

CAHIP–LA Board of Directors Meeting Minutes

Date: December 18, 2025

Time: 10:00 a.m. – 11:30 a.m.

Location: Zoom

In Attendance: Bruce Benton, Dede Kennedy-Simington, Tiffany Cammarata, Patrick Snitchler, Naama O. Pozniak, Kerry Wright, Victoria Saucedo, Josh Kaufman, Dave Sherrill, Manny Alcaine

Absent: Jonathan Edwards, Elka Soussana, Michael Patton, June Taylor

I. Call to Order, Welcome, Antitrust Reminder

President Bruce Benton called the meeting to order at 10:05 a.m., confirmed a quorum, and reviewed the antitrust statement.

II. Adoption of December Agenda

Motion: To adopt the December 18, 2025 agenda as presented.

Moved by: Kerry Wright

Seconded by: Tiffany Cammarata

Vote: Motion carried unanimously.

III. Approval of November Minutes

Motion: To approve the November 2025 Board meeting minutes.

Moved by: Kerry Wright

Seconded by: Dede Kennedy-Simington

Vote: Motion carried unanimously.

IV. President's Report – Bruce Benton

President Benton reported on recent national and state-level challenges impacting NABIP, including financial and governance concerns. He noted corrective actions underway and shared updates on upcoming events including CAHIP's Innovation Expo and the Capitol Summit.

V. President-Elect Report – vacant. No report.

VI. Immediate Past President Report – Dede Kennedy-Simington

Dede provided updates on governance matters, including board nominations and processes.

VII. Secretary Report

No report.

VIII. Governance Committee Report – Dede Kennedy-Simington

Discussion regarding P&Ps and governance processes.

Motion: To extend current P&P sunset dates through June 30, 2026.

Moved by: Kerry Wright

Seconded by: Tiffany Cammarata

Vote: Motion carried.

IX. Treasurer's Report – Tiffany Cammarata

The Treasurer reported financial stability and reviewed the November financials. Reports are attached.

Motion: To accept the November financials as presented.

Moved by: Tiffany Cammarata

Seconded by: Victoria Saucedo

Vote: Motion carried.

X. Membership Report – Naama Pozniak

Membership stands at approximately 250 members. Planning for a May symposium and member engagement strategies were discussed.

XI. Legislation Report – Patrick Snitchler

Patrick provided updates on legislative activity and the upcoming Capitol Conference.

XII. PAC Report – Kerry Wright

Fundraising progress was reviewed, including major contributions and legislative initiatives.

XIII. Medicare Report – Elka Soussana

No report.

XIV. Professional Development Report – Victoria Saucedo

Discussed recent events and broker engagement.

XV. Marketing & Communications Report – Jonathan Edwards

No report.

XVI. Awards Report

No report.

XVII. Kapsher Consulting Report

Updates on event contracts. We have secured Castaways for the Annual Conference and the Medicare Summit for 2026. Also noted need for sponsors.

XVIII. Old Business

Discussion included the Cal Broker partnership, holiday party fundraising, and ethics CE planning.

XIX. New Business

Topics included improving attendance, Pacesetter initiatives, and NABIP Cap Con scheduling.

XX. Adjournment

Motion: To adjourn the meeting.

Moved by: Kerry Wright

Seconded by: Josh Kaufman

Vote: Motion carried.

Meeting adjourned at 11:20 a.m.

Balance Sheet Comparison

CAHIP Los Angeles

As of November 30, 2025

DISTRIBUTION ACCOUNT	TOTAL		
	AS OF NOVEMBER 30, 2025	AS OF NOVEMBER 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	33,307.21	48,552.02	-15,244.81
Total for Bank Accounts	\$123,307.21	\$151,867.84	-\$28,560.63
Accounts Receivable	\$0.00	\$1,150.00	-\$1,150.00
Other Current Assets			
Total for Current Assets	\$123,307.21	\$153,017.84	-\$29,710.63
Fixed Assets			
Other Assets			
Total for Assets	\$123,307.21	\$153,017.84	-\$29,710.63
Liabilities and Equity			
Liabilities			
Equity			
Retained Earnings	-31,732.48	-5,146.71	-26,585.77
Net Income	-10,685.13	-7,560.27	-3,124.86
3000 Net Assets	165,724.82	165,724.82	0.00
Total for Equity	\$123,307.21	\$153,017.84	-\$29,710.63
Total for Liabilities and Equity	\$123,307.21	\$153,017.84	-\$29,710.63

