

## AGENDA

**Meeting Description:** CAHU Board of Directors

**Date and Time:** July 17<sup>th</sup>, 2018, 10 am to 3 pm

**Location:** 3801 Howe Street, Fabiola 65B/G26, Oakland, CA 94611



*Requests to add agenda items may be presented under item II.*

---

10:00 a.m. I. Welcome, Call to Order, Antitrust Reminder done President *Page 2*  
Call to order 10:16 am

II. Approval of Agenda of July 17th, 2018 President  
Rick moved, Dawn Seconded

III. Approval of Minutes of June 19th, 2018 President *Page 3*  
Yolanda second, Cerrina moved

10:10 a.m. IV. Financial Report VP of Finance *Page 8*  
Still processing invoices from June, final year end will be presented in August in San Diego. Right now at a negative balance, had a pre-paid expense of \$25,000 for HCS. Close to where we need to be for budget. Total assets on the balance sheet. Total equity is about \$300,000. Cathy discussed revising the expense approval process. Have revised the process of approval. Cathy and Kimi will be looking at online systems over the year. Brad asked about the deposit for the HCS and accruing it to the 18-19 HCS budget as opposed to reflecting it on the 17-18 budget. Cathy agreed to request CAMS to move it. Brad moved to accept the report, Helen seconded. Ayes carry. Rick noted the importance of having a balanced budget.

Cathy reviewed the proposed budget with the board. Dave discussed the dues increase and what the funds would be used for – focus will be on public relations, white papers, and assisting board with writing and other in depth projects. Neil asked about discrepancy between the funds that are estimated to come in and what is budgeted. Cathy noted that we are budgeting conservatively until we know the full impact. Brad made a motion to eliminate \$8,000 from 6160, \$5,000 from 6525, \$3,000 from 6455, add \$16,000 to 6512. Neil seconded. Cerrina noted that the funds on 6525 are important as the website needs improvement. Sean noted that we could do a check partway through the year and re-allocate funds at that time. Dave called for a vote, ayes carry. Dave asked for a motion to approve budget as amended, Brad moved, Maggie seconded, ayes carry. Brad noted that this means one night at hotel in San Diego at Health Care Summit.

10:40 a.m. V. President's Report President  
Dave recognized Peter Seibold and Kaiser for hosting the board today. Dave asked about the meetings in November and December via phone – whether the board wanted to move those to in person meetings, or have October be via phone and December in person, have all three be calls, or keep the current schedule. Dave will let the board know the final decision. Dave noted that we do have an alcohol rider in the general liability policy.

10:50 a.m. VI. Health Care Summit President  
Health Care Summit updates – registration is low. Sponsorships and exhibits are on target at this point. Dave asked the chapter presidents to push the event to their chapters. Neil asked if there had been an email to the GA's. Cerrina suggested reaching out to other associations and offer them member pricing.

10:55 a.m. VII. Strategic Planning Discussion President & President-Elect  
CAHU Strategic Planning session was called to order at 11:00 am. Dave reviewed the strategic planning basics

**CONFIDENTIAL**

*This document and the information it contains are strictly for the use of the California Association of Health Underwriters.*

*Updated: 7/16/2019*

that the executive board discussed in Kansas City, and the new structure (PAT, MAT, GAT) that the board will be using over the next year. Bruce reviewed the structure and goals for the teams, and also a plan to work on developing chapter leadership over the course of the next year. The goal is to make sure that local boards are successful. Motion was made by Rick and seconded by Yolanda to approve and accept the strategic planning documents. Ayes carried. Motion from Ryan to create ad hoc chapter development committee with Bruce as chair, Stephanie seconded. Adjourned for lunch at 12:05.

*Noon – Break for lunch, presentation*

Board meeting resumed at 12:54 pm

12:45 pm. VIII. Vice President, Membership  
Membership Affairs Team Report

Maggie reviewed that the team had set the goals although they may get tweaked. 2110 members currently. Maggie noted that we need to get retention chairs working, and will be working with all the chairs and presidents on retention. Professional development – Yolanda went over CE's and renewed some. Will be working on CE's and getting them updated. Most of the CE's are ready or nearly ready for the Health Care Summit. Update to Dave by this Thursday.

1:10 pm. IX. Vice President, Public Affairs  
Public Affairs Team Report

Brad reviewed the team's members and what they will be reporting on for the future. Brad discussed the need for quick response time from the team, and the intent to form an ad hoc committee to research a name change. The group will tread lightly. Will be putting out a dues increase memo (Bruce will be presenting later today). Dawn reported on the Foundation – new board is in place, is working on reaching out to other foundations and endowments, and will be working on raising funds. Gala is September 14/15. First goal is to work on polling, do some "man on the street" videos to raise awareness. Some of the chapters are committed to purchasing a table. SDAHU, OCAHU, IEAHU, LAAHU. Dawn moved that CAHU purchase a table for the Gala at the cost of \$2,500. Bruce seconded. Motion carried. Cerrina reviewed the PAC lunch in San Diego, and that she is working with the new local PAC chairs. Brad asked for the board to review the strategic plan to determine if anyone would like to be a member at large.

Discussion about the Dues memo. Suggestion to remove the graphic on where the dues go. Sue noted a typo in the first paragraph on the second page – Californian's. Suggestion to attach the NAHU and CAHU value graphics. Helen asked for more detail on how this memo will get disseminated and what the chapters should do with this. Helen suggested a cover letter to give them some direction. Maggie noted that the membership chairs also need to be able to answer questions. Memo will be sent with a revised pie chart and typo's corrected.

1:30 pm. X. Legislative Advocate Report VP of Legislation and *Page 16*  
Legislative Advocates

Jim reviewed the Leg report and its new format. Adopt a leg is getting rolled out again. Next meeting is in August. NAHU has checks that Jim is tracking along with Cathy Daugherty. Jim's goal is to track all the meetings overall to provide better connections. Cap Summit will be at the Sawyer Hotel in May, 2019. August 13<sup>th</sup> at 3 pm is the date for the CAHU Legislative Wins Webinar. Faith and Jim will be working on the presentation.

Faith – Legislature is on break until August 6<sup>th</sup>. Must be adjourned by August 31, so it will be moving very

**CONFIDENTIAL**

*This document and the information it contains are strictly for the use of the California Association of Health Underwriters.*

quickly. Key bill list is in the agenda packet. Expect amendments that will be negotiated over the July break. Bills not included in the budget will see the most amendments – CURES bills are advancing and will be heard in approps on August 6<sup>th</sup>. No movement on single payer, intent language included in other places, but SB 562 is officially dead. Incoming administration will likely be committed to single payer, so the issue is not over yet. SB 910 was not taken up on the last day of session, and has not gone to the governor yet. There may be strategizing on that bill if it goes to the governor.

Jim noted that there will be a post session webinar in late september to review any changes.

1:45 p.m. XI. Chapter Reports

IEAHU- Golf event was a success in June. Challenge right now is membership (new members and retention) and board members who will participate. Golf tournament increased funds raised.

VCAHU – Wine event was successful, and did an ERISA CE and had almost 50 people show up. Word & Brown did the CE, and did a lot of outreach for the event. Challenges this past year has been sponsorship.

Restructured the sponsorship piece and its been getting more pickup this year.

LAAHU – Strategic planning in June, came up with three goals to address challenges – retention is a big issue.

Meeting location has also been a challenge because of traffic. Moving to a different location. Vanguard mixer coming up for young and emerging professionals (licensed less than 5 years). Medicare summit Sept 20/21.

Offering additional carrier certifications.

SBAHU – challenge is board recruitment. Had a great wine event in May, raised \$8,000 and got two new board members. Still working on building the board. Dave offered to reach out to prospects for SBAHU.

GGAHU – compliance webinar in June, and doing NAHU Technology cert in July, and joint medicare summit in August. Half of the board is new, working on direction and responsibilities for those new members. Getting sponsors for the medicare summit is challenging.

OCAHU – medicare summit coming up in august at Pechanga Casino. Strategic planning was done in June, scheduling women in business – june 7 2019. CE day coming up next month as well. Finished second in country behind Detroit for growth. Challenge is new membership chair, and working on continuing the upward trend. Another challenge is finding new sponsors instead of going to same people over and over again.

SVAHU – Membership is on the upswing, got new board members at installation in June. Working on new sub-group to focus on people new to insurance. Challenge – convert people who are coming to social events to members?

SDAHU – Ended up one member down, want to grow to over 200 members. Strengths – great board, lots of new faces and participation. Will be doing Dancing with the Stars event this year, doubled budget for HCS.

CCAHU – New board with new faces, have some new positions filled. Need President Elect, challenge is re-tooling board.

SAHU – working on membership retention, working on more fun events this year.

NCAHU – Rick reported. There is an individual who has volunteered to be president. She has approached them and will be working on their annual symposium in the fall. Dave and Rick will work with Vanessa Ignacio and other members.

NVAHU – Dave reported on NVAHU – two individuals who are willing to serve on board to help give some relief to the two members who have been doing work for the past few years.

2:45 p.m. XII. Committee Reports

Pat – Awards Chair – reminder about awards being due July 20.

Helen – Two chairs, Craig will be Southern Chair and Helen will be NorCal. Other people are also helping with the committee. Medicare meeting – DCAHU on September 20. SBAHU will be putting event on in October.

Sam – working on event for Health Care Summit – asked about using LinkedIn. Event will be at Mike Hess brewery in San Diego, will have a dart tournament – Sue Wakamoto-Lee and Korey Platt both offered to assist.

**CONFIDENTIAL**

*This document and the information it contains are strictly for the use of the California Association of Health Underwriters.*

2:55 p.m. XIII. New Business  
 Jim – asked about using Venmo for events. Will explore for usage.

3:10 p.m. XIV. Adjourned – 3:00 pm

**2018-2019 Board of Directors Meetings and Events**

Month	Date	Start	End	Location
July	17	10 am	3 pm	Board Meeting – Oakland Medical Center, 3801 Howe Street, Fabiola 65B/G26, Oakland
August	7	4 pm	7pm	Fogo de Chao, 668 Sixth Ave, San Diego, CA
September	18	10 am	3 pm	WSRINS, 509 Bush Street, Woodland CA
October	16	10 am	3 pm	Dickerson Insurance Services, 1918 Riverside Drive, Los Angeles
November	20	8 am	10:30 am	Conference Call
December	18	8 am	10:30 am	Conference Call
January	15	10 am	3 pm	Sacramento
February	19	10 am	3 pm	Dickerson Insurance Services, 1918 Riverside Drive, Los Angeles
February	25-27			NAHU Capitol Conference, Washington DC
March	19	10 am	3 pm	North TBD
March	TBD			Bill Review
April	16	10 am	3 pm	Inland Empire (Ontario Airport)
May	20	1 pm	5 pm	Sawyer Hotel, Sacramento
May	20-22			CAHU Capitol Summit, Sawyer Hotel, Sacramento
June	28	10 am	3 pm	San Diego
June	29 – July 2			NAHU Annual Convention, San Diego

**CONFIDENTIAL**

*This document and the information it contains are strictly for the use of the California Association of Health Underwriters.*

**AGENDA**

**Meeting Description:** CAHU Board of Directors

**Date and Time:** August 7th, 2018, 4 pm to 8:30 pm

**Location:** Fogo de Chao, 668 Sixth Ave, San Diego, CA



*Requests to add agenda items may be presented under item II.*

---

- 4:00 p.m. I. Welcome, Call to Order, Antitrust Reminder President Page 2
- II. Approval of Agenda of August 7th, 2018 President  
Bruce Benton motioned to approve the agenda, Bobbi Kaelin seconded. No opposition.
- III. Approval of Minutes of July 17th, 2018 President Page 3  
Craig Gussin motioned to approve the July minutes, Sue Wakamoto-Lee seconded. No opposition.
- 4:10 p.m. IV. President's Report President Page  
Current registration for Health Care Summit is 282. Dave reviewed need to register for PAC lunch and Vanguard. Dave reviewed the need for fire assistance due to the Carr fire, other fires within the state. Shasta Regional Community Foundation is taking cash donations. Next Board meeting is in Woodland (fly into SMF).
- 4:20 p.m. V. Governance Affairs Team Report President  
Cathy Little reviewed the financial statements, noted that there were outstanding invoices for June 2018, so books could not be closed yet. Reviewed HCS sponsorships levels, other expenses. Cathy presented resolution to sign checks presented and to add additional executive board members to bank account as signed. Cathy motioned to accept the resolution as written, Stephanie seconded the motion. Stephanie asked that the resolution be amended to reflect the title of the positions, and that if a bylaw change is necessary than that will be done. Resolution carries. Brad moved to accept financial report, Adam seconded. Report accepted.  
  
Government Affairs Team (GAT) – Dave reviewed the goals that needed to be achieved. Will do a proactive communication in regards to where members can find information. Post statement of affairs account – Bruce – working on chapter leadership and development team – create monthly training modules for president elects and the appropriate leadership (communications, professional development, etc). Goal is to strengthen the chapters. Will record training modules as well so that there is a record if people miss it, and can be a long-term training. Want to build a bench for boards so that there can be longitudinal planning. Will also be working on cleaning up the CE list and depth. Tomorrow's leadership training will be around running successful programs, and then will break up into separate table discussions.
- 4:35 p.m. VI. Membership Affairs Team Report VP Membership  
Maggie reported on Membership Affairs Team (MAT) – working on creating master calendar, and cleaning up professional development. Want to make sure local chapters have mentoring around membership, retention and awards. May look at revising awards process. Working on getting all chapters on committee calls, looking

**CONFIDENTIAL**

*This document and the information it contains are strictly for the use of the California Association of Health Underwriters.*

*Updated: 7/16/2019*

at getting a regular meeting set up. Kristie has been working on the website. Pat would like to revise the awards to make sure they are valuable to chapters and that they are more in line with NAHU Pacesetter. Membership is down – lapsed 51 members right now. Lapsed lists need to be worked on by chapters. New members are great to have, but need to make sure the lapsed members are being addressed. Cerrina asked about making sure board members were trained prior to starting – Dave noted that would be the goal.

Yolanda – reported on CE for HCS, trying to create new courses for Capitol Summit. Maggie noted that the mentoring goal would likely have to wait until after the Medicare Summits. Mentoring program would focus on new members – assigning someone to mentor new members and walk them through their first year. Discussion around president-elects participating on committees, and the existing workload for those positions.

5:05 p.m

VII.

