

CAHIP–Los Angeles (CAHIP-LA), Board of Directors Meeting Minutes

Date: October 16, 2025

Time: 10:00 – 11:30 AM

Location: Virtual Meeting via Zoom

In attendance:

- Bruce Benton, Tiffany Cammarata, Dede Kennedy, Naama O. Pozniak, Jonathan Edwards, Victoria Saucedo, Elka Soussana, Dave Sherrill, Ashley Kapostins

Absent:

- Patrick Snitchler, Kerry Wright, Michael Patton, June Taylor

I. Welcome, Call to Order & Antitrust Reminder

The meeting was called to order by President Bruce Benton at 10:02am. The antitrust reminder was read. A quorum of seven board members was present.

II. Adoption of October Agenda

The October 2025 agenda was reviewed and adopted as presented.

III. Approval of September Minutes

The Board approved the minutes from the September meeting as presented.

IV. President's Report – Bruce Benton

Updates included review of the second quarter impact report from the national association. Upcoming events: Innovation Expo (Feb 11) and Capitol Conference (Feb 22–25).

V. President-Elect Report – OPEN

No report.

VI. Immediate Past President Report – Dede Kennedy-Simington

Governance team formation in progress for December 1 deadline. P&Ps to be reviewed later in Q4. Board positions for 2026 open for interest. Patrick will continue as Leg Chair.

VII. Secretary Report – OPEN

No report.

VIII. Governance Committee Report – Dede Kennedy-Simington

Governance training and structural review ongoing.

IX. Treasurer's Report – Tiffany Cammarata

September financials reviewed. \$7,500 in outstanding sponsorships. Revenue from Encino Glen still being finalized. Late registrations affecting food counts.

X. Membership Report – Naama Pozniak

253 paid members. Chapter ranked #1 among large local chapters in GAIN contest. Succession planning ongoing. Member survey at 12 responses.

XI. Legislation Report – Patrick Snitchler (Absent)

No report.

XII. PAC Report – Kerry Wright (Absent)

No report.

XIII. Medicare Report – Elka Soussana

No additional Medicare updates.

XIV. Professional Development Report – Victoria Saucedo

Progress continues on Breakfast Bites and the Holiday Party.

XV. Marketing & Communications Report – Jonathan Edwards

Communications moving toward more visual content. MailChimp template in development. Sound issues at Encino Glen noted; chapter equipment to be used going forward.

XVI. Awards Report – OPEN

Reminder to document Pacesetter-related activities. Bruce to verify Foundation Champion requirements.

XVII. Kapsher Report

No report.

XVIII. Old Business – Event Reviews

Membership Meeting at Encino Glen: strong carrier turnout; need improved broker attendance; sound issues noted; dessert options to be revised.

XIX. New Business – Event Planning & Operations

Breakfast Bites slide deck nearly complete; speakers sourced from ITC. Holiday Party set for Dec 10; sponsorship collateral in development. Symposium may move to early May. Venue searches ongoing for Medicare Summit and Annual Conference.

XX. Action Items / Next Steps

Dave & Ashley: distribute venue spreadsheet.

Ashley: holiday party sponsorship collateral; Breakfast Bites deck.

Jonathan: MailChimp template.

Dave: cancel Constant Contact.

Dede: form governance team; begin P&Ps review.

Naama: Breakfast Bites speakers.

Programs Committee: symposium timing; holiday party.

Bruce: update calendar; Pacesetter/Foundation review.

XXI. Adjournment

The meeting was adjourned at 10:52am.

