

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

Board of Directors Meeting Minutes
August 20, 2026 1:16 PM - 1:59 PM
1870 Vassar St. Reno, NV 89502
Via Zoom – Meeting ID = us02web.zoom.us/j/84698950624

Attendance Report: Aliana Rushing, Georgana Cepeda, Joy Gardner, Don Goldmann, Ross Pendergraft, Julie Ann Evans, Merre Gregory, Breeze Yerves, Chanté Padilla, Cambria Williams, Mitchell Brown, Ross Pendergraft, Valerie Shamim, Mary Lou Urrutia,

Virtual Attendance: Dave Sherrill and Ashley Kapostins

Absent: Glen Montalbo, Daniel Westcott

Guests: none

1. Meeting called to order by President Georgana Cepeda at 1:16 PM.
2. Roll Call of attendees was taken by sight for those attending in person and on Zoom by President, Georgana Cepeda. Quorum confirmed. Connectivity confirmed.
3. Review of the board minutes by Secretary, Chanté Padilla.
 - a. No board meeting held in July of 2026.
 - i. Julie Ann Evans motions to approve June 2026 minutes. Donald Goldman seconded. Unanimously approved.
4. **President's report by Georgana Cepeda.** Written report received and entered into the addendum with brief discussion.
 - a. President Georgana Cepeda appointed the following Chairs:
 - i. Daniel Wescott - Education Foundation Chair
 - ii. Merre Gregory - Medicare Chair
 - iii. Cambria Williams - Events Coordinator Chair
 - iv. Mitchell Brown - Individual Benefits Chair
 - v. Aliana Rushing - Programs Chair
 - vi. Aliana Rushing - Public Service Chair
 - vii. Breeze Yerves - Employee Benefits Chair

viii. Donald Goldmann - NABIP Pac Chair

ix. Julie Ann Evans - DEI&B Chair

x. Joy Gardner - LPRT Chair

b. Julie Ann Evans motions to approve appointed chairs, seconded by Joy Gardner. Unanimously approved.

c. President Georgana Cepeda verbally provided a list of Active Committees.

i. List of Active Committees submitted and entered into the minutes.

COMMITTEE	CHAIRPERSON	2 nd MEMBER
PAC	Don Goldmann	Ross Pendergraft
Communications	Don Goldmann	Aliana Rushing
Public Service	Aliana Rushing	Julie Ann Evans
Legislation	Mary Lou Urrutia	Merre Gregory
Membership	Breeze Yerves	Glen Montalbo
Media Relations	Donald W. Goldmann	Ross Pendergraft
Programs/Professional Development	Julie Ann Evans	Kristina Hughes
Awards/Member Recognition	Ross Pendergraft	Don Goldmann
DEI&B	Julie Ann Evans	Chante Padilla
Education Foundation	Daniel Westcott	Julie Ann Evans
LPRT	Joy K. Gardner	Mary Lou Urrutia

1.

5. Secretary report by Chanté Padilla. Written report entered into the minutes.

a. In the Secretary's absence, Acting Secretary Don Goldmann organized an email poll to gather Board members' input regarding adding funds to the budget to reimburse President Georgana Cepeda \$1,000 toward expenses associated with attending the Region 8 meeting. The proposal received general support from the Board. A formal motion will be presented for consideration at the August Board meeting.

b. Joy Gardner motions to approve \$1000 reimbursement for Georgana's travel expenses to the Region 8 conference. Seconded by Julie Ann Evans. Unanimously approved.

6. VP of Finance's report by Joy Gardner. June and July Financial reports were received for filing and have been included in the Addendum of these minutes

a. The VP of Finance delivered the June and July reports in August. As there was no July meeting, both reports were included in the August meeting Addendum.

b. Brief discussion regarding monies earned June & July 2026.

- c. A motion to approve the financial reports was made by Julie Ann Evans and seconded by Donald Goldmann. Unanimously approved.

7. Committee Reports

- a. **Vice President's report by Valerie Shamim.** Report submitted and entered into the minutes with brief discussion.

- i. EXPO Updates:

- 1. Vice President update on preparation and planning for upcoming 2027 EXPO Meetings will continue post Gala Event.

- ii. EXPO Action Items:

- 1. Georgana Cepeda will contact Expo attendees who have been identified as potential volunteers to confirm their interest and determine whether they may be a good fit for volunteer opportunities.
 - 2. Joy Gardner will provide a list of Expo attendees, including phone number and email addresses to assist with volunteer outreach.
 - 3. Donald Goldman will compile proposed bylaws and election rule changes and distribute the list to Joy Gardner, Aliana Rushing and Georgana Cepeda for review.
 - 4. Aliana Rushing will follow up with Aaron Ware regarding potential board involvement for Laura Thorpe.

- b. **Director of Program's report by Aliana Rushing.** No report submitted with brief discussion.

- i. Aliana Rushing provided an update on upcoming programs.

- 1. Luncheon schedules have been finalized and the events are set to proceed for the duration of 2026.
 - 2. Board members are reminded to register for the Gala.
 - 3. Christmas Party planning is underway and scheduled for 12/17/2026.
 - 4. January 2027 program preparation has begun.

- c. **VP of Professional Development's report by Julie Ann Evans.** Written report received and entered into the addendum with brief discussion.

- i. Reviewed select details of the report.

- ii. Reviewed the roles and responsibilities of the VP of Professional Development for new Board members.
- d. **Vice President of Media and Communication's report by Donald Goldman.** Written report submitted and entered into the addendum with brief discussion.
 - i. Reviewed select details of the report.
 - ii. Donald Goldman provided the following updates:
 - 1. Continued efforts to work with Ashley are progressing as planned and have been very successful.
 - 2. Four single - focus Gala flyers have been completed and distributed.
 - 3. The Northern Nevada NABIP chapter received the Small Chapter Website award in recognition of its website.
- e. **Vice President of Membership's report by Breeze Yerves and co-chair Glen Montablo.** Written report submitted by VP of Membership and entered into the addendum.
 - i. Reviewed select details of the report.
 - ii. Action items:
 - 1. Will initiate welcome calls to new members.
 - 2. Will reach out to members who are not renewing their membership.
 - 3. Update and maintain name tags.
- f. **Vice President of Awards' report by Ross Pendergraft.** Written report submitted and entered into the addendum.
- g. **Vice President of Legislative Affairs' report by Mary Lou Urrutia.** Written report submitted and entered into the addendum.
- h. **Employer Benefits Chair's report by Breeze Yerves.** No report with brief discussion.
 - i. Brief update that a flier with details of the Kaiser Broker Summit will be emailed out to the board.
- i. **Medicare Chair's and VP of Medicare Chair's report by Merre Gregory.** Written report received and entered into the addendum.
 - i. Reviewed select details from the submitted report.

- j. **LPRT Chair's report by Joy Gardner.** No report.
 - k. **DEIB Chair's report by Julie Ann Evans.** No report.
 - l. **NABIP Education Foundation Chair's report by Daniel Wescott.** Absent, no report.
 - m. **Director of NABIP PAC's report by Donald Goldmann.** No report.
 - n. **Events Coordinator Chair's report by Cambria Williams.** No report.
 - o. **Individual Benefits Chair's report by Mitchell Brown.** Written report submitted and entered into the addendum.
 - p. **Past President's report by Aliana Rushing.** No report.
8. **A motion was made by Donald Goldmann and seconded by Joy Gardner to accept all reports in toto. Unanimously approved.**
9. **Old Business:**
- a. **Approval to cover Georgana's Expenses to Region 8 Conference.**
10. **New Business:**
- a. **Next BOD meeting will be held on September 9th, 2027 @ 9:30 PM**
11. **A motion to adjourn meeting by Julie Ann Evans, seconded by Chanté Padilla. Unanimously approved.**
12. **President Georgana Capeda adjourned the meeting at 1:59 PM.**
13. **Submitted by Chanté Padilla NABIP NN Secretary.**


Chanté Padilla

Next Monthly Board Meeting:
Wednesday, September 9th, 2026, 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

President's Report for August - President, Georgana Cepeda

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NABIP Northern Nevada – President's Report
Board of Directors Meeting | August 2026
Georgana Cepeda, President

President's Update

The 2026–2027 board year is underway, with continued focus on member engagement, education, advocacy, leadership participation, sponsorship relationships, and planning for the 2027 Expo.

Region 8 Leadership Conference

I recently attended the Region 8 Leadership Conference and found it extremely informative and helpful. It provided valuable insight into NABIP leadership, chapter development, member engagement, and best practices from other chapters.

Going forward, I would like to see more of our Board members attend Region 8 conferences and other NABIP leadership opportunities. I believe the experience would benefit individual Board members while also bringing new ideas and resources back to our Northern Nevada chapter.

2027 Expo – May 5, 2027

Planning is actively underway with strong early momentum. Our goal is to deliver a professional, education-driven event with a polished Cinco de Mayo influence.

Leading Theme:

Fiesta of Knowledge: Empowered Through Education, Driven by Innovation

Current planning includes:

Speakers: Paul Roberts, Calvin Bagley, and Brad Miles are confirmed, with additional speakers under consideration.

Education: Targeting approximately 4–5 CE credits.

Topics: Medicare, Hispanic market opportunities, agent value, innovation, healthcare trends, and industry resources.

President's Report for August - President, Georgana Cepeda

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Sponsors & Vendors: Early outreach and sponsorship planning are underway.

Branding: Professional NABIP branding with tasteful Cinco de Mayo and optional bilingual elements.

Membership, Awards & Advocacy

We will continue focusing on membership growth and retention, increased Board participation, and pursuing applicable NABIP Chapter Excellence Awards.

We will also continue keeping members informed on important industry developments, including PBM reform, Medicare, healthcare affordability, legislative issues, and emerging healthcare trends.

NABIP-NORTHERN NEVADA Treasurer's Report
Month end 6/30/2026

Partnerships 2026:

Diamond-\$8,500

Platinum-\$5,500-Anthem Paid

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

Silver-\$2,000 Word & Brown Paid

Umpqua Bank Balance: 6/30/2026

Checking \$67,448.31

Savings \$200.44

See attached bank statement

Budget vs Actual: Attached

MEDICARE LUNCH: 6/21/2026

Attendance: 23 (10 attendees, 9 Ambassadors, 1 speaker, 3 Partners)

No Shows: 2 (1 Paid, Vendor, 1 Ambassador)

Walk Ins: 1

Income: \$ 470 + \$420 (Ambassadors) + \$245 (Partnerships) = \$1,135

Cost: \$1,335.83

Raffle Income: \$70

Additional Information:

We lost money on the lunch but only \$200.83.