Profit and Loss Comparison

CAHIP Los Angeles

July 1-November 30, 2025

DISTRIBUTION ACCOUNT	TOTAL		
	JUL 1 - NOV 30 2025	JUL 1 - NOV 30 2024 (PY)	CHANGE (PY)
Income			
4000 Membership Dues - NABIP	3,193.67	2,479.55	714.12
4155 DATR			
4180 DATR - Sponsors	0.00		0.00
Total for 4155 DATR	\$0.00		\$0.00
4300 Membership Meeting			
4305 Membership Meeting - Registration	1,950.00	202.00	1,748.00
4345 Membership Meeting -Webinar	235.00	25.00	210.00
4310 Membership Meeting - Sponsor		1,800.00	-1,800.00
Total for 4300 Membership Meeting	\$2,185.00	\$2,027.00	\$158.00
4500 Annual Conference	\$0.00	\$1,125.00	-\$1,125.00
4555 Holiday Party Event			
4556 Holiday Party Attendees	935.00		935.00
4557 Holiday Party Sponsors		1,150.00	-1,150.00
Total for 4555 Holiday Party Event	\$935.00	\$1,150.00	-\$215.00
4560 Medicare Summit	\$36,728.00	\$38,681.00	-\$1,953.00
4880 Ways & Means			
Annual Partners	5,000.00		5,000.00
Total for 4880 Ways & Means	\$5,000.00		\$5,000.00
Services		0.00	0.00
Total for Income	\$48,041.67	\$45,462.55	\$2,579.12
Cost of Sales			
Gross Profit	\$48,041.67	\$45,462.55	\$2,579.12
Expenses			
6000 Accounting/Tax Prep.	0.00		0.00
6040 Bank/Credit Card Fees	292.60	1,186.65	-894.05
6105 CAHIP PAC	2,000.00		2,000.00
6146 Holiday Party	37.59		37.59
6160 Insurance Expense	2,139.00	1,868.48	270.52
6200 Management Fees	\$21,550.00	\$23,000.00	-\$1,450.00
6320 NABIP Annual Convention	0.00		0.00
6340 NABIP Region VIII Mtg	3,486.11		3,486.11
6360 Admin/Office Expense			
6370 Quickbooks	626.00	342.00	284.00
6380 Postage - Admin	15.60	10.45	5.15
6480 Webinars - Zoom	159.90	174.29	-14.39
6500 Website Expenses	1,522.96	1,488.11	34.85
6360a Office/Supplies Expense		14.32	-14.32

Profit and Loss Comparison

CAHIP Los Angeles

July 1-November 30, 2025

DISTRIBUTION ACCOUNT	TOTAL		
	JUL 1 - NOV 30 2025	JUL 1 - NOV 30 2024 (PY)	CHANGE (PY)
6365 Constant Contact		683.20	-683.20
6460 Telephone/Fax/Internet		90.00	-90.00
Total for 6360 Admin/Office Expense	\$2,324.46	\$2,802.37	-\$477.91
6600 Membership Meeting Expenses	\$83.44		\$83.44
6610 Membership Mtg - Food & Beverage	2,125.44		2,125.44
6630 Membership Mtg - Supplies	79.99		79.99
6640 Membership Mtg - Webinar	8.16		8.16
Total for 6600 Membership Meeting Expenses	\$2,297.03		\$2,297.03
6650 Day at the Races Expense	\$0.00		\$0.00
6872 Medicare Summit Expenses	\$25,762.98	\$23,681.89	\$2,081.09
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	\$60,063.77	\$53,022.82	\$7,040.95
Net Operating Income	-\$12,022.10	-\$7,560.27	-\$4,461.83
Other Income	\$1,336.97		\$1,336.97
Other Expenses			
Net Other Income	\$1,336.97		\$1,336.97
Net Income	-\$10,685.13	-\$7,560.27	-\$3,124.86

