National Association of Benefits And Insurance Professionals
Northern Nevada Chapter

Board of Directors Meeting Minutes
June 24, 2025 11:08 AM - 12:23 PM
4600 Kietzke Lane, Building G-160, Reno, NV
Via Zoom – Meeting ID = us02web.zoom.us/j/84698950624

Attendance Report: Aliana Rushing, Georgana Cepeda, Joy Gardner, Gina Espinal-Aguerre, Mary Lou Urrutia, Don Goldmann, Ross Pendergraft, Julie Ann Evans, Merre Gregory

Virtual Attendance: Dave Sherrill and Ashley Kapostins

Absent: Jay Eldridge and Molly Moreno

Guests: Breeze Yerves, Adrienne Saintil, George Beach, Douglas Boulton and Chanté Padilla

1. Meeting called to order by incoming President Aliana Rushing at 11:08 AM.

2. Roll Call of attendees was taken by sight for those attending in person and on Zoom by Secretary, Don Goldmann. Quorum confirmed. Connectivity confirmed.

3. Review of the June 2025 board minutes by Secretary, Don Goldmann.

    a. A motion to approve the board minutes was made by Ross Pendergraft and seconded by Julie Ann Evans. Unanimously approved.

4. **Incoming President's report by Aliana Rushing.** Written report and entered into these minutes.

    a. Leadership Conference "Region 8" Discussion

        i. Early Bird Discount ends July 1st.

        ii. Expressed need for line-item budget for event.

    b. Instructs BOD to look out for a call list and for everyone to assign themselves with other members of NABIP to stay in continuing contact with to share updates and important information from NABIP via email. The email system is not as effective.

    c. Gala planning will start with the Gala Committee.

5. **Secretary's report by Don Goldmann - no report.**

6. **VP of Finance's report by Joy Gardner. Written report received after meeting and in addendum.**

7. **Committee Reports**

    a. **Vice President's report by Georgana Capeda.**

        i. 2026 EXPO planning additional written notes in the amendments.

            1. 1st meeting for 2026 Expo planning held 06/18/25.
            2. Brief discussion as to which date to choose for the 2026 EXPO.
            3. Unanimous decision to hold the 2026 EXPO on 04/29/2026.
            4. Requested BOD to complete the worksheet as to what worked versus didn't for prior EXPO.
            5. Expressed a need to book EXPO diverse speakers.
            6. Requested BOD to share EXPO theme ideas.
            7. Confirmed 2026 EXPO committee meetings will continue once a month on Fridays.

    b. **Directory of Program's report by Aliana Rushing.** Written report and entered into these minutes.

        i. Report on the Gala

            1. Confirmed 3 sponsors: SBI, Fenyx and Cigna.
            2. Expressed a desire for 1-2 more sponsors.
            3. Expressed a need for speaking topics outside of Medicare.
            4. Expressed a desire to start a new call list for our Annual Sponsorships, Ambassadors, Members and frequently attending non-members.

    c. **VP of Professional Development's report by Julie Ann Evans** - written report and entered into these minutes.

        i. NABIP NV - Free CE Series:

        1. The June 13th CE class was managed through NABIP NNs Sircon account

            a. There were 27 CE completions processed on June 13th.

            b. There is a $1.25 fee per CE completion, so we should see an invoice from Sircon for $33.75

            c. The total CE cost is $73.75 ($40.00 filing fee, plus $33.75 completion fee).

    ii. NABIP NV - 4-Hour Medicare CE (UPDATE):

        1. This project is on hold as the material needs to be reviewed by the Carothers Insurance compliance team.

        2. Chris Carothers, Carothers Insurance, is planning to do a 4-hour in-person CE class in both Southern and Northern Nevada and the class is being managed through NABIP NNs Sircon account.

        3. The class dates are still pending, but he is looking at August.

        4. The course material was submitted on June 2nd.

        5. There is a $40.00 filing fee so NABIP NN should see an invoice from Sircon for $40.00.

    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 June 27th at 2:00 PM and all are welcome to attend the meeting.

d. **Vice President of Media and Communication's report by Donald Goldmann -**

    i. Incoming VP Don Goldmann filled in for Mike Clauson.

        1. Brief discussion of the July Newsletter.

        2. Brief discussion on Voting Bi laws

        3. Brief discussion on BOD voting rights.

e. **Vice President of Membership's report by Gina Aguerre.** Written report submitted and entered into these minutes.

    i. We are at 103 members ~ we are officially in the Medium Category.

    ii. We had a total of 4 new members sign up with the EXPO discount (On national membership platforms some of these new members show up as 6/9/25 date – but they were submitted timely in May)

    iii. We have 3 members behind on payments, I will be reaching out.