Nothing new to report.

Both the Checking and Savings accounts balance.

Respectfully submitted:

Joy K Gardner

NABIP-NORTHERN NEVADA Treasurer's Report
Month end 7/31/2026

Partnerships 2026:

Diamond-\$8,500

Platinum-\$5,500-Anthem Paid

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

Silver-\$2,000 Word & Brown Paid

Umpqua Bank Balance: 7/31/2026

Checking \$64,085.90

Savings \$200.44

See attached bank statement

Budget vs Actual: Attached

LUNCHEON: 7/8/2026

Attendance: 23 (11 attendees, 9 Ambassadors, 3 Partners)

No Shows: 1 (Paid, Vendor, 1 Ambassador)

Walk Ins: None

Income: \$ 497 + \$420 (Ambassadors) + \$245 (Partnerships) = \$1,162.00

Cost: \$1,335.83

Raffle Income: \$138

Additional Information:

We lost money on the luncheon \$173.83.

Both the Checking and Savings accounts balance.

Respectfully submitted:

Joy K Gardner



June 30, 2026

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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, 2026
This statement: June 30, 2026

COMMUNITY BUSINESS CHECKING

Account number	XXXXXX2837	Beginning balance	\$71,093.41
Low balance	\$66,313.31	Deposits/Additions	\$1,891.84
Average balance	\$67,579.92	Withdrawals/Subtractions	\$5,536.94
Interest earned	\$0.00	Ending balance	\$67,448.31

Deposits/Additions

Date	Description	Additions
06-18	Deposit	105.00
Total Additions		\$105.00

ACH and Electronic Payments/Subtractions

Date	Description	Subtractions
06-01	ACH Debit Kapsher Consulti Sale 20260601	1,100.00
06-02	ACH Debit Authnet Gateway Billing 148664047 20260602	14.45
06-03	ACH Debit Merchant Bankcd Discount 496206203887 20260603	118.21
06-09	ACH Debit Vertafore, Inc. Bill Paymt 20260609	280.00
06-22	ACH Debit Atlantis Casino Bill Paymt 20260622	1,335.83
06-24	ACH Debit Partyland Rental Bill Paymt 20260624	100.00
06-24	ACH Debit McClain's Mobile Bill Paymt 20260624	300.00
Total ACH and Electronic Payments/Subtractions		\$3,248.49

ACH and Electronic Deposits/Additions

Date	Description	Additions
06-01	ACH Credit Merchant Bankcd Deposit 496206203887 20260601	45.00
06-01	ACH Credit Merchant Bankcd Deposit 496206203887 20260601	35.00
06-02	ACH Credit Merchant Bankcd Deposit 496206203887 20260602	180.00
06-05	ACH Credit Merchant Bankcd Deposit 496206203887 20260605	35.00
06-22	ACH Credit Merchant Bankcd Deposit 496206203887 20260622	70.00
06-24	ACH Credit Merchant Bankcd Deposit 496206203887 20260624	150.00
06-24	ACH Credit National Ass5237 May Dues Nte*nahu Monthly D Ues Direct Deposit \	121.84

Columbia Statement June 2026
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NATIONAL ASSOCIATION OF BENEFITS &

June 30, 2026 Page: 2 of 3

<u>Date</u>	<u>Description</u>	<u>Additions</u>
06-26	ACH Credit Merchant Bankcd Deposit 496206203887 20260626	100.00
06-30	ACH Credit Merchant Bankcd Deposit 496206203887 20260630	1,050.00
Total ACH and Electronic Deposits/Additions		\$1,786.84

Card Transactions/Withdrawals

<u>Date</u>	<u>Description</u>	<u>Subtractions</u>
06-02	POS Purchase Terminal 00001000 Starchapter 866-77532 Al Xxxxxxxxxxxxx2916	147.00
06-03	POS Purchase Terminal Vbase2 Intuit *Qbooks Onl line Cl.Intuit CA Xxxxxxxxxxxxx2916	92.00
Total Card Transactions/Withdrawals		\$239.00

Other Withdrawals/Subtractions

<u>Date</u>	<u>Description</u>	<u>Subtractions</u>
06-23	Maintenance Fee Commercial Bill PA Y - Activity/Col For 05/26	5.95
06-30	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>
05-31	71,093.41	06-05	67,888.25	06-23	66,441.47
06-01	70,073.41	06-09	67,608.25	06-24	66,313.31
06-02	70,091.96	06-18	67,713.25	06-26	66,413.31
06-03	69,881.75	06-22	66,447.42	06-30	67,448.31
06-04	67,853.25				

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

<u>Check #</u>	<u>Amount</u>	<u>Date</u>
1017	\$2,028.50	06-04

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

Total Checks paid: 1 for **-\$2,028.50**

Columbia Statement July 2026
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July 31, 2026

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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: June 30, 2026
This statement: July 31, 2026

COMMUNITY BUSINESS CHECKING

Account number	XXXXXX2837	Beginning balance	\$67,448.31
Low balance	\$63,823.23	Deposits/Additions	\$3,215.42
Average balance	\$65,634.87	Withdrawals/Subtractions	\$6,577.83
Interest earned	\$0.00	Ending balance	\$64,085.90

Deposits/Additions

<u>Date</u>	<u>Description</u>	<u>Additions</u>
07-08	Deposit	1,000.00
07-08	Deposit	670.00
07-10	Deposit	148.00
07-10	Deposit	35.00
07-13	Deposit	63.75
07-13	Deposit	30.00
07-30	Deposit	98.75
Total Additions		\$2,045.50

ACH and Electronic Payments/Subtractions

<u>Date</u>	<u>Description</u>	<u>Subtractions</u>
07-02	ACH Debit Authnet Gateway Billing 148865672 20260702	13.75
07-02	ACH Debit Kapsher Consulti Sale 20260702	1,200.00
07-03	ACH Debit Merchant Bankcd Discount 496206203887 20260703	137.26
07-10	ACH Debit Vertafore, Inc. Bill Paymt 20260710	181.25
07-14	ACH Debit Atlantis Casino Bill Paymt 20260714	1,335.83
07-21	ACH Debit Aliana Rushing Bill Paymt 20260721	2,000.00
Total ACH and Electronic Payments/Subtractions		\$4,868.09

NATIONAL ASSOCIATION OF BENEFITS &

July 31, 2026 Page: 2 of 4

ACH and Electronic Deposits/Additions

<u>Date</u>	<u>Description</u>	<u>Additions</u>
07-02	ACH Credit Merchant Bankcd Deposit 496206203887 20260702	35.00
07-07	ACH Credit Merchant Bankcd Deposit 496206203887 20260707	86.00
07-09	ACH Credit Merchant Bankcd Deposit 496206203887 20260709	60.00
07-10	ACH Credit Merchant Bankcd Deposit 496206203887 20260710	80.00
07-14	ACH Credit Merchant Bankcd Deposit 496206203887 20260714	35.00
07-15	ACH Credit Merchant Bankcd Deposit 496206203887 20260715	35.00
07-17	ACH Credit Merchant Bankcd Deposit 496206203887 20260717	150.00
07-20	ACH Credit Merchant Bankcd Deposit 496206203887 20260720	250.00
07-21	ACH Credit Merchant Bankcd Deposit 496206203887 20260721	35.00
07-22	ACH Credit Merchant Bankcd Deposit 496206203887 20260722	45.00
07-24	ACH Credit Merchant Bankcd Deposit 496206203887 20260724	50.00
07-27	ACH Credit Merchant Bankcd Deposit 496206203887 20260727	45.00
07-29	ACH Credit Merchant Bankcd Deposit 496206203887 20260729	85.00
07-30	ACH Credit National Ass5237 June Dues Nte*nahu Monthly D Ues Direct Deposit \	98.92
07-31	ACH Credit Merchant Bankcd Deposit 496206203887 20260731	80.00
Total ACH and Electronic Deposits/Additions		\$1,169.92

Card Transactions/Withdrawals

<u>Date</u>	<u>Description</u>	<u>Subtractions</u>
07-02	POS Purchase Terminal 00001000 Starchapter 866-77532 Al Xxxxxxxxxxx2916	155.00
07-03	POS Purchase Terminal Vbase2 Intuit *Qbooks Onl Ine Cl.Intuit CA Xxxxxxxxxxx2916	92.00
07-07	POS Purchase Terminal 00009920 Walmart.Com 800925 6278 Bentonvil Ar Xxxxxxxxxxx2916	34.05
07-29	POS Purchase Terminal 00000000 Etsy, Inc. Etsy.Co M*ca Brooklyn NY Xxxxxxxxxxx2916	189.25
Total Card Transactions/Withdrawals		\$470.30

Other Withdrawals/Subtractions

<u>Date</u>	<u>Description</u>	<u>Subtractions</u>
07-21	Maintenance Fee Commercial Bill PA Y - Activity/Coil For 06/26	5.95
07-31	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>
06-30	67,448.31	07-13	67,842.75	07-23	63,832.48
07-02	66,114.56	07-14	66,541.92	07-24	63,882.48
07-03	65,885.30	07-15	66,576.92	07-27	63,927.48
07-07	65,937.25	07-17	65,576.92	07-29	63,823.23
07-08	67,607.25	07-20	65,826.92	07-30	64,020.90
07-09	67,667.25	07-21	63,855.97	07-31	64,085.90
07-10	67,749.00	07-22	63,900.97		

NATIONAL ASSOCIATION OF BENEFITS &

July 31, 2026 Page: 3 of 4

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

<u>Check #</u>	<u>Amount</u>	<u>Date</u>	<u>Check #</u>	<u>Amount</u>	<u>Date</u>
1028	\$68.49	07-23	*1033	\$1,150.00	07-17
(* Skip in check sequence, R-Check has been returned, + Electronified check))					
Total Checks paid: 2 for -\$1,218.49					

