

**National Association of Benefits and Insurance Professionals
Northern Nevada Chapter**

Board of Directors Meeting Minutes
December 9th, 2025, 11:15 AM - 12:26 PM
4600 Kietzke Lane, Building G-160, Reno, NV
Via Zoom – Meeting ID = us02web.zoom.us/j/84698950624

Attendance Report: Aliana Rushing, Joy Gardner, Merre Gregory, Mary Lou Urrutia, Chanté Padilla, Breezé Yerves, Don Goldmann, Gina Espinal-Aguerre

Virtual Attendance: Dave Sherrill, Ross Pendergraft, Julie Ann Evans, Adrienne Saintil

Absent: Molly Moreno, Jay Eldridge, Adrienne Saintil, Georgana Cepeda, Ashley Kapostins

Guests: none

1. Meeting called to order by President Aliana Rushing at 11:15 AM.
2. Roll Call of attendees was taken by sight for those attending in person and on Zoom by Secretary, Chanté Padilla. Quorum confirmed. Connectivity confirmed.
3. No review of the November 2025 board minutes by Secretary, Chanté Padilla.
 - a. November Minutes have yet to be completed and will be completed before the January 2026 meeting.
4. **President's report by Aliana Rushing.** No written report submitted had a brief discussion.
 - a. Confirmation that the Sponsorship Packet is ready.
 - b. Brief Discussion regarding the Christmas Party details.
 - c. Confirmed the Drive will be available for 2026 reports to be uploaded.
 - d. Anthem has yet to renew sponsorship or their desired level of sponsorship.
5. **Secretary report by Chanté Padilla.**
 - a. Delayed approval of the November minutes as they have yet to be sent out for review. Will review in the January 21st meeting along with December minutes.
6. **VP of Finance's report by Joy Gardner.** Financial statements submitted and added into the addendum. BOD had brief discussions.

- a. Delayed approval of the financial reports as October reports were provided in lieu of November. Will review in the January 21st meeting.
- b. Brief discussion on where to label and place the CE Billing Cost in the budget report most effectively in the budget moving forward.

7. Committee Reports

- a. **Vice President's report by Georgana Cepeda.** Absent. Written report submitted and entered into the addendum.
- b. **Director of Program's report by Aliana Rushing.** No written report had a brief discussion.
 - i. January Luncheon Confirmed CE class has been approved per Julie Ann Evans.
 - ii. Confirmed all speakers are confirmed for the February Luncheon.
 - iii. The March Luncheon will have group speakers, and it is being worked on.
 - iv. Brief reminder for BOD members to bring a raffle prize, and toy of \$25 value or \$25 donation for Ashley's Toy closet.
 - v. Confirmed Ashley's closet will be in attendance at the Christmas party.
 - vi. Confirmation that Aetna is sponsoring the Christmas party.
 - vii. Brief reminder Nevada Health Link Board members need to send Aliana questions for the board.
- c. **VP of Professional Development's report by Julie Ann Evans -** written report submitted and entered into these minutes with brief discussion.

NABIP NN - Professional Development Board Meeting Notes 12/09/2025

- i. NABIP SN - November Monthly Luncheon:
 - 1. This was a CE approved event where Paul Roberts, Word & Brown, presented a course titled "OBBBA Budget Bill: Navigating the New Benefits Landscape".
 - 2. This was managed through NABIP NNs Sircon account and there were 6 CEs processed on November 5th.
 - 3. There is a \$1.25 fee per CE completion, so we should see an invoice from Sircon for \$7.50.

4. This was communicated to NABIP SN, as well as to Joy Gardner, VP of Finance for NABIP NN.

ii. NABIP NN - January Monthly Luncheon:

1. This will be a CE approved event, with a course titled “IFP Carrier Panel”.
2. The course material was submitted on November 30th, and the course was approved on December 2nd.
3. The course offering was created on December 8th.
4. There is a \$40.00 filing fee, so we should see an invoice from Sircon for \$40.00.
5. The information to create the event still needs to be sent to Kapsher Consulting, and the panel questions still need to be sent to the panelists and moderator so they can prepare.

iii. NABIP NV - Monthly Professional Development Meeting:

1. Typically, on the 4th Friday of each month there is a virtual meeting held for those who are involved with planning luncheons, events, CE classes, etc. for both local chapters and the state chapter.
2. The next meeting will be held on December 19th at 2:00 PM, and all are welcome to attend the meeting.

iv. Brief discussion of the scheduled Individual Family Plan presenters.

1. CareSource Presenter
 2. HomeTown Health Presenter
 3. Anthem Presenter
- v. Brief Reminder for Nevada Health Link Agents to complete the extra Nevada Health Link cert that is required for brokers to be paid by the Nevada Controller for the Battle Born plans.**
- vi. Brief update of position held on the Benefit Trust Fund Board and desire for future NABIP sponsoring opportunities.**

- d. Vice President of Media and Communication's report by Donald Goldman** - No report.
- e. Vice President of Membership's report by Gina Espinal-Aguerre.**
Written report submitted and entered into the minutes with brief discussion.
 - i. We are 102 members.
 - ii. Confirms continuation of efforts to catch up on past due accounts.
- f. Vice President of Awards' report by Ross Pendergraft.** Brief discussion and written report submitted and entered into the addendum.
 - i. Brief discussion on PaceSetter allowable points.
 - ii. Brief reminder that the newsletter needs to continue to advertise new member orientations.
 - iii. The New Member Orientation will continue every 4th Thursday at 9:00am PST on Zoom. Need to make sure we keep blasting this out in our newsletter each month
 - iv. Zoom meeting ID 826 3420 3381, Passcode "Membership"
 - v. <http://welcometonabip.org>
- g. Vice President of Legislative Affairs' report by Mary Lou Urrutia.**
Written report submitted and entered into the addendum with brief discussion.
 - i. Brief update on UHC and the Idaho cease & desist and how this may impact other states.
- h. Employer Benefits Chair's report by Breeze Yerves.** No report, held brief discussion.
 - i. Brief update on continued efforts to get more questions for the group panel in March.
 - ii. Brief update on continued efforts to get more agents interested in NABIP.
 - iii. Breeze will send out the Kaiser Update Link.
- i. Medicare Chair's and VP of Medicare Chair's report by Merre Gregory.** Written report submitted and entered into the addendum with brief discussion.