Public Affairs Team Report

VP Public Affairs

Public Affairs Team – Brad reported. First meeting on Monday at 3 pm, will be first Monday of each month. Brad noted that not all the president elects have responded to him. Brad noted that the memo regarding membership dues has been updated. Brad reported that on public affairs – reached out to former NAHU employee to help write job description. PAC website has been updated, Cerrina conducted NetFile training. Cerrina will be running Gimme 5 campaign during the Health Care Summit, and PAC Lunch on Thursday. Brad will be working on rapid response team for legislative issues. Webinar for Leg is scheduled for August 13. First release to members will be dues increase. Next op-ed will be around short-term plans and association health plans. Jim did a training for the Leg chairs on the last Leg Committee call. Dawn reviewed the Foundation Gala coming up in September. Discussed the membership levels, and goals of the Foundation. Will be ramping up advertising for the Gala, have three sponsors to date, and board will be working to get all the sponsorships filled, and raffle tickets sold.

Faith reported that the legislators were still out on break, but are returning this week. Next deadline to pass out of approps is August 17<sup>th</sup> to go to respective floors. Two weeks of floor debate follow. Have not seen legislation on this issue, but NAIFA sent out an email regarding deals with 1099 employee vs W2 employee. Chamber of Commerce leading big effort, court has denied re-hearing the case. Applies to wage and hour issues, overtime, etc. Could be up to four years retroactive. Mis-classification of self-employed contractors could be a \$17 billion cost. Currently must pass the ABC test – must meet all three areas in order to be contractor. Employers carry burden of proof. Can be costly procedure. Labor has sent a letter to legislators, vehemently opposed to roll back decision. Chamber asked for a pause in order to see if there could be legislation clarifying use of ABC test, etc. Business community has been unable to find an author for this session. Next Leg Council call is August 16<sup>th</sup>. Brad noted that Rapid Response team could make decision for entire board. Faith noted that this was more of an issue of making members aware. Motion by Brad that CAHU becomes member of “I’m Independent”, second by Adam. Ayes carried, one abstention. Dave asked Brad to adjust P&P to reflect what Brad had recommended. Faith reviewed where SB 910 was currently at – heading to Governor’s desk for signature, likely to be signed. SB 1375 – still waiting on amendments – association health plans.

**CONFIDENTIAL**

*This document and the information it contains are strictly for the use of the California Association of Health Underwriters.*

Committee Chair reports – Sam reported that we had 61 registered online to date. 10% of the proceeds will go to the CAHU Foundation. Can also register at the door.

Pat – awards are done. Thursday morning will be awards dinner.

Craig & Helen - Medicare Chair – have Medicare Summits coming up in Palm Desert, Santa Barbara, reach out to Medicare chairs if interested.

5:45 p.m. BREAK FOR DINNER

6:45 p.m. XI. Chapter Updates

NCAHU – new president – Marti Murray, Symposium September 13<sup>th</sup>.

NVAHU – Dan Furtado – new president.

SBAHU – strategic planning last month, two new board members. Symposium in September, Medicare Summit in October.

Dave noted that chapter reports would be put aside unless there was something pressing. Dave directed the group to the email he had sent out regarding Executive Directors (last two pages of the agenda packet). Difference between a remote ED and a more hands on ED.

7:05 p.m. XI. Chapter Discussion – Executive Directors

Contract Status

LAAHU – did a move about 3 years ago after evaluating several firms.

GGAHU – came up for review a few years ago, stayed with current firm.

IEAHU – review contract every year at budget time, review performance and adjust tasks. Mindset is that having an ED is part of the cost of doing business. Renew every two years.

SDAHU – review every two years.

OCAHU – review every two years. Separate contract for some events.

NCAHU – review every three years. Use ED primarily for certain events – pay for a certain number of hours.

VCAHU – don't have a contract, set amount that is paid, but no full contract detailing a statement of work.

SVAHU – contract in place but not reviewed, ED has been responsive – helps guide different people in new positions.

SBAHU – no ED

SAHU – Renewed contract for three years, and now winding down to move to new ED or new structure.

Expectations

OCAHU – answers calls, does not do corporate sponsorships, handles money, makes sure emails go out

SVAHU – takes inbound, submits applications, does not do social media

NCAHU – updates website, takes inbound calls, acts as liaison when planning for events, advise members,

IEAHU – ED can step in at any point in time to do any task.

**CONFIDENTIAL**

*This document and the information it contains are strictly for the use of the California Association of Health Underwriters.*



GGAHU- blurred lines with media/communications chair, but ED send things out, does website updates.

LAAHU – new members, invoices but does not solicit corporate sponsorships, sets up event on constant contact, but does not get involved with artwork, updates website,

Further discussion around calendars, financials, role at events. Roles differ depending on how involved the ED is, what the expectations are.

Budget – chapters varied between 15%-25% of budget on ED.

Jennifer Blevins noted that she could provide templates and to look at ASAE and CalSAE for job postings, etc.

Suggestion to look at a statewide movement towards ED.

8:15 p.m        XIII.     New Business

New Business – Conference calls October/November, meeting in person December.

Cerrina requested check for CAHU PAC. Stephanie motioned to give \$10,000 to the PAC now. Sue seconded. Bruce called for the vote – Ayes carry. 4 opposed.

8:30 p.m.        XIV.     Adjourn – 8:40 pm

#### 2018-2019 Board of Directors Meetings and Events

Month	Date	Start	End	Location
August	7	4 pm	7pm	Fogo de Chao, 668 Sixth Ave, San Diego, CA
September	18	10 am	3 pm	WSRINS, 509 Bush Street, Woodland CA
October	16	8 am	10:30 am	Conference Call
November	20	8 am	10:30 am	Conference Call
December	18	10 am	3 pm	TBD Southern CA
January	15	10 am	3 pm	Sacramento
February	19	10 am	3 pm	Dickerson Insurance Services, 1918 Riverside Drive, Los Angeles
February	25-27			NAHU Capitol Conference, Washington DC
March	19	10 am	3 pm	North TBD
March	TBD			Bill Review
April	16	10 am	3 pm	Inland Empire (Ontario Airport)
May	20	1 pm	5 pm	Sawyer Hotel, Sacramento
May	20-22			CAHU Capitol Summit, Sawyer Hotel, Sacramento
June	28	10 am	3 pm	San Diego
June	29 – July 2			NAHU Annual Convention, San Diego

**CONFIDENTIAL**

*This document and the information it contains are strictly for the use of the California Association of Health Underwriters.*



**AGENDA**

**Meeting Description:** CAHU Board of Directors  
**Date and Time:** September 18<sup>th</sup>, 2018 10 am to 3 pm  
**Location:** WSRINS, 509 Bush Street, Woodland CA



*Requests to add agenda items may be presented under item II.*

---

- 10:00 am I. Welcome, Call to Order, Antitrust Reminder President
- II. Approval of Agenda of September 18th, 2018 President  
Stephanie moved, Maryanna second, ayes carry.
- III. Approval of Minutes of August 7th, 2018 President  
Dawn moved, Kenneth seconded, ayes carry
- 10:10 a.m. IV. President's Report President  
Committee met regarding the HCS 2018, and survey results were sent to planning committee. Exhibitors complaint was primarily that SDAHU had a major event at the same time. Overall was the concern about the attendance numbers. Responses from members were fairly positive. Liked content, TED talks were well received. Bruce noted that the planning committee is being put together that will be fairly broad in scope and will be made up of a variety of members. Dave noted that we would likely fall short of the revenue projections. Noted that the October and November meetings are conference calls only, and December meeting is in Orange County.
- 10:20 a.m. V. Governance Affairs Team Report President  
Bruce noted that he has been working on Chapter Leadership Development, with a launch date of January. Goal is to provide resources to incoming chairs so that there is less "reinventing the wheel" and to support the chapters. Bruce will also be talking with CAMS to discuss creating economies of scale for management services. Bruce noted that there are some holes in CAHU's structure, and would like to communicate with the board on structural changes to be more effective if possible. One is the creation of a finance team to review and discuss the financials so that the full board would not have to.
- Adam reported briefly on the sponsors.
- Cathy reviewed the finances and discussed some proposed budget cuts to bring the budget back in line. Discussed the \$57,000 negative from the last year. Sue suggested moving the Annual Convention costs to the 19-20 budget to generate some cost savings as the event spills over into July. Cathy reviewed the details of the proposed budget cuts by line item. Cathy motioned to change the budget, Alexis seconded. Stephanie asked if the two line items were going to be reduced to reflect the NAHU Education Foundation cut and the cut to 6120. Brian Sullivan noted that an increase in sponsorships would resolve this, Brad noted that the option was discussed, but that the sentiment was to take immediate action. Dave called for the vote – budget cuts passed.
- Cathy moved to accept the year end June financials, sue seconded. Ayes carry. Cathy moved to accept August financials, ryan seconded.

**CONFIDENTIAL**

*This document and the information it contains are strictly for the use of the California Association of Health Underwriters.  
Updated: 1/8/2019*

10:50 a.m. VI. Membership Affairs Team Report VP Membership  
Maggie noted that there was a written report in the packet. Kristie is doing a great job. Working on developing CE's for Capitol Summit and for future use. Noted that NAHU webinar is filed with DOI so if chapters are interested they should schedule it online. Up 9 new members, but to meet NAHU's goals, need 14 new members net across the state. Encouraged chapters to go to other events to promote membership. Dave asked about the "What has CAHU done for you lately" document, Kristie noted that its in process. Stephanie noted that NAHU has an excellent "Working with the Media" powerpoint on their website and reviewed it with the board.

11:20 a.m VII. Public Affairs Team Report VP Public Affairs  
Question about how to get quicker approval through a smaller committee came up at the August board meeting. Brad had researched and noted that there was a policy around using specific positions on the Exec board to expediting decisions, primarily around legislative issues that will be ratified at a later time by the full board. Also if there were other issues such as contractual issues, could make a executive board decision to be ratified by the full board at a later date. Brad reviewed the major areas of focus – 1) re-establishment of the think tank – likely not pursue as it would be another committee; 2) rebranding – will continue to discuss; 3) creation of a legislative philosophy/rubric in regards to general beliefs that will help guide bill positions, will start in January; 4) hiring/job description of PR professional – working on creating the job description. Cerrina noted that the think tank served the purpose of being able to respond in written form quickly.

Cerrina reported on PAC – working on different ways of delivering data, and noted that the contributions need to be raised, and that there are significant legislative priorities that need to be attended to.

Dawn reported on the Foundation Gala. Right now it looks like the Foundation will net about \$10,000. Next steps for the Foundation will be a pilot program with HealthNet to set up education seminars at local clinics, engage local agents. Will also be looking at educational videos, internships with chapters. Jim motioned to give a special commendation to Dawn for all her work, Stephanie seconded.

Jim noted that SB 1375 (bill removing terms making people eligible or not eligible for individual/group plans if they were small businesses. Bill ratifies existing language, does not actually change anything.). Jim asked the board to move position to neutral. Jim moved, Brad seconded. Ayes carry. Jim noted that the Governor had bills to sign, veto, etc and has until Sept 30.

Noon – Break for Lunch

12:15 p.m. XI. Chapter Updates  
VCAHU – Casino night in August, had about 80 people attend, don't have final numbers back yet, but was a great networking opportunity. Planning a 5k in January to benefit the Childrens Dream Racer car. Ventura County Medical Center will get the car.

SAHU – Casino night in September, was very enertaining, had a great night out. Next event is ethics seminar.

**CONFIDENTIAL**

*This document and the information it contains are strictly for the use of the California Association of Health Underwriters.*

LAAHU – Medicare summit this week with VCAHU, Vanguard events coming up – event on the 27<sup>th</sup> during a football game (Browns vs Vikings), also having one in October at a distillery. Website changes coming up, also doing NAHU Live in November. Membership is a challenge.

IEAHU – challenges right now is membership, getting folks to follow through on board commitments and recruiting new board members. 8 new members from Medicare summit, membership chair is going to be following up with attendees from the medicare summit who are not members. Has some new board members, focusing on all board members reaching triple crown status this year, and will be promoting triple crown at meetings. Successful fundraiser coming up, structuring new membership meetings. Go dark in November, and then Xmas function in December.

OCAHU – PAC fundraiser, and CE day in September. Did Women in Business event, medicare summit, and golf tournament. Raised funds for fire relief as well. Board challenges – have new PAC VP and he is working on getting caught up.

GGAHU – membership is back to over 200. Able to pick up new members for Medicare Summit – had 130 people attending. Challenge is member meetings – had to cancel September meeting. October is going to be well attended – Kaiser is sponsoring and topic is opioids. November will also do NAHU Live webinar. Will also do a NAHU certification.

NVAHU – Dan Furtado is new President. Planning on having a membership meeting in October to get current members caught up to speed on what CAHU can do for them. Dawn suggested a webinar meeting in January.

SVAHU – Had event at the end of last month – after dark event, hosted at Namely, had a great turnout. Hosting event this weekend with speakers. Challenges – getting people to attend CE events in person. Also looking for newsletter templates.

SDAHU – CAHU PAC check sent. HEAL has event with them this Thursday, appreciation event in November, December is holiday event. Retention – focusing more on member promos, expectation is that new members may be lower, but retention will be up. Dancing in the Stars event – Women in Business – all male board members will be dancing with professional female dancers. Looking at a domestic violence charity to benefit in January. Tacos & Tequila event is coming up in November.

NCAHU – Very successful week – officially elected a board, had annual symposium, working on establishing an annual calendar, and who will be doing what with the four board members. Doug Rothman (treasurer), Marti Murray (president), Vanessa Ignacio (president-elect), Dwayne Arakaki.

CCAHU – Brad came and spoke at meeting, went well. Events coming up – PAC fundraiser (rummage sale), not doing a health forum this year. Chapter is having conversations with people regarding finding a Exec Director.

1:00 p.m.      XI.      Chapter Discussion – Legislative Issues, Adopt A Leg & PAC  
Jim Morrison presented on the Legislative Committee. Cerrina presented on the PAC.

**CONFIDENTIAL**

*This document and the information it contains are strictly for the use of the California Association of Health Underwriters.*

2:30 p.m. XIII. Old Business  
 Stephanie noted that there were two outstanding sponsorships that need to be paid. Stephanie asked how the board wanted to approach the issue of sponsors who have not paid. Adam will work on current year sponsors.

2:45 p.m. XIV. New Business  
 CAHU had a great opportunity to show value to members re: Betty and the Greedy Agent. Dave reviewed the process that was taken in addressing the novella, and Maggie reviewed the outcome of the meeting she had in person with them. Comments from membership were very positive.

Brian Sullivan reviewed his availability for CE courses, and some other resources available for chapters.

Cerrina – September 27<sup>th</sup> NAHU will be doing a chapter leadership webinar. Topic is Executive Directors.

Maggie – OCAHU, IEAHU & SDAHU will be designing a MOU for future joint endeavors.

3:00 p.m. XV. Adjourn – Motion to adjourn From Stephanie, seconded by Cerrina at 2:52 pm.