Reconciliation of Check and Savings Accounts - June 2026

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NABIP Northern Nevada				
NABIP Northern Nevada CHECKING, Period Ending 06/30/2026				
RECONCILIATION REPORT				
Reconciled on: 07/03/2026				
Reconciled by: Joy Gardner				
Any changes made to transactions after this date aren't included in this report.				
Summary				USD
Statement beginning balance				71,093.41
Checks and payments cleared (12)				-5,536.94
Deposits and other credits cleared (10)				1,891.84
Statement ending balance				67,448.31
Register balance as of 06/30/2026				67,448.31
Details				
Checks and payments cleared (12)				
DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
06/01/2026	Expense		Kapsher Consulting LLC	-1,100.00
06/02/2026	Expense		Authnet Gateway Billing	-14.45
06/02/2026	Expense		Star Chapter LLC	-147.00
06/03/2026	Expense			-118.21
06/03/2026	Expense		Intuit	-92.00
06/04/2026	Check	1017		-2,028.50
06/09/2026	Expense		Sircon	-280.00
06/22/2026	Expense		Atlantis Casino	-1,335.83
06/23/2026	Expense		Misc.	-5.95
06/24/2026	Expense			-100.00
06/24/2026	Expense			-300.00
06/30/2026	Expense		Misc.	-15.00
Total				-5,536.94
Deposits and other credits cleared (10)				
DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
06/01/2026	Deposit			35.00
06/01/2026	Deposit			45.00
06/02/2026	Deposit			180.00
06/05/2026	Deposit			35.00
06/18/2026	Receive Payment		Hometown Health Plan	105.00
06/22/2026	Deposit			70.00
06/24/2026	Deposit		NAHU	121.84
06/24/2026	Deposit			150.00
06/26/2026	Deposit			100.00
06/30/2026	Deposit			1,050.00
Total				1,891.84

Reconciliation of Check and Savings Accounts - July 2026

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NABIP Northern Nevada				
NABIP Northern Nevada CHECKING, Period Ending 07/31/2026				
RECONCILIATION REPORT				
Reconciled on: 08/03/2026				
Reconciled by: Joy Gardner				
Any changes made to transactions after this date aren't included in this report.				
Summary				USD
Statement beginning balance.....				67,448.31
Checks and payments cleared (14).....				-6,577.83
Deposits and other credits cleared (24).....				3,215.42
Statement ending balance.....				64,085.90
Register balance as of 07/31/2026.....				64,085.90
Details				
Checks and payments cleared (14)				
DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
07/02/2026	Expense		Star Chapter LLC	-155.00
07/02/2026	Expense		Kapsher Consulting LLC	-1,200.00
07/02/2026	Expense		Authnet Gateway Billing	-13.75
07/03/2026	Expense		Intuit	-92.00
07/03/2026	Expense			-137.26
07/07/2026	Expense		Walmart	-34.05
07/10/2026	Expense		Sircon	-181.25
07/14/2026	Expense			-1,335.83
07/17/2026	Check	1033		-1,150.00
07/21/2026	Expense		Misc.	-5.95
07/21/2026	Expense		Aliana Rushing	-2,000.00
07/23/2026	Check	1028	Aliana Rushing	-68.49
07/29/2026	Expense			-189.25
07/31/2026	Expense		Misc.	-15.00
Total				-6,577.83
Deposits and other credits cleared (24)				
DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
07/02/2026	Deposit			35.00
07/07/2026	Deposit			86.00
07/08/2026	Receive Payment		Service Benefit Trust Fund (and ...	1,000.00
07/08/2026	Receive Payment		Hometown Health Plan	70.00
07/08/2026	Receive Payment		Hometown Health Plan	600.00
07/09/2026	Deposit			60.00
07/10/2026	Deposit			80.00
07/10/2026	Deposit			35.00
07/10/2026	Deposit			148.00
07/13/2026	Receive Payment		NABIP Nevada	63.75
07/13/2026	Receive Payment		NABIP Nevada	30.00
07/14/2026	Deposit			35.00
07/15/2026	Deposit			35.00
07/17/2026	Deposit			150.00
07/20/2026	Deposit			250.00
07/21/2026	Deposit			35.00
07/22/2026	Deposit			45.00
07/24/2026	Deposit		Bankcard Financial Adj.	50.00
07/27/2026	Deposit			45.00
07/29/2026	Deposit			85.00
07/30/2026	Receive Payment		NABIP Southern Nevada	28.75
07/30/2026	Receive Payment		Hometown Health Plan	70.00
07/30/2026	Deposit		NAHU	98.92
07/31/2026	Deposit		Bankcard Financial Adj.	80.00
Total				3,215.42

NABIP NN Budget vs Actual June 2026 Profit and Loss
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NABIP Northern Nevada
Budget vs. Actuals: Budget_FY26_P&L - FY26 P&L
January - December 2026

	Jun 2026				Total			
	Actual	Budget	over Budget	% of Budget	Actual	Budget	over Budget	% of Budget
Income								
4090 NABIP Membership Dues	121.84	208.33	-86.49	58.48%	1,614.34	2,500.00	-885.66	64.57%
Ambassador Partners		533.33	-533.33	0.00%	5,700.00	6,400.00	-700.00	89.06%
EXPO Income		2,333.33	-2,333.33	0.00%	33,207.00	28,000.00	5,207.00	118.60%
Gala Income	1,150.00	416.67	733.33	276.00%	1,150.00	5,000.00	-3,850.00	23.00%
Holiday Party Income		41.67	-41.67	0.00%	0.00	500.00	-500.00	0.00%
Luncheon Income	620.00	666.67	-46.67	93.00%	4,573.50	8,000.00	-3,426.50	57.17%
Metallic Sponsors		2,041.67	-2,041.67	0.00%	11,500.00	24,500.00	-13,000.00	46.94%
Raffle Income		166.67	-166.67	0.00%	2,495.00	2,000.00	495.00	124.75%
Services		58.33	-58.33	0.00%	121.25	700.00	-578.75	17.32%
Total Income	\$ 1,891.84	\$ 6,466.67	-\$ 4,574.83	29.26%	\$ 60,361.09	\$ 77,600.00	-\$ 17,238.91	77.78%
Gross Profit	\$ 1,891.84	\$ 6,466.67	-\$ 4,574.83	29.26%	\$ 60,361.09	\$ 77,600.00	-\$ 17,238.91	77.78%
Expenses								
6180 Insurance			0.00		0.00	0.00	0.00	
6185 Liability Insurance		32.50	-32.50	0.00%	376.00	390.00	-14.00	96.41%
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%	\$ 951.00	\$ 990.00	-\$ 39.00	96.06%
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%
6350 Travel & Ent			0.00		0.00	0.00	0.00	
Region 8 Meeting			0.00		1,172.63	0.00	1,172.63	
Total 6350 Travel & Ent	\$ 0.00	\$ 0.00	\$ 0.00		\$ 1,172.63	\$ 0.00	\$ 1,172.63	
6550 Office Expenses			0.00		0.00	0.00	0.00	
6250 Postage and Delivery		33.33	-33.33	0.00%	420.00	400.00	20.00	105.00%
Name Badges		16.67	-16.67	0.00%	0.00	200.00	-200.00	0.00%
Office Supplies		8.33	-8.33	0.00%	0.00	100.00	-100.00	0.00%
Total 6550 Office Expenses	\$ 0.00	\$ 58.33	-\$ 58.33	0.00%	\$ 420.00	\$ 700.00	-\$ 280.00	60.00%
6670 Program Expense			0.00		0.00	0.00	0.00	
Expenses	153.61	292.33	-138.72	52.55%	2,627.60	3,508.00	-880.40	74.90%

NABIP NN Budget vs Actual June 2026 Profit and Loss

Pg 2 of 2

CE filing fee	280.00	141.67	138.33	197.64%	1,130.00	1,700.00	-570.00	66.47%
Speaker Fees		166.67	-166.67	0.00%	0.00	2,000.00	-2,000.00	0.00%
Total 6670 Program Expense	\$ 433.61	\$ 600.67	-\$ 167.06	72.19%	\$ 3,757.60	\$ 7,208.00	-\$ 3,450.40	52.13%
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	92.00	92.00	0.00	100.00%	552.00	1,104.00	-552.00	50.00%
Registered Agent, Inc		24.58	-24.58	0.00%	0.00	295.00	-295.00	0.00%
Star Chapter LLC	147.00	120.00	27.00	122.50%	819.00	1,440.00	-621.00	56.88%
Total Administrative Expenses	\$ 1,339.00	\$ 1,344.91	-\$ 5.91	99.56%	\$ 7,971.00	\$ 16,139.00	-\$ 8,168.00	49.39%
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	2,028.50	166.67	1,861.83	1217.08%	4,057.00	2,000.00	2,057.00	202.85%
National Charities		41.67	-41.67	0.00%	0.00	500.00	-500.00	0.00%
Total Charitable Donations	\$ 2,028.50	\$ 208.34	\$ 1,820.16	973.65%	\$ 4,057.00	\$ 2,500.00	\$ 1,557.00	162.28%
Discretionary Spending			0.00		75.75	0.00	75.75	
Capital Conference Expense		333.33	-333.33	0.00%	3,617.19	4,000.00	-382.81	90.43%
Miscellaneous Spending		20.83	-20.83	0.00%	0.00	250.00	-250.00	0.00%
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%	\$ 4,192.94	\$ 9,000.00	-\$ 4,807.06	46.59%
Event Expenses			0.00		0.00	0.00	0.00	
EXPO Expenses		1,333.33	-1,333.33	0.00%	19,281.34	16,000.00	3,281.34	120.51%
Gala Expense	400.00	416.67	-16.67	96.00%	400.00	5,000.00	-4,600.00	8.00%
Holiday Party Expense		125.00	-125.00	0.00%	499.92	1,500.00	-1,000.08	33.33%
Luncheon Costs	1,335.83	1,083.33	252.50	123.31%	8,707.18	13,000.00	-4,292.82	66.98%
Total Event Expenses	\$ 1,735.83	\$ 2,958.33	-\$ 1,222.50	58.68%	\$ 28,888.44	\$ 35,500.00	-\$ 6,611.56	81.38%
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%	0.00	950.00	-950.00	0.00%
Total Uncategorized Expenses	\$ 0.00	\$ 104.17	-\$ 104.17	0.00%	\$ 0.00	\$ 1,250.00	-\$ 1,250.00	0.00%
Total Expenses	\$ 5,536.94	\$ 6,507.24	-\$ 970.30	85.09%	\$ 53,710.61	\$ 78,087.00	-\$ 24,376.39	68.78%
Net Operating Income	-\$ 3,645.10	-\$ 40.57	-\$ 3,604.53	8984.72%	\$ 6,650.48	-\$ 487.00	\$ 7,137.48	-1365.60%
Net Income	-\$ 3,645.10	-\$ 40.57	-\$ 3,604.53	8984.72%	\$ 6,650.48	-\$ 487.00	\$ 7,137.48	-1365.60%