        1. Late accounts: Molly Moreno, Alex Sampson from Health Benefits, Breeze,

f. **Vice President of Awards' report by Ross Pendergraft.** No updated reports since last month's meeting.

g. **Vice President of Legislative Affairs' report by Mary Lou Urrutia.** Written report submitted and entered into the addendum.

h. **Medicare Chair's and VP of Medicare Chair's report by Merre Gregory Lou and Doug Boulton.** Written report submitted and entered into the addendum with brief discussion.

    i. MAPD down %3 from last year however this month enrollments are going back up.

    ii. UHC is highest paced nationally.

    iii. NABIP sent out a letter to congressional representatives advocating for agent commission and the negative impact this has on the Medicare market.

    iv. 2026 Medicare Certifications have opened.

        1. NABIP certification is $100 and includes CE.

    v. Brief Discussion on which Insurance Carriers will accept the NABIP certification.

1. Informs BOD that the Medicare Advisory group can be reached out to and is willing to reach out to different Insurance Carriers to try to get them on board to accept the NABIP certification.

vi. Brief Discussion reminding BOD that Medicare Surveys are accepted by CMS and can be found on the NABIP website to address the importance of an agent.

vii. Brief Discussion on the value of encouraging clients to review Medicare Voices Video.

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

j. Incoming DEIB Chair's report by Adrienne Saintil.

i. Expressed the desire to recruit a younger generation into the NABIP organization.

k. Incoming NABIP Foundation chair's report by George Beach. No report.

l. Incoming Director of NABIP PAC's report by Jay Eldrige. Absent, no report.

m. Immediate Past President's report by Molly Moreno. Absent, no report.

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

9. Old Business - None

10. New Business - None

11. A motion to adjourn meeting by Don Goldmann, seconded by Julie Ann Evans. Unanimously approved.

12. Incoming President Aliana Rushing adjourned the meeting at 12:23 pm.

13. Submitted by Chanté Padilla NABIP NN Secretary.

CPadilla
Chanté Padilla

Next Monthly Board Meeting: August 5th, 11:00 AM - 12:30 PM. 4600 Kietzke Lane, Building G 16, Reno, NV.

Addendum

Treasurer's Report from VP of Finance

NABIP-NORTHERN NEVADA Treasurer's Report
Month end 6/30/2025

Partnerships 2025: All Paid

Diamond-$8,500 Anthem
Gold-$4,000 Hometown Health, United Healthcare
Silver-$2,500 Aetna, Word & Brown
Bronze-

Umpqua Bank Balance: 6/30/25

Checking $80,463.56
Savings $ 200.40
See attached bank statement

Budget vs Actual: Attached

Luncheon: 6/11/2025

Attendance: 23 (7 attendees, 13 Ambassadors, 1 speaker, 2 Sponsors)
No Shows: 1 (1 Ambassador)
Walk Ins: 0
Income: $251.50 + $490 (Ambassadors) + $525 (Sponsors) = $1,266.65
Cost: $1,188.95
Raffle Income: $160.00

Additional Information:

All Annual Partnerships have been paid.

Prominence Health Plans owe us $375 from 2020. I verified we have not received the funds and requested payment. Have not received it as of 5/26/25.

Both the Checking and Savings accounts balance.

I Hope everyone had a great 4th Holiday

Respectfully submitted:

Joy K Gardner

Umpqua June 2025 Statement

UMPQUA BANK

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: May 31, 2025
This statement: June 30, 2025

COMMUNITY BUSINESS CHECKING

Account number	XXXXXX2837	Beginning balance	$96,768.51
Low balance	$80,328.56	Deposits/Additions	$1,419.12
Average balance	$82,610.33	Withdrawals/Subtractions	$17,724.07
Interest earned	$0.00	Ending balance	$80,463.56

Deposits/Additions

Date	Description	Additions
06-11	Deposit	100.00
06-17	Deposit	100.00
Total Additions		**$200.00**

ACH and Electronic Payments/Subtractions

Date	Description	Subtractions
06-03	ACH Debit Authnet Gateway Billing 142342544 20250603	15.20
06-03	ACH Debit Merchant Bankcd Discount 496206203887 20250603	265.08
06-04	ACH Debit Kapsher Consulti Sale 20250604	1,100.00
06-04	ACH Debit Atlantis Casino Bill Paymt 20250604	12,133.76
06-17	ACH Debit Atlantis Casino Bill Paymt 20250617	1,188.95
06-26	ACH Debit Vertafore, Inc. Bill Paymt 20250626	367.50
Total ACH and Electronic Payments/Subtractions		**$15,070.49**

