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AI in Benefits: What You Need to Know to Keep Your Data Safe While Using Artificial Intelligence Tools

Also inside this issue

- CAHIP-OC Annual Sales Symposium
Riding the Wave - AI in Benefits March 10, 2026
- Feature Article: *AI in Benefits: What You Need to Know to Keep Your Data Safe While Using Artificial Intelligence Tools*
- Legal Brief- Marilyn Monahan, Monahan Law Office
- Auditing 1094-C and 1095-C Filings for Tax Year 2025:
A Comprehensive Guide
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Longstanding NABIP Healthcare Priorities
- NABIP Capitol Conference 2026 Coverage
- Charity Golf Tournament
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Thank you for being a part of CAHIP-OC!



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Our association is a local chapter of the National Association of Benefits & Insurance Professionals (NABIP). The role of CAHIP-OC is to promote and encourage the association of professionals in the health insurance field for the purpose of educating, promoting effective legislation, sharing information and advocating fair business practices among our members, the industry and the general public.

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CAHIP-ORANGE COUNTY PRESIDENT'S MESSAGE

By: Sarah Knapp, CAHIP-OC President

Spring is in the air, and with it comes one of the most exciting times of the year for CAHIP Orange County!

As we move into March and April, our chapter is buzzing with activity, energy, and purpose. On **March 10th**, we're thrilled to host our **Annual Sales Symposium** at the **Lake Forest Community Center**—a day designed to educate, inspire, and connect. With **U.S. Olympic Gold Medalist Jason Lezak** as our keynote speaker and two CE tracks tailored for **Group Insurance** and **Medicare**, this event truly offers something for everyone. It's the perfect opportunity to grow professionally, exchange ideas, and strengthen relationships with peers and carrier partners.

Next up, our **Charity Golf Tournament** on **April 20th** at the **Aliso Viejo Country Club** brings us together for a cause close to our hearts—the **Southern California Chapter of the Cystic Fibrosis Foundation**. Whether you're teeing off on the greens or joining us for the always-popular **Wine Tasting Class**, your participation helps make a lasting impact.

As we celebrate these milestones, I want to thank each of you for your continued involvement and support. Every event, every conversation, and every volunteer hour helps advance our mission to **educate, advocate, and serve**.

Let's keep the momentum going—your engagement is what makes CAHIP Orange County thrive. I can't wait to see you at our upcoming events and continue making this year one to remember!

Warm regards,

Sarah Knapp

President, CAHIP Orange County Chapter

Photos: Top Left: CAHIP-OC receives award from Cystic Fibrosis. Other photos from January, 2026 membership monthly breakfast meeting.





Feature Article: AI In Benefits: What You Need to Know to Keep Your Data Safe While Using Artificial Intelligence Tools

By: *Dorothy Cociu, CAHIP-OC VP of Communications & Public Affairs & President of Advanced Benefit Consulting & Insurance Services, Inc.*

Your grandmother Peggy is sitting quietly at home, watching her favorite TV show when she gets a very frightening phone call. It's someone who says they have you, her cherished granddaughter or grandson, and Peggy has to pay X dollars in Bit Coin to get you back. Then they let grandma Peggy hear your voice, begging you to please pay so you can go home... We've all heard the stories on the news about scammers using Artificial Intelligence to create videos, images and audio that sound like our loved ones and use it to trick you (or grandma), scare you, and quite often, take your money. Today, it's not just a phone call. It could be a message sent to your grandmother's phone or email, with a video from what looks and sounds just like you, and it's even more terrifying. Unfortunately, grandma Peggy has no idea it's an AI deep fake. Less than two years ago it was just something that happened to others, scattered stories in the news, but now, AI tools are everywhere, and literally everyone and anyone can learn to use them, and quite often large platforms create videos to train you on exactly how to create those video and audio clips that bad actors can use to do just that, with very little effort.

Artificial Intelligence is everywhere, whether we want it to be or not. Sure, it can be a great tool to speed up your work, and it can help make your presentations more attractive and engaging, and your videos more compelling to watch. But there are a lot of dangers when working with AI. Most often when you don't even realize that AI is being used!