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NABIP NN Budget vs Actual July 2026 Profit and Loss
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NABIP Northern Nevada
Budget vs. Actuals: Budget_FY26_P&L - FY26 P&L
January - December 2026

	Jul 2026				Total			
	Actual	Budget	over Budget	% of Budget	Actual	Budget	over Budget	% of Budget
Income								
4090 NABIP Membership Dues	98.92	208.33	-109.41	47.48%	1,713.26	2,500.00	-786.74	68.53%
Ambassador Partners		533.33	-533.33	0.00%	5,700.00	6,400.00	-700.00	89.06%
EXPO Income	1,000.00	2,333.33	-1,333.33	42.86%	34,207.00	28,000.00	6,207.00	122.17%
Gala Income	1,100.00	416.67	683.33	264.00%	2,250.00	5,000.00	-2,750.00	45.00%
Holiday Party Income		41.67	-41.67	0.00%	0.00	500.00	-500.00	0.00%
Luncheon Income	651.00	666.67	-15.67	97.65%	5,224.50	8,000.00	-2,775.50	65.31%
Metallic Sponsors		2,041.67	-2,041.67	0.00%	11,500.00	24,500.00	-13,000.00	46.94%
Raffle Income	208.00	166.67	41.33	124.80%	2,703.00	2,000.00	703.00	135.15%
Services	122.50	58.33	64.17	210.01%	243.75	700.00	-456.25	34.82%
Total Income	\$ 3,180.42	\$ 6,466.67	-\$ 3,286.25	49.18%	\$ 63,541.51	\$ 77,600.00	-\$ 14,058.49	81.88%
Gross Profit	\$ 3,180.42	\$ 6,466.67	-\$ 3,286.25	49.18%	\$ 63,541.51	\$ 77,600.00	-\$ 14,058.49	81.88%
Expenses								
6180 Insurance			0.00		0.00	0.00	0.00	
6185 Liability Insurance		32.50	-32.50	0.00%	376.00	390.00	-14.00	96.41%
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%	\$ 951.00	\$ 990.00	-\$ 39.00	96.06%
6270 Professional Fees			0.00		0.00	0.00	0.00	
Lobbyist Fees	1,150.00	383.33	766.67	300.00%	3,450.00	4,600.00	-1,150.00	75.00%
Total 6270 Professional Fees	\$ 1,150.00	\$ 383.33	\$ 766.67	300.00%	\$ 3,450.00	\$ 4,600.00	-\$ 1,150.00	75.00%
6350 Travel & Ent			0.00		0.00	0.00	0.00	
Region 8 Meeting			0.00		1,172.63	0.00	1,172.63	
Total 6350 Travel & Ent	\$ 0.00	\$ 0.00	\$ 0.00		\$ 1,172.63	\$ 0.00	\$ 1,172.63	
6550 Office Expenses			0.00		0.00	0.00	0.00	
6250 Postage and Delivery		33.33	-33.33	0.00%	420.00	400.00	20.00	105.00%
Name Badges		16.67	-16.67	0.00%	0.00	200.00	-200.00	0.00%
Office Supplies	34.05	8.33	25.72	408.76%	34.05	100.00	-65.95	34.05%
Total 6550 Office Expenses	\$ 34.05	\$ 58.33	-\$ 24.28	58.37%	\$ 454.05	\$ 700.00	-\$ 245.95	64.86%
6670 Program Expense			0.00		0.00	0.00	0.00	
CC Authorize.net Credit Card processing - Expenses	136.96	292.33	-155.37	46.85%	2,764.56	3,508.00	-743.44	78.81%

NABIP NN Budget vs Actual July 2026 Profit and Loss

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CE filing fee	181.25	141.67	39.58	127.94%	1,311.25	1,700.00	-388.75	77.13%
Speaker Fees		166.67	-166.67	0.00%	0.00	2,000.00	-2,000.00	0.00%
Total 6670 Program Expense	\$ 318.21	\$ 600.67	-\$ 282.46	52.98%	\$ 4,075.81	\$ 7,208.00	-\$ 3,132.19	56.55%
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%
Kapsheer Consulting LLC	1,200.00	1,100.00	100.00	109.09%	7,800.00	13,200.00	-5,400.00	59.09%
Quickbooks On Line Fees	92.00	92.00	0.00	100.00%	644.00	1,104.00	-460.00	58.33%
Registered Agent, Inc		24.58	-24.58	0.00%	0.00	295.00	-295.00	0.00%
Star Chapter LLC	155.00	120.00	35.00	129.17%	974.00	1,440.00	-466.00	67.64%
Total Administrative Expenses	\$ 1,447.00	\$ 1,344.91	\$ 102.09	107.59%	\$ 9,418.00	\$ 16,139.00	-\$ 6,721.00	58.36%
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		166.67	-166.67	0.00%	4,057.00	2,000.00	2,057.00	202.85%
National Charities		41.67	-41.67	0.00%	0.00	500.00	-500.00	0.00%
Total Charitable Donations	\$ 0.00	\$ 208.34	-\$ 208.34	0.00%	\$ 4,057.00	\$ 2,500.00	\$ 1,557.00	162.28%
Discretionary Spending			0.00		75.75	0.00	75.75	
Capital Conference Expense		333.33	-333.33	0.00%	3,617.19	4,000.00	-382.81	90.43%
Miscellaneous Spending		20.83	-20.83	0.00%	0.00	250.00	-250.00	0.00%
NABIP PAC Admin fund		41.67	-41.67	0.00%	500.00	500.00	0.00	100.00%
National Conventions	2,000.00	333.33	1,666.67	600.01%	2,000.00	4,000.00	-2,000.00	50.00%
President's Discretionary Spending		20.83	-20.83	0.00%	0.00	250.00	-250.00	0.00%
Total Discretionary Spending	\$ 2,000.00	\$ 749.99	\$ 1,250.01	266.67%	\$ 6,192.94	\$ 9,000.00	-\$ 2,807.06	68.81%
Event Expenses			0.00		0.00	0.00	0.00	
EXPO Expenses	68.49	1,333.33	-1,264.84	5.14%	19,349.83	16,000.00	3,349.83	120.94%
Gala Expense	189.25	416.67	-227.42	45.42%	589.25	5,000.00	-4,410.75	11.79%
Holiday Party Expense		125.00	-125.00	0.00%	499.92	1,500.00	-1,000.08	33.33%
Luncheon Costs	1,335.83	1,083.33	252.50	123.31%	10,043.01	13,000.00	-2,956.99	77.25%
Total Event Expenses	\$ 1,593.57	\$ 2,958.33	-\$ 1,364.76	53.87%	\$ 30,482.01	\$ 35,500.00	-\$ 5,017.99	85.86%
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%	0.00	950.00	-950.00	0.00%
Total Uncategorized Expenses	\$ 0.00	\$ 104.17	-\$ 104.17	0.00%	\$ 0.00	\$ 1,250.00	-\$ 1,250.00	0.00%
Total Expenses	\$ 6,542.83	\$ 6,507.24	\$ 35.59	100.55%	\$ 60,253.44	\$ 78,087.00	-\$ 17,833.56	77.16%
Net Operating Income	-\$ 3,362.41	-\$ 40.57	-\$ 3,321.84	8287.92%	\$ 3,288.07	-\$ 487.00	\$ 3,775.07	-675.17%
Net Income	-\$ 3,362.41	-\$ 40.57	-\$ 3,321.84	8287.92%	\$ 3,288.07	-\$ 487.00	\$ 3,775.07	-675.17%

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NABIP NN Profit and Loss by Month. June 2026
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NABIP Northern Nevada

Statement of Activity by Month

January 1-June 30, 2026

	JAN 2026	FEB 2026	MAR 2026	APR 2026	MAY 2026	JUN 2026	TOTAL
Revenue							
4090 NABIP Membership Dues	176.00	105.16	255.16	521.84	434.34	121.84	1,614.34
Ambassador Partners	5,700.00						5,700.00
EXPO Income	850.00	7,250.00	11,940.00	13,167.00			33,207.00
Gala Income						1,150.00	1,150.00
Luncheon Income	1,013.00	1,054.00	1,206.50		680.00	620.00	4,573.50
Metallic Sponsors	5,500.00		4,000.00	2,000.00			11,500.00
Raffle Income	150.00	260.00	140.00	1,795.00	150.00		2,495.00
Services	56.25			65.00			121.25
Total for Revenue	13,445.25	8,669.16	17,541.66	17,548.84	1,264.34	1,891.84	\$60,361.09
Gross Profit	13,445.25	8,669.16	17,541.66	17,548.84	1,264.34	1,891.84	\$60,361.09
Expenditures							
6180 Insurance							
6185 Liability Insurance			376.00				376.00
D & O Coverage				575.00			575.00
Total for 6180 Insurance			376.00	575.00			\$951.00
6270 Professional Fees							
Lobbyist Fees	1,050.00		100.00	1,150.00			2,300.00
Total for 6270 Professional Fees	1,050.00		100.00	1,150.00			\$2,300.00
6350 Travel & Ent							
Region 8 Meeting			1,172.63				1,172.63
Total for 6350 Travel & Ent			1,172.63				\$1,172.63
6550 Office Expenses							
6250 Postage and Delivery	420.00						420.00
Total for 6550 Office Expenses	420.00						\$420.00
6670 Program Expense							
CC Authorize.net Credit Card processing - Expenses	107.52	358.18	660.41	593.97	753.91	153.61	2,627.60
CE filing fee	40.00	190.00	230.00	296.25	93.75	280.00	1,130.00
Total for 6670 Program Expense	147.52	548.18	890.41	890.22	847.66	433.61	\$3,757.60
Administrative Expenses							
Kapshe 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	92.00	92.00	92.00	92.00	92.00	92.00	552.00
Star Chapter LLC	126.00	126.00	126.00	147.00	147.00	147.00	819.00
Total for Administrative Expenses	1,318.00	1,318.00	1,318.00	1,339.00	1,339.00	1,339.00	\$7,971.00
Charitable Donations							
Local Charities					2,028.50	2,028.50	4,057.00
Total for Charitable Donations					2,028.50	2,028.50	\$4,057.00
Discretionary Spending		75.75					\$75.75
Capital Conference Expense			3,617.19				3,617.19
NABIP PAC Admin fund			500.00				500.00
Total for Discretionary Spending		75.75	4,117.19				\$4,192.94