ACH and Electronic Deposits/Additions

Date	Description	Additions
06-03	ACH Credit Merchant Bankcd Deposit 496206203887 20250603	35.00
06-05	ACH Credit Merchant Bankcd Deposit 496206203887 20250605	105.00
06-09	ACH Credit Merchant Bankcd Deposit 496206203887 20250609	35.00
06-10	ACH Credit National Ass5237 Apr Dues Nte*nahu Monthly D Ues Direct Deposit \	667.62
06-12	ACH Credit Merchant Bankcd Deposit 496206203887 20250612	191.50
06-18	ACH Credit Merchant Bankcd Deposit 496206203887 20250618	35.00
06-27	ACH Credit Merchant Bankcd Deposit 496206203887 20250627	150.00

Date	Description	Additions
Total ACH and Electronic Deposits/Additions		**$1,219.12**

Card Transactions/Withdrawals

Date	Description	Subtractions
06-02	POS Purchase Terminal 00001000 Starchapter 866-77532 Al Xxxxxxxxxxxx2916	120.00
06-03	POS Purchase Terminal Vbase2 Intuit *Qbooks Onl Ine Cl.Intuit CA Xxxxxxxxxxxx2916	79.20
Total Card Transactions/Withdrawals		**$199.20**

Other Withdrawals/Subtractions

Date	Description	Subtractions
06-23	Maintenance Fee Commercial Bill PA Y - Activity/Coi For 05/25	5.95
06-30	Direct Connect Servc	15.00
Total Other Withdrawals/Subtractions		**$20.95**

Daily Balances

Date	Amount	Date	Amount	Date	Amount
05-31	96,768.51	06-09	80,923.51	06-18	80,702.01
06-02	96,648.51	06-10	81,591.13	06-23	80,696.06
06-03	95,703.77	06-11	81,691.13	06-26	80,328.56
06-04	82,470.01	06-12	81,755.96	06-27	80,478.56
06-05	82,575.01	06-17	80,667.01	06-30	80,463.56
06-06	80,888.51				

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

Check #	Amount	Date	Check #	Amount	Date
1006	$126.67	06-12	*1010	$620.26	06-03
1007	$1,686.50	06-06			

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

Total Checks paid: 3 for **-$2,433.43**

Reconciliation of Check and Savings Accounts

NABIP Northern Nevada

NABIP Northern Nevada CHECKING, Period Ending 06/30/2025

RECONCILIATION REPORT

Reconciled on: 07/04/2025

Reconciled by: Dawn Hamm

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

Summary	USD
Statement beginning balance	96,768.51
Checks and payments cleared (13)	-17,724.07
Deposits and other credits cleared (9)	1,419.12
Statement ending balance	80,463.56
Register balance as of 06/30/2025	80,463.56
Cleared transactions after 06/30/2025	0.00
Uncleared transactions after 06/30/2025	-1,467.09
Register balance as of 07/04/2025	78,996.47

Details

Checks and payments cleared (13)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
06/02/2025	Expense			-120.00
06/03/2025	Expense		Authorize.Net	-15.20
06/03/2025	Expense		Intuit	-79.20
06/03/2025	Expense			-265.08
06/03/2025	Check	1010		-620.26
06/04/2025	Expense		Atlantis Casino	-12,133.76
06/04/2025	Expense		Kapsher Consulting LLC	-1,100.00
06/06/2025	Check	1007		-1,686.50
06/12/2025	Check	1006		-126.67
06/17/2025	Expense		Atlantis Casino	-1,188.95
06/23/2025	Expense			-5.95
06/26/2025	Expense			-367.50
06/30/2025	Expense			-15.00
Total				-17,724.07

Deposits and other credits cleared (9)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
06/03/2025	Deposit			35.00
06/05/2025	Deposit			105.00
06/09/2025	Deposit			35.00
06/10/2025	Deposit			667.62
06/11/2025	Receive Payment		Hometown Health Plan	100.00
06/12/2025	Deposit			191.50
06/17/2025	Deposit			100.00
06/18/2025	Deposit			35.00
06/27/2025	Deposit			150.00
Total				1,419.12

Additional Information

Uncleared checks and payments after 06/30/2025

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
07/01/2025	Expense			-1,333.34
07/02/2025	Expense		Star Chapter LLC	-120.00
07/02/2025	Expense		Authorize.Net	-13.75
Total				-1,467.09