Balance Sheet Comparison

CAHIP Los Angeles

As of September 30, 2025

DISTRIBUTION ACCOUNT	TOTAL		
	AS OF SEPTEMBER 30, 2025	AS OF SEPTEMBER 30, 2024 (PY)	\$ CHANGE (PY)
Assets			
Current Assets			
Bank Accounts			
CD (2918) 01/22/25	90,000.00	103,315.82	-13,315.82
Chase Checking	27,523.10	57,787.90	-30,264.80
Total for Bank Accounts	\$117,523.10	\$161,103.72	-\$43,580.62
Accounts Receivable			
1400 Accounts Receivable	0.00	850.00	-850.00
Total for Accounts Receivable	\$0.00	\$850.00	-\$850.00
Other Current Assets			
Total for Current Assets	\$117,523.10	\$161,953.72	-\$44,430.62
Fixed Assets			
Other Assets			
Total for Assets	\$117,523.10	\$161,953.72	-\$44,430.62
Liabilities and Equity			
Liabilities			
Current Liabilities			
Long-term Liabilities			
Total for Liabilities			
Equity			
Retained Earnings	-33,732.48	-5,146.71	-28,585.77
Net Income	-14,469.24	1,375.61	-15,844.85
3000 Net Assets	165,724.82	165,724.82	0.00
Total for Equity	\$117,523.10	\$161,953.72	-\$44,430.62
Total for Liabilities and Equity	\$117,523.10	\$161,953.72	-\$44,430.62

Profit and Loss Comparison

CAHIP Los Angeles

July 1-September 30, 2025

DISTRIBUTION ACCOUNT	TOTAL		
	JUL 1 - SEP 30 2025	JUL 1 - SEP 30 2024 (PY)	\$ CHANGE (PY)
Income			
4000 Membership Dues - NABIP	1,258.74	1,087.13	171.61
4300 Membership Meeting			
4305 Membership Meeting - Registration	535.00	202.00	333.00
4310 Membership Meeting - Sponsor		1,800.00	-1,800.00
4345 Membership Meeting -Webinar		25.00	-25.00
Total for 4300 Membership Meeting	\$535.00	\$2,027.00	-\$1,492.00
4560 Medicare Summit			
4561 Medicare Summit - Registration	14,128.00	10,831.00	3,297.00
4562 Medicare Summit - Sponsors	7,350.00	20,200.00	-12,850.00
4563 Medicare Summit - Vendors	6,900.00	7,650.00	-750.00
Total for 4560 Medicare Summit	\$28,378.00	\$38,681.00	-\$10,303.00
4500 Annual Conference		\$1,125.00	-\$1,125.00
Total for Income	\$30,171.74	\$42,920.13	-\$12,748.39
Cost of Goods Sold			
Gross Profit	\$30,171.74	\$42,920.13	-\$12,748.39
Expenses			
6040 Bank/Credit Card Fees	59.85	1,146.75	-1,086.90
6200 Management Fees	\$12,750.00	\$14,500.00	-\$1,750.00
6340 NABIP Region VIII Mtg	3,486.11		3,486.11
6360 Admin/Office Expense			
6370 Quickbooks	396.00	144.00	252.00
6500 Website Expenses	1,518.98	1,484.13	34.85
6360a Office/Supplies Expense		14.32	-14.32
6460 Telephone/Fax/Internet		90.00	-90.00
Total for 6360 Admin/Office Expense	\$1,914.98	\$1,732.45	\$182.53
6600 Membership Meeting Expenses	\$23.98		\$23.98
6610 Membership Mtg - Food & Beverage	1,806.05		1,806.05
Total for 6600 Membership Meeting Expenses	\$1,830.03		\$1,830.03
6872 Medicare Summit Expenses	\$2,062.69		\$2,062.69
6875 Medicare Summit - A/V	630.78	650.00	-19.22
6890 Medicare Summit - F&B	20,617.64	20,239.53	378.11
6905 Medicare Summit - Printing	1,085.14	602.68	482.46
6910 Medicare Summit - Prizes/Giveaways	25.00	250.00	-225.00
6915 Medicare Summit - Speaker	1,186.77	1,000.00	186.77
6920 Medicare Summit - Supplies	154.96	939.68	-784.72
Total for 6872 Medicare Summit Expenses	\$25,762.98	\$23,681.89	\$2,081.09