NABIP Northern Nevada

Statement of Activity by Month

January 1-June 30, 2026

	JAN 2026	FEB 2026	MAR 2026	APR 2026	MAY 2026	JUN 2026	TOTAL
Event Expenses							
EXPO Expenses			400.00	3,327.19	15,554.15		19,281.34
Gala Expense						400.00	400.00
Holiday Party Expense			499.92				499.92
Luncheon Costs		3,942.28	1,906.35	186.89	1,335.83	1,335.83	8,707.18
Total for Event Expenses		3,942.28	2,806.27	3,514.08	16,889.98	1,735.83	\$28,888.44
Total for Expenditures	2,935.52	5,884.21	10,780.50	7,468.30	21,105.14	5,536.94	\$53,710.61
Net Operating Revenue	10,509.73	2,784.95	6,761.16	10,080.54	-	-	\$6,650.48
					19,840.80	3,645.10	
Net Revenue	10,509.73	2,784.95	6,761.16	10,080.54	-	-	\$6,650.48
					19,840.80	3,645.10	

NABIP NN Profit and Loss by Month. July 2026

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NABIP Northern Nevada

Statement of Activity by Month
January-July, 2026

	Jan 2026	Feb 2026	Mar 2026	Apr 2026	May 2026	Jun 2026	Jul 2026	Total
Revenue								
4090 NABIP Membership Dues	176.00	105.16	255.16	521.84	434.34	121.84	98.92	1,713.26
Ambassador Partners	5,700.00							5,700.00
EXPO Income	850.00	7,250.00	11,940.00	13,167.00			1,000.00	34,207.00
Gala Income						1,150.00	1,100.00	2,250.00
Luncheon Income	1,013.00	1,054.00	1,206.50		680.00	620.00	651.00	5,224.50
Metallic Sponsors	5,500.00		4,000.00	2,000.00				11,500.00
Raffle Income	150.00	260.00	140.00	1,795.00	150.00		208.00	2,703.00
Services	56.25			65.00			122.50	243.75
Total for Revenue	13,445.25	8,669.16	17,541.66	17,548.84	1,264.34	1,891.84	3,180.42	\$63,541.51
Gross Profit	13,445.25	8,669.16	17,541.66	17,548.84	1,264.34	1,891.84	3,180.42	\$63,541.51
Expenditures								
6180 Insurance								
6185 Liability Insurance			376.00					376.00
D & O Coverage				575.00				575.00
Total for 6180 Insurance			376.00	575.00				\$951.00
6270 Professional Fees								
Lobbyist Fees	1,050.00		100.00	1,150.00			1,150.00	3,450.00
Total for 6270 Professional Fees	1,050.00		100.00	1,150.00			1,150.00	\$3,450.00
6350 Travel & Ent								
Region 8 Meeting			1,172.63					1,172.63
Total for 6350 Travel & Ent			1,172.63					\$1,172.63

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NABIP NN Profit and Loss by Month. July 2026
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NABIP Northern Nevada

Statement of Activity by Month
January-July, 2026

	Jan 2026	Feb 2026	Mar 2026	Apr 2026	May 2026	Jun 2026	Jul 2026	Total
6550 Office Expenses								
6250 Postage and Delivery	420.00							420.00
Office Supplies							34.05	34.05
Total for 6550 Office Expenses	420.00						34.05	\$454.05
6670 Program Expense								
CC Authorize.net Credit Card processing - Expenses	107.52	358.18	660.41	593.97	753.91	153.61	136.96	2,764.56
CE filing fee	40.00	190.00	230.00	296.25	93.75	280.00	181.25	1,311.25
Total for 6670 Program Expense	147.52	548.18	890.41	890.22	847.66	433.61	318.21	\$4,075.81
Administrative Expenses								
Kapsher Consulting LLC	1,100.00	1,100.00	1,100.00	1,100.00	1,100.00	1,100.00	1,200.00	7,800.00
Quickbooks On Line Fees	92.00	92.00	92.00	92.00	92.00	92.00	92.00	644.00
Star Chapter LLC	126.00	126.00	126.00	147.00	147.00	147.00	155.00	974.00
Total for Administrative Expenses	1,318.00	1,318.00	1,318.00	1,339.00	1,339.00	1,339.00	1,447.00	\$9,418.00
Charitable Donations								
Local Charities					2,028.50	2,028.50		4,057.00
Total for Charitable Donations					2,028.50	2,028.50		\$4,057.00
Discretionary Spending		75.75						\$75.75
Capital Conference Expense			3,617.19					3,617.19
NABIP PAC Admin fund			500.00					500.00
National Conventions							2,000.00	2,000.00
Total for Discretionary Spending		75.75	4,117.19				2,000.00	\$6,192.94

2/3

Cash Basis Monday, August 03, 2026 12:28 PM GMT-07:00

NABIP NN Profit and Loss by Month. July 2026
Pg 3 of 3

NABIP Northern Nevada

Statement of Activity by Month
January-July, 2026

	Jan 2026	Feb 2026	Mar 2026	Apr 2026	May 2026	Jun 2026	Jul 2026	Total
Event Expenses								
EXPO Expenses			400.00	3,327.19	15,554.15		68.49	19,349.83
Gala Expense						400.00	189.25	589.25
Holiday Party Expense			499.92					499.92
Luncheon Costs		3,942.28	1,906.35	186.89	1,335.83	1,335.83	1,335.83	10,043.01
Total for Event Expenses		3,942.28	2,806.27	3,514.08	16,889.98	1,735.83	1,593.57	\$30,482.01
Total for Expenditures	2,935.52	5,884.21	10,780.50	7,468.30	21,105.14	5,536.94	6,542.83	\$60,253.44
Net Operating Revenue	10,509.73	2,784.95	6,761.16	10,080.54	-19,840.80	-3,645.10	-3,362.41	\$3,288.07
Net Revenue	10,509.73	2,784.95	6,761.16	10,080.54	-19,840.80	-3,645.10	-3,362.41	\$3,288.07

NABIP NN - Professional Development Board Meeting Notes
08/20/2026

1. NABIP NN - June Luncheon
 - a. This was a CE approved event with 17 CEs processed on June 10th.
 - b. There is a \$1.25 fee per CE completion, so we should see an invoice from Sircon for \$21.25.
2. NABIP Region 8 Professional Development Meeting:
 - a. I tried to join the Region 8 Professional Development meeting which should have been scheduled for June 26th and again for July 24th, but the host apparently didn't start the meeting.
 - b. The 2026-2027 Region 8 Professional Development Chair is Jack Holder. He sent an e-mail to all Region 8 PD Chairs on August 4th which included a link to the most recent PD training video (July 10, 2026) and a PDF version of the PD guidebook (2023).
 - c. I have reviewed both the PD training video (August 19th) and the PD guidebook (August 14th).
3. NABIP NN - July Luncheon:
 - a. This was a CE approved event with 19 CEs processed on July 8th.
 - b. There is a \$1.25 fee per CE completion, so we should see an invoice from Sircon for \$23.75.
4. NABIP NV - July CE Class:
 - a. There was a total of 28 CEs processed on July 10th.
 - b. There is a \$1.25 fee per CE completion, so we should see an invoice from Sircon for \$35.00.
 - c. This was communicated to Joy Gardner, VP of Finance for both NABIP NV and NABIP NN.

5. NABIP SN - August Medicare Summit:
 - a. There was a total of 3 CE courses available at this event with most of the CEs processed on August 17th.
 - b. Chase Gruening - currently at 67 CEs processed.
 - c. Serana Farrell - currently at 62 CEs processed.
 - d. FMO Panel - currently at 59 CEs processed.
 - e. I am still working with NABIP SN to track down some information to finish the course completion process; once done I will report on the final numbers so NABIP NN can invoice NABIP SN.
6. NABIP NN - August Luncheon:
 - a. This was a CE approved event.
 - b. The course material was submitted on June 12th and approved on June 15th.
 - c. The course offering was created on July 4th.
 - d. There was a total of 24 CEs processed on August 17th, with a CE completion fee of \$1.25 per CE.
 - e. There is a \$40.00 filing fee, so we should see an invoice from Sircon for \$70.00 (\$40.00 filing fee plus \$30.00 CE completion fee).
7. NABIP NV - August CE Class:
 - a. The course material was submitted on June 26th and approved on June 29th.
 - b. The course offering was created on July 4th.
 - c. There is a \$40.00 filing fee, so NABIP NN should see an invoice from Sircon for \$40.00.

8. NABIP NN - October Luncheon:

- a. The course material was submitted on August 7th and approved on August 12th.
- b. The course offering still needs to be created.

9. NABIP NV - February 2027 CE Class:

- a. The course material was submitted on July 9th and approved on July 13th
- b. The course offering still needs to be created
- c. There is a \$40.00 filing fee, so NABIP NN should see an invoice from Sircon for \$40.00

10. NABIP NV - Monthly Professional Development Meeting:

- a. 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.
- b. The next meeting will be held on August 28th at 2:00 PM, and all are welcome to attend the meeting.

Media Report for August 2026

The June and July newsletters went out on time without any problems. There was a small delay in the release of the August newsletter due to an email system filing the draft document that was sent to Kapsher as “spam”. Steps have been taken to assure that such an error will be immediately caught should it happen in the future. The September draft will be completed in time.

As we did with the Expo, four different "single focus gala flyers" were created and distributed to the membership. Each had a unique marketing angle with the four approaches being “dining-dancing-books”, the Stuart Michell award, a night under the stars and “Burning Man To Gala”.

Thanks to Ross’ work with the chapter’s national awards submission, the chapter won the national award for a small chapter’s website.

NABIP Membership Report

August 2026

Current Membership

- We currently have 94 members.
- We have had a net loss of 14 members since the beginning of the year.
- We welcomed 4 new members in July.

Member Engagement & Retention

- I will personally reach out to each of our new members to welcome them to NABIP and help them get connected.
- Glen and I will be reaching out to the 14 members who have not renewed this year to understand why they left and see if there is an opportunity to have them renew their membership.
- Our goal is to strengthen member engagement, improve retention, and make sure our members feel connected and valued.