- i. Brief update on Calvin Bagley and his efforts and assistance with NABIP.
- ii. Brief update on the Medicare Compliance final rule for 2027.
- iii. Brief update on the MAPD SEP for those who were not provided accurate information when they used the Medicare online provider finder.
- iv. Brief discussion on non commissionable plans.

j. LPRT Chair's report by Joy Gardner. No report.

k. DEIB Chair's report by Adrienne Saintil. Absent and no report.

l. NABIP Foundation chair's report by Julie Ann Evans. No report.

m. Director of NABIP PAC's report by Jay Eldridge. No report.

n. Past President's report by Molly Moreno. No report, absent.

- i. Brief Update that Molly Moreno has been reinstated as the Past President and is now up to date and no longer has a past due membership account.
- ii. Motion by Donald Goldmann to appoint Donald Goldmann as the Bi Law Committee Head, seconded by Joy Gardner. Unanimously approved.

8. A motion was by Julie Ann Evans and seconded by Gina Espinal-Aguerre to accept all reports in toto. Unanimously approved.

9. Old Business - Don Goldman motions to approve \$1,000 to be dispersed of the \$4,000 2026 Capital Conference budget to Aliana Rushing, Georgana Cepeda, Mary Lou Urrutia and Ross Pendergraft to be reimbursed towards travel expenses. Seconded by Julie Ann Evans. Unanimously approved.

10. New Business:

- a. Brief Discussion: Ross Pendergraft is working on the Kaiser operation for 2027 and welcomes assistance from the BOD as he is putting together his marketing program.**
- b. Brief Discussion: There will be a %50 membership discount for those wishing to enroll with HR Northern Nevada who will be changing to SHRM Northern Nevada.**

- c. **Brief Discussion: Gina Espinal-Aguerre with the assistance of Dave Sherrill will update the 2026 Call List and send it to Aliana Rushing. Call list should have Name, Phone Number and Company and Email. The goal would be to have the BOD members reach out to members a month in advance prior to meetings.**
- d. **Brief Reminder by Aliana Rushing of the January new meeting date and time which will be January 21st @ 9:30 prior to the NAHU Luncheon.**

11. A motion to adjourn meeting by Aliana Rushing, seconded by Don Goldmann. Unanimously approved.

12. President Aliana Rushing adjourned the meeting at 12:26 pm.

13. Submitted by Chanté Padilla NABIP NN Secretary.


Chanté Padilla

Next Monthly Board Meeting: Wednesday, January 21st, 2025, 9:30 AM - 11:00 PM.
4600 Kietzke Lane, Building G-160, Reno, NV

<https://us06web.zoom.us/j/85852438497?pwd=GhSaLjW8LD03ZBoa4fAgz12XNh7cGe.1>

Meeting ID: 858 5243 8497
Passcode: 881981

Addendum

Treasurer's Report from VP of Finance - Joy Gardner
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NABIP-NORTHERN NEVADA Treasurer's Report

Month end 11/30/2025

Partnerships 2025: All Paid

Diamond-\$8,500 Anthem

Gold-\$4,000 Hometown Health, United Healthcare

Silver-\$2,500 Aetna, Word & Brown

Bronze-

Columbia Bank Balance: 11/30/25

Checking \$61,630.09

Savings \$ 200.42

See attached bank statement

Budget vs Actual: Attached

Luncheon –No meeting in November

Attendance:

No Shows:

Walk Ins:

Income:

Cost:

Raffle Income:

Additional Information:

Aetna is sponsoring our Christmas party. Reservation with Sierra Gold has been confirmed. The food has been chosen. Please RSVP and call the members on your list.

I need the minutes to reflect the signers for Columbia bank to be President-Aliana Rushing, Vice President-Georgana Cepeda, Secretary-Chante Padilla, and VP of Finance-Joy Gardner effective immediately. Leaving in to make sure this is in the minutes.

Prominence Health Plans owe us \$375 from 2020. I verified we have not received the funds and requested payment. I have not received it as of 10/31/2025. I need to follow up on this one this month. Both the Checking and Savings accounts balance.

Respectfully submitted: Joy K Gardner

Columbia November 2025 Statement

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November 30, 2025 Page: 1 of 2

Customer Service:
1-866-486-7782

NATIONAL ASSOCIATION OF BENEFITS &
INSURANCE PROFESSIONALS-NN
D B A NABIP NORTHERN NEVADA
PO BOX 20129
RENO NV 89515-0129

Last statement: October 31, 2025
This statement: November 30, 2025

COMMUNITY BUSINESS CHECKING

Account number	XXXXXX2837	Beginning balance	\$62,943.95
Low balance	\$61,645.09	Deposits/Additions	\$150.16
Average balance	\$62,047.60	Withdrawals/Subtractions	\$1,464.02
Interest earned	\$0.00	Ending balance	\$61,630.09

Deposits/Additions

Date	Description	Additions
11-06	Deposit	45.00
Total Additions		\$45.00

ACH and Electronic Payments/Subtractions

Date	Description	Subtractions
11-03	ACH Debit Merchant Bankcd Discount 496206203887 20251103	86.92
11-04	ACH Debit Authnet Gateway Billing 145822366 20251104	13.20
11-12	ACH Debit Kapsher Consulti Sale 20251112	1,100.00
Total ACH and Electronic Payments/Subtractions		\$1,200.12

