

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

Board of Directors Meeting Minutes
January 21st, 2026 9:43 AM - 10:56 AM
Via Zoom – Meeting ID = us02web.zoom.us/j/84698950624

Attendance Report: Aliana Rushing, Don Goldmann, Merre Gregory, Chanté Padilla, Mary Lou Urrutia, Julie Ann Evans, Gina Espinal-Aguerre

Virtual Attendance: Dave Sherrill, Ross Pendergraft, Ashley Kapostins, Georgana Cepeda, Jay Eldridge

Absent: Molly Moreno, Adrienne Saintil, Joy Gardner , Breeze Yerves

Guests: none

1. Meeting called to order by President Aliana Rushing at 9:43 AM.
2. Roll Call of attendees was taken by sight for those attending in person and on Zoom by Secretary, Chanté Padilla. Quorum confirmed. Connectivity confirmed.
3. Review of the November 2025 & December 2025 board minutes by Secretary, Chanté Padilla.
 - a. A motion to approve the board minutes with specific edits made to them was made by Julie Ann Evans and seconded by Donald Goldmann. Unanimously approved.
4. **President's report by Aliana Rushing.** Written report submitted and entered into the minutes with brief discussion.
 - a. Charities have been confirmed.
 - i. Safe Embrace & Spread the Word.
 - ii. Future Book Drive opportunity.
 - b. Annual sponsorships have been renewed for Hometown Health and Anthem.
 - c. Almost all Ambassador sponsorships were renewed.
 - d. Still need to put together the call list for the February Luncheon.
 - e. Would like to appoint a committee for Nominations & decide what our annual membership meeting will be.
 - f. Check in on Awards to see what is needed from BOD members as we are fast approaching the awards deadline.

- i. Brief discussion on the need to appoint the nominations chairperson and committee.
 - 1. Aliana motions and appoints Donald Goldmann as the nominations and chairperson with Georgana Cepeda and Julie Ann Evans on the committee, seconded by Julie Ann Evans. Unanimously approved.
- g. Brief discussion of Operation Shoutout.
 - i. Shared the intention to keep Operation Shoutout a priority with NN NABIP.
 - ii. Prompts NN NABIP Board of Directors to be proactive in completing Operations Shoutout and to not wait for NABIP email reminders.
 - 1. NN NABIP Board of Directors members can complete Operation Shoutout by going to NABIP website under advocacy.
 - iii. NN NABIP will continue to spread Operation Shout updates through Newsletters.
 - iv. Shared intention to spread Operation Shoutout news and information at the 2026 EXPO.
- h. Brief review of the Presidential Citation Award and Triple Crown award.

5. Secretary report by Chanté Padilla.

- a. With the approval of the November 2025 & December 2025 minutes there was nothing else to report.

6. VP of Finance's report by Joy Gardner. Absent. Financial statements submitted and added into the addendum.

- a. Motion to approve 2025 November financial report and to table 2025 December financial report made by Donald Goldmann seconded by Julie Ann Evans. Unanimously approved.

7. Committee Reports

- a. **Vice President's report by Georgana Cepeda.** Written report submitted and entered into the addendum with brief discussion.
 - i. Brief update on EXPO speakers are still being finalized.
 - ii. Welcomes BOD members to reach out to vendors.
- b. **Director of Program's report by Aliana Rushing.** Written report submitted and entered into the minutes with brief discussion.

- i. January luncheon appears to be a success with 38 registered.
 - ii. February Luncheon panelists are confirmed and CE approved.
 - iii. March Luncheon all panelists confirmed except UHC and CE approved.
 - iv. April Luncheon discussion.
 - v. Reached out to someone used by Southern NV that is discussing AI and cybersecurity in business.
 - vi. Due to EXPO, the May Luncheon is canceled however the NN NABIP Board will meet on the 2nd Wednesday in May.
- c. **VP of Professional Development's report by Julie Ann Evans.** Written report submitted and entered into the addendum.
 - i. Brief discussion about 2026 Expo.
 - 1. Actively working on speakers for Expo.
 - 2. 4 CE's have been submitted for approval.
 - ii. Confirmed that the February & March Luncheon have been CE approved.
 - iii. Confirmed each panelist will have a list of the questions that will be asked.
- d. **Vice President of Media and Communication's report by Donald Goldmann.** Written report submitted and entered into the addendum.
 - i. Reviewed submitted report.
- e. **Vice President of Membership's report by Gina Espinal-Aguerre and Breeze Yerves.** Written report submitted and entered into the minutes with brief discussion.
 - i. We are 100 members.
 - ii. Continues to work on lapsed memberships.
 - iii. BOD confirmed March 31st is the date to register membership count.
- f. **Vice President of Awards' report by Ross Pendergraft.** Brief discussion and written report submitted and entered into the addendum.
 - i. Brief Discussion regarding awards.

- 1.** Reviewed list of items needed for awards.
 - a.** Proof of Strategic planning for the state and names of BOD members that attended.
- 2.** February Meeting Add in for awards:
 - a.** Donald Goldmann will finalize the annual summary report of chapter activities and give to Aliana Rushing to present.
 - b.** Jay Eldrigde and Joy Gardner need to recognize our PAC and LPRT chairs with a summary of chapter activities, members and goals and accomplishments at the February Luncheon.
 - c.** Need: List of active members emailed.
 - d.** Need: Member needs survey emailed.
 - i.** Verified it must include questions and results.
 - e.** NABIP website needs to add Julie Ann Evans as the Education Foundation Chairperson.
 - i.** Julie Ann Evans will present the NABIP Educations Foundation update at the next BOD meeting.
 - f.** Need: NABIP website intro, this can be done at the March meeting luncheon.
 - g.** Needs from the Media Chair:
 - i.** A confirmation of the required letters were sent out.
 - ii.** A confirmation of at least 20 social media posts.
 - h.** Needs from Presidential Chair:
 - i.** Confirmation that Operation Shout out was requested to chapter at least 4 times.
 - ii.** Gina Espinal-Aguerre confirmed ACA Operation Shoutout completion.
- ii.** Ross Pendergraft has a brief discussion regarding the NN chapter Service Awards distinguished service award.
- iii.** Brief reminder that the newsletter needs to continue to advertise new member orientations.