**2018-2019 Board of Directors Meetings and Events**

Month	Date	Start	End	Location
September	18	10 am	3 pm	WSRINS, 509 Bush Street, Woodland CA
October	16	8 am	10:30 am	Conference Call
November	20	8 am	10:30 am	Conference Call
December	18	10 am	3 pm	Word & Brown, 721 S Parker, Orange, CA
January	15	10 am	3 pm	Sacramento
February	19	10 am	3 pm	Dickerson Insurance Services, 1918 Riverside Drive, Los Angeles
February	25-27			NAHU Capitol Conference, Washington DC
March	19	10 am	3 pm	North TBD
March	TBD			Bill Review
April	16	10 am	3 pm	Inland Empire (Ontario Airport)
May	20	1 pm	5 pm	Sawyer Hotel, Sacramento
May	20-22			CAHU Capitol Summit, Sawyer Hotel, Sacramento
June	28	10 am	3 pm	San Diego
June	29 – July 2			NAHU Annual Convention, San Diego

**CONFIDENTIAL**

*This document and the information it contains are strictly for the use of the California Association of Health Underwriters.*

**AGENDA**

**Meeting Description:** CAHU Board of Directors

**Date and Time:** October 16th, 2018 8:30 am to 10 am

**Location:** Conference Call



*Requests to add agenda items may be presented under item II.*

---

- 8:00 am I. Welcome, Call to Order, Antitrust Reminder President  
8:11 am Roll Call, Call to Order
- II. Approval of Agenda of October 16th, 2018 President  
No changes or additions to agenda for today. Wayne moved to approve, Craig Seconded. Agenda approved.
- III. Approval of Minutes of September 18th, 2018 President  
Yolanda moved to accept the minutes, Brad seconded
- 8:10 a.m. IV. President's Report President  
Will be changing December meeting to a call.
- 8:15 a.m. V. Governance Affairs Team Report President  
Cathy gave update on budget issues. Noted that cash was sufficient to meet 6 month operating expense. Cathy noted that the Health Care Summit did not produce the profit budgeted, and there is a shortfall of about \$50,000. Even with suggested expense reductions, there is about a \$30,000 shortfall, but that may be able to be rectified as the year progresses. Sponsorships are down, but committee is taking an active role to find new sponsors. Dave discussed the NAHU dues revenue adjustment as well. Motion to accept financials as presented – Brad moved, Sean seconded. Motion carried.

Cathy discussed the proposed budget changes. Reducing travel regarding NAHU Captiol Conference and Annual Convention, and the CAHU PAC donation remain at \$10,000, cut HUPAC donation, reduction in CAMS and CalAd travel due to reduction in board meetings, or CapCon in DC. Also reduced the amount anticipated to be collected for the Public Affairs Contractor position. Right now with proposed cuts the budget is still at a \$35,000 deficit. Discussion around other areas to work on in regards to income (Sponsorships) and budget areas that would likely not meet spending caps. Brad noted that in regards to increasing the revenue, it is easier to control what we can control, so the goal should be to increase revenue but not to count on it. Brad noted that the budget is effectively an approved spending plan, and can adjust the budget throughout the year. Motion to approve the adjusted budget as proposed, Sue moved, Stephanie seconded. Motion carried.

Dave noted that Kaiser has paid in full, and we appreciate their ongoing sponsorship.

Bruce noted that he is working on the planning group for the 2019 Health Care Summit, and has had a few focus group calls. Will be working on specifically driving attendance and sponsorships. Will look at expanding into other sectors (life, property, casualty). Chapter leadership and development, working with both NVAHU and NCAHU. Will be preparing to do strategic planning sessions for both chapters as well. Committee structure is being worked on, will be sharing with leadership.

**CONFIDENTIAL**

*This document and the information it contains are strictly for the use of the California Association of Health Underwriters.*

*Updated: 7/16/2019*

- 9:00 a.m. VI. Membership Affairs Team Report VP Membership  
Yolanda reported for Maggie (on call but unable to use audio), working on billed but not paid numbers, working with chapters to run reports., but needs all chapters to participate on the call. NCAHU, NVAHU, SVAHU, and CCAHU have not consistently been on calls. Yolanda is working on a speakers bureau list as well. Kristie submitted additional report which will be sent to board.
- 9:30 a.m VII. Public Affairs Team Report VP Public Affairs  
Announced Single Payer Coalition participation, Forum went out last week to membership. Cerrina is working on year over year tally on PAC funds, and Brad is working on increasing communications. Cerrina noted that working on reporting enhancements in regards to what events and other things the PAC funds went to support. The PAC is also not as financially sound as it has been in the past. PAC Executive Board has a call scheduled to discuss strategies to accelerate promoting the PAC. CAHU Foundation is also part of the PA Team, still working on final numbers for the Gala, event was in the black. Brad noted that the Founding member opportunity is closed but Dawn may allow folks in if asked. The mission is important, and is important to CAHU and to the communities we serve. Think Tank is going to be tabled for now. Jim and Brad are working on a Legislative rubric, and PAT will also explore the name change/rebranding concept. Jim reviewed the bills from the final bill report. Noted which bills were signed into law by the Governor (chaptered), and their impacts. Also monitoring a report studying individual and small group markets by Price Waterhouse Cooper for Covered CA. Comments are due later in October, but likely not going to be in favor as the individual market is still unstable. Brad noted that he would like to see the report.
- 10:00 a.m XIII. Old Business  
Committee Chair Reports  
**Vanguard** – Sam reported that she has identified which chapters have Vanguard chairs and which do not, and will work with chapters to determine best practices and how to get chapters who do not to recruit on.  
**Awards** – Pat noted that the Legislative award is due December 5<sup>th</sup> to NAHU for chapters.  
**Medicare** – Helen & Craig – Medicare Summits were well attended, generated new members and revenue. SCAN Certification seems to improve attendance as it has to be done in person. Asked that chapters who did not have a Medicare meeting to reach out to Craig (southern CA) or Helen (northern CA).
- 10:10 a.m. XIV. New Business  
VCAHU – Anthem has agreed to purchase memberships annually for a group of their staff – means 10 here in CA.  
  
Dave noted that he appreciated the work done by board members to address the budget issues quickly and thoughtfully.  
  
Sue asked if other chapters were thinking about reducing their budget due to the information. Wayne noted that they have been focused on income from events and other sponsorships than from their dues to build their budget. Ryan said OCAHU did that as well, and also noted that since the chapters operate on a smaller scale, its

**CONFIDENTIAL**

*This document and the information it contains are strictly for the use of the California Association of Health Underwriters.*

easier to react as issues come up. Reminded that NAHU has its live webinar coming up in November as well.

10:30 a.m. XV. Adjourn

### 2018-2019 Board of Directors Meetings and Events

Month	Date	Start	End	Location
October	16	8 am	10:30 am	Conference Call
November	20	8 am	10:30 am	Conference Call
December	18	10 am	3 pm	Word & Brown, 721 S Parker, Orange, CA
January	15	10 am	3 pm	Sacramento
February	19	10 am	3 pm	Dickerson Insurance Services, 1918 Riverside Drive, Los Angeles
February	25-27			NAHU Capitol Conference, Washington DC
March	19	10 am	3 pm	North TBD
March	TBD			Bill Review
April	16	10 am	3 pm	Inland Empire (Ontario Airport)
May	20	1 pm	5 pm	Sawyer Hotel, Sacramento
May	20-22			CAHU Capitol Summit, Sawyer Hotel, Sacramento
June	28	10 am	3 pm	San Diego
June	29 – July 2			NAHU Annual Convention, San Diego

**CONFIDENTIAL**

*This document and the information it contains are strictly for the use of the California Association of Health Underwriters.*



## AGENDA

**Meeting Description:** CAHU Board of Directors

**Date and Time:** November 20th, 2018 8:00 am to 10:30 am

**Location:** Conference Call



*Requests to add agenda items may be presented under item II.*

---

- 8:00 am I. Welcome, Call to Order, Antitrust Reminder President *Page 2*  
Called to order at 8:06 am, Roll call was taken, Antitrust was reviewed
- II. Approval of Agenda of November 20th, 2018 President  
Motion to approve the agenda, Craig motioned to approve, Dawn seconded. Brad asked if the Public Affairs portion could be moved up in the agenda. Will be moved to prior to Membership Affairs. Agenda approved, no abstentions or nay votes.
- III. Approval of Minutes of October 16th, 2018 President *Page 3*  
Motion to approve the minutes from October, MaryAnn moved, Maggie seconded. No discussion, minutes approved, no absentions or nay votes.
- 8:10 a.m. IV. President's Report President *Page*  
Dave noted the current amount of gift cards from NAHU Unite, and how much has been distributed. He noted that any additional cards should be sent to Kimi at the CAMS office. Dave discussed the issue of who the money should be shared with – that perhaps it should be done in a tiered system – the funds first going to CAHU Members, then to people associated with members, then to people impacted who may not be associated directly with a member. Stephanie commented that a longer term strategy would be helpful to determine what to do with the gift cards if there were no members that would benefit. Sean thought that perhaps finding an organization to help distribute the cards if there were no members would be better. MaryAnn noted that as long as we are tracking the cards and where they go it seemed like it should work. Dawn noted that in the Woolsey fires, there was an organization that would take gift cards. Dan noted that there was an agency in Paradise where all the agents lost their homes. Dave asked him to send Kimi the names of the people and how to contact them. Bruce relayed that NAHU expects the cards to go to members. Ryan suggested that the funds should be prioritized to members, then industry members, but that when entire communities are impacted, its best for everyone to get the communities back up and running. Will prioritize members first, then industry members. Will continue discussion further if needed. Korey noted there was an agent who lost a child in the Borderline shooting in Thousand Oaks, will reach out to them later. Maggie noted that flowers should come out of the Membership budget.
- 8:15 a.m. V. Governance Affairs Team Report President *Page 7*  
Page 7 noted the details of the meeting. The Strategic Plan is updated and attached to the agenda. CAHU Bucks is a program meant to encourage local board members to participate and be incentivized to do so. Chapter involvement in the committee meetings varies. Brad noted that when CAHU Bucks was around before, it worked and should be reinstated but would like to see full program first. Stephanie commented that people should not be incentivized to do what they signed up to do. Vanessa thought that it would be helpful for smaller chapters who are struggling – adding an incentive is a great carrot to get people to participate and attend conferences. Wayne thought that if it helps struggling chapters, perhaps it would be helpful. Large

**CONFIDENTIAL**

*This document and the information it contains are strictly for the use of the California Association of Health Underwriters.*

*Updated: 7/16/2019*

successful chapters could defer it. Maggie asked if it would be possible to just help the chapters who need help instead of doing a program for all.

President Elect Report- HCS planning committee is underway and is using all the information collected through sponsor meetings and focus groups to direct the formation of the event. Tentative date is October 4-5. Hotel bids are going to be evaluated today. Friday/Saturday range seems to be popular. Need to sell the association, value, the type and quality of the event. Corporate Affairs – reviewing the packages and revamping the structure. Has also been working with NCAHU. Will be presenting to board some changes over the next few months that are structural in nature. Strategic planning may be moved to post Capitol Summit to help ease budget issues. Asked folks to reach out to Bruce if they were interested in sitting on the CAHU Executive Board next year or knew people who would be interested in sitting on the board in the future.

Adam reported on the Corporate Affairs team – will be sending out an email today with a list of firms to approach for sponsorship. If board members have additional ideas or would like to reach out to certain firms, please let Adam know. Will be able to tweak and adjust the sponsorships to fit the needs of the firms. Pro-rated sponsorship levels are available as well. Bruce went over some of the specifics on the spreadsheet. Noted that approach must be careful so that chapters weren't inadvertently impacted.

Cathy reviewed the financial report. YTD income summaries were revised to reflect budget revision approved in October. Currently budget is not looking cash flow positive. Monthly financials need to be revised and are not included in board packet. Dave noted that even though the financial statements were not included, the report itself must be accepted. Motion to accept the financial report as presented from Cathy, seconded by Bruce. No discussion, ayes carry. No abstentions, no nay votes.

9:00 a.m

VII.

Public Affairs Team Report (agenda adjusted) VP Public Affairs *Page 16*  
Brad presented the Public Affairs Team report – discussed the Dyanmex case and its current status, Legislative webinar will be coming up in January. Bill Robinson put together his top list of legislative issues and it is on the web site. Jim noted that there is potential legislation in play regarding the Dynamex case. NAHU did their legislative update on November 15<sup>th</sup>, will put an email out recapping that later. January webinar will likely focus on the shifting political landscape in California.

PAC report for year over year will be included next month. Overall donations are up, Had some folks attend a moderate Democrats event. Cerrina noted that December will have no PAC meetings, but will send out information via email. PAC will run a contest with Gimme 5 campaign. Chapter that brings in the most new recurring payments would have a comped registration for Capitol Summit in May. Would like CAHU to absorb that cost if possible, will bring to board for vote in December.

Foundation report provided by Dawn – Gala is now paid for, and the Foundation is cash flow positive. Chris Patton has joined the Foundation Board as well. Foundation will be re-paying CAHU for the loan – half will be paid now, and that the balance of the load will be re-paid by the end of the financial year.

Jim and Brad will be working on a Legislative rubric to present at bill review. Brad will

**CONFIDENTIAL**

*This document and the information it contains are strictly for the use of the California Association of Health Underwriters.*

present branding and name change details in December.

Faith – Newsom will be next governor, will be sworn in January, presents draft budget January 9<sup>th</sup> to legislature. Democrats were successful in electing Lara to Insurance Commissioner. SB 562 talk has been tempered due in large part to budget impacts projected. Democrats are super majority in both houses. PAC had over 95% success rate in regards to donations given. Craig asked about concerns that agents might face with the wave of new Democrats – labels are now so polarizing – anything that drives policy towards the center will be beneficial. CAHU is positioned well, but the challenge may be that what does not work at the national level is what may work well at the state level. Faith noted that Insurance Commissioner is a platform only – no impact on actual policy or law.

9:25 a.m. VI. Membership Affairs Team Report VP Membership *Page 14*  
Maggie gave report for the Membership Affairs team. Next meeting is December 10<sup>th</sup>. Membership is still seeing a reduction. 4<sup>th</sup> quarter means that many chapters have not had a chance to work lapsed list. New members are doing well, but every chapter is down due to lapsed members. Need 271 new members by April...it is the whole boards responsibility to drive membership- particularly renewals. Professional development saw a number of chapters hold meetings face to face to air the NAHU Post Election call. Maggie will be working on mentoring plan after December 7<sup>th</sup>.

Kristie has been working with Channel Ready on website updates.