The Basic Dangers of AI Finding its Way Into Your Data

Combine the basic dangers of using AI with the restrictions on industries like health insurance, where there is a ton of confidential and private information, including medical information, sitting in what you think are very secure areas of your systems, encrypted and protected... And yet, every day, that confidential data is leaking out, being used in Large Language Models (LLMs) or worse, being spread across the internet. Often times, the leakage happens even though the company has put in protections, because the employees of your company are using unauthorized AI tools that open the doors and allow the AI to work its way into your systems, sometimes without you knowing it. I ask you, *do you know if/when your staff is using AI?* Do you know what they are using and how/why? Are there restrictions on what is fed into the AI tool with prompts to get the responses that the employee wants? I asked principals of Aditi Group what words of caution they would share with individuals and

companies as they move more and more towards AI tools in their every day lives.

"First of all 'AI' is used loosely and can really mean a slew of different things," stated Ted Flittner of Aditi Group. "Some position algorithms as AI. OCR. Voice-to-text is AI. AI Agents can be a simple researcher while others can take actions – do things on their own. Do your research. Read the privacy policies, security practices, certifications, and use policies. And understand a little about how AI works. The fact is, AI models are black boxes. Anthropic CEO Dario Amodei is famously quoted as saying 'People outside the

field are often surprised and alarmed to learn that we do not understand how our own AI creations work. They are right to be concerned: this lack of understanding is essentially unprecedented in the history of technology."

Ted continued: "AI models are not like software programs that can be debugged and corrected in code. Models are trained. Like people are. Biases in training become part of an AI model or AI agent. Some AI models

have hallucinated answers, and in some cases, have fabricated fake data. Others have been shown to act counter to their guardrails."

Ted made these suggestions: "Treat AI like you would when hiring people. Would you hire someone without any background check, references, work history, or interview? Would you immediately give them access to company and customer confidential data immediately? Would you give them login credentials to your bank, social media accounts, and email? Would you pass their work directly to customers without reviewing it first? Yet that's what many people have done by racing to try out new AI tools. Consider OpenClaw personal AI agent. In a span of several months, it changed names 3 times as security researchers found glaring security holes, while users turned over logins to all their social media, email, and other accounts. The lure of a tool that can do so much for us makes many people turn blind eyes to security and privacy."

Some additional suggestions from Ted included the following: "Do research before adopting AI. Use it to enhance work your people



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do. But keep a human layer – make sure people review AI work before using it or passing it on. If AI does research or makes content, have AI give you the sources and check them.”

I also asked some experts to share their thoughts on my Benefits Executive Roundtable podcast, Season 7, Episode 8 (which airs on March 3, 2026).

When asked about the explosion of AI in the past few years, Eric Barricklow, owner of Stellar Cyber Solutions, (BER S7E8 plus panelist on the CAHIP-OC AI panel at the upcoming symposium on March 10, 2026) stated: “The constant use of AI is prevalent; it’s everywhere, and I’m not surprised it’s exploded into use like it has now, but I am a little surprised that it hasn’t imploded a little bit yet, because I used to say ‘well, anything you need, there’s an app for that...’

Now anything you need, *there’s an AI for that. But there are like 15 AIs for that!* I think we’re still in that explosive innovation phase of throwing spaghetti against the wall to see what actually works, and there’s a lot of things that are being taken advantage of right now, because people don’t know how AI works... Businesses, small businesses especially, are inviting the AI into their environment, and *it’s an unregulated employee with complete access...* that’s one aspect I’m a little shocked at, *how welcoming businesses are at inviting in this unknown, unfathomable technology, to really crawl through all of their intellectual property, all of their data, all of their contacts, and they are just trusting...*”

As Eric said, your employees are using AI, and if you’re not monitoring it, not putting up the proper guardrails to protect your data, it can and will leak outside of your protected environment and into the unknown areas of these learning models and possibly onto the internet or on the front page of a newspaper for everyone to have access to.

Who is using AI and what are they using it for?

In my podcast, Miguel Villegas (Mike), founder of iSecure Privacy, discussed further what very common uses are today in the workplace, regardless of the industry you work in. “Today they are using it every day. For everything,” Mike said. “Productivity with Co-Pilot, drafting emails, summarizing meetings, turning notes into action items, building slide decks, re-writing policies. It’s amazing. It even helps us research benefit plans or gather evidence for claims processing. I use it for writing code... I can write a python program in less than 2 minutes, but I still have to de-bug it and everything. But it’s amazing how much of a productivity tool [it can be]. It’s been able to allow me to be much more efficient”.