- iv. Brief discussion regarding continued posts for the NN NABIP social media accounts.
 - 1. Aliana Rushing commits to taking pictures at the January Luncheon for the social media account.
- v. 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
- vi. Zoom meeting ID 826 3420 3381, Passcode “Membership”
- vii. <http://welcometonabip.org>
- g. Vice President of Legislative Affairs’ report by Mary Lou Urrutia.**
Written report submitted and entered into the addendum with brief discussion.
 - i. Reviewed some details from the submitted report.
 - ii. Brief discussion regarding the details of the World Economic Forum.
- h. Employer Benefits Chair’s report by Breeze Yerves.** Absent, no report.
- i. Medicare Chair’s and VP of Medicare Chair’s report by Merre Gregory.**
Written report submitted and entered into the addendum with brief discussion.
 - i. Reviewed some details from the submitted report.
 - 1. Media Resources.
 - 2. Reiterated we need to look into Medicare Townhalls.
 - 3. Brief discussion regarding Medicare Voices Video.
 - ii. Brief Discussion verifying where to direct those in need of RX assistance.
 - 1. Discussed pros and cons of sending clients to Medicare direct versus the Insurance Carrier direct for the RX assistance.
 - iii. Brief discussion on the article written by Donald Goldmann highlighting states and commissioners are getting more involved and taking a stand.
 - iv. Brief discussion mentioning the updated list indicating which states who are now implementing the Birthday Rule.
 - 1. Brief discussion reviewing the under 65 MedSup enrollments in Nevada.
 - 2. UHC does not accept under 50 Medicare Supplement enrollments.

- j. **LPRT Chair's report by Joy Gardner.** Absent, no report.
- k. **DEIB Chair's report by Adrienne Saintil.** Absent, written report submitted and entered into the addendum.
- l. **NABIP Foundation chair's report by Julie Ann Evans.** No report, with discussion.
 - i. Confirmed will give an update on NABIP foundation update February BOD meeting.
- m. **Director of NABIP PAC's report by Jay Eldridge.** Written report submitted and entered into addendum.
 - i. Confirmed will give an update on NABIP PAC during the February Luncheon.
- n. **Past President's report by Molly Moreno.** No report, absent.

8. A motion was made by Julie Ann Evans and seconded by Donald Goldmann to accept all reports in toto. Unanimously approved.

9. Old Business -

10. New Business:

- a. **Brief Discussion re: 2026 National Convention as early bird specials have been released.**
- b. **We need at least 3 credential attendees for 75 points and each additional attendees are 5 points.**
- c. **Will discuss a budget for attendees' travel expenses. Joy and Aliana will work to create estimate on costs prior to February BOD meeting**

11. A motion to adjourn meeting by Aliana Rushing, seconded by Julie Ann Evans. Unanimously approved.

12. President Aliana Rushing adjourned the meeting at 10:56 am.

13. Submitted by Chanté Padilla NABIP NN Secretary.


Chanté Padilla

Next Monthly Board Meeting: Wednesday, February 11th, 2026, 9:30 AM - 11:00 PM.
<https://us06web.zoom.us/j/85852438497?pwd=GhSaLjW8LD03ZBoa4fAgz12XNh7cGe.1>
Meeting ID: 858 5243 8497 Passcode: 881981

Addendum

Treasurer's Report from VP of Finance - Joy Gardner
Pg 1 of 1

NABIP-NORTHERN NEVADA Treasurer's Report

Month end 12/31/2025

Partnerships 2025: All Paid

Diamond-\$8,500 Anthem

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

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

Bronze-

Columbia Bank Balance: 12/31/25

Checking \$60,797.83

Savings \$ 200.42

See attached bank statement

Budget vs Actual: Attached

Christmas Party December 17, 2025

Attendance: 27

No Shows: 2

Walk Ins: 5

Income: \$00.00

Cost: \$499.97 cost of Toys for Ashlee's Toy Closet

Raffle Income: \$340.00

Additional Information:

Aetna sponsored our Christmas party at Sierra Gold. Next year we need to promote it better, so we have more people. Everyone had a nice time eating and networking. And some of us had a drink or two. Thank you, Aetna (Rosie).

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

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

Both the Checking and Savings accounts balance.