Profit and Loss by Month YTD Through June

Statement of Activity by Month

NABIP Northern Nevada

January 1-June 30, 2025

DISTRIBUTION ACCOUNT	JANUARY 2025	FEBRUARY 2025	MARCH 2025	APRIL 2025	MAY 2025	JUNE 2025	TOTAL
Income							
4090 NABIP Membership Dues	113.49	86.41	85.37	497.88	137.46	667.62	1,588.23
Ambassador Partners	6,400.00						6,400.00
EXPO Income		5,440.00	14,120.00	4,859.50	3,164.00	100.00	27,683.50
Gala Income					730.00		730.00
Luncheon Income	1,646.79	857.00	1,267.00	709.50	150.00	491.50	5,121.79
Metallic Sponsors	8,500.00		6,500.00	4,000.00	2,500.00		21,500.00
Raffle Income	305.00	318.00	295.00	240.00	1,472.00	160.00	2,790.00
Services		96.25		291.25	219.00		606.50
Unapplied Cash Payment Income							
Total for Income	**16,965.28**	**6,797.66**	**22,267.37**	**10,598.13**	**8,372.46**	**1,419.12**	**$66,420.02**
Cost of Goods Sold							
Gross Profit	**16,965.28**	**6,797.66**	**22,267.37**	**10,598.13**	**8,372.46**	**1,419.12**	**$66,420.02**
Expenses							
6120 Bank Service Charges						5.95	5.95
6180 Insurance							0
6185 Liability Insurance			364.00				364.00
D & O Coverage				575.00			575.00
Total for 6180 Insurance	**0**	**0**	**364.00**	**575.00**	**0**	**0**	**$939.00**
6270 Professional Fees							0
Lobbyest Fees	1,150.00			1,150.00			2,300.00
Total for 6270 Professional Fees	**1,150.00**	**0**	**0**	**1,150.00**	**0**	**0**	**$2,300.00**
6550 Office Expenses							0
6250 Postage and Delivery	400.00						400.00
Office Supplies				23.81			23.81
Total for 6550 Office Expenses	**400.00**	**0**	**0**	**23.81**	**0**	**0**	**$423.81**
6670 Program Expense							0
CC Authorize.net Credit Card processing - Expenses	101.43	736.15	318.72	769.60	360.16	295.28	2,581.34
CE filing fee		40.00	237.50	523.75	131.25	367.50	1,300.00
Total for 6670 Program Expense	**101.43**	**776.15**	**556.22**	**1,293.35**	**491.41**	**662.78**	**$3,881.34**
Administrative Expenses							0
Kapsher Consulting LLC	1,100.00	1,100.00	1,100.00	1,100.00	1,100.00	1,100.00	6,600.00
Quickbooks On Line Fees	79.20	79.20	79.20	79.20	79.20	79.20	475.20
Star Chapter LLC	120.00	120.00	120.00	120.00	120.00	120.00	720.00
Total for Administrative Expenses	**1,299.20**	**1,299.20**	**1,299.20**	**1,299.20**	**1,299.20**	**1,299.20**	**$7,795.20**
Charitable Donations							0
Local Charities						1,686.50	1,686.50
National Charities	500.00						500.00
Total for Charitable Donations	**500.00**	**0**	**0**	**0**	**0**	**1,686.50**	**$2,186.50**
Discretionary Spending	**0**	**500.00**	**3,047.71**	**0**	**0**	**0**	**$3,547.71**

Statement of Activity by Month

NABIP Northern Nevada

January 1-June 30, 2025

DISTRIBUTION ACCOUNT	JANUARY 2025	FEBRUARY 2025	MARCH 2025	APRIL 2025	MAY 2025	JUNE 2025	TOTAL
Event Expenses							0
EXPO Expenses		125.74	505.72	237.97	2,447.20	12,880.69	16,197.32
Luncheon Costs	2,248.06	1,188.95	1,828.33	1,491.00		1,188.95	7,945.29
Total for Event Expenses	**2,248.06**	**1,314.69**	**2,334.05**	**1,728.97**	**2,447.20**	**14,069.64**	**$24,142.61**
Uncategorized Expenses							0
Media Budget			159.90				159.90
Total for Uncategorized Expenses	**0**	**0**	**159.90**	**0**	**0**	**0**	**$159.90**
Total for Expenses	**5,698.69**	**3,890.04**	**7,761.08**	**6,070.33**	**4,237.81**	**17,724.07**	**$45,382.02**
Net Operating Income	**11,266.59**	**2,907.62**	**14,506.29**	**4,527.80**	**4,134.65**	**-16,304.95**	**$21,038.00**
Other Income							
Interest Earned	0.01						0.01
Total for Other Income	**0.01**	**0**	**0**	**0**	**0**	**0**	**$0.01**
Other Expenses							
Net Other Income	**0.01**	**0**	**0**	**0**	**0**	**0**	**$0.01**
Net Income	**11,266.60**	**2,907.62**	**14,506.29**	**4,527.80**	**4,134.65**	**-16,304.95**	**$21,038.01**