I asked Eric Barricklow who he sees using AI much more predominantly than others today. “I see the younger generation adopting it much more readily and using it to compose emails, do their LinkedIn

queries, their outreach, their cold-calling... Also, for code writing and data analytics, and to actually rely on its business decisions with whatever data they input into it.” We’ll get more into why these uses can be dangerous later in this article. Eric continued: “Many times they’ll ask the AI ‘tell me what this means’. [For] many businesses, there is a disconnect between the old guard, who does it their way, and the newer generation, who are adopting the AI to find out what it *can* do. But there is also that difference, because I’ve always been told that you have to show your work. If you arrive [at a] business decision, you have to have the algorithms, the calculations, how you derived at that decision, in order to stand up in court, in case you go to legal action, or something along those lines. In many cases, in trusting an AI to make a decision, you lose that transparency. You lose that ability to defend that decision that you’re making. I see a lot of businesses employing AI or accepting its use, without understanding the business risk to it.”

That’s where the disconnect is. That’s where the risk is. Your employees may be doing what they think is good for the company or making their jobs easier by using an AI tool like ChatGPT, Google Gemini or Microsoft Pilot, using a free or individual (not enterprise) version of one or more of these or others, and they’ve never been told, never been trained to know that by using this little AI tool everyone is using, that they’ve put your data and your business at risk.

Biggest Security Risks Organizations Face When Adopting AI Tools

In general, I would say that the biggest risks that organizations face when using AI tools are data privacy, model misuse, lack of governance, and most importantly, the people using the AI tools themselves.

I asked this question of my guests on my AI Security podcast. Adriana Mendieta, a Cyber Insurance Agent and ‘Avid AI Agile User,’ replied very matter-of-factly. The biggest risk is, according to Adriana, “The 8th layer, which is the user. Whatever they are pasting into their tool. Whatever their settings are. A free versus an enterprise software... If the company hasn’t provided a software and they’re just using a good ole free willy internet [product] and pasting information in there, that’s a huge risk! It sounds so simple, we can all use a mouse...” And she’s right. We all use a mouse. We all copy and paste. Easy. Done. Bottom line, “it’s always the people,” said Adriana. “Always.”

Eric Barricklow continued, “The security risk that AI poses to a large enterprise is different than what it poses to a small business or an individual consultant... It goes back to the overall security posture of that organization. Where larger enterprises typically have their work-stations locked down... Users aren’t administrators of their computers. They are just normal users. So, if they start to invite or download applications, it’s prohibited, or it’s really restricted... Everything is protected because there is a



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fire-gap in-between the user and that end resource, in order to prevent prompt injections or to prevent disclosure of information. Their security landscape for an enterprise is much different.”

In a smaller organization, obviously, the user is often the administrator, and they are wearing multiple hats all day long, and a small business may rely on one person to be office manager, HR manager, receptionist, overall clerical person and more. Many are overwhelmed, and anything they can do to lessen their load will be welcomed, and they will more likely jump right in and start using tools like AI, without necessarily talking to their boss and asking for permission.



Miguel (Mike) Villegas had additional comments on the security risks of AI. He stated on my podcast that the largest risks in adopting AI tools happen when they are not properly controlled or implemented. Mike said that there are five major risks.

“The first is Data leakage... that’s an instant compliance and incidence response scenario...

Shadow AI. Employees will use AI any way they want. They could use their personal accounts, use it for work, and it’s dangerous.

Permissions and Over-Exposure. Tools like co-pilot will respect access. But if you’re using Sharepoint or Drives, permissions that are messy, AI is going in at a very high speed, [can] allow that data to be exposed or even exfiltrated.

Hallucinations... Hallucinations means errors...

Third Party Integration Risk. ...AI itself may be fine, but the connectors, the APIs, the plug-ins, might be misconfigured, or not properly patched or current, and that creates a risk in AI.”