Respectfully submitted:

Joy K Gardner

Columbia December 2025 Statement
Pg 1 of 2



December 31, 2025 Page: 1 of 2

Customer Service:
1-866-486-7782

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

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

COMMUNITY BUSINESS CHECKING

Account number	XXXXXX2837	Beginning balance	\$61,630.09
Low balance	\$60,194.59	Deposits/Additions	\$618.24
Average balance	\$60,508.53	Withdrawals/Subtractions	\$1,450.50
Interest earned	\$0.00	Ending balance	\$60,797.83

Deposits/Additions

<u>Date</u>	<u>Description</u>	<u>Additions</u>
12-19	Deposit	140.00
Total Additions		\$140.00

ACH and Electronic Payments/Subtractions

<u>Date</u>	<u>Description</u>	<u>Subtractions</u>
12-02	ACH Debit Authnet Gateway Billing 146146589 20251202	12.60
12-02	ACH Debit Kapsher Consulti Sale 20251202	1,100.00
12-03	ACH Debit Merchant Bankcd Discount 496206203887 20251203	57.40
12-15	ACH Debit Vertafore, Inc. Bill Paymt 20251215	47.50
Total ACH and Electronic Payments/Subtractions		\$1,217.50

ACH and Electronic Deposits/Additions

<u>Date</u>	<u>Description</u>	<u>Additions</u>
12-18	ACH Credit Merchant Bankcd Deposit 496206203887 20251218	200.00
12-19	ACH Credit National Ass5237 Nov Dues Nte*nahu Monthly D Ues Direct Deposit \	105.16
12-23	ACH Credit National Ass5237 Oct Dues Nte*nahu Monthly D Ues Direct Deposit \	128.08
12-23	ACH Credit Merchant Bankcd Deposit 496206203887 20251223	45.00
Total ACH and Electronic Deposits/Additions		\$478.24

Columbia December 2025 Statement
Pg 2 of 2

NATIONAL ASSOCIATION OF BENEFITS &

December 31, 2025 Page: 2 of 2

Card Transactions/Withdrawals

<u>Date</u>	<u>Description</u>	<u>Subtractions</u>
12-02	POS Purchase Terminal 00001000 Starchapter 866-77532 Al Xxxxxxxxxxxxx2916	126.00
12-03	POS Purchase Terminal Vbase2 Intuit *Qbooks Onl Ine Cl.Intuit CA Xxxxxxxxxxxxx2916	92.00
Total Card Transactions/Withdrawals		\$218.00

Other Withdrawals/Subtractions

<u>Date</u>	<u>Description</u>	<u>Subtractions</u>
12-31	Direct Connect Servc	15.00
Total Other Withdrawals/Subtractions		\$15.00

Daily Balances

<u>Date</u>	<u>Amount</u>	<u>Date</u>	<u>Amount</u>	<u>Date</u>	<u>Amount</u>
11-30	61,630.09	12-15	60,194.59	12-23	60,812.83
12-02	60,391.49	12-18	60,394.59	12-31	60,797.83
12-03	60,242.09	12-19	60,639.75		

Overdraft Fee Summary

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

Checks

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

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

Reconciliation of Check and Savings Accounts
PG 1 of 1

NABIP Northern Nevada
NABIP Northern Nevada CHECKING, Period Ending 12/31/2025

RECONCILIATION REPORT
Reconciled on: 01/11/2026
Reconciled by: Joy Gardner

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

Summary		USD
Statement beginning balance		61,630.09
Checks and payments cleared (7)		-1,450.50
Deposits and other credits cleared (5)		618.24
Statement ending balance		60,797.83
Register balance as of 12/31/2025		60,797.83

Details				
Checks and payments cleared (7)				
DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
12/02/2025	Expense		Star Chapter LLC	-126.00
12/02/2025	Expense		Kapsheer Consulting LLC	-1,100.00
12/02/2025	Expense		Authnet Gateway Billing	-12.60
12/03/2025	Expense			-57.40
12/03/2025	Expense		Intuit	-92.00
12/15/2025	Expense		Sircon	-47.50
12/31/2025	Expense		Misc.	-15.00
Total				-1,450.50
Deposits and other credits cleared (5)				
DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
12/18/2025	Deposit			200.00
12/19/2025	Deposit	353036339		140.00
12/19/2025	Deposit			105.16
12/23/2025	Deposit			128.08
12/23/2025	Deposit			45.00
Total				618.24

NABIP NN Budget vs Actual January 2025- December 2025 Profit and Loss
Pg 1 of 3

NABIP Northern Nevada
Budget vs. Actuals: Budget_FY25_P&L_1 - FY25 P&L
January - December 2025

	Dec 2025				Total			
	Actual	Budget	over Budget	% of Budget	Actual	Budget	over Budget	% of Budget
Income								
4090 NABIP Membership Dues	233.24	200.00	33.24	116.62%	2,432.71	2,400.00	32.71	101.36%
Ambassador Partners		300.00	-300.00	0.00%	6,400.00	3,600.00	2,800.00	177.78%
EXPO Income		2,416.63	-2,416.63	0.00%	27,683.50	29,000.00	-1,316.50	95.46%
Gala Income		416.63	-416.63	0.00%	4,620.00	5,000.00	-380.00	92.40%
Holiday Party Income		41.63	-41.63	0.00%	0.00	500.00	-500.00	0.00%
Luncheon Income	45.00	1,166.63	-1,121.63	3.86%	7,041.79	14,000.00	-6,958.21	50.30%
Metallic Sponsors		2,208.37	-2,208.37	0.00%	21,500.00	26,500.00	-5,000.00	81.13%
Raffle Income	340.00	166.63	173.37	204.04%	3,785.00	2,000.00	1,785.00	189.25%
Services			0.00		855.25	0.00	855.25	
Unapplied Cash Payment Income			0.00		0.00	0.00	0.00	
Total Income	\$ 618.24	\$ 6,916.52	-\$ 6,298.28	8.94%	\$ 74,318.25	\$ 83,000.00	-\$ 8,681.75	89.54%
Gross Profit	\$ 618.24	\$ 6,916.52	-\$ 6,298.28	8.94%	\$ 74,318.25	\$ 83,000.00	-\$ 8,681.75	89.54%
Expenses								
6120 Bank Service Charges			0.00		17.85	0.00	17.85	
6180 Insurance			0.00		0.00	0.00	0.00	
6185 Liability Insurance		32.50	-32.50	0.00%	364.00	390.00	-26.00	93.33%
D & O Coverage		50.00	-50.00	0.00%	575.00	600.00	-25.00	95.83%
Total 6180 Insurance	\$ 0.00	\$ 82.50	-\$ 82.50	0.00%	\$ 939.00	\$ 990.00	-\$ 51.00	94.85%
6270 Professional Fees			0.00		0.00	0.00	0.00	
Lobbyest Fees		383.37	-383.37	0.00%	4,600.00	4,600.00	0.00	100.00%
Total 6270 Professional Fees	\$ 0.00	\$ 383.37	-\$ 383.37	0.00%	\$ 4,600.00	\$ 4,600.00	\$ 0.00	100.00%
6550 Office Expenses			0.00		0.00	0.00	0.00	
6250 Postage and Delivery		33.37	-33.37	0.00%	400.00	400.00	0.00	100.00%
Name Badges		16.63	-16.63	0.00%	191.15	200.00	-8.85	95.58%
Office Supplies		8.37	-8.37	0.00%	23.81	100.00	-76.19	23.81%
Total 6550 Office Expenses	\$ 0.00	\$ 58.37	-\$ 58.37	0.00%	\$ 614.96	\$ 700.00	-\$ 85.04	87.85%