Budget vs Actual January - June 2025

NABIP Northern Nevada

Budget vs. Actuals: Budget_FY25_P&L_1 - FY25 P&L

January - December 2025

	Jun 2025				Total			
	Actual	Budget	over Budget	% of Budget	Actual	Budget	over Budget	% of Budget
Income								
4090 NABIP Membership Dues	667.62	200.00	467.62	333.81%	1,588.23	2,400.00	-811.77	66.18%
Ambassador Partners		300.00	-300.00	0.00%	6,400.00	3,600.00	2,800.00	177.78%
EXPO Income	100.00	2,416.67	-2,316.67	4.14%	27,683.50	29,000.00	-1,316.50	95.46%
Gala Income		416.67	-416.67	0.00%	730.00	5,000.00	-4,270.00	14.60%
Holiday Party Income		41.67	-41.67	0.00%	0.00	500.00	-500.00	0.00%
Luncheon Income	491.50	1,166.67	-675.17	42.13%	5,121.79	14,000.00	-8,878.21	36.58%
Metallic Sponsors		2,208.33	-2,208.33	0.00%	21,500.00	26,500.00	-5,000.00	81.13%
Raffle Income	160.00	166.67	-6.67	96.00%	2,790.00	2,000.00	790.00	139.50%
Services			0.00		606.50	0.00	606.50	
Unapplied Cash Payment Income			0.00		0.00	0.00	0.00	
Total Income	**$ 1,419.12**	**$ 6,916.68**	**-$ 5,497.56**	**20.52%**	**$ 66,420.02**	**$ 83,000.00**	**-$ 16,579.98**	**80.02%**
Gross Profit	**$ 1,419.12**	**$ 6,916.68**	**-$ 5,497.56**	**20.52%**	**$ 66,420.02**	**$ 83,000.00**	**-$ 16,579.98**	**80.02%**
Expenses								
6120 Bank Service Charges	5.95		5.95		5.95	0.00	5.95	
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	
Lobbyest Fees		383.33	-383.33	0.00%	2,300.00	4,600.00	-2,300.00	50.00%
Total 6270 Professional Fees	**$ 0.00**	**$ 383.33**	**-$ 383.33**	**0.00%**	**$ 2,300.00**	**$ 4,600.00**	**-$ 2,300.00**	**50.00%**
6550 Office Expenses			0.00		0.00	0.00	0.00	
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%	0.00	200.00	-200.00	0.00%
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%**	**$ 423.81**	**$ 700.00**	**-$ 276.19**	**60.54%**
6670 Program Expense			0.00		0.00	0.00	0.00	
CC Authorize.net Credit Card processing - Expenses	295.28	250.00	45.28	118.11%	2,581.34	3,000.00	-418.66	86.04%
CE filing fee	367.50	66.67	300.83	551.22%	1,300.00	800.00	500.00	162.50%
Speaker Fees		166.67	-166.67	0.00%	0.00	2,000.00	-2,000.00	0.00%
Total 6670 Program Expense	**$ 662.78**	**$ 483.34**	**$ 179.44**	**137.13%**	**$ 3,881.34**	**$ 5,800.00**	**-$ 1,918.66**	**66.92%**

Administrative Expenses			0.00		0.00	0.00	0.00	
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%	6,600.00	13,200.00	-6,600.00	50.00%
Quickbooks On Line Fees	79.20	79.17	0.03	100.04%	475.20	950.00	-474.80	50.02%
Registered Agent, Inc		24.58	-24.58	0.00%	0.00	295.00	-295.00	0.00%
Star Chapter LLC	120.00	120.00	0.00	100.00%	720.00	1,440.00	-720.00	50.00%
Total Administrative Expenses	**$ 1,299.20**	**$ 1,332.08**	**-$ 32.88**	**97.53%**	**$ 7,795.20**	**$ 15,985.00**	**-$ 8,189.80**	**48.77%**
Board Strategy Meeting		16.67	-16.67	0.00%	0.00	200.00	-200.00	0.00%
Charitable Donations			0.00		0.00	0.00	0.00	
Local Charities	1,686.50	166.67	1,519.83	1011.88%	1,686.50	2,000.00	-313.50	84.33%
National Charities		41.67	-41.67	0.00%	500.00	500.00	0.00	100.00%
Total Charitable Donations	**$ 1,686.50**	**$ 208.34**	**$ 1,478.16**	**809.49%**	**$ 2,186.50**	**$ 2,500.00**	**-$ 313.50**	**87.46%**
Discretionary Spending			0.00		0.00	0.00	0.00	
Capital Conference Expense		333.33	-333.33	0.00%	2,840.27	4,000.00	-1,159.73	71.01%
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%	0.00	4,000.00	-4,000.00	0.00%
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%**	**$ 3,547.71**	**$ 9,000.00**	**-$ 5,452.29**	**39.42%**
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	12,880.69	1,333.33	11,547.36	966.05%	16,197.32	16,000.00	197.32	101.23%
Gala Expense		416.67	-416.67	0.00%	0.00	5,000.00	-5,000.00	0.00%
Holiday Party Expense		0.00	0.00		0.00	1,500.00	-1,500.00	0.00%
Luncheon Costs	1,188.95	1,250.00	-61.05	95.12%	7,945.29	15,000.00	-7,054.71	52.97%
Total Event Expenses	**$ 14,069.64**	**$ 3,270.00**	**$ 10,799.64**	**430.26%**	**$ 24,142.61**	**$ 40,740.00**	**-$ 16,597.39**	**59.26%**
Uncategorized Expenses			0.00		0.00	0.00	0.00	
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	**$ 17,724.07**	**$ 6,688.75**	**$ 11,035.32**	**264.98%**	**$ 45,382.02**	**$ 81,765.00**	**-$ 36,382.98**	**55.50%**
Net Operating Income	**-$ 16,304.95**	**$ 227.93**	**-$ 16,532.88**	**-7153.49%**	**$ 21,038.00**	**$ 1,235.00**	**$ 19,803.00**	**1703.48%**
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	**-$ 16,304.95**	**$ 227.93**	**-$ 16,532.88**	**-7153.49%**	**$ 21,038.01**	**$ 1,235.00**	**$ 19,803.01**	**1703.48%**