ACH and Electronic Deposits/Additions

Date	Description	Additions
11-10	ACH Credit National Ass5237 Sept Dues Nte*nahu Monthly D Ues Direct Deposit \	105.16
Total ACH and Electronic Deposits/Additions		\$105.16

Columbia November 2025
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NATIONAL ASSOCIATION OF BENEFITS &

November 30, 2025 Page: 2 of 2

Card Transactions/Withdrawals

<u>Date</u>	<u>Description</u>	<u>Subtractions</u>
11-03	POS Purchase Terminal 00001000 Starchapter 866-77532 Al Xxxxxxxxxxxxx2916	126.00
11-03	POS Purchase Terminal Vbase2 Intuit *Qbooks Onl Ine Cl.Intuit CA Xxxxxxxxxxxxx2916	92.00
11-17	POS Purchase Terminal 00001000 Starchapter 866-77532 Al Xxxxxxxxxxxxx2916	24.95
Total Card Transactions/Withdrawals		\$242.95

Other Withdrawals/Subtractions

<u>Date</u>	<u>Description</u>	<u>Subtractions</u>
11-20	Maintenance Fee Commercial Bill PA Y - Activity/Col For 10/25	5.95
11-30	Direct Connect Servc	15.00
Total Other Withdrawals/Subtractions		\$20.95

Daily Balances

<u>Date</u>	<u>Amount</u>	<u>Date</u>	<u>Amount</u>	<u>Date</u>	<u>Amount</u>
10-31	62,943.95	11-06	62,670.83	11-17	61,651.04
11-03	62,639.03	11-10	62,775.99	11-20	61,645.09
11-04	62,625.83	11-12	61,675.99	11-30	61,630.09

Overdraft Fee Summary

	Total For This Period	Total Year-to-Date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00

Checks

(* Skip in check sequence, R-Check has been returned, + Electronified check))

Total Checks paid: 0 for **-\$0.00**

Reconciliation of Check and Savings Accounts

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NABIP Northern Nevada

NABIP Northern Nevada CHECKING, Period Ending 11/30/2025

RECONCILIATION REPORT

Reconciled on: 12/08/2025

Reconciled by: Joy Gardner

Any changes made to transactions after this date aren't included in this report.

Summary

USD

Statement beginning balance.....	62,943.95
Checks and payments cleared (8).....	-1,464.02
Deposits and other credits cleared (2).....	150.16
Statement ending balance.....	<u>61,630.09</u>

Register balance as of 11/30/2025.....	61,630.09
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Details

Checks and payments cleared (8)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
11/03/2025	Expense		Star Chapter LLC	-126.00
11/03/2025	Expense		Intuit	-92.00
11/03/2025	Expense			-86.92
11/04/2025	Expense		Authnet Gateway Billing	-13.20
11/12/2025	Expense		Kapsher Consulting LLC	-1,100.00
11/17/2025	Expense		Star Chapter LLC	-24.95
11/20/2025	Expense		Misc.	-5.95
11/28/2025	Expense		Misc.	-15.00
Total				-1,464.02

Deposits and other credits cleared (2)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
11/06/2025	Sales Receipt	310074972		45.00
11/10/2025	Deposit			105.16
Total				150.16

NABIP NN Budget vs Actual January 2025- December 2025 Profit and Loss
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NABIP Northern Nevada
Budget vs. Actuals: Budget_FY25_P&L_1 - FY25 P&L
January - December 2025

	Nov 2025				Total			
	Actual	Budget	over Budget	% of Budget	Actual	Budget	over Budget	% of Budget
Income								
4090 NABIP Membership Dues	105.16	200.00	-94.84	52.58%	2,199.47	2,400.00	-200.53	91.64%
Ambassador Partners		300.00	-300.00	0.00%	6,400.00	3,600.00	2,800.00	177.78%
EXPO Income		2,416.67	-2,416.67	0.00%	27,683.50	29,000.00	-1,316.50	95.46%
Gala Income	45.00	416.67	-371.67	10.80%	4,620.00	5,000.00	-380.00	92.40%
Holiday Party Income		41.67	-41.67	0.00%	0.00	500.00	-500.00	0.00%
Luncheon Income		1,166.67	-1,166.67	0.00%	6,996.79	14,000.00	-7,003.21	49.98%
Metallic Sponsors		2,208.33	-2,208.33	0.00%	21,500.00	26,500.00	-5,000.00	81.13%
Raffle Income		166.67	-166.67	0.00%	3,445.00	2,000.00	1,445.00	172.25%
Services			0.00		855.25	0.00	855.25	
Unapplied Cash Payment Income			0.00		0.00	0.00	0.00	
Total Income	\$ 150.16	\$ 6,916.68	-\$ 6,766.52	2.17%	\$ 73,700.01	\$ 83,000.00	-\$ 9,299.99	88.80%
Gross Profit	\$ 150.16	\$ 6,916.68	-\$ 6,766.52	2.17%	\$ 73,700.01	\$ 83,000.00	-\$ 9,299.99	88.80%
Expenses								
6120 Bank Service Charges			0.00		17.85	0.00	17.85	
6180 Insurance			0.00		0.00	0.00	0.00	
6185 Liability Insurance		32.50	-32.50	0.00%	364.00	390.00	-26.00	93.33%
D & O Coverage		50.00	-50.00	0.00%	575.00	600.00	-25.00	95.83%
Total 6180 Insurance	\$ 0.00	\$ 82.50	-\$ 82.50	0.00%	\$ 939.00	\$ 990.00	-\$ 51.00	94.85%
6270 Professional Fees			0.00		0.00	0.00	0.00	
Lobbyist Fees		383.33	-383.33	0.00%	4,600.00	4,600.00	0.00	100.00%
Total 6270 Professional Fees	\$ 0.00	\$ 383.33	-\$ 383.33	0.00%	\$ 4,600.00	\$ 4,600.00	\$ 0.00	100.00%
6550 Office Expenses								
6250 Postage and Delivery		33.33	-33.33	0.00%	400.00	400.00	0.00	100.00%
Name Badges		16.67	-16.67	0.00%	191.15	200.00	-8.85	95.58%
Office Supplies		8.33	-8.33	0.00%	23.81	100.00	-76.19	23.81%
Total 6550 Office Expenses	\$ 0.00	\$ 58.33	-\$ 58.33	0.00%	\$ 614.96	\$ 700.00	-\$ 85.04	87.85%
6670 Program Expense			0.00		0.00	0.00	0.00	
CC Authorize.net Credit Card processing - Expenses	115.12	250.00	-134.88	46.05%	3,604.90	3,000.00	604.90	120.16%
CE filing fee		66.67	-66.67	0.00%	1,630.00	800.00	830.00	203.75%
Speaker Fees		166.67	-166.67	0.00%	0.00	2,000.00	-2,000.00	0.00%
Total 6670 Program Expense	\$ 115.12	\$ 483.34	-\$ 368.22	23.82%	\$ 5,234.90	\$ 5,800.00	-\$ 565.10	90.26%