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

Pg 2 of 3

6670 Program Expense			0.00		0.00	0.00	0.00	
CC Authorize.net Credit Card processing - Expenses	85.00	250.00	-165.00	34.00%	3,689.90	3,000.00	689.90	123.00%
CE filing fee	47.50	66.63	-19.13	71.29%	1,677.50	800.00	877.50	209.69%
Speaker Fees		166.63	-166.63	0.00%	0.00	2,000.00	-2,000.00	0.00%
Total 6670 Program Expense	\$ 132.50	\$ 483.26	-\$ 350.76	27.42%	\$ 5,367.40	\$ 5,800.00	-\$ 432.60	92.54%
Administrative Expenses			0.00		0.00	0.00	0.00	
Constant Contact		8.37	-8.37	0.00%	0.00	100.00	-100.00	0.00%
Kapsher Consulting LLC	1,100.00	1,100.00	0.00	100.00%	13,200.00	13,200.00	0.00	100.00%
Quickbooks On Line Fees	92.00	79.13	12.87	116.26%	1,014.40	950.00	64.40	106.78%
Registered Agent, Inc		24.62	-24.62	0.00%	245.00	295.00	-50.00	83.05%
Star Chapter LLC	126.00	120.00	6.00	105.00%	1,476.95	1,440.00	36.95	102.57%
Total Administrative Expenses	\$ 1,318.00	\$ 1,332.12	-\$ 14.12	98.94%	\$ 15,936.35	\$ 15,985.00	-\$ 48.65	99.70%
Board Strategy Meeting		16.63	-16.63	0.00%	247.45	200.00	47.45	123.73%
Charitable Donations			0.00		0.00	0.00	0.00	
Local Charities		166.63	-166.63	0.00%	3,373.00	2,000.00	1,373.00	168.65%
National Charities		41.63	-41.63	0.00%	500.00	500.00	0.00	100.00%
Total Charitable Donations	\$ 0.00	\$ 208.26	-\$ 208.26	0.00%	\$ 3,873.00	\$ 2,500.00	\$ 1,373.00	154.92%
Discretionary Spending			0.00		0.00	0.00	0.00	
Capital Conference Expense		333.37	-333.37	0.00%	4,173.61	4,000.00	173.61	104.34%
Medicarians Expenses			0.00		100.00	0.00	100.00	
Miscellaneous Spending		20.87	-20.87	0.00%	107.44	250.00	-142.56	42.98%
NABIP PAC Admin fund		41.63	-41.63	0.00%	500.00	500.00	0.00	100.00%
National Conventions		333.37	-333.37	0.00%	3,802.12	4,000.00	-197.88	95.05%
President's Discretionary Spending		20.87	-20.87	0.00%	0.00	250.00	-250.00	0.00%
Total Discretionary Spending	\$ 0.00	\$ 750.11	-\$ 750.11	0.00%	\$ 8,683.17	\$ 9,000.00	-\$ 316.83	96.48%
Event Expenses			0.00		0.00	0.00	0.00	
Ambassador Expenses		270.00	-270.00	0.00%	0.00	3,240.00	-3,240.00	0.00%
EXPO Expenses		1,333.37	-1,333.37	0.00%	16,197.32	16,000.00	197.32	101.23%
Gala Expense		416.63	-416.63	0.00%	4,479.81	5,000.00	-520.19	89.60%
Holiday Party Expense		1,500.00	-1,500.00	0.00%	0.00	1,500.00	-1,500.00	0.00%
Luncheon Costs		1,250.00	-1,250.00	0.00%	11,823.82	15,000.00	-3,176.18	78.83%
Total Event Expenses	\$ 0.00	\$ 4,770.00	-\$ 4,770.00	0.00%	\$ 32,500.95	\$ 40,740.00	-\$ 8,239.05	79.78%
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%