10:00 a.m XIII. Old Business  
No Old Business  
Medicare update (Craig) – done for the year, putting together strategy for next year. Chapters who are interested in doing a medicare meeting can reach out to Helen (north) and Craig (south). Maggie noted that it is likely to have county wide extensions for medicare enrollments. Neil noted that Anthem just sent out notification. Maggie and Kimi will be sending out member wide communication.  
Vanguard update – Sam had to leave call early, but has been reaching out to chapters to identify local Vanguard chairs.  
Awards update – Pat noted that will be applying for Legislative awards for CAHU, encourages local chapters to submit. Due December 5<sup>th</sup>. If any chapter had a meeting for the NAHU Live, please let Pat know so that she can count it towards Landmark Award.

9:45 a.m. XIV. New Business  
Women’s Leadership Summit *Page 22*  
Stephanie presented the idea. Materials included in agenda packet, reviewed concept and location (Las Vegas). First event will be small- limited to 100 attendees. Asking for support and \$5,000 for the hotel deposit. Cerrina discussed the event, meeting the needs of our stakeholders and members, and the focus on the need for a leadership summit focused on women. Stephanie moved that CAHU support having the first annual Women’s Leadership Summit April 3 – 5, 2019 at the JW Marriott in Las Vegas, NV, and that CAHU furnish the deposit of \$5,000 in order to secure the location, Cerrina seconded. Discussion: Jim asked if the funds were a loan or a donation. Stephanie noted that the funds would be reimbursed to CAHU. Korey discussed the

**CONFIDENTIAL**

*This document and the information it contains are strictly for the use of the California Association of Health Underwriters.*

formation of the budget, and how it was structured to cover the cost of the event. Jim wanted to ensure that resources and assets would not be stretched too thin. Cerrina noted that the event was structured to not create a financial problem, but that Jim's concern were understood. Goal is to involve women from throughout the region, not just in California. Dawn noted that the invitation list was designed to have minimal impact on CAHU events. Bruce noted that this was an opportunity to engage non-members, and supported the idea. Neil asked about the impact on the budget, would create new line items for income and expense. Dave noted that the approach this group took was a good one, and that this is a great idea and has fantastic vision, that this is exactly what CAHU needs and provides more value to our members. Called for vote: Ayes carry, one opposed, one abstention.

Local Board issues – none

Reviewed meeting schedule for December (call) and January (in person at Kaiser facility in Sacramento), February (call), March will be determined and hope to coincide with Bill Review.

1017: a.m. XV. Adjourned at 10:17 am

**2018-2019 Board of Directors Meetings and Events**

Month	Date	Start	End	Location
November	20	8 am	10:30 am	Conference Call
December	18	8 am	10:30 am	Conference Call
January	15	10 am	3 pm	Kaiser, Room CR-250-260, 501 J Street, Sacramento
February	19	8 am	10:30 am	Conference Call
February	25-27			NAHU Capitol Conference, Washington DC
March	19	10 am	3 pm	North TBD
March	TBD			Bill Review
April	16	8 am	10:30 am	Conference Call
May	20	1 pm	5 pm	Sawyer Hotel, Sacramento
May	20-22			CAHU Capitol Summit, Sawyer Hotel, Sacramento
June	28	10 am	3 pm	San Diego, NAHU Annual Convention
June	29 – July 2			NAHU Annual Convention, San Diego

**CONFIDENTIAL**

*This document and the information it contains are strictly for the use of the California Association of Health Underwriters.*

**AGENDA**

**Meeting Description:** CAHU Board of Directors

**Date and Time:** December 18th, 2018 8:00 am to 10:30 am

**Location:** Conference Call



*Requests to add agenda items may be presented under item II.*

---

- 8:00 am
- I. Welcome, Call to Order, Antitrust Reminder President Page 2  
Called to order at 8:05 am
  
  - II. Approval of Agenda of December 18<sup>th</sup>, 2018 President  
Brad moved to approve the agenda, Yolanda seconded. Ayes carry, no abstention, no opposition.
  
  - III. Approval of Minutes of November 20<sup>th</sup>, 2018 President Page 3  
Maggie moved to approve the minutes from November, Brad seconded. Ayes carry, no abstention, no opposition.
  
  - IV. President's Report President  
Bruce gave a brief report regarding the January board meeting in Sacramento to do a mid-year strategic plan and review. Plan to start the board meeting at 9:30, end at 2, and have Executive Board stay on until 4 pm.
  
  - V. Governance Affairs Team Report President Page 8  
Cathy gave the financial report, and noted that the cash balance has dipped below the 6 month mark, although there is cash in the investment account that would cover the amount if necessary. On target for income, slightly up. Expenses are up as well, but with the changes to the budget it should balance out in the next few months. Motion to accept the financials, Brad moved, Sue seconded. Cerrina thanked Cathy for her work on the budget and the financials this year. Ayes carry, no opposition, no abstentions.  
  
Adam gave a brief report – intends to connect with Bruce around the Annual Sponsorships, and will proceed making those changes. Noted that Kimi had reached out to top two sponsors to do webinars cross promoted with CAHU and the agencies, and received positive feedback.  
  
Bruce noted that the work on the 2019 Health Care Summit has started and will be moving forward with sponsorships and vendor information. Committee is on track to create a powerful event this year, and location and dates have been set. Chapter leadership and development has not moved forward as much as Bruce would have liked, but has been working on two policies.
  
  - VI. Membership Affairs Team Report VP Membership Page 20  
Maggie noted that the membership numbers are not where they should be- membership and retention needs to be intense focus for first quarter of the year. Need about 6 new members per chapter in order to get back to where the association should be.  
  
Kristie is working on member only section of website, and is working on getting out

**CONFIDENTIAL**

*This document and the information it contains are strictly for the use of the California Association of Health Underwriters.*

*Updated: 7/16/2019*

more communications to membership. Did get a notice out to members about the extension of Medicare enrollment due to the fires in the impacted counties. Yolanda and Kimi are working on developing a speaker bureau list.

Pat reminded everyone that NAHU Leg awards need to be in by January 10<sup>th</sup>. Also will be working on getting everyone at least Silver Certified.

Cerrina asked about impact of dues increase on membership, Maggie noted its too soon to tell but that they will be tracking it closely.

- VII. Public Affairs Team Report VP Public Affairs *Page 22*  
Brad reported on the Public Affairs meeting. Brad will be polling board to go into survey that is being constructed in regards to the name change. Members will be seeing a memo later today drafted by Faith regarding the recent ruling on the ACA being unconstitutional.

Dawn noted that the Foundation is still working on clinic presentation, financials were completed and the Foundation is cash positive after the Gala.

Cerrina gave a PAC update – noted that there will be a contest running in January & February for local chapters. The chapter who recruit the most Gimme 5 contributors to the PAC (at least a \$5 per month amount on a monthly basis). Winning chapter will receive a registration to Capitol Summit in May. The registration would ideally be funded by CAHU, but Cerrina has approached the PAC board about reimbursing CAHU for the registration on an at cost basis.

Faith reported on legislative issue. Legislature reconvenes on January 6<sup>th</sup>, which is also when the Governor will release his budget. Expecting a record high number of bills to be introduced this next year. Will be doing a webinar on January 16<sup>th</sup> regarding what the outlook for the state will be with new governor and legislators. Faith reviewed the memo that will be going out to membership today.

- XIII. Old Business  
No old business

- XIV. New Business  
No new business

#### Chapter Reports

CCAHU - Adam noted that annual Christmas party was this past week, looking to chapter to pick back up with activities in first quarter.

DCAHU – Sandra – Holiday Luncheon this week, the year has closed out really well with events and Medicare Summit in September. Great year planned out for 2019. Has good retention with membership so far, have gained a few new members as well.

GGAHU – Sue reported that holiday party was a few weeks ago and raised funds to fire relief. Looking forward to January legislative update, and expect a good turnout for that. Faith and Marcy Buckner will be presenting.

**CONFIDENTIAL**

*This document and the information it contains are strictly for the use of the California Association of Health Underwriters.*

IEAHU – Wayne reported that they had a great event in November and did some great fundraising. Did a holiday luncheon in December, and prepared for 2019. Always looking for help in regards to what is working with other chapters with speakers, CE content, etc.

LAAHU – Neil noted that their Holiday party is tonight, and focusing a lot of efforts on 2019 activities. Will be co-hosting Region 8 meeting next year with OCAHU in August, also planning a 5K in March.

NCAHU – Marti reported that the holiday mixer was in November, and it went well. Doing a tour of the new Kaiser facility for their next meeting.

OCAHU – Ryan reported that they just finished their holiday party, had Jim do a post-election update and got good feedback. February will have a broker development symposium, and will be rolling out corporate sponsor lists as well. Will be co-hosting Region 8 in August with LAAHU.

SAHU – Alexis noted that Chili cook off was coming up, will be hosting NorCal medicare summit, and business expo in the spring so planning is underway for both. Membership blitz planned for January as well.

SDAHU – Sean reported – member appreciation and holiday party just wrapped up. Will be focusing on membership in January and for 2019.

SBAHU – Laura noted that annual holiday charity event was a few weeks ago, had about 30 members in attendance. Next month Dave Fear Jr will be presenting a CE and a legislative update.

SVAHU – Lanea reported that holiday party is tonight, and they are working on some new sponsorships. January will be next after dark event alongside GGAHU and will be held in San Francisco. Planning on business expo in March, and will also be doing a membership call activity with the board.

VCAHU – Korey noted that charity luncheon was last week, and have a 5K in January. Doing well in retention, but need to work on new members. Will be dedicating time at next board meeting to discuss strategy to recruit new members.

Sam reported on Vanguard – has been working on Vanguard location for May, and will also be reaching out to chapters to work with them on either creating a Vanguard chair or working with them to bolster their program.

Medicare – Helen noted that it has been quiet lately, but Helen and Craig are working on creating Medicare Summit templates based on chapter size.

Bruce noted that there is a Nominations committee call on Thursday, December 20<sup>th</sup>. Bruce asked chapters to reach out to him if anyone was interested in getting involved at the state level or if they were interested in a board position.

XV. Adjourned at 9:12 am.

**CONFIDENTIAL**

*This document and the information it contains are strictly for the use of the California Association of Health Underwriters.*



## 2018-2019 Board of Directors Meetings and Events

Month	Date	Start	End	Location
December	18	8 am	10:30 am	Conference Call
January	15	10 am	3 pm	Kaiser, Room CR-250-260, 501 J Street, Sacramento
February	19	8 am	10:30 am	Conference Call
February	25-27			NAHU Capitol Conference, Washington DC
March	19	10 am	3 pm	South – location TBD
March	TBD			Bill Review
April	16	8 am	10:30 am	Conference Call
May	20	1 pm	5 pm	Sawyer Hotel, Sacramento
May	20-22			CAHU Capitol Summit, Sawyer Hotel, Sacramento
June	28	10 am	3 pm	San Diego, NAHU Annual Convention
June	29 – July 2			NAHU Annual Convention, San Diego

**CONFIDENTIAL**

*This document and the information it contains are strictly for the use of the California Association of Health Underwriters.*

## AGENDA

**Meeting Description:** CAHU Board of Directors

**Date and Time:** January 15<sup>th</sup>, 2019, 9:30 am - 4:00 pm

**Location:** Kaiser Downtown Commons Medical Offices, 501 J Street, Sacramento CA  
Room CR250-260



*Requests to add agenda items may be presented under item II.*

---

- 9:30 am I. Welcome, Call to Order, Antitrust Reminder President  
Called to order at 9:40 a.m  
Dave reviewed the Antitrust policy included in agenda packets. Brad suggested reviewing the policy and having an attorney review it.
- II. Approval of Agenda of January 15<sup>th</sup>, 2019 President  
Wayne moved to approve, Kristie seconded, no changes or discussion. Ayes carry.
- III. Approval of Minutes of December 18<sup>th</sup>, 2018 President  
Maggie moved approval minutes, Yolanda seconded, no changes or discussion. Ayes carry.
- 9:40 a.m. IV. President's Report President  
Dave notified the board of Rick Kolstad's passing. Updated the board on the NAHU Unite funds – balance \$6,305, distributed \$1,250. Jim suggested that in the future the funds go to the Foundation so that they can be distributed more easily and be tax deductible.
- Dave reviewed who will be going to the NAHU Capitol Conference. CAHU will send two people, Pres and VP of Leg. However, since the VP of Leg has declined to have CAHU pay his expenses to attend, CAHU will send the President-Elect as the second. Encouraged local chapters to send new leaders to the conference, as it is a excellent opportunity to engage newer members, including the Capitol Summit in May.
- Dave has visited about half the chapters so far, is planning trips to more and would like to visit all before the end of the year.
- 9:50 a.m. V. Governance Affairs Team Report President  
Kimi reviewed the nominations committee's progress and the status to date. One nomination to date (President Elect, Maggie Stedt).
- Cathy reviewed the financials. Noted that while we are on track for income, the membership dues are coming in lower than anticipated. Sponsorship funds are coming in regularly, expenses are being managed. Need to focus on revenue more. Still have six months of expenses in cash and savings. Finance committee has two recommendations to help contain expenses. Discussion around membership and dues coming in. Brad noted that the budget should be altered to reflect more accurate dues. Dave suggested that the March and June board meetings be changed to conference calls. Discussion around the costs of a board meeting (travel, food, etc), and alternative solutions. Quarterly meetings suggested. Jim suggested that we focus on building member only content. Brad moved to move to once a quarter in person, to move March and June and other meetings would be remote meetings. Jim seconded. Discussion: would this impact the IEAHU symposium? Wayne did not think

**CONFIDENTIAL**

*This document and the information it contains are strictly for the use of the California Association of Health Underwriters.*

*Updated: 7/16/2019*

so. Call for vote – ayes carry, no oppose, no abstentions. Dave noted that the other area of the budget that could be adjusted was the NAHU Annual Conference line (currently at \$12,000). Discussion around waiting to see how the next few months go, and about the need to have full delegates at NAHU Annual Conference. Jim noted that the last area where we could increase would be sponsorship funds. Rick moved to accept financials, Marti seconded. Discussion – Brad asked about Foundation payable listed as a liability, should be listed as a receivable. Call for vote – ayes carry, no abstention, no nays.

Bruce reported that he has been working on CAHU Annual Convention & Symposium in lieu of Health Care Summit. Working on making it a premier industry event. Need high value, meaningful content and speakers. October 3-5, 2019 at the Hilton Costa Mesa, Orange County. Board meeting and chapter development on the 3, agenda will be sent out later. Working on sponsor/exhibitor package. Will be going out February 1. Discussed some conflicts between event sponsorships and annual sponsorships. Bruce has put together a list of businesses. Will be reaching out to people and businesses about sponsoring. Bruce will be going to NCAHU to do strategic planning, and will be working with NVAHU on chapter development. Bruce encouraged people to run for the board if they are interested. Bruce also noted that he wanted to work with the chapters as well in order to build the bench of future leaders. Strategic planning will piggy back on Capitol Summit. Will also be introducing policies and procedures around development of a finance committee, as well as other changes.