Membership Materials

- We will review our current name tags and identify any that have been lost or need to be replaced.
- New name tags will be ordered for both new members and members who need replacements.

Next Steps

Our immediate focus is on welcoming new members, reconnecting with former members, and making sure our membership experience is organized and welcoming. We will continue looking for opportunities to grow membership while strengthening relationships with our existing members.

NABIP-NN Awards Report for May 13, 2026

1. On behalf of our Chapter, we submitted the following Awards to National:

- a. Pacesetter**
- b. Media Relations**
- c. Website**
- d. DSA**

2. Awards – Items needing attention:

- a. Board Meeting Minutes 2025-2026 – Posted on the Website**
 - Last one posted is January 2026**
 - I will need February and March posted**

3. REPEAT & for new Board Members: 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/>

4. REPEAT: 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

NABIP

2024 Platinum Certified

Legislative Report August 2026

I participated in a Congressional Outlook/ Election update with items that need to be voted on by year end.

Congressional outlook for 2026

Government Funding: All Signs Point to CR (A short-term stopgap spending bill, known as a continuing resolution (CR), is expected to pass before September ends to prevent a federal government shutdown on October 1).

- Government funding runs out on September 30.
- A CR (or a shutdown) is the most likely outcome at the end of September given stalled negotiations on appropriations and midterm election dynamics.
- The House passed a CR that would punt funding until December 4, beyond the November elections.
 - 6 Democrats crossed party lines to vote with Republicans on the CR.
- **The Senate Deal:** Senate leaders Susan Collins and Patty Murray reached a bipartisan agreement for a CR to keep agencies open through December 11, 2026.

What Happens Next

- **Reconciliation:** Both chambers must reconcile the slight date differences in their respective short-term bills when Congress returns from recess in September.
- **Averting a Crisis:** Lawmakers from both parties strongly favor passing a temporary extension to push final funding decisions past the midterm elections, making an actual shutdown unlikely.

This election there is a Congressional Turnover of 78 incumbents not returning to their seats. Of the 78 incumbents 12 are Senators (4 Democrats/ 8 Republicans) and 66 US Representatives (27 Democrats/ 38 Republicans)

Of the 78 – 38 are retiring from public office, 9 lost their primary elections and 34 are running for a different office, with 14 seeking governorships, 17 looking to make the jump from House to Senate and 1 ran for state Ag.

Expiring Provisions Include...

DECEMBER 2026:

- Extension of the Medicare-Dependent Hospital (MDH) Program
- Incentive Payments for Participation in Eligible Alternative Payment Models
- Extension of funding for Medicare hospice surveys
- Extension of the Work Geographic Index Floor
- . Extension of Temporary Inclusion of Authorized Oral Antiviral Drugs as Covered Part D Drugs
- Revised Phase-In of Medicare Clinical Laboratory Test Payment Changes
- Extension for Community Health Centers and National Health Service Corps
- Extension of Special Diabetes Programs
- No Surprises Act Implementation funding
- . Medicare Physician Payment Increase

KEY TAKEAWAYS:

The government funding and health package passed earlier this year provided multi-year extensions for some high-priority extenders like DSH cuts and telehealth, but other important extenders like CHC funding will need action by year's end and could lay the foundation for a broader healthcare package.

I have attached a handout put out by NABIP listing the issues we are involved with in Congress through proposed bills in the Senate & House.

Look at S. 2625 – working with our Senator Cortez Mastro – to re-examine the framework to distinguish independent agents, brokers, and third-party marketing organizations under Medicare Parts C and D,

Also, NABIP has a Policy Ask under Medicare to prevent late cycle Medicare agent compensation changes after October 1st that disrupts beneficiary access to independent, licensed enrollment guidance and changing how a beneficiary can enroll in a plan causing confusion and access difficulties to slow down enrollment.



We Serve:

**3 in 4 ACA
Marketplace
Enrollees**



**1 in 3
Medicare
Beneficiaries**



**88% of
America's
Businesses**



Background

The **National Association of Benefits and Insurance Professionals (NABIP)** represents over 100,000 health insurance agents, brokers, consultants, agent-support organizations, and benefits specialists. We are committed to ensuring affordable and high-quality healthcare for all Americans.

Our Critical Role

Agents, brokers, and benefits specialists play a vital role within our communities. We simplify health plan selection by providing local, friendly assistance and year-round expertise and support to individuals, families, seniors, and employers. We help clients understand their coverage and use their policies effectively to achieve better health outcomes.

We ask Congress to address the following issues:

Cost of Care & Transparency

S. 2355 / H.R. 5582 - Cosponsor the Patients Deserve Price Tags Act

- Establishes enforceable, standardized healthcare price transparency across providers, including negotiated rates, cash prices, bundled services, and pricing methodologies.
- Ensures employers and plan sponsors have timely, no-cost access to complete plan, claims, and prescription drug pricing data, while barring contractual restrictions that limit transparency.

H.R. 9393 - Cosponsor the Lower Costs, More Transparency Act

- Requires hospitals to publish all associated Type 2 National Provider Identifiers and annually attest that their disclosed information is complete and accurate.
- Providers must publish free, machine-readable pricing for items and services and consumer-friendly information for shoppable services.

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AT LEGISLATIVE@NABIP.ORG.**



Protect Coverage & Choice

Policy Ask - Preserve tax incentives for employer benefits that help over 181 million Americans access healthcare.

Policy Ask - Partner with us to stabilize the ACA Marketplace and address sharp affordability challenges facing millions of Americans.

H.R. 5463 - Cosponsor the CHOICE Arrangement Act

- Codifies and expands ICHRAs for on and off marketplace plans.
- Allows pre-tax employee contributions via cafeteria plans and creates a temporary small business tax credit to encourage adoption.

H.R. 8867 - Cosponsor the PLAN Act

- Creates a public education initiative on the need for individuals to plan for their long-term care, and for other purposes.

Medicare

Policy Ask - Prevent late-cycle Medicare agent compensation changes after October 1 that disrupt beneficiary access to independent, licensed enrollment guidance.

- Through legislative clarification or direction to CMS to establish guardrails ensuring predictability during AEP.

H.R. 2744 - Cosponsor the Medicare Enrollment Protection Act

- Support for COBRA as creditable coverage.
- Allows seniors to transition from COBRA to Medicare without late enrollment penalties for Part B.

S. 2625 - Cosponsor the Independent BROKERS TIME Act

- Urge HHS to reexamine the regulatory framework to distinguish between independent agents and brokers and third-party marketing organizations under Medicare Parts C and D.
- NABIP worked with Senators Rounds and Cortez Masto to introduce this bill.

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ISSUE: COST OF CARE & TRANSPARENCY

Price Transparency

S. 2355 / H.R. 5582 - Cosponsor the Patients Deserve Price Tags Act

The Patients Deserve Price Tags Act strengthens federal healthcare price transparency by replacing limited disclosures with standardized, enforceable reporting across the healthcare system. The bill requires hospitals to publish monthly, machine-readable files detailing gross charges, discounted cash prices, payer-specific negotiated rates, and the methodologies used to calculate those rates, along with consumer-friendly pricing for hundreds of shoppable services. These requirements extend to diagnostic laboratories, imaging providers, and ambulatory surgical centers, including obligations to bundle ancillary services and accept disclosed cash prices as payment in full, giving patients clearer, more reliable information before care is delivered.

For employers and plan sponsors, the bill provides actionable access to health plan pricing and payment data that directly affects premiums and out-of-pocket costs. This new access would include monthly machine-readable files showing in-network rates, historical payments, out-of-network allowed amounts, and prescription drug pricing net of rebates, supported by executive attestations and public reporting of noncompliance. The legislation also guarantees timely, no-cost access to complete claims and payment data while prohibiting contractual provisions that restrict audits, delay access, or obscure pricing and payment methodologies.

Together, these reforms increase accountability across the healthcare system and empower employers, agents, and brokers to translate transparency into lower costs for consumers. By enabling better identification of cost drivers, benchmarking of plan performance, and more informed plan design and vendor selection, the bill supports competition, strengthens fiduciary oversight, and helps reduce unnecessary healthcare spending that ultimately shows up in higher premiums and cost-sharing for families.

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ISSUE: COST OF CARE & TRANSPARENCY

Provider & Services Transparency

H.R. 9393 - Cosponsor the Lower Costs, More Transparency Act

This bill is a broad package addressing healthcare price transparency, health plan accountability, prescription-drug payment information, and PBM spread-pricing practices. Its predecessor, H.R. 5378, passed the House with strong bipartisan support in December 2023 but was not enacted.

Beginning largely in 2028, the bill would establish tailored transparency requirements for hospitals, laboratories, imaging providers, ambulatory surgical centers, and health plans. These requirements include standardized public disclosures, machine-readable pricing files and consumer-facing information where specified, and tools showing consumers their expected cost-sharing. The bill would also require hospitals to disclose associated Type 2 National Provider Identifiers (NPIs), submit annual accuracy attestations, and comply with strengthened federal monitoring and enforcement requirements.

Its value is that patients, employers, brokers, and plan sponsors would have more usable information to anticipate costs, compare providers, negotiate contracts, and design benefits. By improving data quality and accountability, the bill could support competition and lower costs, although transparency alone does not guarantee savings unless purchasers can understand and act on the information. Employers and plan sponsors could use the expanded data to evaluate provider contracts, identify significant price variations, and better manage healthcare spending. Brokers and benefits professionals could use the information to help clients compare plan and provider options and make more informed coverage decisions.

Overall, the legislation seeks to make healthcare prices, payment arrangements, PBM practices, and health-plan pricing more visible so consumers and purchasers can better understand where their healthcare dollars are going.

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ISSUE: COVERAGE & CHOICE

Employer Health Insurance

Policy Ask - Preserve tax incentives for employer-sponsored benefits that help over 181 million Americans access healthcare.

More than 181 million Americans, over half of the U.S. population, receive health coverage through their employer. This request calls on Congress to protect the long-standing tax exclusion that allows employer-sponsored coverage to be provided without treating its value as taxable income for employers or employees. These incentives are a key reason workplace coverage remains affordable and widely available. Weakening or eliminating the tax exclusion would increase costs for employers and workers, discourage benefit offerings, particularly among small and mid-sized businesses, and risk destabilizing coverage for millions of working families.

ACA Marketplace

Policy Ask - Partner with NABIP to stabilize the ACA Marketplace and address sharp affordability challenges facing millions of Americans.