NABIP NN Budget vs Actual January 2025- December 2025 Profit and Loss

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Constant Contact		8.33	-8.33	0.00%	0.00	100.00	-100.00	0.00%
Kapsher Consulting LLC	1,100.00	1,100.00	0.00	100.00%	12,100.00	13,200.00	-1,100.00	91.67%
Quickbooks On Line Fees	92.00	79.17	12.83	116.21%	922.40	950.00	-27.60	97.09%
Registered Agent, Inc		24.58	-24.58	0.00%	245.00	295.00	-50.00	83.05%
Star Chapter LLC	150.95	120.00	30.95	125.79%	1,350.95	1,440.00	-89.05	93.82%
Total Administrative Expenses	\$ 1,342.95	\$ 1,332.08	\$ 10.87	100.82%	\$ 14,618.35	\$ 15,985.00	-\$ 1,366.65	91.45%
Board Strategy Meeting		16.67	-16.67	0.00%	247.45	200.00	47.45	123.73%
Charitable Donations			0.00		0.00	0.00	0.00	
Local Charities		166.67	-166.67	0.00%	3,373.00	2,000.00	1,373.00	168.65%
National Charities		41.67	-41.67	0.00%	500.00	500.00	0.00	100.00%
Total Charitable Donations	\$ 0.00	\$ 208.34	-\$ 208.34	0.00%	\$ 3,873.00	\$ 2,500.00	\$ 1,373.00	154.92%
Discretionary Spending								
Capital Conference Expense		333.33	-333.33	0.00%	4,173.61	4,000.00	173.61	104.34%
Medicarians Expenses			0.00		100.00	0.00	100.00	
Miscellaneous Spending		20.83	-20.83	0.00%	107.44	250.00	-142.56	42.98%
NABIP PAC Admin fund		41.67	-41.67	0.00%	500.00	500.00	0.00	100.00%
National Conventions		333.33	-333.33	0.00%	3,802.12	4,000.00	-197.88	95.05%
President's Discretionary Spending		20.83	-20.83	0.00%	0.00	250.00	-250.00	0.00%
Total Discretionary Spending	\$ 0.00	\$ 749.99	-\$ 749.99	0.00%	\$ 8,683.17	\$ 9,000.00	-\$ 316.83	96.48%
Event Expenses			0.00		0.00	0.00	0.00	
Ambassador Expenses		270.00	-270.00	0.00%	0.00	3,240.00	-3,240.00	0.00%
EXPO Expenses		1,333.33	-1,333.33	0.00%	16,197.32	16,000.00	197.32	101.23%
Gala Expense		416.67	-416.67	0.00%	4,479.81	5,000.00	-520.19	89.60%
Holiday Party Expense		0.00	0.00		0.00	1,500.00	-1,500.00	0.00%
Luncheon Costs		1,250.00	-1,250.00	0.00%	11,823.82	15,000.00	-3,176.18	78.83%
Total Event Expenses	\$ 0.00	\$ 3,270.00	-\$ 3,270.00	0.00%	\$ 32,500.95	\$ 40,740.00	-\$ 8,239.05	79.78%
Uncategorized Expenses								
Awards		25.00	-25.00	0.00%	0.00	300.00	-300.00	0.00%
Media Budget		79.17	-79.17	0.00%	159.90	950.00	-790.10	16.83%
Total Uncategorized Expenses	\$ 0.00	\$ 104.17	-\$ 104.17	0.00%	\$ 159.90	\$ 1,250.00	-\$ 1,090.10	12.79%
Total Expenses	\$ 1,458.07	\$ 6,688.75	-\$ 5,230.68	21.80%	\$ 71,489.53	\$ 81,765.00	-\$ 10,275.47	87.43%
Net Operating Income	-\$ 1,307.91	\$ 227.93	-\$ 1,535.84	-573.82%	\$ 2,210.48	\$ 1,235.00	\$ 975.48	178.99%
Other Income								
Interest Earned			0.00		0.01	0.00	0.01	
Total Other Income	\$ 0.00	\$ 0.00	\$ 0.00		\$ 0.01	\$ 0.00	\$ 0.01	
Net Other Income	\$ 0.00	\$ 0.00	\$ 0.00		\$ 0.01	\$ 0.00	\$ 0.01	
Net Income	-\$ 1,307.91	\$ 227.93	-\$ 1,535.84	-573.82%	\$ 2,210.49	\$ 1,235.00	\$ 975.49	178.99%