CAHIP Los Angeles

Budget vs. Actuals: Budget_FY26_P&L - FY26 P&L

July 2025 - June 2026

	TOTAL			
	ACTUAL	BUDGET	OVER BUDGET	% OF BUDGET
Income				
4000 Membership Dues - NABIP	3,193.67	8,000.00	-4,806.33	39.92 %
4155 DATR	0.00	16,000.00	-16,000.00	0.00 %
4300 Membership Meeting	2,185.00	5,000.00	-2,815.00	43.70 %
4500 Annual Conference	0.00	34,000.00	-34,000.00	0.00 %
4555 Holiday Party Event	935.00	4,000.00	-3,065.00	23.38 %
4560 Medicare Summit	36,728.00	39,000.00	-2,272.00	94.17 %
4880 Ways & Means	5,000.00	110,000.00	-105,000.00	4.55 %
Total Income	\$48,041.67	\$216,000.00	\$ -167,958.33	22.24 %
GROSS PROFIT	\$48,041.67	\$216,000.00	\$ -167,958.33	22.24 %
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	292.60	2,750.00	-2,457.40	10.64 %
6050 Board Meeting Expense		400.00	-400.00	
6100 CAHIP Capitol Summit		13,000.00	-13,000.00	
6105 CAHIP PAC	2,000.00	3,000.00	-1,000.00	66.67 %
6146 Holiday Party	37.59	1,500.00	-1,462.41	2.51 %
6150 NABIP PAC Admin Fund		2,000.00	-2,000.00	
6160 Insurance Expense	2,139.00	2,750.00	-611.00	77.78 %
6200 Management Fees	21,550.00	51,000.00	-29,450.00	42.25 %
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	2,324.46	3,975.00	-1,650.54	58.48 %
6600 Membership Meeting Expenses	2,297.03	5,000.00	-2,702.97	45.94 %
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	\$60,063.77	\$215,345.00	\$ -155,281.23	27.89 %
NET OPERATING INCOME	\$ -12,022.10	\$655.00	\$ -12,677.10	-1,835.44 %
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	\$ -10,685.13	\$655.00	\$ -11,340.13	-1,631.32 %

Check Detail Report - Board

CAHIP Los Angeles

November 2025

TRANSACTION DATE	NAME	AMOUNT	DISTRIBUTION ACCOUNT	MEMO/DESCRIPTION	ITEM CLASS
Chase Checking					
9950					
11/03/2025	Fullsteam Debit	-19.95	Chase Checking		
11/03/2025	Fullsteam Debit	19.95	6040 Bank/Credit Card Fees		
Total for 9950		\$0.00			
9951					
11/04/2025	Zoom	-159.90	Chase Checking		
11/04/2025	Zoom	159.90	6480 Webinars - Zoom		
Total for 9951		\$0.00			
9947					
11/05/2025	Kapsher Consulting	-4,400.00	Chase Checking		
11/05/2025	Kapsher Consulting	4,400.00	6230 Management Fees Kapsher		
Total for 9947		\$0.00			
9959					
11/14/2025	QuickBooks Payments	-115.00	Chase Checking		
11/14/2025	QuickBooks Payments	115.00	6370 Quickbooks		
Total for 9959		\$0.00			
9960					
11/17/2025	Google	-1.99	Chase Checking		
11/17/2025	Google	1.99	6500 Website Expenses		
Total for 9960		\$0.00			
9961					
11/17/2025	Peter Kohly Insurance Agency, Inc	-2,139.00	Chase Checking		D&O
11/17/2025	Peter Kohly Insurance Agency, Inc	2,139.00	6160 Insurance Expense		
Total for 9961		\$0.00			
9966					
11/24/2025	Naama O. Pozniak	-319.39	Chase Checking		Replacing check #1070
11/24/2025	Naama O. Pozniak	319.39	6610 Membership Mtg - Food & Beverage		
Total for 9966		\$0.00			
9967					
11/24/2025	CAHIP-PAC	-2,000.00	Chase Checking		replacing check #1041
11/24/2025	CAHIP-PAC	2,000.00	6105 CAHIP PAC		donation from 4/2025
Total for 9967		\$0.00			
9968					
11/26/2025	USPS	-15.60	Chase Checking		stamps
11/26/2025	USPS	15.60	6380 Postage - Admin		
Total for 9968		\$0.00			
Total for Chase Checking		\$0.00			
TOTAL		\$0.00			