10:45 a.m.

VI.

Membership Affairs Team Report

VP Membership

Maggie noted that membership is down as 4<sup>th</sup> quarter ended. Maggie discussed that membership should pick up in 1<sup>st</sup> quarter, but need to work on retention as much as possible. Chapters MUST push on new members and retention. Boards need to engage and support their membership and retention chairs. Need to add 74 new members per month til end of fiscal year to make the 10% goal set by NAHU. Cerrina noted that this group needs to determine quickly how to make membership in CAHU a value add to motivate people to join. Brad noted that we should invest in getting copy in CalBroker and industry communications. Tess noted that local business journals also would be avenues to promote brokers and members. Samantha and Cerrina noted that social media is another avenue.

Kristie – updated on the new website design that will be coming up. Members only section should be launched soon.

Yolanda – working on new CE's for this year and for the upcoming Health Care Summit. Has a CE that can be reformulated and submitted for CAHU on Social Security. Maggie and Ryan are also working on developing CE's. Yolanda also working on training on Social Security.

Maggie noted that new membership application was sent to membership committee to send Kimi updates on chapter dues amounts.

Wayne asked about using Triple Crown as part of membership drive, and how to be able to drive better data through the NAHU reports.

11:15 a.m

VII.

Public Affairs Team Report

VP Public Affairs

**CONFIDENTIAL**

*This document and the information it contains are strictly for the use of the California Association of Health Underwriters.*

Report on page 23 of the agenda packet. Will be putting out a press release for the Foundation and its goals. Dawn noted that they are working through developing strategic goals.

Cerrina noted that Region 8 continues to lead in HUPAC contributors and dollars. Gimme 5 contest happening, the chapter with the most new contributors will get a free Capitol Summit registration. Asked chapters to make sure PAC chair is on the call each month. Next call is this Thursday at 9:30 am. Cerrina noted that each chapter has room to add more contributors. PAC spent a lot of the funds that it had, and is hoping to build it back up. PAC is at about 34% of contribution goals.

Public Affairs – has engaged a firm to do a professional survey on members to determine attitudes and thoughts on name change, as well as other stakeholders. Questions around whether the funds were approved before expenditure. Funds were approved by the President, and the expenditure is within the line item (6505). Discussion around whether how the budget was structured, and how the committees are allowed to spend funds within their lines. Board can reverse committee decisions.

Jim – webinar scheduled for tomorrow. 520 registered (capped). Faith and Jim have been working on final slides. Capitol Conference is coming up in February. Leg Council got an updated legislative list. Bill Review is March 12 at the Grand Californian hotel in Anaheim. Bill Review is designed for Leg Council members and Executive Board, but other members can attend. Capitol Summit will be held at the Kimpton Sawyer Hotel. Committee is being developed, let Jim know if members are interested in serving on committee. Brad and Jim are finalizing CAHU Legislative rubric for the board. Faith – Governor sworn in on January 7<sup>th</sup>, Governor issued an executive order the same day on prescription costs and position of state level Surgeon General. Also established budget priorities for health care. Budget proposal was released on January 10<sup>th</sup>. Proposing a number of items seen in legislation last year such as expanding tax subsidies. Asked for innovation waivers from federal government around health care. Governor is defining single payer as a system like Medicare, and includes competition. Challenge will be amount of legislation related to health care, as it is anticipated to be more than last year. Brad asked if there was any language around how far to expand the subsidy – it is proposed at 600%. Cerrina asked if expanded subsidies would apply to families – too early to tell right now. Not in press release.

11:45 a.m. Break for Lunch

12:15 p.m. XIII. Chapter Reports  
IEAHU – Wayne reported that membership is 165, is working on building it. Making sure that chapters are sharing what works with other chapters. New membership fun night at a brewery in February. Having members bring non members and to network and have fun. Symposium is coming up in March, will have a superhero theme, golf tournament in June. Golf is a big fundraiser, and always sells out. Sending 5 people to CapCon, working on developing and adding PAC members.

VCAHU – Just had a 5k. Met registration goal, attendance was hurt by weather but went well. Still \$1300 away from goal of \$10,000 for the Dream Racer car.

LAAHU – Brian Sullivan reported that LAAHU is planning a run by the zoo on March

**CONFIDENTIAL**

*This document and the information it contains are strictly for the use of the California Association of Health Underwriters.*

16<sup>th</sup>. Symposium is April 17<sup>th</sup>. Will have 18 people going to CapCon. Organizing Region 8 meeting with OCAHU on the Queen Mary in Long Beach – August 25 & 26<sup>th</sup>.

OCAHU – Medicare Summit in Pechanga is August 28 & 29. Will try to arrange for a bus for anyone who would like to come after the Region 8 Summit. Business Development Summit on February 8<sup>th</sup> – nearly sold out on sponsorships and exhibit space. Ethics class on March 12, golf tournament on April 15. Sending 8 to CapCon. Retention chair is new – Dave Benson.

SAHU – Working on bringing membership into every event that is happening. Has a new website that just went live. February 1 is their crab feed.

SBAHU – Got a payment and registration portal going live on their website within the next week. Dave came out and spoke and he did really well, membership was impressed. May 8<sup>th</sup> is wine event.

CCAHU – Leg Update with Faith in January, and also doing a longevity award. Trying to figure out a way to promote brokers who are members publicly. Crab feed in February and golf tournament in April. Sending 1 to CapCon (Leg Chair).

NCAHU – sending 2 people to CapCon this year. Strategic planning later this month, would like to do some community outreach and will be working on identifying opportunities. Looking at ways to cut costs for meetings and events as well.

SVAHU – sending 2 people to CapCon. Two events in January, one a meeting and the other is a “after dark” event in San Francisco. Sales Expo – March 19<sup>th</sup>.

GGAHU – sending 5 to CapCon. Aiming to get everyone on the board to Triple Crown. Symposium is April 18<sup>th</sup>. Fundraisers is another challenge – golf tournament has not been profitable, might move to another event (like a 5k), etc.

SDAHU – new website launched, expo is this Thursday, challenges with sponsorship – fallout from HCS 2018. Re-introducing happy hour from 2-4. Sending 12 to CapCon. Cornhole tournament in late February, very successful. April will be doing a Dancing with the Stars event.

NVAHU – will be having their education symposium in April/early May.

12:30 p.m. XIV. Chapter Discussion on Sponsorships/Fundraising

SDAHU – goal has been surpassed for fundraising this year. Five events each year. Re-evaluating expo – make much more on smaller events than on the expo. Packages range from \$1,000-\$3,000 tiers, events range from \$1,000 to \$5,000. Registration costs are low - \$30 or so. Make sure there is fun and motivational speakers. Push to send staff so they can connect with others. Will have two tracks for CE's in the morning. Have smaller sponsor amounts for sponsoring lunches, etc.

IEAHU – Yolanda has seen increase in attendance and sponsorships. No corporate sponsors – Impact Partners – 5 for each event. Symposium, Medicare and Golf are

**CONFIDENTIAL**

*This document and the information it contains are strictly for the use of the California Association of Health Underwriters.*

three major events. Some smaller events as well, but those are funded in other ways. Approach sponsors who are not run of the mill as well.

OCAHU – still does corporate sponsors and it seems to work well. Medicare Summit will be sponsored differently. Looking at other ways to engage sponsors. Important to make sure new members are brought in since that is what attracts sponsors. Chapter does maybe 7 events each year. Also does monthly luncheons, CE lunches, etc.

LAAHU – meetings are break event. Annual Symposium is a money maker, most of it comes from sponsorships, some annual and some event focused. Does a fashion show every other year or so. Medicare Summit does well as well. Symposium attracts about 500, with three different tracks – medicare, small business, etc. Corporate sponsorships have been falling in recent years.

Dawn noted that there might be room for a statewide sponsorship package that would be divided up among the chapters and CAHU. Brad noted that one of the common themes seemed to be having a single point of contact.

GGAHU – still does corporate sponsorships, has been able to maintain a good level of sponsorships. Integrated sponsors into member meetings. Also sells ad space on the website, including banner ads. More frequent exposure is ideal. Range from \$2000 to \$7500. Expo has been static in registrations.

Jim noted that funds are often based on relationships and the ask. Laura noted that they have some success in non industry sponsorships, and that having quantified data on attendance helped.

- 1:35 p.m.      XV.      Old Business  
Womens Leadership Summit – Cerrina noted that the summit is coming together. Save the date cards went out. Registration opens on February 1, limited to 100 people. Sponsorship opportunities range from \$250 to \$2500. Meant to be interactive. Grand plan is to be determined. Event is meant to grow but to what size is not determined. Would like event to also grow beyond just this industry.
- 1:45 p.m.      XIV.      New Business
- 2:00 p.m.      XV.      Adjourn Board Meeting – 1:48 pm  
Marti motion to adjourn, Cerrina seconded, ayes carry.

Please note that the Executive Board will discuss Strategic Plan updates/changes, organizational structure and other items from 2:00 p.m. to 4:00 p.m. Chapter members are invited to stay for this discussion.

**2018-2019 Board of Directors Meetings and Events**

Month	Date	Start	End	Location
January	15	10 am	3 pm	Kaiser, Room CR-250-260, 501 J Street, Sacramento
February	19	8 am	10:30 am	Conference Call

**CONFIDENTIAL**

*This document and the information it contains are strictly for the use of the California Association of Health Underwriters.*

February	25-27			NAHU Capitol Conference, Washington DC
March	19	10 am	3 pm	South – location TBD
March	12			Bill Review – Grand Californian Hotel, Anaheim
April	16	8 am	10:30 am	Conference Call
May	20	1 pm	5 pm	Sawyer Hotel, Sacramento
May	20-22			CAHU Capitol Summit, Sawyer Hotel, Sacramento
June	28	10 am	3 pm	San Diego, NAHU Annual Convention
June	29 – July 2			NAHU Annual Convention, San Diego

**CONFIDENTIAL**

*This document and the information it contains are strictly for the use of the California Association of Health Underwriters.*



## AGENDA

**Meeting Description:** CAHU Board of Directors

**Date and Time:** February 19th, 2019 8:00 am to 10:30 am

**Location:** Conference Call



*Requests to add agenda items may be presented under item II.*

---

- |           |      |   |           |        |
|-----------|------|---|-----------|--------|
| 8:00 am   | I.   | Welcome, Call to Order, Antitrust Reminder<br>Called to Order at 8:05 am  | President | Page 2 |
|           | II.  | Approval of Agenda of February 19 <sup>th</sup> , 2019<br>Wayne Guzman moved to approve the agenda, Mary Anna Trutanich seconded.<br>Ayes carry, approved.  | President |        |
|           | III. | Approval of Minutes of January 15, 2019<br>Laura Murphy moved to approve minutes, Wayne seconded.<br>Ayes Carry, Minutes approved.  | President | Page 3 |
| 8:10 a.m. | IV.  | President's Report  | President |        |
| 8:15 a.m. | V.   | Governance Affairs Team Report<br>Dave reviewed the GAT report. Cathy not able to be on the call this morning. There are some P&P changes put forward by Bruce. Dave reviewed the financial report, the outstanding gift cards from the NAHU UNITE effort. The budget is trending downwards, although the monthly dues increased slightly from last month. Dave reviewed the budget overall. Wayne moved to accept the financials as presented, Bruce Benton seconded. Financials accepted. | President | Page 7 |

Stephanie gave a brief update on the Nominations Committee, Maggie Stedt for President Elect, Yolanda for Corporate Affairs, Denise Davis for Membership. Next meeting is this Thursday, February 28<sup>th</sup>.

Bruce updated the board on new Policies & Procedures he will be presenting to the board in the next month on a finance committee and a governance committee. Bruce asked Brad to discuss the suggested P&P on Legislative Guiding Principles. Brad discussed the policy and the need for it. Brad moved that the board adopts the draft policy 3016 as in the agenda. Jim seconded. No discussion. Approved, no abstentions, no nays.

Pat gave an update on the awards cycle. Need to have a member needs survey done, and to review the NAHU website at a meeting. Must be promoted by email, board minutes. Pat suggested doing it as a webinar. Board needs to review the NAHU working with the media powerpoint. Need to also do some press releases. Certification is up this month and need to submit. Pat reminded the local chapters to make sure their certification renewals are done.

Dave reviewed the Medicare Advisory Group – Helen reviewed what she and Craig have been working on. Working with local chapters on Medicare Summits for this year. Helen noted that there has been a Medicare Advisory Group meeting with Helen, Craig, Maggie, Yolanda and Bruce. Bruce noted that there is a significant membership opportunity with Medicare agents, and that there should be more attention paid to this area. The Advisory Group will focus on what can be delivered to the Medicare market. No board approval needed at this point. Brad and Maggie noted that the wording needed to be changed from “Medicare Specialists” to another term. Helen did note that having a southern and northern CA representative is

**CONFIDENTIAL**

*This document and the information it contains are strictly for the use of the California Association of Health Underwriters.*

*Updated: 7/16/2019*

preferable. Yolanda discussed the importance of having the Legislative VP on the group. Bruce noted that would be an excellent thing for the group to discuss, and will present this again to the board in the future.

9:00 a.m. VI. Membership Affairs Team Report VP Membership Page 14  
Maggie noted that she will be introducing a membership contest at the next Membership Committee meeting. Looking for net growth December – April. Kristie is working on several announcements (Triple Crown) and videos for the website. Dave noted that one of the goals from MAT was to do a speakers bureau, and Dave was contacted by NAHU. NAHU is going to be developing a speakers bureau at a national level. Should be done and available before the end of June. Maggie noted that we want to recognize talent and be able to recommend individuals to NAHU. Membership is down 122 members. With upcoming business symposiums membership has an opportunity to recover. Retention challenges – people leaving industry, no new contact information when people move, credit card lapsing. Kimi will be incorporating credit card expiration dates into membership report.

9:30 a.m VII. Public Affairs Team Report VP Public Affairs Page 16  
Brad noted that the Foundation is still working on Man on the Street videos, trying to have some done for Capitol Summit in May. Faith suggested name badge ribbons for Founding Members of Foundation. Dave asked about the Foundation handling the gift cards from last meeting. The issue was discussed with the board. Foundation Board is focused on building the Foundation, and felt that the gift cards might distract from that. Dawn did say that she would take on the gift cards as VP of Community Outreach, and will work on formulating a policy around the distribution of the gift cards.

Cerrina – gave an update on the PAC. Ongoing contest for chapters – chapter who brings in the most recurring PAC contributors at \$5 per month will receive a comped registration for Capitol Summit. PAC calls will resume this week (Thursday). Asked that contributors check to make sure their recurring contributions were current. Dave asked if the local chapters were aware of the contest. Notification went out by email, and has been covered on the PAC calls for a few months. Emails have also gone out and it has been discussed on board calls. Dave suggested putting together an email/flyer reminding everyone about the contest.