Monday, Dec 08, 2025 07:38:06 PM GMT-8 - Cash Basis

NABIP NN Profit and Loss by Month. January 2025- November 2025
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Statement of Activity by Month

NABIP Northern Nevada

January 1-November 30, 2025

DISTRIBUTION ACCOUNT	JANUARY 2025	FEBRUARY 2025	MARCH 2025	APRIL 2025	MAY 2025	JUNE 2025
Income						
4090 NABIP Membership Dues	113.49	86.41	85.37	497.88	137.46	667.62
Ambassador Partners	6,400.00					
EXPO Income		5,440.00	14,120.00	4,859.50	3,164.00	100.00
Gala Income					730.00	
Luncheon Income	1,646.79	857.00	1,267.00	709.50	150.00	491.50
Metallic Sponsors	8,500.00		6,500.00	4,000.00	2,500.00	
Raffle Income	305.00	318.00	295.00	240.00	1,472.00	160.00
Services		96.25		291.25	219.00	
Unapplied Cash Payment Income		0.00				
Total for Income	16,965.28	6,797.66	22,267.37	10,598.13	8,372.46	1,419.12
Cost of Sales						
Gross Profit	16,965.28	6,797.66	22,267.37	10,598.13	8,372.46	1,419.12
Expenses						
6120 Bank Service Charges						5.95
6180 Insurance						
6185 Liability Insurance			364.00			
D & O Coverage				575.00		
Total for 6180 Insurance			364.00	575.00		
6270 Professional Fees						
Lobbyest Fees	1,150.00			1,150.00		
Total for 6270 Professional Fees	1,150.00			1,150.00		
6550 Office Expenses						
6250 Postage and Delivery	400.00					
Name Badges						
Office Supplies				23.81		
Total for 6550 Office Expenses	400.00			23.81		
6670 Program Expense						
CC Authorize.net Credit Card processing - Expenses	101.43	736.15	318.72	769.60	360.16	295.28
CE filing fee		40.00	237.50	523.75	131.25	367.50
Total for 6670 Program Expense	101.43	776.15	556.22	1,293.35	491.41	662.78
Administrative Expenses						
Kapsher Consulting LLC	1,100.00	1,100.00	1,100.00	1,100.00	1,100.00	1,100.00
Quickbooks On Line Fees	79.20	79.20	79.20	79.20	79.20	79.20
Registered Agent, Inc						
Star Chapter LLC	120.00	120.00	120.00	120.00	120.00	120.00
Total for Administrative Expenses	1,299.20	1,299.20	1,299.20	1,299.20	1,299.20	1,299.20
Board Strategy Meeting						

NABIP NN Profit and Loss by Month. January 2025- November 2025
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Statement of Activity by Month

NABIP Northern Nevada

January 1-November 30, 2025

DISTRIBUTION ACCOUNT	JANUARY 2025	FEBRUARY 2025	MARCH 2025	APRIL 2025	MAY 2025	JUNE 2025
Charitable Donations						
Local Charities						1,686.50
National Charities	500.00					
Total for Charitable Donations	500.00					1,686.50
Discretionary Spending						
Capital Conference Expense			2,840.27			
Medicarians Expenses			100.00			
Miscellaneous Spending			107.44			
NABIP PAC Admin fund		500.00				
National Conventions						
Total for Discretionary Spending		500.00	3,047.71			
Event Expenses						
EXPO Expenses		125.74	505.72	237.97	2,447.20	12,880.69
Gala Expense						
Luncheon Costs	2,248.06	1,188.95	1,828.33	1,491.00		1,188.95
Total for Event Expenses	2,248.06	1,314.69	2,334.05	1,728.97	2,447.20	14,069.64
Uncategorized Expenses						
Media Budget			159.90			
Total for Uncategorized Expenses			159.90			
Total for Expenses	5,698.69	3,890.04	7,761.08	6,070.33	4,237.81	17,724.07
Net Operating Income	11,266.59	2,907.62	14,506.29	4,527.80	4,134.65	-16,304.95
Other Income						
Interest Earned	0.01					
Total for Other Income	0.01					
Other Expenses						
Net Other Income	0.01					
Net Income	11,266.60	2,907.62	14,506.29	4,527.80	4,134.65	-16,304.95

NABIP NN Profit and Loss by Month. January 2025- November 2025
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Statement of Activity by Month

NABIP Northern Nevada

January 1-November 30, 2025

DISTRIBUTION ACCOUNT	JULY 2025	AUGUST 2025	SEPTEMBER 2025	OCTOBER 2025	NOVEMBER 2025	TOTAL
Income						
4090 NABIP Membership Dues	103.08	151.00	151.00	101.00	105.16	2,199.47
Ambassador Partners						6,400.00
EXPO Income						27,683.50
Gala Income	1,200.00	1,445.00	1,200.00		45.00	4,620.00
Luncheon Income	692.00	396.00	370.00	417.00		6,996.79
Metallic Sponsors						21,500.00
Raffle Income	190.00	260.00		205.00		3,445.00
Services	137.50			111.25		855.25
Unapplied Cash Payment Income						0.00
Total for Income	2,322.58	2,252.00	1,721.00	834.25	150.16	\$73,700.01
Cost of Sales						
Gross Profit	2,322.58	2,252.00	1,721.00	834.25	150.16	\$73,700.01
Expenses						
6120 Bank Service Charges	5.95	5.95				17.85
6180 Insurance						364.00
6185 Liability Insurance						575.00
D & O Coverage						
Total for 6180 Insurance						\$939.00
6270 Professional Fees						
Lobbyist Fees	1,150.00			1,150.00		4,600.00
Total for 6270 Professional Fees	1,150.00			1,150.00		\$4,600.00
6550 Office Expenses						
6250 Postage and Delivery						400.00
Name Badges		191.15				191.15
Office Supplies						23.81
Total for 6550 Office Expenses		191.15				\$614.96
6670 Program Expense						
CC Authorize.net Credit Card processing - Expenses	134.08	154.34	453.65	166.37	115.12	3,604.90
CE filing fee	73.75	21.25	123.75	111.25		1,630.00
Total for 6670 Program Expense	207.83	175.59	577.40	277.62	115.12	\$5,234.90
Administrative Expenses						
Kapsher Consulting LLC	1,100.00	1,100.00	1,100.00	1,100.00	1,100.00	12,100.00
Quickbooks On Line Fees	79.20	92.00	92.00	92.00	92.00	922.40
Registered Agent, Inc	245.00					245.00
Star Chapter LLC	120.00	120.00	120.00	120.00	150.95	1,350.95
Total for Administrative Expenses	1,544.20	1,312.00	1,312.00	1,312.00	1,342.95	\$14,618.35
Board Strategy Meeting	247.45					247.45