NABIP urges Congress to take action to prevent coverage losses and stabilize the market over the long term. Kaiser Family Foundation estimates that 2026 Marketplace enrollment could fall by nearly 5 million, from 22.3 million to approximately 17.5 million, amid higher premiums following the expiration of the enhanced tax credits and other market factors. Other Marketplace consumers have shifted to lower-premium plans with basic coverage and greater out-of-pocket exposure.

Agents and brokers are on the front lines of the individual market, working directly with consumers as they navigate rising costs, coverage terminations, and difficult tradeoffs that often carry significant emotional strain and real financial risk. With deep, real-time insight into market conditions and consumer behavior, agents and brokers are uniquely positioned to partner with Congress on practical, workable solutions that stabilize the market and protect access to coverage.

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ISSUE: COVERAGE & CHOICE

ICHRA

H.R. 5463 - Cosponsor the CHOICE Arrangement Act

This bill codifies and expands Individual Coverage Health Reimbursement Arrangements (ICHRA), allowing employers to contribute a defined amount toward employees' individual health insurance premiums and medical expenses, including coverage purchased on or off the ACA Marketplace. As traditional group health coverage becomes increasingly unaffordable for many small and mid-sized businesses, ICHRA offer a flexible alternative that preserves employer sponsorship while giving employees greater choice. The legislation also allows employees to use pre-tax dollars to help pay for coverage and creates a two-year small business tax credit to offset startup costs and encourage adoption. By codifying these arrangements in statute, the bill provides businesses with long-term certainty and market stability, enabling employers, insurers, and administrators to invest with confidence.

Long-term Care

H.R. 8867 - Cosponsor the PLAN Act

This bill would direct HHS to establish a national long-term care public education initiative. The initiative would provide working-age adults, people with disabilities, and family caregivers with accurate, objective information about long-term care risks and available care options. It would offer accessible resources to help families evaluate financial, housing, caregiving, and service-related planning decisions, including home- and community-based services and institutional care. The campaign could use traditional and digital media, online planning tools, community education, and public-private partnerships to reach diverse populations. The bill's value is that it could encourage Americans to plan before a health or caregiving crisis, when families have more time to consider their preferences and financial options. Cosponsoring the bipartisan PLAN Act would support a practical, education-focused approach to improving long-term care preparedness without creating a new federal long-term care entitlement or requiring individuals to purchase private coverage.

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ISSUE: MEDICARE

Agent Compensation

Policy Ask - Prevent late-cycle Medicare agent compensation changes after October 1 that disrupt beneficiary access to independent, licensed enrollment guidance. Through legislative clarification or direction to CMS to establish guardrails ensuring predictability during AEP.

Several market forces have destabilized the Medicare Advantage and Part D landscape, including rising utilization, inflationary pressures, and unintended consequences of recent federal policies such as the Inflation Reduction Act. In response, insurers have restricted enrollment channels, reduced service areas and plan options, and adjusted agent compensation to slow enrollment in products that are no longer financially viable during the Annual Enrollment Period. Because beneficiaries begin comparing plans as soon as consultations are permitted, late-cycle compensation changes disrupt access to trusted, independent guidance; without fair and predictable compensation, agent and broker participation may decline, putting access to assistance at risk for the roughly one-third of beneficiaries.

Avoid Part B Penalties

H.R. 2744 - Cosponsor the Medicare Enrollment Protection Act

Seniors enrolled in COBRA who become eligible for Medicare face a financial penalty if they do not enroll in Medicare Part B within a limited timeframe, even though seniors with similar employer-sponsored coverage are not penalized because their coverage is considered creditable. This confusing distinction can force beneficiaries to choose between avoiding a penalty and maintaining continuity of care, particularly when COBRA allows them to keep the same coverage and provider networks. Terminating COBRA early to meet Medicare deadlines may carry financial consequences, while remaining on COBRA can trigger lifetime Medicare premium penalties. Many seniors reasonably choose COBRA for coverage or family needs, and allowing them to transition to Medicare without penalty, consistent with employer-sponsored coverage, would avoid unnecessary financial and coverage disruptions.

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ISSUE: MEDICARE

Streamline Regulation

S. 2625 - Cosponsor the Independent BROKERS TIME Act

This bill directs HHS to reexamine the regulatory framework to distinguish independent agents, brokers, and third-party marketing organizations under Medicare Parts C and D. Recent regulatory changes have imposed increasingly burdensome, one-size-fits-all requirements on licensed agents and brokers that do little to enhance consumer protections but instead increase friction in the enrollment and plan selection process. These rules often fail to distinguish between independent professionals and large, often offshore lead generation and marketing entities, resulting in unintended disruptions to beneficiary access and market stability. Licensed agents and brokers depend on year-round client satisfaction and long-term relationships, whereas lead generation companies focus on quick turnover. By requiring a comprehensive review of existing regulations, the legislation would help ensure oversight is appropriately tailored, protects consumers, and preserves access to trusted, independent guidance. NABIP worked closely with Senators Rounds and Cortez Masto to advance this bipartisan legislation, underscoring its importance to both beneficiaries and the Medicare market.

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2026 AEP Medicare Industry Update

Industry Trends, Regulatory Changes, and Strategic Considerations

Overview

As we approach the 2026 Annual Enrollment Period (AEP), the Medicare landscape continues to experience significant changes driven by CMS regulation, increased compliance expectations, evolving carrier strategies, and changes in compensation structures.

Carriers and distribution partners should prepare for continued oversight, enhanced documentation requirements, and a greater emphasis on member engagement, preventive care, and quality outcomes.

Key Industry Trends

Medicare Advantage Product Strategy

The Medicare Advantage market continues to shift toward care-management-focused models, with carriers placing increased emphasis on HMO products.

Key drivers include:

- Greater coordination and oversight of member care
- Improved ability to manage quality outcomes
- Increased alignment with CMS Star Rating initiatives
- Stronger influence over provider networks and care delivery

At the same time, many carriers are reassessing PPO offerings and broker compensation structures. Several major Medicare Advantage organizations, including Aetna and UnitedHealthcare, have reduced or eliminated commissions on select PPO products.

Strategic Impact:

Agents and organizations will need to closely monitor product availability, compensation changes, and enrollment trends moving into AEP.

Increased Compliance and Documentation Requirements

CMS continues to increase oversight of Medicare Advantage sales and enrollment activities.

Expected areas of focus include:

- More detailed beneficiary documentation
- Collection of complete member information
- Increased emphasis on health assessments
- Promotion of preventive care services

- Encouragement of wellness activities, screenings, and in-home evaluations

Strategic Impact:

Compliance processes and agent education will remain critical components of successful Medicare distribution.

Pharmacy Industry Developments

Amazon Pharmacy Medicare RxPass Expansion

Amazon Pharmacy is expanding its RxPass program to Medicare Part D beneficiaries who are Amazon Prime members.

Program highlights:

- \$5 monthly subscription cost
- Access to approximately 50 generic medications
- Home delivery of prescriptions
- 24/7 pharmacist access

Amazon estimates eligible Medicare beneficiaries may save approximately \$70 annually through the program.

Strategic Consideration:

The continued expansion of pharmacy alternatives may influence member expectations regarding affordability, convenience, and medication access.

Medicare Prescription Drug Negotiations

The Inflation Reduction Act authorized Medicare to negotiate prices for select high-cost prescription medications.

The first group of negotiated drugs includes medications treating:

- Cardiovascular conditions
- Diabetes
- Blood clots
- Cancer-related conditions
- Rheumatoid arthritis
- Psoriasis

Selected medications include:

- Eliquis
- Enbrel
- Farxiga
- Fiasp/NovoLog

- Entresto
- Imbruvica
- Januvia
- Jardiance
- Stelara
- Xarelto

The negotiated prices will become effective January 1, 2026.

Strategic Impact:

Prescription drug cost reductions may influence member satisfaction, Part D plan comparisons, and overall Medicare affordability discussions.

Medicare Advantage Market Updates

Alignment Healthcare Star Rating Update

A federal court ruling resulted in an increase to Alignment Healthcare's Arizona HMO Medicare Advantage Star Rating from 3.5 stars to 4 stars.

Importance:

Star Ratings continue to impact:

- Carrier competitiveness
 - Member benefits
 - Quality bonus opportunities
 - Market positioning
-

Cigna Medicare Business Transition

The Cigna Healthcare Medicare business was acquired by Health Care Service Corporation (HCSC) in March 2025.

HCSC continues efforts to transition and strengthen the Medicare brand while maintaining existing products and member benefits.

Additional branding updates are expected as the transition progresses.

CMS 2027 SSBCI Eligibility Changes

CMS has updated eligibility requirements for Special Supplemental Benefits for the Chronically Ill (SSBCI) within Chronic Special Needs Plans (C-SNPs) and Dual Special Needs Plans (D-SNPs).

Major Changes:

Verification Required Before Benefits Begin

Members will no longer receive temporary access to SSBCI benefits while eligibility is being reviewed.

Chronic Condition Alone Is Not Sufficient

Members must:

- Have a qualifying chronic condition
- Be identified as at risk for hospitalization or adverse health outcomes
- Require intensive care coordination

Healthy Food Benefit Verification

C-SNP members will now require verification for healthy food benefits, aligning with D-SNP requirements.

Existing Member Reverification

Current SSBCI recipients may need to complete a new verification process to continue receiving benefits.

Strategic Impact:

These changes are designed to improve compliance, reduce improper utilization, and ensure supplemental benefits reach members who meet CMS requirements.

Compensation Environment

The Medicare Advantage compensation landscape continues to evolve.

Key observations:

- Increased movement away from PPO commission structures, Major Companies such as Aetna, UHC, Humana and more to be announced
 - Greater focus on HMO enrollment strategies
 - Continued review of broker compensation models
 - Need for proactive agent communication and education
-

Board Considerations and Strategic Priorities

As we move into AEP, priorities should include:

- Continued monitoring of CMS regulatory changes
- Strengthening compliance education and documentation processes
- Evaluating carrier product and compensation changes
- Supporting agents through ongoing training and communication
- Monitoring emerging competition from pharmacy and healthcare technology companies

Conclusion

The Medicare marketplace continues to evolve rapidly. Success during the upcoming AEP will require adaptability, strong compliance practices, informed product positioning, and continued focus on improving member outcomes.