Expo 2026 Planning & Recommendations Document Date: June 18, 2025

Overview

Following a successful Expo in 2025, these planning notes capture the collective feedback, key improvements, and actionable recommendations to ensure an even more impactful and well-organized event for 2026.

Audio & Visual

- Hire a professional A/V team from Atlantis to manage setup and support throughout the event.
- Schedule a thorough sound check for all speakers and the MC. (Note: Sound issues were reported this year.)
- Provide an option for presenters to use their own devices at the podium.

Program & Agenda

- Ensure NABIP is allocated a full 20-minute time slot for their presentation.
- Develop and distribute a structured agenda in advance.
- Include a basic version of the agenda in the attendee guide.
- Avoid placing printed agendas on tables to reduce clutter.
- Break the day into clearly defined sessions for better flow and engagement.
- Allocate a longer lunch period to allow for networking opportunities.

Master of Ceremonies

- Invite T. Marnivous to serve as the Master of Ceremonies for Expo 2026.

Presentation Materials

- Review all slide decks prior to the event to ensure content accuracy and alignment.
- Share final presentation decks with attendees post-event, when possible.

- Acknowledge that some speakers may opt not to share their materials.

Networking & Engagement

- Dedicate time and space for NABIP representatives to network with attendees.
- Incorporate social elements or interactive activities to enhance attendee engagement and foster connections.

Registration & Check-In

- Staff the registration booth with a three-person team:
    1. One person to check in attendees
    2. One to distribute programs/materials
    3. One to process payments

Raffle & Incentives

- Feature one grand prize for the raffle.
- Consider fun and engaging elements, such as a cash ball machine, to enhance participation.

Pre-Event Planning

- Choose a clear theme and event color scheme early in the planning phase.
- Begin development of vendor packets and the printed event program.
- Proofread all printed and digital materials thoroughly to avoid errors.

Additional Notes – Eldridge Agency LLC

- **AV Challenges:** Limited venue access prior to the event restricts setup and testing. Outsourcing to the Atlantis tech team is highly recommended.
- **Dual Roles:** Vendor participation and tech support should not be assigned to the same person.
- **Formal Agenda:** A consistent, formal agenda is essential. It provides structure and helps cover unforeseen absences.
- **Presentation Timing:** Many speakers finalize their slides late. Build flexibility

into the schedule and allow speaker-controlled presentations when needed.

"Great job everyone—this year's event was phenomenal."

NABIP – Proposed 2025 Symposium Dates

- April 8, 2025
- April 15, 2025
- April 30, 2025

June 2025 Leg Report

Medicaid

The biggest cut to Medicaid came from closing a Health Care-Related Tax Loophole - Some states have been exploiting a loophole related to provider taxes used to maximize federal Medicaid funding. They impose taxes on healthcare providers, often disproportionately on those serving Medicaid patients, and then use these taxes to draw down larger federal matching payments.

If finalized as proposed, states that received CMS-approved waivers for state healthcare-related taxes within the last year, including California, New York, Michigan, and Massachusetts—would be required to modify or eliminate those state taxes immediately or risk losing federal matching funds for expenditures paid using those tax revenues.

Comments from stakeholders are due by July 14, 2025.

States use these taxes to:

Trigger federal Medicaid match payments

Repay taxpayers the tax amount,

Pocket excess funds, which may or may not then go toward Medicaid uses.