NABIP NN Profit and Loss by Month. January 2025- November 2025
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Statement of Activity by Month

NABIP Northern Nevada

January 1-November 30, 2025

DISTRIBUTION ACCOUNT	JULY 2025	AUGUST 2025	SEPTEMBER 2025	OCTOBER 2025	NOVEMBER 2025	TOTAL
Charitable Donations						
Local Charities		1,686.50				3,373.00
National Charities						500.00
Total for Charitable Donations		1,686.50				\$3,873.00
Discretionary Spending						
Capital Conference Expense	1,333.34					4,173.61
Medicarians Expenses						100.00
Miscellaneous Spending						107.44
NABIP PAC Admin fund						500.00
National Conventions	3,802.12					3,802.12
Total for Discretionary Spending	5,135.46					\$8,683.17
Event Expenses						
EXPO Expenses						16,197.32
Gala Expense		847.72	3,632.09			4,479.81
Luncheon Costs	1,188.95		1,258.21	1,431.37		11,823.82
Total for Event Expenses	1,188.95	847.72	4,890.30	1,431.37		\$32,500.95
Uncategorized Expenses						
Media Budget						159.90
Total for Uncategorized Expenses						\$159.90
Total for Expenses	9,479.84	4,218.91	6,779.70	4,170.99	1,458.07	\$71,489.53
Net Operating Income	-7,157.26	-1,966.91	-5,058.70	-3,336.74	-1,307.91	\$2,210.48
Other Income						
Interest Earned						0.01
Total for Other Income						\$0.01
Other Expenses						
Net Other Income						\$0.01
Net Income	-7,157.26	-1,966.91	-5,058.70	-3,336.74	-1,307.91	\$2,210.49

**National Association of Benefits and Insurance Professionals
Northern Nevada Chapter – Board of Directors Meeting**

2026 EXPO REPORT DECEMBER 2025

Expo Date: April 29, 2026

Theme: Country

Theme/Slogans:

- *Saddlin Up for Success*

No updates as we have postponed meetings til after AEP.....

I will be contacting committee one by one to tie any lose ends prior to our next meeting in January 2026. Proposed date January 8, 2026.

Follow-Up: Gravi and Kaiser Speakers.

Committee to **send vendor packets soon** to begin securing **2026 budget commitments**.

They emphasized the importance of including a **fillable form** in the vendor packet and outlined the **process for distributing packets to vendors**. A **pre-written outreach script** sent to ensure consistent vendor communication and engagement.

Speaker Updates:

It was noted the need to **update speaker information** and to **send out bios and topics early**.

The **vendor list** will also be reviewed and updated so everyone remains aligned on vendor communication.

Keynote Speaker:

- Merre Gregory Stalker shared an email regarding the proposed **keynote speaker**, who is willing to present for **\$2,000**.
- The group discussed the need for an **invoice** and to ensure **payment timing aligns with the correct budget year**.
- They agreed to **schedule a meeting** with the keynote speaker to discuss her **motivational talk** and gather input on the **event theme**.
- Final details with the keynote speaker will be **revisited in January**, allowing the committee to stay focused and organized.

Kaiser Update:

- The group discussed the challenge of securing **Kaiser's commitment** for the **Hometown Merge session**.
- NABIP-NN shared updates from CJ, confirming that **Kaiser is not yet ready to commit** at this stage.

NABIP-NN Awards Report for December 9, 2025

1. The updated 2026 NABIP Awards have been posted on the website.
2. RECAP: Required for 2026 Pacesetter – List of Active Committees (II Chapter Mgmt., 2. Active Committees):

COMMITTEE	CHAIRPERSON	2 nd MEMBER
PAC	Jaudaun Eldridge	Gina T. Espinal-Aguerre
Communications	Don Goldmann	Aliana Rushing
Public Service	Aliana Rushing	Julie Ann Evans
Legislation	Mary Lou Urrutia	Merre Gregory
Membership	Gina T. Espinal-Aguerre	Breeze Yerves
Media Relations	Donald W. Goldmann	Ross Pendergraft
Programs/Professional Development	Julie Ann Evans	Kristina Hughes
Awards/Member Recognition	Ross Pendergraft	Don Goldmann
DEI&B	Adrienne Saintil	Jaudaun Eldridge
Education Foundation	Julie Ann Evans	Kristina Hughes
LPRT	Joy K. Gardner	Mary Lou Urrutia

3. Legislative Chair, Mary Lou Urrutia, attending Capitol Conference – 75 points
4. President-Elect represented at NABIP Leadership training Capitol Conference – 150 points
5. Even though this has been eliminated from Pacesetter Awards, I still strongly recommend you complete the NABIP Leadership Training. This will help with your position. Be sure to sign-in before watching the video: <https://videos.nabip.org/>
6. The New Member Orientation will continue every 4th Thursday at 9:00am PST on Zoom. Need to make sure we keep blasting this out in our newsletter each month
 - a. Zoom meeting ID 826 3420 3381, Passcode “Membership”
 - b. <http://welcometonabip.org>

Respectfully submitted,

Ross Pendergraft

Report from the Vice President of Legislative Affairs - Mary Lou Urrutia

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NABIP December Legislative Chair Report

November 19, 2025 – NABIP Government Affairs meeting –

Leadership Q&A: State DOI Outreach and What's Ahead

Description - NABIP leaders across the country are engaging with their State Departments of Insurance, commissioners, deputy directors, and attorneys general to encourage action similar to what we've seen in Idaho, Delaware, and other states.