Profit and Loss Comparison

CAHIP Los Angeles

July 1-September 30, 2025

DISTRIBUTION ACCOUNT	TOTAL		
	JUL 1 - SEP 30 2025	JUL 1 - SEP 30 2024 (PY)	\$ CHANGE (PY)
Taxes & Licenses	174.00		174.00
6050 Board Meeting Expense		\$166.13	-\$166.13
6130 Continuing Education Admin Exp		317.30	-317.30
Total for Expenses	\$45,977.95	\$41,544.52	\$4,433.43
Net Operating Income	-\$15,806.21	\$1,375.61	-\$17,181.82
Other Income			
7000 Interest Income	1,336.97		1,336.97
Total for Other Income	\$1,336.97		\$1,336.97
Other Expenses			
Net Other Income	\$1,336.97		\$1,336.97
Net Income	-\$14,469.24	\$1,375.61	-\$15,844.85

CAHIP Los Angeles

Budget vs. Actuals: September 2025

July 2025 - June 2026

	TOTAL			
	ACTUAL	BUDGET	OVER BUDGET	% OF BUDGET
Income				
4000 Membership Dues - NABIP	1,258.74	8,000.00	-6,741.26	15.73 %
4155 DATR	0.00	16,000.00	-16,000.00	0.00 %
4300 Membership Meeting	535.00	5,000.00	-4,465.00	10.70 %
4500 Annual Conference	0.00	34,000.00	-34,000.00	0.00 %
4555 Holiday Party Event		4,000.00	-4,000.00	
4560 Medicare Summit	28,378.00	39,000.00	-10,622.00	72.76 %
4880 Ways & Means		110,000.00	-110,000.00	
Total Income	\$30,171.74	\$216,000.00	\$ -185,828.26	13.97 %
GROSS PROFIT	\$30,171.74	\$216,000.00	\$ -185,828.26	13.97 %
Expenses				
6000 Accounting/Tax Prep.	0.00	800.00	-800.00	0.00 %
6020 Awards & Gifts		1,170.00	-1,170.00	
6040 Bank/Credit Card Fees	59.85	2,750.00	-2,690.15	2.18 %
6050 Board Meeting Expense		400.00	-400.00	
6100 CAHIP Capitol Summit		13,000.00	-13,000.00	
6105 CAHIP PAC		3,000.00	-3,000.00	
6146 Holiday Party		1,500.00	-1,500.00	
6150 NABIP PAC Admin Fund		2,000.00	-2,000.00	
6160 Insurance Expense		2,750.00	-2,750.00	
6200 Management Fees	12,750.00	51,000.00	-38,250.00	25.00 %
6320 NABIP Annual Convention	0.00	27,000.00	-27,000.00	0.00 %
6330 NABIP Capitol Conference		25,000.00	-25,000.00	
6340 NABIP Region VIII Mtg	3,486.11	8,000.00	-4,513.89	43.58 %
6360 Admin/Office Expense	1,914.98	3,975.00	-2,060.02	48.18 %
6600 Membership Meeting Expenses	1,830.03	5,000.00	-3,169.97	36.60 %
6650 Day at the Races Expense	0.00	11,000.00	-11,000.00	0.00 %
6700 Annual Conference		30,000.00	-30,000.00	
6872 Medicare Summit Expenses	25,762.98	27,000.00	-1,237.02	95.42 %
Taxes & Licenses	174.00		174.00	
Total Expenses	\$45,977.95	\$215,345.00	\$ -169,367.05	21.35 %
NET OPERATING INCOME	\$ -15,806.21	\$655.00	\$ -16,461.21	-2,413.16 %
Other Income				
7000 Interest Income	1,336.97		1,336.97	
Total Other Income	\$1,336.97	\$0.00	\$1,336.97	0.00%
NET OTHER INCOME	\$1,336.97	\$0.00	\$1,336.97	0.00%
NET INCOME	\$ -14,469.24	\$655.00	\$ -15,124.24	-2,209.04 %