Current loophole taxes generate $3.6 billion in revenue. States are required to share the responsibility of financing the Medicaid program with the federal government, by providing at least 40%, depending on the state, of reimbursement for expenditures under the state plan. There are several ways states can finance the non-Federal share, including health care-related taxes under section 1903(w) of the Act. States have historically looked for ways to shift this responsibility more toward the federal government, and both Congress and CMS have sought to address these cases.[1]

Marketplace

The Centers for Medicare & Medicaid Services (CMS) is finalizing a major rule that will lower individual health insurance premiums by approximately 5% on average. It is also projected to save taxpayers up to $12 billion in 2026 by combating the surge of improper enrollments in the Affordable Care Act (ACA) Exchanges, reining in wasteful federal spending, and refocusing on making health insurance markets more affordable and sustainable for hardworking American families. The 2025 Marketplace Integrity and Affordability Final Rule restores oversight, strengthens accountability, and ensures taxpayer dollars are used only for those who are truly eligible.

CMS is taking swift and targeted action to address improper enrollments and deliver better coverage for working families:

Repealing the monthly special enrollment period (SEP) for individuals with projected household incomes at or below 150% of the federal poverty level, a policy used by some agents and brokers to improperly enroll ineligible consumers and perform unauthorized plan switching to gain commissions;

Requiring income verifications to ensure people qualify for the premium subsidies they receive;

Conducting eligibility verifications for the majority of enrollments through SEPs, closing loopholes that allowed people to wait to enroll until they needed care and improving the risk pool, which can lower premiums for middle-class families not receiving subsidies;
Reducing advanced payments of the premium tax credit (APTC) by $5 a month for individuals who are auto re-enrolled in fully-subsidized plans without eligibility verification, ensuring consumers are aware of and engaged in their health coverage; and
Standardizing the Annual Open Enrollment Period starting with the 2027 plan year so that it ends by December 31 for all health insurance exchanges, encouraging people to maintain year-round health coverage rather than waiting until they get sick to enroll, which helps keep insurance affordable for everyone.

CMS is taking further action to ensure federal subsidies for coverage through ACA Exchanges only support the statutory requirements and goals of the ACA:

Prohibiting federal subsidies from being used to help cover the cost of specified sex-trait modification procedures to align an individual's physical appearance or body with an asserted identity that differs from the individual's sex; and
Reinstating HHS' longstanding 2012 interpretation of "lawfully present" to exclude Deferred Action for Childhood Arrivals (DACA) recipients from eligibility and enrollment in ACA Exchange coverage and Basic Health Program (BHP) coverage in States that elect to operate a BHP, including APTC, premium tax credits, and cost-sharing reductions.

Medicare Drug Plans

A new out-of-pocket cap under the Inflation Reduction Act (IRA) was meant to lower drug costs for Medicare beneficiaries, but a new white paper from the University of Southern California (USC) Schaeffer Center for Health Policy & Economics suggests the opposite may be true for most patients.

Average annual deductibles nearly quadrupled in MA drug plans in 2025, while deductibles in stand-alone Medicare drug plans increased at the fastest rate since at least 2025. © USC Schaeffer Center

The $2,000 annual cap — which took effect this year — offers real relief for those with the highest drug costs. But, for the vast majority who won't hit that threshold, rising deductibles and a shift toward coinsurance are quietly driving up what they pay at the pharmacy.

"The new annual cap will provide valuable relief to the small share of beneficiaries with the highest drug spending," said Erin Trish, Ph.D., co-director of the Schaeffer Center and the report's lead author. "But our research shows that this comes with a clear tradeoff — most Medicare beneficiaries will likely see their drug costs go up."

The IRA's $2,000 cap is a meaningful protection for the few patients who spend the most on drugs — roughly 5% of Medicare beneficiaries, according to previous modeling. But for everyone else, the combination of higher deductibles and coinsurance means they'll feel the impact sooner and more frequently.

Plans with low or no deductibles are increasingly scarce, and with more plans using coinsurance, beneficiaries are seeing their out-of-pocket costs rise even when list prices haven't changed.

While Medicare's drug price negotiations are set to take effect for select medications in 2026, researchers say those changes might not be enough to reverse current trends. Coinsurance models will still tie patient costs to high list prices, even after negotiated rates kick in.

Trish and co-author Barbara Blaylock, Ph.D., say the solution is to pass negotiated savings directly to patients at the pharmacy counter.

"Providing rebates directly to patients would meaningfully lower their costs, ensuring more people can access therapies," Trish said.

Prior Authorization

Most of the nation's biggest health insurance companies, including Cigna, CVS Health's Aetna, Humana and Elevance Health, are poised to ease prior authorization, the process of insurers reviewing hospital admissions and medications.

The change, expected to be announced as early as Monday by America's Health Insurance Plans, also known as AHIP, and the Chicago-based Blue Cross Blue Shield Association, has been at the forefront of legislative efforts in Washington and state capitals across the country. A related announcement has been scheduled for Monday afternoon by members of the Donald Trump administration.