Hosts – Scott Leavitt, NABIP's Federal Legislative and Regulatory Chair and Idaho State Chapter leader and National NABIP Legislative Chair staff member.

The Idahoan Dean Cameron is director of the DOI, he is a 3rd generation insurance agent with 32 years in business, Scott Leavitt, NABIP's Federal Legislative and Regulatory Chair and Idaho State Chapter leader was friends with him and brought up the issue of what the insurance carriers were doing to people needing insurance and the agent.

Idaho got a lot of press ordering a cease-and-desist order against UHC in late October 2025, Alabama, Arizona, California, Colorado, Connecticut, Florida, Georgia, Illinois, Iowa, Kansas, Kentucky, Maryland, Minnesota, Nevada, New Jersey, New Mexico, North Carolina, Ohio, South Carolina, Texas, Virginia, Washington, and Wisconsin are engaging directly with their commissioners and sharing updates with NABIP>

Many state DOIs are appointed or voted in and are and are not willing to do something publicly. Some will go the extra mile, and others do not want to touch it because it is a federally governed plan. UHC has followed with a lawsuit against Idaho stating that they do not have the right to tell UHC what they can do because they answer Medicare.

NABIP is trying to organize and help chapters draft letters to the DIOs and they are going to the NAIC – National Association of Insurance Commissioners with their thoughts and complaints.

NABIP is also going after representatives regarding extending the enhanced tax credits. Congress starts discussing Dec 11, we are praying for a miracle. Many other states have a deadline of Dec 15th to enroll in insurance; in Nevada we have until Dec. 31st for 01/01/2026 start date and Jan 15th for 02/01/2026 start date.

Washington, D.C. — The National Association of Benefits and Insurance Professionals (NABIP) is alarmed by the Government Accountability Office's (GAO) latest findings showing that serious fraud vulnerabilities in the Advance Premium Tax Credit (APTC) program continue, putting federal subsidy dollars, program integrity, and consumers at risk. GAO's preliminary testing shows fictitious applicants were able to obtain subsidized federal Marketplace coverage in plan years 2024 and 2025, highlighting weaknesses in the eligibility and identity checks that drive APTC payments.

These concerns reflect issues NABIP has repeatedly raised with federal agencies. In our comment letters to CMS and HHS, we urged them to strengthen APTC safeguards through rapid multi-factor authentication across Healthcare.gov, Direct Enrollment, and Enhanced Direct Enrollment, tighter Special Enrollment Period verification, stronger National Producer Number standards, and faster, more transparent investigations that remove bad actors quickly.

To advance enrollment integrity, NABIP will soon launch the Certified Integrity Broker™ (CIB) designation. This national standard focuses on ethical conduct, identity protection, consent verification, fraud-prevention training, and public accountability through an Integrity Registry and annual recertification. NABIP stands ready to work with GAO, CMS, and Congress to reinforce APTC program integrity and protect consumers.

Report from the Vice President of Legislative Affairs - Mary Lou Urrutia

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NABIP stands ready to work with GAO, CMS, and Congress to reinforce APTC program integrity and protect consumers from fraud and unauthorized activity in the federal Marketplace.

Thank you shout out sent by Nevada Chapter of NABIP for SB 4 – for finding grant money to pay agents for helping clients with the Battle Born Plans – one time payment of \$35 per belly button.

November NABIP MEDICARE CHAIR REPORT

The Medicare Part A inpatient hospital deductible that beneficiaries pay if admitted to the hospital will be \$1,736 in 2026, an increase of \$60 from \$1,676 in 2025. Part A inpatient hospital deductible covers beneficiaries' share of costs for the first 60 days of Medicare-covered inpatient hospital care in a benefit period. In 2026, beneficiaries must pay a coinsurance amount of \$434 per day for the 61st through 90th day of a hospitalization (\$419 in 2025) in a benefit period and \$868 per day for lifetime reserve days (\$838 in 2025).

Part B Standard Monthly premium will be \$202.90

The annual deductible for all Medicare Part B beneficiaries will be \$283 in 2026, an increase of \$26 from the annual deductible of \$257 in 2025.

The Maximum out of pocket for medications for 2026 is \$2100.

Major health insurers are taking drastic steps to discourage older adults from signing up for their private Medicare plans as they seek to boost profits, drawing the ire of insurance brokers and state regulators. Humana, UnitedHealthcare, Aetna, Prominence, Anthem, and Centene, are among the firms that are halting or cutting commissions on Medicare plans. Some even cut off access to online enrollment portals, of those decisions occurred after Oct. 15, when Medicare's annual enrollment period started.

CARSON VALLEY HEALTH MAKES HISTORY: First Critical Access Hospital in Nevada, Designated as Level IV Trauma Center

Medicare Advantage enrollees who used plan finder during their first three months on a new plan discover that its information was wrong and their doctors are not in-network, they'll be eligible to switch to a plan that has their providers or go to original Medicare during an only-in-2026 special enrollment period. So as soon as coverage begins, you should determine whether the providers you want really do take your insurance.