Faith – Friday is deadline for bill introduction. Will be working with Jim on which bills will be going to Bill Review on March 12. Jim noted about 32 RSVP for Bill Review right now. Jim noted that this Thursday is the Legislative Council call, will review what will happen in DC next week.

Brad reviewed how the Legislative Guiding Principles were developed. The document has been reviewed multiple times by different groups. Idea is to help Legislative Council at Bill Review and in developing positions on bills. Not meant to be a “set in stone” document, will be reviewed annually. Principles will be primarily an internal document, but it will also be public facing. Public facing version will frame who CAHU is in addition to having the principles. The numbers on the document will be removed and replaced with bullet points. Brad reviewed the principles themselves. Brad moved that the board accept the principles as stated in the document, Stephanie

**CONFIDENTIAL**

*This document and the information it contains are strictly for the use of the California Association of Health Underwriters.*

seconded the motion. Stephanie and Bruce noted the excellent work done on this document. No further discussion. Dave called for vote – Ayes carry, no opposed, no abstentions. Jim noted that this will be used at Bill Review.

Brad noted that the company that was engaged to do survey has received payment so that work will begin.

10:00 a.m

XIII. Old Business

- Women’s Leadership Summit Update - Stephanie gave an update on the Women’s Leadership Summit. Registration is picking up, more sponsors have been added. Stephanie noted that anyone who would like to help with the event would be welcome, please contact her. Anyone who is interested in attending should register soon. Cerrina noted that Dennis Carlson will be promoting the event on his podcast.
- Vanguard activities - Sam Siders gave an update on Vanguard activities. Sam has noticed that there are often events that happen at the chapter level that are not designated as Vanguard events. Suggested polling folks to determine if a name change would be helpful. Chapters are doing great things to engage members. Sam asked chapter Vanguard chairs to send her feedback on how the position is structured and what events they are doing. Sam asked for volunteers for the Vanguard event in May for the Capitol Summit. Sue asked Sam to reach out to her to talk about Vanguard events (Sue is Region 8 chair).
- President Elect Report - Bruce gave a brief President Elect report. Planning for 2019 Convention is underway. Exhibitor and Sponsor packet is complete. Bruce has been discussing the event with various sponsors. Carriers and sponsors have expressed some dissatisfaction with past events. Bruce asked the board to speak to him directly if they had any issues with strategic planning at Capitol Summit. Noted that chapter attendance was not required, but was encouraged.

10:10 a.m.

XIV. New Business

- Department of Insurance List - Dave noted that there had been a request had been made from the Communications Committee about purchasing the list of agents from the Department of Insurance. Dave noted that the list was not helpful in the past, and that the expense might be too high for the information. Craig noted that the list from the reps and carriers would be more helpful as it would be current.

Dave asked for any chapter issues, successes, etc that the board should be aware of. None were brought forward. Maggie noted that the chapters should be pushing membership at every opportunity and at their spring symposium. Stephanie asked that any chapters who had people going to DC who had not been before should reach out. Jim asked that anyone who was going should participate on the call this Thursday. Brian Sullivan asked if there was a way to get information if unable to attend Thursday’s call? Can reach out to Jim directly, or listen to the call on 4 pm on Thursday (use the same line the board was using now).

10:30 a.m.

XV. Adjourn - Motion to adjourn from Craig, Sue seconded. Ayes carry.

**CONFIDENTIAL**

*This document and the information it contains are strictly for the use of the California Association of Health Underwriters.*

Meeting adjourned at 10:02 am.

### 2018-2019 Board of Directors Meetings and Events

Month	Date	Start	End	Location
February	19	8 am	10:30 am	Conference Call
February	25-27			NAHU Capitol Conference, Washington DC
March	20	8 am	10:30 am	Conference Call
March	12			Bill Review - Anaheim
April	16	8 am	10:30 am	Conference Call
May	20	1 pm	5 pm	Sawyer Hotel, Sacramento
May	20-22			CAHU Capitol Summit, Sawyer Hotel, Sacramento
June	28	10 am	3 pm	San Diego, NAHU Annual Convention
June	29 – July 2			NAHU Annual Convention, San Diego

**CONFIDENTIAL**

*This document and the information it contains are strictly for the use of the California Association of Health Underwriters.*

## AGENDA

**Meeting Description:** CAHU Board of Directors

**Date and Time:** March 20th, 2019 8:00 am to 10:30 am

**Location:** Conference Call



*Requests to add agenda items may be presented under item II.*

---

- |           |      |   |           |         |
|-----------|------|---|-----------|---------|
| 8:00 am   | I.   | Welcome, Call to Order, Antitrust Reminder<br>Called to order at 8:05 am  | President | Page 2  |
|           | II.  | Approval of Agenda of March 20th, 2019<br>Dawn moved to approve, Yolanda seconded. Ayes carry   | President |         |
|           | III. | Approval of Minutes of February 19, 2019<br>Brian Sullivan moved to approve, Bruce seconded.  | President | Page 3  |
| 8:10 a.m. | IV.  | President's Report <ul style="list-style-type: none"><li>Covered California Actions<br/>Covered CA had a webinar on March 1. Specifically mentioned wanting comments from CAHU regarding agent compensation and ministry health plans. Rapid Response team met and determined what to send to Covered CA regarding these topics (in bylaws). Felt that in regards to ministry health plans that it was not Covered CA's mission to require agents to do anything in this area, but did suggest that providing a disclosure form for agents to use would be amenable. Agent compensation – Covered CA was considering several options, CAHU suggested that setting a minimum might create a "race to the bottom", and suggested that the issue be studied further in order to come to a equitable solution. Bruce moved that the board ratifies the rapid response team actions, Stephanie seconded. Ayes carry.</li></ul>   | President | Page 8  |
| 8:15 a.m. | V.   | Governance Affairs Team Report <ul style="list-style-type: none"><li>Fiscal Report – Cathy reviewed the financial highlights. Noted that the loan had been fully re-paid from the Foundation and the Foundation was sent the balance. Reviewed membership dues (slightly higher than expected), and expenses (trending down). Cathy noted that both Dave and Bruce submitted expense reports for the amount of the cap allowed by budget. Their expenses were more due to higher hotel costs, as was food. Cathy moved that the cap be raised to \$2100 for reimbursement to both of them. Sue seconded. Stephanie offered a friendly budget to amend the amount to \$2,000 as that was the original budget amount. Discussion around the increase in costs, and the current budget situation. Cathy accepted amendment, as did Sue. Nays carry, Dave and Bruce abstained. Cathy asked the board for acceptance of financials for February. Jim asked about whether we were budget neutral, currently are. Sue moved to accept financials, Brad seconded, ayes carry.</li><li>Nominations Committee Report <i>Page 19</i><br/>Nominations still open, will be open until April 5<sup>th</sup>. Next call is March 28<sup>th</sup>. Still vacant positions right now.</li><li>Proposed Policy &amp; Procedure <i>Page 20</i></li></ul> | President | Page 10 |

**CONFIDENTIAL**

*This document and the information it contains are strictly for the use of the California Association of Health Underwriters.*

*Updated: 7/16/2019*

- **President Elect Report**  
Bruce is asking CAHU to establish a formal finance committee. Currently have a group working on it but it is not a formal committee. Bruce asked board to review the make up of the committee (draft policy in board packet). Bruce moved to approve the Policy as written, Yolanda seconded. Brad asked if it had to be chapter presidents or just representatives. Maggie noted that having a president would mean that person was involved with the board, and may not be as knowledgeable as presidents. Brad - VP of Finance should be the person nominating as they are chair, suggested 3 local chapter presidents or their nominee, as ratified by board. Dave called for vote for P&P as presented. Ayes carry. Bruce noted that one of his goals is to formalize the structure, review P&P and bylaws, etc. Bruce reviewed the rest of his report and shared his thoughts on changing the culture of the board.

Policy voted on today will become active July 1, 2019. Current structure remain in place.

9:00 a.m. VI. **Membership Affairs Team Report** VP Membership  
Maggie reported that we are leading the country in new members, but lost more members than gained. Spring has been great so far with chapter events. Communications report noted that there were no comments in regards to the web site. Kristie is also working on newsletter and other items. CE classes also continue to progress. Yolanda still working on speaker bureau.

9:30 a.m VII. **Public Affairs Team Report** VP Public Affairs *Page 23*  
Gathering data via a survey, Brad has been reviewing drafts and revisions. Will send out to PAT for review shortly. Dawn noted that filming starts today for the “Man on the Street” videos. Dawn and Kimi will be working on a P&P for how to handle the NAHU UNITE gift cards. Likely to be presented at May board meeting. Cerrina noted that the PAC donations were up, but still short of monthly goal. SDAHU won the Gimme 5 contest, and overall the contest itself was modestly successful. Patrick Burns is extending the contest using his own funds. Dave noted that IEAHU did a great job at promoting membership and PAC at their sales symposium yesterday.

Bill Review Positions – Jim noted that on AB 207, went from level 3 support to level 2 in order to sign on to coalition of other agent related associations. Faith noted that the legislature is heavy into policy hearings now, so the positions will guide lobbying efforts. Dave asked for comments. Brian Sullivan – asked if the NAHU Shout could be replicated at CAHU level, and asked if the bills could be sent out earlier or in packets. Jim noted that there is a Operation Shout in place, and that there was not a great way to get the information out to the board due to the amount of bills and the content. Jim moved to approve the positions taken at Bill Review, Yolanda seconded. No comments or questions. Ayes carry.

Jim noted that the positions will be up on the website shortly, and thanked Faith for all her hard work.

Jim reported on Capitol Summit – noted that Commissioner Lara will be opening speaker on Tuesday, May 21. Asked for board to support the event as much as possible. Richard Figueroa, Deputy Cabinet Secretary is also slotted to speak. Also

**CONFIDENTIAL**

*This document and the information it contains are strictly for the use of the California Association of Health Underwriters.*

working with Sean Greene and Brad Davis on TED talks.

#### General Board Reports

Craig noted that there were no medicare updates, but encouraged chapters to schedule medicare summits/trainings.

Sam reported on Vanguard – working on event for Capitol Summit – met with a new venue last week – looking at old school cocktail hour. Will be putting committee together to iron out details. Space is reserved.

Pat reviewed the awards that were given out at the NAHU Capitol Conference in February. Encouraged chapters to do certifications. Contact Pat with any questions, or Brooke Wilson at NAHU. Need to do a member survey before end of March. Will be working on additional awards for this year. Cerrina thanked Pat for all of her work on the awards.

Dave noted that he is considering putting together a ad hoc committee on Long Term Care. Jim noted they are in the process of setting up a subcommittee on LTC for the Leg Council.

- 10:00 a.m. XIII. Old Business  
Stephanie provided update on Women’s Leadership Summit. 99 registered, asked folks to send sponsors or booth possibilities to her. Speaker lineup and agenda is set. Dawn noted registration is still open.
- 10:10 a.m. XIV. Chapter Reports  
NVAHU – working on putting together CE day. Cornhole tournament on April 17<sup>th</sup>, and the CE day will be April 18<sup>th</sup> in Corning at Rolling Hills Casino. Noted that they need a speaker for a CE – Dave asked folks to respond via email to Dan or Dave.  
GGAHU – need help with finding a speaker for their business expo. Have a DOL repo coming to speak.  
SAHU – Cerrina noted that the chapter has launched a new website through Channel Ready. Business expo on April 9<sup>th</sup>, golf tournament in May, ethics days on June 19.  
CCAHU – Business expo coming up  
SBAHU – wine tasting fundraiser – May 9<sup>th</sup>. Featuring a magician and comedian.  
VCAHU – just had symposium this past week, did an opioid panel that went very well. Had a pharmacist, doctor from Kaiser.  
IEAHU – Symposium Monday and Tuesday, got 12 new members and about \$3,800 for PAC. Dave and Jim both spoke at Symposium. Golf tournament is coming up.  
LAAHU – 5K fun run this past weekend – needed to get more sponsors, but did raise a fair amount of money. Annual symposium is April 17<sup>th</sup> at Skirball Center. Noted that Neil is on sabbatical for the remainder of his term. Please refrain from copying Neil on future emails. Brian will be taking over as chapter President.

**CONFIDENTIAL**

*This document and the information it contains are strictly for the use of the California Association of Health Underwriters.*



OCAHU – Mary Anna reported that the chapter is doing well. Golf tournament is on April 15<sup>th</sup>. May is member appreciation day, and June is the Women in Business event.

DCAHU – Sandra reported that the chapter has a CE class this month. Annual symposium is in April. Medicare summit in September.

SDAHU – Sean reported – last event went well. Next month is the Dancing with the Stars event. June is golf tournament.

10:30 a.m. XV. Adjourned at 10:31 am.

### 2018-2019 Board of Directors Meetings and Events

Month	Date	Start	End	Location
March	20	8 am	10:30 am	Conference Call
March	12			Bill Review - Anaheim
April	16	8 am	10:30 am	Conference Call
May	20	1 pm	5 pm	Sawyer Hotel, Sacramento
May	20-22			CAHU Capitol Summit, Sawyer Hotel, Sacramento
June	28	10 am	3 pm	San Diego, NAHU Annual Convention
June	29 – July 2			NAHU Annual Convention, San Diego

**CONFIDENTIAL**

*This document and the information it contains are strictly for the use of the California Association of Health Underwriters.*

**AGENDA**

**Meeting Description:** CAHU Board of Directors

**Date and Time:** April 23rd, 2019 8:00 am to 10:30 am

**Location:** Conference Call



*Requests to add agenda items may be presented under item II.*

---

- 8:00 am I. Welcome, Call to Order, Antitrust Reminder 8:11 am President
- II. Approval of Agenda of April 23, 2019 President  
Dave asked for any changes – Dawn moved to approve, Yolanda seconded. No one opposed
- III. Approval of Minutes of March 20, 2019 President  
Wayne moved to approve minutes, Bruce seconded. No opposition. Unanimous consent.
- 8:10 a.m. IV. President’s Report President  
Dave discussed the events he had attended in the past month. NVAHU, IEAHU. Noted that Capitol Summit was happening and that the board needed to register. June will also be in person in San Diego, 10 am to 3 pm, location TBD. Dave also noted that NAHU House of Delegates would be taking delegate names soon, and that board members should also remember to sign up for NAHU to get the early bird rate.
- 8:15 a.m. V. Governance Affairs Team Report President
- Fiscal Report – Cathy reported. Showing a operating loss of \$18,396. This is an improvement as it is going down month to month. May end this year in a negative, but the board has done considerable work to correct courses. May also be fiscally conservative next year. Dave asked motion to accept the financials as presented. Vanessa moved, Marti seconded. No discussion or opposition to approval.
  - Dave noted that the strategic goals were also updated. Kimi will send out updated strategic goals. Adam and Kimi are working on template for working with corporate sponsors.
  - Nominations Committee Report – Stephanie reported on current slate of candidates. No contested races. House of Delegates will be short but there will be in person voting only.
  - President Elect Report – Bruce discussed strategic planning on May 23, noted that Finance Committee has been working on draft budget. Plan to distriute on May 9<sup>th</sup> to board to review prior to May board meeting. Annual Convention planning is on hold for now. Will be working on Corporate Affairs, will be re-building database. Bruce is working on Board survey to review strategic planning. Stratgic planning should conclude at noon on May 23. The 2019-20 board is required to attend, local chapter leadership should also attend if possible.
- 9:00 a.m. VI. Membership Affairs Team Report VP Membership  
Membership report – current number at 1964. Yolanda reviewed report. Speakers bureau will be maintained by NAHU – will share it with CAHU members. Yolanda has already started on working with NAHU, will be divided into topic areas. Triple Crown information has been released. Maggie is working with chairs on membership

**CONFIDENTIAL**

*This document and the information it contains are strictly for the use of the California Association of Health Underwriters.*

*Updated: 7/16/2019*

numbers. Training modules are put on hold – goal is to do it at a statewide level. NAHU did not agree to goal around CAHU designation, suggested doing a certification instead. Membership contest prizes will be rewarded in May at Capitol Summit. Chapters are working hard on retention and on NAHU goal for membership, but not likely to meet the NAHU goal. Kristie noted that the Communications Committee has a chapter challenge. CAHU website re-design is in draft, Kimi will send out link.