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

Pg 3 of 3

Media Budget									
		79.13	-79.13	0.00%	159.90	950.00	-790.10	16.83%	
Total Uncategorized Expenses	\$ 0.00	\$ 104.13	-\$ 104.13	0.00%	\$ 159.90	\$ 1,250.00	-\$ 1,090.10	12.79%	
Total Expenses	\$ 1,450.50	\$ 8,188.75	-\$ 6,738.25	17.71%	\$ 72,940.03	\$ 81,765.00	-\$ 8,824.97	89.21%	
Net Operating Income	-\$ 832.26	-\$ 1,272.23	\$ 439.97	65.42%	\$ 1,378.22	\$ 1,235.00	\$ 143.22	111.60%	
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	-\$ 832.26	-\$ 1,272.23	\$ 439.97	65.42%	\$ 1,378.23	\$ 1,235.00	\$ 143.23	111.60%	

Sunday, Jan 11, 2026 09:44:59 PM GMT-8 - Cash Basis

NABIP NN Profit and Loss by Month. January 2025- December 2025

Pg 1 of 2

Statement of Activity by Month

NABIP Northern Nevada
January 1-December 31, 2025

DISTRIBUTION ACCOUNT	JANUARY 2025	FEBRUARY 2025	MARCH 2025	APRIL 2025	MAY 2025	JUNE 2025	JULY 2025	AUGUST 2025	SEPTEMBER 2025	OCTOBER 2025	NOVEMBER 2025	DECEMBER 2025	TOTAL
Income													
4090 NABIP Membership Dues	113.49	86.41	85.37	497.88	137.46	667.62	103.08	151.00	151.00	101.00	105.16	233.24	2,432.71
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		1,200.00	1,445.00	1,200.00		45.00		4,620.00
Luncheon Income	1,646.79	857.00	1,267.00	709.50	150.00	491.50	692.00	396.00	370.00	417.00		45.00	7,041.79
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	190.00	260.00		205.00		340.00	3,785.00
Services		96.25		291.25	219.00		137.50			111.25			855.25
Unapplied Cash Payment Income		0.00											0.00
Total for Income	16,965.28	6,797.66	22,267.37	10,598.13	8,372.46	1,419.12	2,322.58	2,252.00	1,721.00	834.25	150.16	618.24	\$74,318.25
Cost of Goods Sold													
Gross Profit	16,965.28	6,797.66	22,267.37	10,598.13	8,372.46	1,419.12	2,322.58	2,252.00	1,721.00	834.25	150.16	618.24	\$74,318.25
Expenses													
6120 Bank Service Charges						5.95	5.95	5.95					17.85
6180 Insurance													
6185 Liability Insurance			364.00										364.00
D & O Coverage				575.00									575.00
Total for 6180 Insurance			364.00	575.00									\$939.00
6270 Professional Fees													
Lobbyist Fees	1,150.00			1,150.00			1,150.00			1,150.00			4,600.00
Total for 6270 Professional Fees	1,150.00			1,150.00			1,150.00			1,150.00			\$4,600.00
6550 Office Expenses													
6250 Postage and Delivery	400.00												400.00
Name Badges								191.15					191.15
Office Supplies				23.81									23.81
Total for 6550 Office Expenses	400.00			23.81				191.15					\$614.96
6670 Program Expense													
CC Authorize.net Credit Card processing - Expenses	101.43	736.15	318.72	769.60	360.16	295.28	134.08	154.34	453.65	166.37	115.12	85.00	3,689.90
CE filing fee		40.00	237.50	523.75	131.25	367.50	73.75	21.25	123.75	111.25		47.50	1,677.50
Total for 6670 Program Expense	101.43	776.15	556.22	1,293.35	491.41	662.78	207.83	175.59	577.40	277.62	115.12	132.50	\$5,367.40
Administrative Expenses													
Kapsher Consulting LLC	1,100.00	1,100.00	1,100.00	1,100.00	1,100.00	1,100.00	1,100.00	1,100.00	1,100.00	1,100.00	1,100.00	1,100.00	13,200.00
Quickbooks On Line Fees	79.20	79.20	79.20	79.20	79.20	79.20	79.20	92.00	92.00	92.00	92.00	92.00	1,014.40
Registered Agent, Inc							245.00						245.00
Star Chapter LLC	120.00	120.00	120.00	120.00	120.00	120.00	120.00	120.00	120.00	120.00	150.95	126.00	1,476.95
Total for Administrative Expenses	1,299.20	1,299.20	1,299.20	1,299.20	1,299.20	1,299.20	1,544.20	1,312.00	1,312.00	1,312.00	1,342.95	1,318.00	\$15,936.35
Board Strategy Meeting							247.45						247.45
Charitable Donations													
Local Charities					1,686.50			1,686.50					3,373.00
National Charities	500.00												500.00
Total for Charitable Donations	500.00					1,686.50		1,686.50					\$3,873.00