The health insurance industry's effort to improve accountability, transparency and customer support also comes after an outpouring of public anger at the health insurance industry following the Dec. 4 UnitedHealthcare CEO shooting.

Sources close to the effort from participating plans say the insurers are committed to the changes in all health plans that they sell including commercial coverage, Medicare Advantage for seniors and Medicaid health plans that they administer for low-income Americans via contracts with states.

Employee Benefits

The goal of the U.S. Senate is to pass One Big Beautiful Bill in a form on which Senators can agree, send it back to the U.S. House of Representatives, who then would have it on President Trump's desk for signature by July 4, 2025. Time will tell whether this accelerated schedule is practical and what ultimately makes its way into federal law.

Takeaways

- Republicans in the U.S. House of Representatives attempt to deliver on President Trump's campaign promises in the One Big Beautiful Bill Act (BBB or the Act), which passed the House by a razor-thin margin of 215 in favor and 214 opposed on May 22, 2025.
- BBB shows favoritism of Health Savings Accounts and Health Reimbursement Account benefits, making changes to broaden their scope, increase utilization, and bolster savings.
- The Act also provides a glimpse into legislative or regulatory changes that may be on the horizon for ERISA-governed plans, including standards for Pharmacy Benefit Manager compensation, contractual requirements, and disclosures applicable to government-subsidized plans.

Report from the Medicare Chair- Merre Gregory

NABIP Medicare Chair Report June 2025

The Main points happening in Medicare:

June '25 MA/MAPD enrollment observations
MA/MAPD enrollment count growth lags last year, though June was up.
MA/MAPD enrollment count grew another 111,715 (May '25 - June '25)
Up compared to 97,584 growth last year (May '24 - June '24)
YTD MA/MAPD enrollment count up 872,786 (2.57%) YTD (Dec. '24 - June '25)
down compared to last year 1,427,742 (4.44%) (Dec. '23 - June '24)
UnitedHealth Group outpacing the rest of the market in 2025 (excluding acquisition growth)

- NABIP Strongly Opposes UHC's Medicare Commissions Decision

NABIP strongly objects to United Healthcare's recent decision to eliminate agent commissions for hundreds of Medicare plans across the U.S. This move limits access to trusted, licensed guidance for Medicare beneficiaries and threatens the role of independent agents who serve as vital advocates for older Americans. NABIP has met directly with the congressional committees that oversee the Medicare program and with CMS to elevate urgent concerns about the impact of commission cuts on Medicare beneficiaries. These meetings reflect the seriousness of the threat to Medicare access and the urgency for action. Alongside these efforts, NABIP — joined by NAIFA, HAFA, CIAB, and IIABA — submitted a joint comment letter to U.S. House and Senate leadership urging immediate intervention to address the growing instability in the Medicare markets.

Certifications open:

UHC

Aetna 6/25

AHIP 6/23

NABIP 6/23 🔔 Coming June 23: NABIP's 2026 Medicare Advantage Certification

Get ready for the certification course that checks all the boxes—and helps you stand out in a competitive Medicare market. Designed by brokers, for brokers, this online training gives you the tools, knowledge, and recognition to succeed.

The 2026 Plan Year Certification is:
✅ CMS-compliant — fully satisfies requirements to sell MA plans
✅ Carrier-approved — accepted by regional and national insurers
✅ Filed for CE credits in all 50 states + DC
✅ Accessible online — learn at your pace
✅ Includes a branded certification logo to use in client outreach and marketing
✅ Just $100 for the full package — training, CE, logo, and access

CMS Posts Medicare Commission Schedule for 2026

CMS has published the finalized 2026 compensation rates for Medicare Advantage (MA) and Prescription Drug Plans (PDPs). Nationally, MA plans' initial year compensation for MA plans is set at $694, with renewals at $347. PDPs are compensated at $114 for the initial year and $57 for renewals nationwide. Referral fees are set at $100 for MA plans and $25 for PDP plans.

Medicare Matters

Continue submitting and sharing our Medicare surveys! We have over 14,000 surveys and counting. To access the surveys, click here.
Recap: NABIP's Medicare Town Hall: Click here to watch the recording.
Premiered at Capitol Conference! Medicare Voices Video: Medicare Voices is a compelling tribute to the invaluable role that Medicare agents and brokers play in the lives of beneficiaries. Watch the video and give us a thumbs up on YouTube to show your support.

Medicare Talking Points: This link will give you numerous Medicare talking points to support you in conversations, along with a step-by-step guide that will help you make the most of your meeting.

- Take Aways: NABIP is stepping up and being verbal about UHC recent decision to eliminate agent commissions for hundreds of Medicare plans across the U.S.
- Plan Certifications are opening as well as AHIP and NABIP.
- Remember to submit and share the NABIP surveys.
- Watch the weekly NABIP meetings.