9:30 a.m

VII.

Public Affairs Team Report

VP Public Affairs

- Foundation Update – Dawn will be attending ICIC meetings with Kaiser. Started Man on the Street videos, and will be working on fundraising.
- PAC Update – working on a infographic for CAHU PAC.
- Priority Bill Updates – Jim noted that the Legislative Committee calls have been moved to 3:30 pm on Thursdays, but that board attendance has been weak. Will be starting to ramp up the Legislative calls as the legislature picks up. Capitol Summit committee has been busy, schedule is almost full. Jim encouraged everyone to register as the hotel block will close on April 30<sup>th</sup>.

Faith – legislature is still in policy phase. Will be hearing bills next week that are non-fiscal. May revise should be out around May 10<sup>th</sup> or so. Fiscal studies from CHBRP are out and will have report next week.

- CAHU Survey Results – Brad reported on the survey. 494 responses – ranged from CAHU members to legislators. 79% were CAHU dues paying members. The overall numbers of who responded to survey were spread across different areas of the industry. Brad reviewed the name change questions and the responses. Dave asked about the next steps – Brad noted that the board should continue the discussion with next years board. Bruce asked about the legal implications. Brad noted that there was a phone call with NAHU after the last years NAHU House of Delegates. NAHU bylaws do require that the chapters be named a certain way, but that there was an option to do a DBA (Doing Business As) so as to not lose the affiliation. Wayne thanked Brad for the persistence in the email notifications. Jim noted that the “underwriter” piece being in the name with the legislature is not always a positive connotation.

10:00 a.m

XIII.

Old Business

- Women’s Leadership Summit Update – Stephanie reported on the Summit that happened in April 3-5. Stephanie noted that there were major leaders who spoke and contributed to the event, and that the feedback was very positive. Dawn sent the board a link to a video from the event. The programming was very different than the usual conferences – it was both professional and personal development combined. There has been a commitment already for the next year’s event. Bruce noted that LISI has agreed to sponsor for the 2019-2020 year. Korey added that it was an excellent networking event, and walked away with connections that were strong. Instagram page @CAHUWLS. Encouraged everyone to watch the video.

**CONFIDENTIAL**

*This document and the information it contains are strictly for the use of the California Association of Health Underwriters.*

10:10 a.m. XIV. New Business

- Women’s Leadership Summit 2020 Proposal – Stephanie motioned to book the JW Marriott in Las Vegas, March 25-27, 2020, and to approve a \$4,000 deposit. Brad seconded. Jim asked about the numbers for this year. Stephanie noted that the budget numbers were not final, and that figures were still moving. Registration costs were designed to cover all the food costs. Registration costs will not be lowered. Wayne asked if there was going to be an impact on other events or local sponsorships. Stephanie noted that it is a unique event, and not timed to impact other events. Brad asked if the board should consider officially putting together a committee on this event if the motion passed. Stephanie noted that Cerrina has agreed to chair the planning committee for the 2020 event if the motion passes. Motion passed unanimously (vote taken by roll call).

Stephanie asked that if anyone wanted to be involved to please email Kimi with their request. Structure of planning will be reported on under old business at May meeting.

- Jim asked that we evaluate technology options – conference calling systems and webinar issues seem to be persistent. Dave asked Kristie if she could explore some options for the May meeting.

Dave noted that the May meeting will have a opportunity for the chapters to discuss their actions, and will have a discussion topic as well.

10:30 a.m. XV. Adjourned at 10:10 am

**2018-2019 Board of Directors Meetings and Events**

Month	Date	Start	End	Location
April	23	8 am	10:30 am	Conference Call
May	20	1 pm	5 pm	Sawyer Hotel, Sycamore Ballroom, Sacramento
May	20-22			CAHU Capitol Summit, Sawyer Hotel, Sacramento
June	28	10 am	3 pm	San Diego, NAHU Annual Convention
June	29 – July 2			NAHU Annual Convention, San Diego

**CONFIDENTIAL**

*This document and the information it contains are strictly for the use of the California Association of Health Underwriters.*

## AGENDA

**Meeting Description:** CAHU Board of Directors

**Date and Time:** May 20<sup>th</sup>, 2019 1:00 pm to 5:00 pm

**Location:** Sycamore Ballroom, Sawyer Hotel, 500 J Street, Sacramento CA



*Requests to add agenda items may be presented under item II.*

---

- |           |      |   |               |                |
|-----------|------|---|---------------|----------------|
| 1:00 pm   | I.   | Welcome, Call to Order, Antitrust Reminder<br>Called to order 1:15 pm   | President     | <i>Page 2</i>  |
|           | II.  | Approval of Agenda of May 20th, 2019<br>Sue moved, Maggie seconded. No discussion. Ayes carry. Jim abstained.   | President     |                |
|           | III. | Approval of Minutes of April 23, 2019<br>Stephanie moved to approve, Dawn seconded. Pat noted that on the sign in sheet neither she nor Mary Anna Trutanich were checked off as attending. Ayes carry.  | President     | <i>Page 3</i>  |
| 1:10 p.m. | IV.  | President's Report<br>Dave noted that he installed the new board in Orange County and presented, also spoke at North Valley CE Day. Reminded the board that House of Delegates is tomorrow at 3:30 pm. Also reminded the board that CAHU strategic planning is on Thursday morning. Required for Executive Board members, and encouraged for chapters. NAHU convention starts on June 29, next board meeting is June 28 at the Kona Kai Hotel in San Diego from 10 am to 3 pm. Jim noted that there is a happy hour scheduled from 4 pm to 6 pm at the marina. House of Delegates at NAHU meeting – reminded chapters to send delegate list to NAHU.  | President     |                |
| 1:15 p.m. | V.   | Governance Affairs Team Report<br><ul style="list-style-type: none"><li>President Elect – Bruce reported that the Strategic Planning will be different this year – planning to focus on where we are now and where we need to go. Will also do a brief board orientation, will be suggesting some policies and procedures. Will also discuss the budget that was worked on by the Finance Committee.</li><li>Fiscal Report – Dave reviewed Cathy's financial report submitted on May 20<sup>th</sup>. Will be attached to minutes. Dave noted that the organization would remain fiscally conservative until it was regularly profitable.</li><li>Strategic Goals – Dave noted that there were a few goals that were not completed and were moved into the next year.</li><li>Rick moved to accept the budget report, Dawn seconded. Jim noted that the second bullet point on the report should be corrected and removed regarding the Foundation. Ayes carry.</li><li>Nominations Report – Stephanie noted that House of Delegates should go quickly.</li></ul> | President     | <i>Page 7</i>  |
| 1:45 p.m. | VI.  | Membership Affairs Team Report  | VP Membership | <i>Page 20</i> |

**CONFIDENTIAL**

*This document and the information it contains are strictly for the use of the California Association of Health Underwriters.*

*Updated: 7/16/2019*

Maggie reported that significant progress has been made on several goals. Kristie has sent out a few newsletters and included Triple Crown links. CE Courses are being worked on to include who originated the courses. Membership – down about 7.8% in membership numbers (1957 currently). Recruiting has been good, but retention has been challenging. Orange County has been the only chapter showing growth. NAHU will be releasing a corporate program for agencies with different pricing than individual members. Dawn asked what we were doing to attract new members, particularly young members. Maggie noted that the Vanguard activities are being strengthened. Korey noted that pursuing an internship program for chapters through the UC/CSU system. Discussed various ways of doing outreach, including Vanguard & colleges, certification courses and paying for memberships. Kristie noted that the website was being finalized with a new look and new content, as well a members only section. Yolanda noted that NAHU was working on developing a speakers bureau.

2:30 p.m

VII.

Public Affairs Team Report

VP Public Affairs

Page 21

- Brad noted that he had presented the data from the survey, will also be discussing the name change survey. Public affairs professional hiring is still being tabled until the budget stabilizes. Has an outline for the position that was presented previously. Foundation update from Dawn – NAHU has been working on it and has not delivered to Dawn as of yet (Street Talk). Dawn will be presenting on Foundation issues tomorrow, and will have at least a clip to show.
- Jim gave an update on Capitol Summit. Packets for legislative visits will be ready to pick up tomorrow. Talking points for visits were distributed last week and are included in the packet. Registration is at 208. Jim asked chapters to encourage their members to be present and on time.
- Priority Bill Updates – approps committees passed bills out of suspense last week. 883 bills are still being considered, majority in assembly. Number of bills have been sent as two year bills or killed. Not expecting bills to be killed at this point, but bills will be amended. AB 598 – Minors getting hearing aids – worked with author on support if amended with cost containment included. Bills on talking points are designed to give agents a chance to talk about the work they do with consumers and clients. Faith noted that AB 5 relating to the Dynamex decision is an important bill with an exemption for agents. No surprises coming off of appropriations. Governor Newsom has been more fiscally conservative. Faith noted that Assemblymember Arambula will be returning as he was cleared of charges.
- PAC Local Chapters Report – Cerrina noted that there is a PAC reception tomorrow at 6:30. Still running Gimme 5 campaign. Funds are necessary to support the PAC. Recognized chapters who are regularly participating on the call. Will be taking chapter donations at 3:10 on Tuesday.

Pat noted that the awards were submitted on time, but that there was more to be done. North Coast and North Valley are both Silver Certified, and Santa Barbara is submitting tomorrow.

Craig noted that every chapter should be doing a local Medicare meeting. Worked with several chapters this year in addition to the larger chapters.

**CONFIDENTIAL**

*This document and the information it contains are strictly for the use of the California Association of Health Underwriters.*

Sam – Vanguard tonight at 6:30 pm. Noted that most chapters have a Vanguard chair or a similar position. Bruce is working on Vanguard chair for next year. Sue Wakamoto Lee will be Vanguard Council chair for NAHU this upcoming year.

2:30 pm NAHU Candidates Karen Kirkpatrick and Eric Kolsdorf spoke to board about upcoming election for NAHU Secretary.

3:15 p.m. VIII. Chapter Updates/Forum – Strategic Planning

SAHU – Incoming president determines goals for the year, generally around fundraising. Have committees in place in order to facilitate the work being done. Strategic planning is done every other year by an external facilitator and has both incoming and outgoing board. Reporting document created a few years ago – includes awards information.

OCAHU – strategic planning done every year, this year will be June 20<sup>th</sup> by the incoming board. VP of each area leads discussion on goals for that area, all board members have input. Structures first part of strategic planning as leadership training. Also hand out notebooks for every position with all bylaws, p and p's, calendar of events. Executive Director participates but does not drive it.

VCAHU – done every year. Focus on goals for the year.

GGAHU – did a SWOT analysis last year, found it very helpful. Do strategic planning every year, also does leadership training first.

SDAHU – president sends out ideas of what the goals would be, committee chairs come with plans. Have used an outside facilitator in the past.

SVAHU – did one before the year started, discussed goals and position details. Did a mid-year one as well to refresh goals and to re-set any goals that needed to be adjusted.

LAAHU – do a half day meeting, President shares mission, vision and values of the chapter, asks chairs to come up with their goals for the year. Does a one page worksheet – goal, steps to get there, etc. ED did not attend last year but has in the past.

SBAHU – does it over lunch, reviews calendar for the year, and discusses strategies to get to big goal. Focus on recruitment for board and members. Makes sure goals are on every agenda for board meetings.

IEAHU – changes with president as to how its facilitated. Discussed changes from previous year, goals for the next year. Also do budget draft there. Budget goes to board after that for review. Incorporates pacesetter in template but does not make it the only focus.

NVAHU – not in the past few years due to lack of board participation. Walk

**CONFIDENTIAL**

*This document and the information it contains are strictly for the use of the California Association of Health Underwriters.*

through events for the year and ideas for the next year. Created strategic plan and got to work right away via calendar, etc.

DCAHU – has one every year, strategic planning in June during monthly meeting time. Focus on membership, board positions, calendar for the year. Agenda gets built during the year through tabled topics at board meetings. Did medicare certification that is required, and had a number of medicare agents show up.

Dave discussed resources for boards. NAHU is bringing in an outside consultant for strategic planning this year. Pacesetter award guidelines helps with strategic planning. NAHU has some resources to help guide chapters – outline for successful strategic planning. Regional Vice President should be able to help, and there is a Vice Chair of Chapter and Leadership Development as well (Cerrina) – has a presentation that was done. There are several people who can assist chapters as well – past NAHU presidents, Patrick Burns, Neil Crosby and others. Having a outside facilitator can help – a different perspective is helpful, and not being vested in outcomes is useful as well. Using a SWOT analysis process is helpful as well.

Stephanie noted that the goals should be attainable, and that setting fewer goals is sometimes easier to achieve. Committee work should be done in committees, not in strategic planning. Bruce noted that having someone assigned to each goal to be responsible for that outcome is also good. NAHU will have a Futures Task Force to work on new ideas coming in.

4:30 p.m IX. Old Business  
Technology for conference calling systems – Kristie reported that Zoom would be the option. \$14.99 a month is up to 100 participants with the option of video conferencing.

4:45 p.m. X. New Business  
NAIFA conference – June 6-7 in Newport Beach.