The role of trusted Medicare advisors remains essential as beneficiaries navigate increasingly complex healthcare decisions.

Monthly Report

8/27/2026

1)Hometown Heath aka/Kaiser Permanente announced at their broker meeting that as of 1/1/2027 they will be changing their off/exchange commissions from 12%/5% to 26PMPM. This will substantially decrease commissions for these Policies.

2) Last year I had, for the only time in 16 years of being a licensed agent, a formal complaint to the DOI to Ambetter, saying he was misled about his policy benefits. He said I told him, other than his premium, he didn't have to pay for anything. This was associated with a mental hospital stay which had a 30% coinsurance for this benefit.

This means, as you probably all know, that you must first meet your deductible, in this Case \$10,600 and then you pay 30% of the cost of the benefit until reach MOOP (Maximum Out Of Pocket), at which point, the plan pays for everything.

I provided Ambetter with emails, text messages, and recordings in which I went over, in detail, the benefits of several different plans. Ambetter investigators, after all that, decided to rule in favor of the client. They said I was required to provide a signed "Permission to Enroll" form. They gave me a "Strike" and required a comprehensive compliance training.

I spoke to several agents who advised me that have never required this. You would think payment and a signed application would be enough. Apparently not.

I have attached what CMS requires for "Permission to Enroll" for your records.

They call it "Consent"

Report from the Individual Benefits Chair - Mitchell Brown

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This model form is intended for informational purposes. This form can be personalized by an agent, broker, web-broker, or agency intending to utilize the form to collect and document consumer consent, as well as consumer review and confirmation of the accuracy of eligibility application information the form to collect consumer consent.



OMB Control Number: 0938-1438
Expiration Date: 07/31/2028

Legal Disclosure:

The contents of this document do not have the force and effect of law and are not meant to bind the public in any way, unless specifically incorporated into a contract. This document is intended only to provide clarity to the public regarding existing requirements under the law. This model consent form will not supersede any State Agent of Record, Broker of Record, or other form required by a QHP issuer for purposes of paying compensation to the proper agent, broker or web-broker for assisting a particular consumer.

Purpose Statement:

Agents, brokers, and web-brokers assisting consumers with and facilitating enrollment in coverage through Federally-facilitated Marketplaces (FFMs) and State-based Marketplaces on the Federal Platform (SBM-FPs) (collectively, Marketplace) or assisting a consumer with applying for advance payments of the premium tax credit (APTC) or cost-sharing reductions (CSRs) for qualified health plans (QHPs) offered through Exchanges must document the receipt of consent from a consumer or the consumer's authorized representative prior to providing such assistance and must document that eligibility application information has been reviewed by and confirmed to be accurate by the consumer or the consumer's authorized representative prior to application submission. CMS regulations require certain content be included as part of this documentation, but they do not prescribe the manner in which agents, brokers, and web-brokers must document consumer consent or consumer review and confirmation of the accuracy of eligibility application information. Instead, there are different formats of documentation that may be acceptable for agents and brokers to use for these purposes, such as via a recorded phone call, text message, email, electronic document with digital signatures, or physical documents with wet signatures. This model consent form serves as an example for how agents, brokers, and web-brokers may document the receipt of consumer consent and consumer review and confirmation of the accuracy of eligibility application information via a physical document with wet signatures.

Since this model consent form is a best practice for documenting the receipt of consumer consent and consumer review and confirmation of the accuracy of eligibility application information, you may tailor the form to address the needs of your specific business model. For example, if an agency is involved, you may clarify specifically who else within the agency other than the writing agent is able to view and use the consumer's personally identifiable information (PII) to assist the writing agent in enrolling the consumer in Marketplace coverage for compliance, commissions, or other relevant purposes as you see fit.

PRA Disclosure Statement: According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 0938-1438. This information collection specifically details what information will be required to be collected and maintained by agents, brokers, and web-brokers were they to receive a request from HHS for consent records. This information collection will provide HHS with documentation that may be used for monitoring, audit, and enforcement activities. The time required to complete this information collection is estimated to take up to 10 minutes per applicant per year, which includes the time to review instructions, search existing data resources, gather the data needed, to review and complete the information collection. This information collection is pursuant to 45 C.F.R. §155.220(c)(5), which states that HHS or its designee may periodically monitor and audit an agent, broker, or web-broker under this subpart to assess its compliance with the applicable requirements of this section. If you have comments concerning the accuracy of the time estimate(s) or suggestions for improving this form, please write to: CMS, 7500 Security Boulevard, Mail Stop C4-26-05, Baltimore, Maryland 21244-1850, Attention: Information Collections Clearance Officer or email Brian Gubin at Brian.Gubin@cms.hhs.gov.

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CMS Model Consent Form for Marketplace Agents, Brokers, Web-brokers, and Agencies

I, _____ [insert name of consumer or consumer's authorized representative], give my permission to _____ [insert name of the person or entity who has the consumer's consent] to serve as the health insurance agent or broker for myself and my entire household, if applicable, for purposes of enrollment in a Qualified Health Plan offered on the Federally-facilitated Marketplace/State-based Marketplace on the Federal Platform. By providing my consent, I authorize the above-mentioned (pick applicable and delete the rest: agent/broker/web-broker/agency) to view and use the confidential information, including personally identifiable information (PII), provided by me in writing, electronically, or by telephone only for the purposes of one or more of the following:

1. Searching for an existing Marketplace application;
2. Completing an application for eligibility and enrollment in a Marketplace Qualified Health Plan or an application for government insurance affordability programs, such as Medicaid and CHIP or advance payments of the premium tax credit to help pay for Marketplace premiums;
3. Providing ongoing account maintenance and enrollment assistance, as necessary; or
4. Responding to inquiries from the Marketplace regarding my Marketplace application.

I understand that the (pick applicable and delete the rest: agent/broker/web-broker/agency) will not use or share my personally identifiable information (PII) for any purposes other than those listed above. The (pick one and delete the rest: agent/broker/web-broker/agency) will ensure that my PII is protected when creating, collecting, disclosing, accessing, maintaining, storing, and using my PII for the stated purposes above.

I understand that I do not have to share additional PII or protected health information (PHI) with my (pick one and delete the rest: agent/broker/web-broker/agency) beyond what is required on the Marketplace application for eligibility and enrollment purposes. I understand that my consent remains in effect until [insert duration of consent], and I may revoke or modify my consent at any time by _ [insert method to revoke consent].

Name of Primary Writing Agent/Broker/Web-broker: _____
Agent National Producer Number: _____
Phone Number: _____
Email Address: _____

Name of Agency (if applicable): _____
Agency National Producer Number: _____
Owner of Agency: _____
Phone Number: _____
Email Address: _____

Name of Primary Household Contact and/or Authorized Representative: _____
Phone Number: _____
Email Address: _____
Signature: _____
Date: _____

CMS Model Eligibility Application Review Form for Marketplace Agents, Brokers, Web-brokers, and Agencies

I, _____ [insert name of consumer or consumer's authorized representative], have reviewed the Marketplace eligibility application information and confirmed its accuracy prior to the application being submitted. The (pick one and delete the rest: agent/broker/web-broker) explained the attestations at the end of the eligibility application to me prior to the application being submitted and I was given an opportunity to ask questions about them.

I understand that the (pick applicable and delete the rest: agent/broker/web-broker/agency) will not use or share my personally identifiable information (PII) for any purposes other than those to which I consented. The (pick applicable and delete the rest: agent/broker/web-broker/agency) will ensure that my PII is kept private and safe when creating, collecting, disclosing, accessing, maintaining, storing, and using my PII for the purposes I consented to. I understand that I do not have to share additional PII or protected health information (PHI) with my (pick applicable and delete the rest: agent/broker/web-broker/agency) beyond what is required on the Marketplace application for eligibility and enrollment purposes.

Name of Primary Writing Agent/Broker/Web-broker:	_____
Agent National Producer Number:	_____
Phone Number:	_____
Email Address:	_____
Name of Agency (if applicable):	_____
Agency National Producer Number:	_____
Owner of Agency:	_____
Phone Number:	_____
Email Address:	_____
Name of Primary Household Contact and/or Authorized Representative:	_____
Phone Number:	_____
Email Address:	_____
Signature:	_____
Date:	_____

Model Consent Verbal Script

The following is a script that can be used to meet the consent documentation requirements when assisting a Marketplace consumer over the phone. This model script, as written, is intended to be used when consent is being granted to a single agent, broker, or web-broker but may be updated to reflect consent being granted to a broader set of persons, if/when appropriate. The conversation should be recorded, where permitted under state law, and producible to CMS upon request. This script must be read at the beginning of the conversation with the consumer as consent needs to be obtained prior to assisting a consumer with an application or enrollment for Marketplace coverage.

Agent: "Hello, my name is [say your name]. Today is [say today's date, including month and year] Who am I speaking with today?"

Agent: "Do I have your permission to create, collect, disclose, access, maintain, and store your personal information to assist you with applying for and enrolling in a Qualified Health Plan offered on the Federally-facilitated Marketplace/State-based Marketplace on the Federal Platform Your permission would grant me the ability to:

- Search for an existing Marketplace application;
- Complete an application for eligibility and enrollment in a Marketplace Qualified Health Plan or an application for government insurance affordability program, such as Medicaid and CHIP or advance payments of the premium tax credit to help pay for Marketplace premiums;
- Provide ongoing account maintenance and enrollment assistance, as necessary; and
- Respond to inquiries from the Marketplace regarding your Marketplace application

Agent: "Thank you. The consent you just granted remains in effect until [insert duration of consent]. You may revoke your consent at any time by [state how the consumer may revoke their consent]."

Model Eligibility Application Review Verbal Script

The following is a script that can be used to meet the requirements related to the review and confirmation of the accuracy of eligibility application information when enrolling a consumer over the phone. The conversation should be recorded, when allowed under state law, and producible to CMS upon request. This script must be read prior to submitting the consumer's Marketplace application or enrollment.

Agent: "Hello, my name is [say your name]. Today is [say today's date, including month and year] Who am I speaking with today?"

Agent: "Let me discuss the attestations at the end of the eligibility application. [Explain the attestations to the consumer]. Do you have any questions about the attestations I just explained?"

Agent: "Let's review the information you provided during this conversation on your eligibility application before I submit to confirm it is accurate and complete. [Review the information on the eligibility application with the consumer]. Have you reviewed the information on the eligibility application and confirmed it is accurate?"