NABIP NN Profit and Loss by Month. January 2025- December 2025

Pg 2 of 2

Statement of Activity by Month

NABIP Northern Nevada

January 1-December 31, 2025

DISTRIBUTION ACCOUNT	JANUARY 2025	FEBRUARY 2025	MARCH 2025	APRIL 2025	MAY 2025	JUNE 2025	JULY 2025	AUGUST 2025	SEPTEMBER 2025	OCTOBER 2025	NOVEMBER 2025	DECEMBER 2025	TOTAL
Discretionary Spending													
Capital Conference Expense			2,840.27				1,333.34						4,173.61
Medicarians Expenses			100.00										100.00
Miscellaneous Spending			107.44										107.44
NABIP PAC Admin fund		500.00											500.00
National Conventions							3,802.12						3,802.12
Total for Discretionary Spending		500.00	3,047.71				5,135.46						\$8,683.17
Event Expenses													
EXPO Expenses		125.74	505.72	237.97	2,447.20	12,880.69							16,197.32
Gala Expense								847.72	3,632.09				4,479.81
Luncheon Costs	2,248.06	1,188.95	1,828.33	1,491.00		1,188.95	1,188.95		1,258.21	1,431.37			11,823.82
Total for Event Expenses	2,248.06	1,314.69	2,334.05	1,728.97	2,447.20	14,069.64	1,188.95	847.72	4,890.30	1,431.37			\$32,500.95
Uncategorized Expenses													
Media Budget			159.90										159.90
Total for Uncategorized Expenses			159.90										\$159.90
Total for Expenses	5,698.69	3,890.04	7,761.08	6,070.33	4,237.81	17,724.07	9,479.84	4,218.91	6,779.70	4,170.99	1,458.07	1,450.50	\$72,940.03
Net Operating Income	11,266.59	2,907.62	14,506.29	4,527.80	4,134.65	-16,304.95	-7,157.26	-1,966.91	-5,058.70	-3,336.74	-1,307.91	-832.26	\$1,378.22
Other Income													
Interest Earned	0.01												0.01
Total for Other Income	0.01												\$0.01
Other Expenses													
Net Other Income	0.01												\$0.01
Net Income	11,266.60	2,907.62	14,506.29	4,527.80	4,134.65	-16,304.95	-7,157.26	-1,966.91	-5,058.70	-3,336.74	-1,307.91	-832.26	\$1,378.23

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

2026 EXPO REPORT JANUARY 2025

Expo Date: April 29, 2026^[L]_[SEP]

Theme: Country^[L]_[SEP]

Theme/Slogans:

- *Saddlin Up for Success*

Committee Update

The first Expo Committee meeting was held on January 8, 2026.

Follow-Up Items

Gavi & Kaiser Speakers

Gina (Gavi): We are still awaiting a response. Please follow up when convenient to confirm availability.

Kaiser (via CJ Bawden / Hometown Health): We received the following update:

“We will pass the information along. We are currently waiting for regulatory approval, so we will not be able to commit until that has been completed.”

Julie Ann to follow up when possible for any updates.

Panel Participation

Aliana is reaching out to Joel Lewis, John Hiatt, and Tom Holland to assess their availability to participate on the panel.

Speaker / Video Participation

Julie Ann will contact Mark Amodei and Ned Gaines to determine whether either would be willing to participate as a speaker or provide a short 5-minute video.

Vendor Packets

Fillable forms are now available for vendor packets.

Action Item: Please begin distributing vendor packets.

NABIP NN - Professional Development Board Meeting Notes
01/21/2026

1. NABIP NV - January CE Class:
 - a. The class date needed to be changed from January 16th to January 23rd to accommodate the Nevada Commissioner's Agent & Broker Advisory Board meeting.
 - b. A new course offering was created on December 8th.
 - c. There is no cost for this, but once the course is complete and the CEs have been processed NABIP NN will see an invoice from Sircon.
2. NABIP NN - February Monthly Luncheon:
 - a. This will be a CE approved event, with a course titled "Behind the Scenes of AEP: The Good, The Bad & The Ugly".
 - b. The course material was submitted on December 19th, and the course was approved on December 22nd.
 - c. The course offering was created on January 11th.
 - d. There is a \$40.00 filing fee, so we should see an invoice from Sircon for \$40.00.
 - e. The information to create the event was sent to Kapsher Consulting, and the panel questions were sent to the panelists on December 30th so they can prepare.
3. NBIP NV - February CE Class:
 - a. The February CE class will be a repeat of the "OBBBA Budget Bill: Navigating the New Benefits Landscape" that Paul Roberts with Word & Brown did for NABIP SN on November 4th.
 - b. A new course offering was created on January 13th.
 - c. As this is an already approved course there is no filing fee, but once the course is complete and the CEs are processed NABIP NN will be invoiced by Sircon.
4. NABIP NN - March Monthly Luncheon:
 - a. This will be a CE approved event, with a course titled "Group Carrier Panel".
 - b. The course material was submitted on January 8th, and the course was approved on January 9th.
 - c. The course offering was created on January 13th.
 - d. There is a \$40 filing fee, so we should see an invoice from Sircon for \$40.00.
 - e. The information to create the event was sent to Kapsher Consulting on January 12th.

- f. The panel questions still need to be sent to the panelists and moderator so they can prepare.
- 5. NABIP NN - Annual Expo:
 - a. There will be a total of four CEs to process for this event.
 - b. As one of the speaker sessions will be a breakout session, there will be a total of three CEs available for those who attend the full-day event.
 - c. The deadline for submitting all the necessary material is February 28th, and all those who have agreed to present a CE class for this event are aware of this.
- 6. 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 January 23rd at 2:00 PM, and all are welcome to attend the meeting.

Media – January 2026

The January newsletter will go out as planned just before the January membership luncheon meeting.

I authored an article about historical examples of carriers engaging in unfair trade practices concerning commission cutbacks and denials in the past in California. That article was published in the January edition of California Broker magazine. See the link below to access the issue and turn to page 42.

<https://www.calbrokermag.com/wp-content/uploads/2026/01/California-Broker-Magazine-January-2026-Special-Issue-1.pdf>

As a repeat from the last board meeting, the chapter should have a short discussion about whether the annual budget can afford to purchase a broker's list to also send the newsletter to non-members as well as covering the cost of distribution.