Dawn discussed with the board having CAHU host a sunset cruise on Friday, June 28<sup>th</sup> in San Diego. Dawn moved that CAHU host with a total event cost of \$9,250 and a deposit of \$1,863, Craig seconded. Discussion around liability. Boat will hold 129 people in total, 20 slots would go to sponsors, so 109 spots open for \$50 – 65 a piece. Jim noted that committing to an event without knowing the interest level is risky. Motion amended to note that registration would be open until June 8<sup>th</sup>, and if at least \$5,250 is reached then we will move forwards. If it is not reached then the event will be cancelled. Ayes carry on the amendment, ayes carry on motion.

Cerrina mentioned that the Women’s Leadership Summit MARS Squad shirts are here at the Capitol Summit and will be available at the registration desk. Word & Brown and LISI have already agreed to sponsor the 2020 event. Cerrina reminded everyone that it will March 25-27 at the JW Marriott in Las Vegas. If anyone would like to be involved please let Cerrina know.  
Kerry noted that the board should purchase a table cover.

**CONFIDENTIAL**

*This document and the information it contains are strictly for the use of the California Association of Health Underwriters.*



Jim reminded the board to be on time tomorrow morning.

5:00 p.m. XI. Adjourned at 4:27 pm  
Jim motioned, Stephanie seconded to adjourn.

**2018-2019 Board of Directors Meetings and Events**

Month	Date	Start	End	Location
May	20	1 pm	5 pm	Sawyer Hotel, Sacramento
May	20-22			CAHU Capitol Summit, Sawyer Hotel, Sacramento
June	28	10 am	3 pm	Kona Kai Hotel, La Jolla Room, San Diego
June	29 – July 2			NAHU Annual Convention, San Diego

**CONFIDENTIAL**

*This document and the information it contains are strictly for the use of the California Association of Health Underwriters.*

## AGENDA

**Meeting Description:** CAHU Board of Directors

**Date and Time:** June 28th, 2019 10 am to 3 pm

**Location:** Kona Kai Hotel, La Jolla Room, 1551 Shelter Island Drive, San Diego



*Requests to add agenda items may be presented under item II.*

---

- |            |      |  |               |         |
|------------|------|--|---------------|---------|
| 10:00 a.m. | I.   | Welcome, Call to Order, Antitrust Reminder<br>Called to order at 10:12 am  | President     | Page 2  |
|            | II.  | Approval of Agenda of June 28th, 2019<br>Motion to accept from Brian, Cerrina seconded, ayes carry   | President     |         |
|            | III. | Approval of Minutes of May 20th, 2019<br>Motion to accept minutes from Yolanda, Criag seconded, ayes carry   | President     | Page 3  |
| 10:05 a.m. | IV.  | President's Report<br>Dave reported that CAHU donated \$1,000 to the Arkansas flooding to the NAHU UNITE program. Balance of gift cards is \$6,215 currently. NAHU Annual Convention starts tomorrow (June 29 <sup>th</sup> ). 2019-2020 Board meeting schedule is at the bottom of the agenda. Dave reminded attendees to schedule the meetings on their calendars and to remind their chapter presidents and attendees to calendar them.   | President     |         |
| 10:15 a.m. | V.   | Governance Affairs Team Report <ul style="list-style-type: none"><li>• Fiscal Report – Cathy delivered financial report to board. Noted that the operating profit was positive, and that the Wells Fargo account was also increasing and close to the goal set for the year. Cathy moved to accept the financials, Brian seconded. Ayes carry.</li><li>• 2019-2020 Budget Discussion – Bruce reviewed the proposed budget for the 2019-2020 year. Finance Committee met several times to review finances and create the budget. Draft is included in the agenda. Jim discussed creating a rainy day fund with monies that CAHU could set aside, and asked about whether there was a plan for the Public Affairs position. Cathy noted that there were categories that were not filled – PAC, HUPAC, etc. Public Affairs position does need to be accounted for. There was no policy set up in regards to the position. There has been a proposed budget, but has not gone beyond discussion and planning stage. Bruce noted that the board should be planning and preparing for the position.</li><li>• Strategic Goals Updates – Dave updated the board on strategic plan goals. Goal 1 – eight of twelve were accomplished, one was tabled and the other three are in progress and will carry over to next board year. Goal 2 – Carrying one over. Goal 3 – multiple goals in progress.</li><li>• President Elect Report (P&amp;P) – Policy 1018 needs to be revised after discussion. New language is highlighted in agenda packet. Bruce moved to approve the change, Cathy seconded. Jim asked whether there was a limit on the number, Bruce noted that there was not. Ayes carry, no opposition or abstentions.</li></ul> | President     | Page 7  |
| 10:50 a.m. | VI.  | Membership Affairs Team Report<br>Maggie noted that the goals were still being worked on. Kristie is still working on the  | VP Membership | Page 20 |

**CONFIDENTIAL**

*This document and the information it contains are strictly for the use of the California Association of Health Underwriters.*

*Updated: 7/16/2019*

website updates. Speakers Bureau is coming out of NAHU, CE speakers are being identified. A lot was accomplished this year. Goal 2b, did not meeting 10% increase, did not meet retention goals either. Maggie noted that the larger chapters have struggled in retention and in recruitment.

11:05 a.m.

VII.

Public Affairs Team Report

VP Public Affairs

Page 21

Jim reported on the strategic goals – did accomplish more goals than noted on the report, many of the in progress goals are continuous. Jim noted that Brad did a good job in reviewing the goals. Dave noted that Brad stinks.

- NAHU Letter of Support Discussion- 40 hour work week at federal level. Sue pointed out that California does not recognize 40 hours per week as full time, it is 30 hours per week. Vanessa moved to not support letter, Samantha seconded. Ayes carry, no opposition, two abstentions.
- PAC Local Chapters Report – Page 35 – Cerrina noted that there was a strong show of support at the Capitol Summit, had 22 new one time contributions, 0 cancellations in the last month. Total from Capitol Summit was \$53,000. Sitting at about a 10.2% participation level. Infographic for the 2018 calendar year on the PAC website.
- Foundation – Dawn noted that one of the Foundation videos would be shown at NAHU Convention. Noted release of Medicare for All video from NAHU.
- Jim noted that Capitol Summit went well. The Leg committee will have two vice chairs (Connie Correia and George Balteria) and two Adopt A Leg chairs (Bobbi Kaelin and Deb Blander) this year. Did a survey on communications – webinar was the first choice for communications. Will look at doing them more frequently. Federal update – Lower Health Care Cost Act has been introduced and is out of Senate committee, will use benchmarking as guidelines. Broker transparency is part of this – would require every commission and compensation to be disclosed to small and large group clients. Could change to a draft disclosure. Executive order on price transparency to create guidelines on surprise billing from hospitals. HRA final rules on large employers have been issued, goes into effect in 2020. Cadillac tax repeal will go to floor vote in July. State update – budget items are of most relevance – governor has signed budget, almost \$220 bn. Still setting funds aside for potential economic downturn. Individual mandate in place for 2020. Funds raised will be coupled with general fund to fund additional premium subsidies for those up to 600% federal poverty limit. Must have minimum essential coverage- mirrors federal regulations. Covered CA will be creating exemption language. Also passed low income MediCal for undocumented up to age 26 in budget. Have been working closely on the faith based pools and policy around those with Covered CA. Disclosure from agent is likely.

AB 824 – Prescription drug bill. Pharmaceuticals can pay generic companies to delay creation of generic drug when trademark comes out. Bill would ban ability of companies to pay to delay – assumes practice is anti-competitive. Support level 2 was the recommendation from the Legislative Council. Jim moved, Sue seconded, ayes carry.

SB 407 – Medicare supplement benefit coverage. Would increase enrollment

**CONFIDENTIAL**

*This document and the information it contains are strictly for the use of the California Association of Health Underwriters.*

from 30 to 60 days and create more transparency around benefits that were offered and costs associated with them. Legislative Council suggested Watch position. Maggie noted that there was not a strong response from Medicare agents, but does not recognize existing rules. Jim motioned to keep watch position, Craig seconded. Ayes carry.

- 11:40 a.m. VIII. Event Updates
- Annual Convention Update (October 3-5, 2019) – registration will be live on July 8<sup>th</sup>. Created branding and items around it.
  - Women’s Leadership Summit Update (March 25-27, 2020) - Planning has started for the 2020 event (Cerrina, Korey are co-chairing). Have a planning group of about 8 also participating. Save the date cards are out with registration discounts and options.
  - Capitol Summit (May 11-13, 2020)
  - Cruise – sold out.
- 11:50 p.m IX. Break for Lunch
- 12:50 p.m. X. Committee Chairs
- Medicare – Medicare summits are starting – Northern CA tri chapter summit (SVAHU, SAHU & GGAHU) August 12 & 13. Sponsorships are coming in. Southern CA (OCAHU, SDAHU, IEAHU) are organizing as well – August 27-29 at Pechanga Resort. DCAHU – September 19. LAAHU & VCAHU is August 21 & 22.
  - Awards – Pat reported that all chapters are certified. Will be working on CAHU awards soon.
  - Vanguard – Sam noted that trying to coordinate all the chapters Vanguard chairs was difficult as some of them called it something else. Will be working with next years Vanguard chair to give input on this year.
- Chapter Updates/Forum – Strategic Plan Goals & Budget
- VCAHU – Tim noted goals for this year are to increase PAC and increase membership. Working on filling board positions and are planning events for the year.
  - SVAHU – Had golf tournament and bocce ball tournament. Nick Jauhal is incoming president.
  - SDAHU – Made about \$20,000 on golf tournament, full board for next year. Goals are to have more fun and grow membership.
  - SAHU – Helen reported for the chapter. Top Golf event coming up, Drive In night coming up as well. Retention person has been working hard. ED transition starting July 1 – from Jeannie to Helen. Working on full board. Golf tournament makes money but unsure how much.
  - OCAHU – MaryAnna reported – missing President Elect for board. Have 5 new board members. Goals are grow, retain and have fun. 2 new board members on retention in order to work harder on that issue.
  - NVAHU – Dan reported – CE day in April did well. Had about 55 people show up. Had some issues getting sponsors, but made up for it in attendance. Made more this year than last year.
  - NCAHU – Vanessa – budget and election done, have three new board

**CONFIDENTIAL**

*This document and the information it contains are strictly for the use of the California Association of Health Underwriters.*

members – total of 6. Medicare Summit on August 12. Professional development is primary need. Working on strategic plan.

- LAAHU – full board elected. Diverse group. Business symposium went well. Going to have a webinar on how to run an effective tradeshow. Medicare summit coming up. Had a fun run and raised \$2500 for a charity. Strategic planning went well. Membership is an issue – need to get back up over 400. Seem to be losing members when they go out of business or sell their agency. Gaining medicare agents. Monthly meetings are difficult – commute time is a problem, meetings are also boring (per feedback from younger members during strategic planning).
- IEAHU – Yolanda reported – finished golf tournament, had fewer players this year. New member orientation – picnic in the park on July 11. Full board for next year. Strategic planning in July. Will do budget after that.
- GGAHU – Sue reported – had a few people drop off board. Working on full board. No strategic planning set up yet. No golf tournament this year, partnered with SVAHU and sponsored bocce ball tournament.
- DCAHU – Jean reported – have a new social media chair, new retention chair. Does not have a full board. Expecting Medicare Summit to grow this year. Had a strategic planning meeting early this year.

Dave asked chapters to discuss how their budgets and strategic goals align. OCAHU – Sponsor logos go on application forms and funds go to membership drive. SDAHU – noted that they do not have budget tied to goals, but focus events on the goals. NCAHU – in order to grow and stabilize board, sent members to events to engage them. Dave asked chapters how much of the budget was dedicated to sending members. DCAHU – support board members in going to events. VCAHU – did increase budget for 2020 Cap Summit. Discussing hospitality and how to welcome new members at meetings.

- |           |      |   |
|-----------|------|---|
| 1:50 p.m. | XI.  | CAHU Strategic Planning Follow up<br>Bruce discussed strategic planning in May and the meetings with board members after that. Noted that strategic plan was attached to agenda. MAT/PAT/GAT – roles of teams were effective, structure could be tweaked. Bruce noted that each VP should provide their own reports as opposed to a summary by each team. Creating a committee to review policies & procedures, also a marketing team to work on membership and marketing. MAT will be an “incubator” that Bruce will chair. Bruce’s goals are around programs, marketing and sponsors. CAHU needs to take ownership of proving its values to local chapters, and on developing sponsors. Would like to institute vice chairs on all committees. Wants to record committee calls and send the recordings to any committee member who was not on the call. |
| 2:50 p.m. | XI.  | Old Business<br>Public Affairs funds & position – Bruce suggested Finance Committee discuss and come up with plan to address and present at September meeting.  |
| 2:55 p.m. | XII. | New Business<br>Dave noted that he has been on the CAHU Executive board for seven years, but being President was the hardest year. Thanked the board for helping through out the year.  |

**CONFIDENTIAL**

*This document and the information it contains are strictly for the use of the California Association of Health Underwriters.*

3:15 p.m. XIII. Adjourned at 3:10 pm.

**2018-2019 Board of Directors Meetings and Events**

Month	Date	Start	End	Location
June	28	10 am	3 pm	Kona Kai Hotel, La Jolla Room, San Diego
June	29 – July 2			NAHU Annual Convention, San Diego

**2019-2020 Board of Directors Meetings and Events**

Date	Event	Location	Time
July 16, 2019	Board Meeting	Conference Call	8 am - 10:30 am
August 20, 2019	Board Meeting	Conference Call	8 am - 10:30 am
September 17, 2019	Board Meeting	Conference Call	8 am - 10:30 am
October 3, 2019	Board Meeting	Costa Mesa	TBD
October 3-5, 2019	CAHU Annual Convention	Costa Mesa	
November 19, 2019	Board Meeting	Conference Call	8 am - 10:30 am
December 17, 2019	Board Meeting	Conference Call	8 am - 10:30 am
January 21, 2020	Board Meeting	Sacramento	10 am - 3:30 pm
February 18, 2020	Board Meeting	Conference Call	8 am - 10:30 am
February 24-26, 2020	NAHU CapCon	Washington DC	
March 17, 2020	Board Meeting	Conference Call	8 am - 10:30 am
March 23-25, 2020	Women's Leadership Summit	Las Vegas	
April 21, 2020	Board Meeting	Conference Call	8 am - 10:30 am
May 11, 2020	Board Meeting	Sacramento	1 pm - 5 pm
May 12-13, 2020	Capitol Summit	Sacramento	
June 16, 2020	Board Meeting	Conference Call	8 am - 10:30 am
June 27 - June 30, 2020	NAHU Annual Convention	Chicago	

**CONFIDENTIAL**

*This document and the information it contains are strictly for the use of the California Association of Health Underwriters.*