Medicare Part B Income-Related Monthly Adjustment Amounts

Since 2007, a beneficiary's Part B monthly premium has been based on his or her income. These income-related monthly adjustment amounts affect roughly 8% of people with Medicare Part B. The 2026 Part B total premiums for high-income beneficiaries with full Part B coverage are shown in the following table:

+

Full Part B Coverage			
Beneficiaries who file individual tax returns with modified adjusted gross income:	Beneficiaries who file joint tax returns with modified adjusted gross income:	Income-Related Monthly Adjustment Amount	Total Monthly Premium Amount
Less than or equal to \$109,000	Less than or equal to \$218,000	\$0.00	\$202.90
Greater than \$109,000 and less than or equal to \$137,000	Greater than \$218,000 and less than or equal to \$274,000	\$81.20	\$284.10
Greater than \$137,000 and less than or equal to \$171,000	Greater than \$274,000 and less than or equal to \$342,000	\$202.90	\$405.80
Greater than \$171,000 and less than or equal to \$205,000	Greater than \$342,000 and less than or equal to \$410,000	\$324.60	\$527.50

Full Part B Coverage			
Greater than \$205,000 and less than \$500,000	Greater than \$410,000 and less than \$750,000	\$446.30	\$649.20
Greater than or equal to \$500,000	Greater than or equal to \$750,000	\$487.00	\$689.90

The 2026 Part B total premiums for high-income beneficiaries who only have immunosuppressive drug coverage under Part B are shown in the following table:

Part B Immunosuppressive Drug Coverage Only			
Beneficiaries who file individual tax returns with modified adjusted gross income:	Beneficiaries who file joint tax returns with modified adjusted gross income:	Income-Related Monthly Adjustment Amount	Total Monthly Premium Amount
Less than or equal to \$109,000	Less than or equal to \$218,000	\$0.00	\$121.60
Greater than \$109,000 and less than or equal to \$137,000	Greater than \$218,000 and less than or equal to \$274,000	\$81.10	\$202.70

Part B Immunosuppressive Drug Coverage Only			
Greater than \$137,000 and less than or equal to \$171,000	Greater than \$274,000 and less than or equal to \$342,000	\$202.70	\$324.30
Greater than \$171,000 and less than or equal to \$205,000	Greater than \$342,000 and less than or equal to \$410,000	\$324.30	445.90
Greater than \$205,000 and less than \$500,000	Greater than \$410,000 and less than \$750,000	\$445.90	\$567.50
Greater than or equal to \$500,000	Greater than or equal to \$750,000	\$486.50	\$608.10

Premiums for high-income beneficiaries with full Part B coverage who are married and lived with their spouse at any time during the taxable year, but file a separate return, are as follows:

Full Part B Coverage		
Beneficiaries who are married and lived with their spouses at any time during the year, but who file separate tax returns from their spouses with modified adjusted gross income:	Income-Related Monthly Adjustment Amount	Total Monthly Premium Amount

Full Part B Coverage		
Less than or equal to \$109,000	\$0.00	\$202.90
Greater than \$109,000 and less than \$391,000	\$446.30	\$649.20
Greater than or equal to \$391,000	\$487.00	\$689.90

Premiums for high-income beneficiaries with immunosuppressive drug only Part B coverage who are married and lived with their spouse at any time during the taxable year, but file a separate return, are as follows:

Part B Immunosuppressive Drug Coverage Only		
Beneficiaries who are married and lived with their spouses at any time during the year, but who file separate tax returns from their spouses with modified adjusted gross income:	Income-Related Monthly Adjustment Amount	Total Monthly Premium Amount
Less than or equal to \$109,000	\$0.00	\$121.60
Greater than \$109,000 and less than \$391,000	\$445.90	\$567.50

Part B Immunosuppressive Drug Coverage Only		
Greater than or equal to \$391,000	\$486.50	\$608.10

For more information on the 2026 Medicare Parts A and B premiums and deductibles (CMS-8089-N, CMS-8090-N, CMS-8091-N), please visit <https://www.federalregister.gov/public-inspection>.

Medicare Part D Income-Related Monthly Adjustment Amounts

Since 2011, a beneficiary's Part D monthly premium has been based on his or her income. Approximately 8% of people with Medicare Part D pay these income-related monthly adjustment amounts. These individuals will pay the income-related monthly adjustment amount in addition to their Part D premium. Part D premiums vary by plan and, regardless of how a beneficiary pays their Part D premium, the Part D income-related monthly adjustment amounts are deducted from Social Security benefit checks or paid directly to Medicare. Roughly two-thirds of beneficiaries pay premiums directly to the plan while the remainder have their premiums deducted from their Social Security benefit checks. The 2026 Part D income-related monthly adjustment amounts for high-income beneficiaries are shown in the following table:

Part D		
Beneficiaries who file individual tax returns with modified adjusted gross income:	Beneficiaries who file joint tax returns with modified adjusted gross income:	Income-related monthly adjustment amount

Part D		
Less than or equal to \$109,000	Less than or equal to \$218,000	\$0.00
Greater than \$109,000 and less than or equal to \$137,000	Greater than \$218,000 and less than or equal to \$274,000	\$14.50
Greater than \$137,000 and less than or equal to \$171,000	Greater than \$274,000 and less than or equal to \$342,000	\$37.50
Greater than \$171,000 and less than or equal to \$205,000	Greater than \$342,000 and less than or equal to \$410,000	\$60.40
Greater than \$205,000 and less than \$500,000	Greater than \$410,000 and less than \$750,000	\$83.30
Greater than or equal to \$500,000	Greater than or equal to \$750,000	\$91.00

Premiums for high-income beneficiaries who are married and lived with their spouse at any time during the taxable year, but file a separate return, are as follows:

Part D	
Beneficiaries who are married and lived with their spouses at any time during the year, but file separate tax returns from their spouses with modified adjusted gross income:	Income-related monthly adjustment amount
Less than or equal to \$109,000	\$0.00
Greater than \$109,000 and less than \$391,000	\$83.30
Greater than or equal to \$391,000	\$91.00