NABIP-NN Awards Report for January 21, 2026

1. Awards – Items needing attention:
 - a. II Chapter Mngt, 1. Board Members attended state-sponsored strategic planning
 - b. II Chapter Mngt, 3. Publish Annual Summary Report Chapter Activities
 - c. II Chapter Mngt, 8. Review Bylaws
 - d. IV Communications, 3. Active email list
 - e. IV Communications, 5. Member Needs Survey
 - f. V Public Service, 3. NABIP Education Foundation – Should show Julie Ann Evans listed on website
 - g. V Public Service, 4. Provide NABIP Education Foundation update at Board Meeting
 - h. VII Prof Dev Awards, 2. Conduct overview of NABIP website at chapter meeting
 - i. VII Prof Dev Awards, 3. Held local chapter recognition event, membership recruiters, PAC LPRT
 - j. VIII Media Relations, 3. Letters to Editor (5)
 - k. VIII Media Relations, 4. Op-ed Articles (5)
 - l. VIII Media Relations, Chapter Press Releases (5)
 - m. VIII Media Relations, 7. Press Hits
 - n. VIII Media Relations, 8. Present NABIP's Working with the Media
 - o. VIII Media Relations, 9 Use Social Media (20)
 - p. Presidential – At least four times asked members to send Operation Shout
2. Many of the items in Pacesetter are duplicated in the Media Relations Award
3. Legislative Chair, Mary Lou Urrutia, attending Capitol Conference – 75 points
4. President-Elect, Georgana Cepeda, at NABIP Leadership training Capitol Conference – 150 points
5. Submit for DSA
6. 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/>
7. 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

January 2026 Legislative Report

Current Situation (Early 2026)

- **Legislative Debate:** Congress is actively debating making the enhancements permanent or extending them, with the House passing a 3-year extension, but the Senate's action is pending.
- **State Actions:** Some states are implementing their own subsidies to cushion the blow.
- **Market Uncertainty:** Insurers priced in the expiration, leading to higher baseline premiums for 2026.

In essence, enhanced tax credits made ACA plans affordable for more people, but their planned expiration is creating affordability crises for many, prompting urgent legislative efforts for a fix.

State based exchanges that are subsidizing insurance costs

Several states are providing funds or have programs to offer extra help with health insurance costs (subsidies) beyond federal tax credits, including **California, Colorado, New Jersey, New Mexico, New York, Connecticut, Vermont, Maryland, Massachusetts, and Washington**, with states like Oregon and Washington adding their own relief or programs as federal enhancements expire. These state funds aim to keep premiums affordable, especially as enhanced federal credits for the [Affordable Care Act \(ACA\)](#) marketplace are set to end in 2025.

States with State-Funded Health Insurance Subsidies:

- **California:** Offers extra state subsidies for low-income enrollees.
- **Colorado:** Provides additional premium assistance for those earning up to 400% of the [Federal Poverty Level](#) (FPL).
- **Connecticut:** Has state-specific subsidies in place.
- **Maryland:** Offers a Young Adult Subsidy Program for ages 18-37, plus other help.
- **Massachusetts:** Has its own state-based subsidies.
- **New Jersey:** Provides state-based premium subsidies beyond federal aid.
- **New Mexico:** Uses its Health Care Affordability Fund to cover losses from expiring federal credits for many families.
- **New York:** Offers its own subsidies and a Basic Health Plan.
- **Vermont:** Has its own subsidies and expanded [Child Tax Credits](#).
- **Washington:** Retooling its [Cascade Care Savings](#) program for 2026 with fixed dollar amounts.

Key Actions & Programs:

- **Targeted Assistance:** Many states, like New Mexico and Maryland, focus subsidies on specific groups, such as young adults or those with incomes just above federal subsidy limits.
- **Mitigating Expiration:** States are acting to prevent sharp premium increases for residents when enhanced federal Premium Tax Credits (PTCs) expire at the end of 2025.
- **Basic Health Plans:** Oregon and New York also offer Basic Health Plans for low-income individuals, providing coverage at lower costs.

These state efforts aim to create a safety net, ensuring that residents can maintain affordable health coverage even without the temporary, enhanced federal assistance.

Blame game

Kaiser Permanente has agreed to pay \$556 million to settle Justice Department allegations this it billed the government for medical conditions patients didn't have. DOJ took over investigations that came to light thru whistleblowers in the organization. In a statement posted on its website, the company said it settled the case "to avoid the delay, uncertainty, and cost of prolonged litigation."

Senate committee investigation has shown UnitedHealth Group appears to be gaming the system and abusing risk adjustment process to turn a steep profit.

Delaware has become the latest state to sue insulin manufacturers and pharmacy benefit managers for allegedly increasing insulin prices by as much as 1,000% over the past 15 years.

"The level of greed that would drive someone to price-gouge consumers over lifesaving diabetes medicine is almost unfathomable," state Attorney General Kathy Jennings said in a statement. "It is an avarice that not only hurts diabetics across the country financially but in many cases leads to medication hoarding and preventable deaths. The thousands of Delawareans living with diabetes need to know that we will hold these companies accountable."

DECEMBER 2025 NABIP MEDICARE CHAIR REPORT

I loved the way NABIP started their newsletter this week:

This week underscored the reality we previewed last Friday: NABIP is not simply participating in regulatory conversations—we are shaping them. State and federal regulators are listening, responding, and increasingly relying on NABIP's expertise to guide decisions that affect millions of consumers and the agents and brokers who serve them. We will continue driving these discussions forward and will share additional updates as next steps develop.

The strength of our message was reflected in the remarks that followed. Idaho Insurance Director Dean Cameron opened the meeting with an unequivocal defense of producers and urged states to act when carrier decisions undermine beneficiary access. His comments were reinforced by South Dakota Insurance Director Larry Deiter and Iowa Insurance Commissioner Doug Ommen, who echoed NABIP's concerns. We thanked the states that have already issued supportive bulletins and offered to supply the commissioners with specific examples, Brokers Making a Difference testimonials, and detailed documentation of recent carrier actions—resources NABIP is uniquely positioned to provide.

