author, Aguiar-Curry, and it was re-referred to Appropriations.

The amendment

- removed the requirement that the directory include “the provider’s contract term date, if any. The plan shall delete the provider from the directory within 5 days after the term date of the provider’s contract.”
- added clarifying language that when an enrollee relied upon inaccurate information, the provider can’t collect any additional amount other than applicable in-network cost sharing which will be counted toward any in-network deductible and the OOP max.
- added language clarifying that when a directory shows a provider at a lower cost-sharing tier and that is inaccurate, the enrollee will only owe the cost-sharing for the lower cost-sharing tier.

[SB 354: Insurance Consumer Privacy Protection Act](#). Oppose.

The Executive Legislation Committee approved language and voted to send an Operation Shout (Voter Voice) targeting the Assembly Insurance Committee that went out on July 9<sup>th</sup>. It was necessary to act before the July 15 board meeting to reach the Committee and prevent it from moving to the floor for a vote. 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. July 15 1:30pm Assembly Health.

[SB418: Rx hormone therapy and nondiscrimination](#). Watch, pending CHBRP analysis. July 9<sup>th</sup> amended and re-referred to Assembly Appropriations.

**Bills that are dead:**

[AB4: CoveredCA Expansion](#). Watch. Failed – Suspense

[AB278: Health care affordability](#). Support if Amended. Failed in Health Comm.

[AB298: Health care coverage cost sharing](#). Oppose. Failed in Health.

[AB577: Antisteering](#). Oppose. Failed – Suspense.

[AB1386: Perinatal services](#). Support. Failed – Suspense.

[SB242: MedSupp OE periods](#). Oppose. Failed – Suspense.

[SB579: MH and AI working group](#). Support if amended. Failed – on Suspense.

**National update**

[One Big Beautiful Bill \(The Bill\)](#) The Bill was signed on July 4<sup>th</sup>. Here are highlights impacting employee and individual benefits.

**Permanent Telehealth Relief for HDHPs**

The Bill makes permanent the COVID-era safe harbor for telehealth coverage allowing telehealth coverage at no cost or a cost less than fair market value and not jeopardize HSA eligibility. This change is retroactive to plan years beginning after December 31, 2024.

**Direct Primary Care Arrangements**

Starting January 1, 2026, and after, direct primary care (DPC) service agreements are not HSA-disqualifying coverage. This provision in the legislation is limited to primary care services provided by such primary care providers for a fixed period fee that does not exceed \$150 per month for an individual and \$300 for more than one individual, adjusted annually for inflation. The following services are not included

- Procedures that require general anesthesia,
- prescription drugs (other than vaccines)
- lab services not typically administered in an ambulatory primary care setting

**HSA Eligibility for Certain Exchange Plans**

As of January 1, 2026, bronze and catastrophic plans purchased on federal or state Exchanges will be treated as HDHPs allowing enrolled individuals to contribute to an HSA and/or receive employer HSA contributions. Other HSA-eligibility requirements also apply such as:

- individual is not enrolled in Medicare
- individual is not covered by other coverage that is not an HDHP, including a spouse's FSA
- individual cannot be claimed as a dependent on another individual's tax return

### **Dependent Care FSA Increases**

The final signed version of the Bill includes an increase to Dependent Care Assistance Program (DCAP), also known as Dependent Care FSA, salary reductions to \$7,500 for single or married filing jointly filers, and \$3,750 for individuals who are married filing separately. This marks the first statutory increase in the DCAP since their inception in 1986. This change is effective for tax years starting January 1, 2026, and after.

### **Changes to Tax Advantaged Transportation Benefits**

Effective tax years starting January 1, 2026, and after, salary reductions for qualified bicycle commuting will no longer be excluded from taxable income.

### **Changes to Tax Premium Tax Credits Under the Affordable Care Act**

The final Bill includes updates to premium tax credits and Exchange eligibility under the Affordable Care Act (ACA).

Effective for plan years starting January 1, 2026, and after, individuals who enroll in an Exchange plan during a special enrollment period due to a change in an individual's expected household income will be prohibited from receiving a premium tax credit.

Effective for taxable years starting January 1, 2026, and after, the final version of the Bill removes limitations on tax liability for the amount of tax imposed for excess tax credits under the ACA for individuals with household income under 400% of the federal poverty level.

Starting January 1, 2027, individuals purchasing health coverage through the Exchange will be subject to pre-enrollment verification to ensure they meet requirements to receive premium assistance and cost-sharing reductions. Eligibility will be verified based on information provided by the applicant, including information such as household income, family size, health coverage and place of residence. Additionally, the final version of the

Bill requires an individual enrolling in an Exchange plan to specify their immigration status to be eligible for a premium tax credit.



**Board Meeting: July 15, 2025**

**8:30am PT**

**Location: Zoom**

<b>Executive Board</b>	<b>Title</b>	<b>Attendance Noted</b>		
Dawn McFarland	President	x		
Craig Gussin	President-Elect	x		
Rosamaria Marrujo	Immediate Past President			
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		
<b>Chapter Presidents</b>			<b>Chapter Pres Elects</b>	
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	x		
Jennifer McKenzie	Silicon Valley President	x	Melanie Meister	x
David Garcia	Ventura County President		Rod Owen	x

COMMITTEE CHAIRS/MISC:

Faith Borges	Lobbyist	
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

**CONFIDENTIAL**

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