Check Detail Report

CAHIP Los Angeles

September 2025

TRANSACTION DATE	NAME	AMOUNT	DISTRIBUTION ACCOUNT	MEMO/DESCRIPTION	ITEM CLASS
Chase Checking					
9902					
09/03/2025	Fullsteam Debit	-19.95	Chase Checking		
09/03/2025	Fullsteam Debit	19.95	6040 Bank/Credit Card Fees		
Total for 9902		\$0.00			
9925					
09/03/2025	QuickBooks Payments	-99.00	Chase Checking		
09/03/2025	QuickBooks Payments	99.00	6370 Quickbooks		
Total for 9925		\$0.00			
9895					
09/04/2025	Kapsheer Consulting	-4,250.00	Chase Checking		
09/04/2025	Kapsheer Consulting	4,250.00	6230 Management Fees Kapsheer		
Total for 9895		\$0.00			
9904					
09/04/2025	FedEx	-822.93	Chase Checking		
09/04/2025	FedEx	822.93	6905 Medicare Summit - Printing		Medicare Summit
Total for 9904		\$0.00			
9901					
09/05/2025	Odyssey	-630.78	Chase Checking	AV costs	
09/05/2025	Odyssey	630.78	6875 Medicare Summit - A/V		Medicare Summit
Total for 9901		\$0.00			
9896					
09/08/2025	Bruce Benton	-1,186.77	Chase Checking		
09/08/2025	Bruce Benton	1,186.77	6915 Medicare Summit - Speaker	Dinner for speakers	Medicare Summit
Total for 9896		\$0.00			
9897					
09/08/2025	Naama O. Pozniak	-800.00	Chase Checking		
09/08/2025	Naama O. Pozniak	800.00	6340 NABIP Region VIII Mtg		
Total for 9897		\$0.00			
9898					
09/08/2025	Victoria Saucedo	-658.15	Chase Checking		
09/08/2025	Victoria Saucedo	658.15	6340 NABIP Region VIII Mtg		
Total for 9898		\$0.00			
9899					
09/09/2025	Nicolette Jackson-Pownall Photography	-699.05	Chase Checking	Photography	
09/09/2025	Nicolette Jackson-Pownall Photography	699.05	6872 Medicare Summit Expenses		Medicare Summit
Total for 9899		\$0.00			
9912					
09/13/2025	Monterey Concessions	-1,806.05	Chase Checking		
09/13/2025	Monterey Concessions	1,806.05	6610 Membership Mtg - Food & Beverage	for 10/9 lunch meeting	
Total for 9912		\$0.00			
9913					
09/13/2025	Dierdre Kennedy	-1,023.06	Chase Checking		
09/13/2025	Dierdre Kennedy	800.00	6340 NABIP Region VIII Mtg		
09/13/2025	Dierdre Kennedy	25.00	6910 Medicare Summit - Prizes/Giveaways		Medicare Summit
09/13/2025	Dierdre Kennedy	198.06	6872 Medicare Summit Expenses	decorations	Medicare Summit
Total for 9913		\$0.00			
9914					
09/15/2025	QuickBooks Payments	-99.00	Chase Checking		
09/15/2025	QuickBooks Payments	99.00	6370 Quickbooks		
Total for 9914		\$0.00			
9915					
09/15/2025	Google	-1.99	Chase Checking		
09/15/2025	Google	1.99	6500 Website Expenses		
Total for 9915		\$0.00			

Check Detail Report

CAHIP Los Angeles

September 2025

TRANSACTION DATE	NAME	AMOUNT	DISTRIBUTION ACCOUNT	MEMO/DESCRIPTION	ITEM CLASS
9926					
09/24/2025	CA Filing Service	-174.00	Chase Checking		
09/24/2025	CA Filing Service	174.00	Taxes & Licenses		
Total for 9926		\$0.00			
9918					
09/29/2025	Suzanne Wakamoto-Lee	-226.97	Chase Checking		
09/29/2025	Suzanne Wakamoto-Lee	226.97	6872 Medicare Summit Expenses	Exec travel-Sue's lodging	Medicare Summit
Total for 9918		\$0.00			
Total for Chase Checking		\$0.00			
TOTAL		\$0.00			