- How do you all feel about this, consensus is from about 10 agents I spoke to, they are happy about this, I think if our clients are media savvy, it would be great and it could also be used as "MBA" type designation that we feel could be helpful to our clients, education of our clients is becoming more and more important. As an aggregate of NABIP we can do this!!
- NABIP's leadership extended well beyond the SITF meeting. In the Market Regulation and Consumer Affairs Committee, regulators discussed the early development of a national producer lookup tool modeled on FINRA's BrokerCheck. While still in formation, the initiative reflects NABIP's longstanding advocacy for transparent, uniform consumer protection standards

Brokers Making a Difference: Share Your Medicare & ACA Testimonials

It's critical for agents and enrollees to submit testimonials to gather Medicare & ACA Marketplace testimonials. Providing direct client stories to legislators and regulators helps clarify misconceptions about our industry and relationship with consumers.

I will continue to add the importance of our NABIP resources

Medicare Matters

- [Medicare AEP Broker Marketing Resources & Toolkit](#): This toolkit provides ready-to-use materials to enhance your outreach and visibility this season, including social media posts, PSAs, translation services, and print materials.
- [Click here](#) to watch the recording of the latest **Medicare Insider Moments** webinar.

Medicare Matters

- [Medicare AEP Broker Marketing Resources & Toolkit](#): This toolkit provides ready-to-use materials to enhance your outreach and visibility this season, including social media posts, PSAs, translation services, and print materials.
- [Click here](#) to watch the recording of the latest **Medicare Insider Moments** webinar.
- **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

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.

What's in the One Big Beautiful Bill Act? [Click here](#) to access a summary of the provisions that impact your clients.

Update on Birthday Rule for Medicare Supplements: A few states offer even stronger protections. [New York Medicare Supplement plans](#), [Vermont Medigap plans](#), and [Connecticut Medicare Supplement options](#) allow year-round switching without underwriting.

Other states, like [Maine](#) and [Oklahoma](#), have continuous coverage protections. [Washington](#) allows year-round plan-to-plan switching under specific rules.

State	Switch Allowed	Birthday Window	Carrier Rules
California	Equal or lesser benefits	60 days	Any carrier
Idaho	Equal or lesser benefits	63 days	Any carrier
Illinois	Equal or lesser benefits	45 days	Same issuer/affiliate
Indiana	Same plan only	60 days	Any carrier
Kentucky	Same plan only	60 days	Any carrier
Louisiana	Equal or lesser benefits	63 days	Same issuer/affiliate
Maryland	Equal or lesser benefits	30 days	Any carrier
Nevada	Equal or lesser benefits	60 days	Any carrier
Oregon	Equal or lesser benefits	60 days	Any carrier
Utah	Similar or lesser benefits	60 days	Same issuer
Virginia	Same plan only	60 days	Any carrier
Wyoming	Similar or lesser benefits	63 days	Any carrier
Delaware	Similar or lesser benefits	30 days	Any carrier

DEIB – Jan 2026

January DEI Chair Report

At the moment, there are no major DEI-related developments or incidents occurring locally.

Closing Notes

As we begin the year, this is a meaningful moment to reflect on where we are and where we want to go. Our commitment to equity and inclusion isn't defined by big events, but by the steady, intentional steps we take together. I invite each member of our broker, agent, and community to use this season to build momentum for the year ahead.

Report from the Director of NABIP PAC - Jay Eldridge
Pg 1 of 1

			2022	2023	2024	2025	2026
NVNORTHERN		\$10,780.45	\$15,734.00	\$12,739.00	\$13,140.00	\$14,400.00	\$10.00
	Beach, George	\$24.00					
	Casey, Jason	\$300.00	\$150.00	\$200.00	\$150.00		
	CEPEDA, GEORGANA					\$300.00	
	Chiarello, Megan	\$28.45		\$125.00			
	Clark, Valerie		\$680.00	\$1,020.00			
	Clauson, Mika		\$150.00				
	Curtis, Kevin	\$504.00	\$378.00				
	Daidone, Grace	\$360.00	\$360.00	\$360.00	\$360.00	\$140.00	\$10.00
	Dillon, Michael	\$1,000.00	\$3,725.00	\$2,390.00	\$5,000.00	\$4,980.00	
	Edwards, Susan	\$600.00	\$600.00	\$600.00	\$600.00	\$550.00	
	Eldridge, Jaudaun	\$252.00	\$504.00	\$420.00			
	Espinal-Aguerre, Gina	\$150.00	\$365.00	\$385.00		\$430.00	
	Evans, Julie	\$150.00	\$150.00	\$365.00	\$365.00	\$365.00	
	Ference, Norman		\$100.00				
	Furr, Kenneth	\$390.00	\$330.00				
	Gardner, Joy	\$564.00	\$714.00	\$750.00	\$600.00	\$550.00	
	Goldmann, Donald	\$5,300.00	\$6,150.00	\$5,000.00	\$5,150.00	\$6,000.00	
	Kilcourse, Brendan	\$144.00	\$60.00				
	Moreno, Molly			\$84.00			
	Pendergraft, Ross	\$450.00	\$1,060.00	\$1,040.00	\$850.00	\$1,020.00	
	Rushing, Aliana	\$60.00					
	Urrutia, Mary Lou				\$65.00	\$65.00	
	Ware, Aaron	\$360.00	\$150.00				
	Williams, Cambria	\$144.00	\$108.00				