The Use of Free Software Versus Paid Software

Eric Barricklow, Adriana Mendietta, Mike Villegas and Aditi Group all mentioned the importance of using Enterprise Software rather than free software. As Eric said in the podcast, if it’s free, you are the product. Aditi has said similar things in podcasts in the past. “The software axiom that if it’s free, YOU are the product,” said Ted. “It’s been too often true for decades. We’ve been training Google’s language models for decades with Gmail, Android, and Google Search. When software companies take massive investor dollars, they need to either get you to pay for the program or use you to develop it.” Ted continued, “Exceptions can be open-source projects, which are often alternatives to Big Tech paid platforms, and often developed specifically to give better personal privacy protections. If it’s low development budget, you’re probably not the product. OpenAI was originally intended as a non-profit. Following our rush to use, it was

converted in 2025 to a for profit-company with massive investor infusions, and now it’s valued at over \$850 Billion.”

Privacy & Artificial Intelligence

Some of the common uses of AI today, as mentioned by Adriana, Mike and Eric above, include meeting assistants, notetaking during meetings, etc. Let’s say you are on a zoom meeting with one of your group clients and you’re talking about private issues, issues that are protected under HIPAA privacy laws and others. If you’re letting zoom record your meetings, and do notetaking and summaries of those meetings, you may be violating one or more privacy laws. I think it would be a bit difficult to get a Business Associates Agreement signed by your AI assistant! So, is simply using a tool like Zoom’s AI Assistant and doing these mundane tasks for you putting you at risk for HIPAA violations? I think the idea of privacy when it refers to the use of AI is a complicated one, at best.

On my podcast, Adriana had this to say on the matter: “I think that AI may change the definition of privacy, and the way we look at it. Today, private means I have 100% control and AI might change that, because you’re giving some of that control to AI.”

The “Big Three” AI Tools – ChatGPT, Google Gemini and Microsoft Co-Pilot

Although there are many other AI tools, the most commonly used are ChatGPT, Google Gemini and Microsoft Co-Pilot. I call these the “Big Three.” They are literally everywhere. You can’t do an online search or do any basic function on your computer without one or more of them staring you in the face and offering to help you with your tasks. I would think that most consumers use ChatGPT or Google Gemini, due to the cost and the ease for individuals to sign up and use. So, what are the differences with these, and what are each best suited for? I asked the experts on my podcast to get the answers. Adriana gave me the best “short version” of the differences in the Big Three and what they are best used for.

“ChatGPT is my thinker,” said Adriana. “The one that’s going to think with me... I’m going to prompt it.... we’re going to grow ideas, almost create [with me]... Gemini is my analyzer and my researcher.... Co-Pilot is my doer. It integrates best with Microsoft products.”

A detailed discussion on these differences can be found in the AI security podcast mentioned above.

Important Information For Gmail Users

It’s important that any users of Gmail for your email services, whether a personal account or a business account, understand that recently, Google changed its policies and all Gmail users are *automatically opted-in* for allowing Gemini to search your emails and more, which could be a serious privacy issue in our industry. They have offered an opt-out,

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but it's a several step process that I suggest every Gmail user take to be sure they've opted out. If you're not sure, it's likely you're still opted in, and you should contact your IT professional immediately to go into your settings and change them to be sure you're opted out. If your IT professional isn't aware of this, perhaps it's time to find a new IT professional! Larger companies generally do this on a company-wide basis; it's not left up to the individual user. But smaller companies and individuals may do their own IT work.

I asked Ted about what he's suggested to their clients about the Gmail opt-out feature. "Google users, and that's most people, should seriously consider opting out of Gemini or at least opting out of having your data used to train it. This includes Google Docs, Drive, Google Photos, Gemini in Chrome browser, Gemini on your Android phone. *The fact that Gemini features are 'on' by default and that opting out is a little convoluted hints at how valuable our data is to Google.*"

Ted continued: "Workspace paid customers have more options – since you're already paying. Like allowing company data to train only company's Gemini agents. So, you can train it on specific data types to improve usefulness for your company, without leaking out to the public. At the other end of the spectrum, Workspace admins can disable Gemini features for all users across the board."

So, what do you do to opt out? Ted stated: "If you want to opt out, just make a quick web search for the specific steps. Google makes others show us how to turn off Gemini. They give us articles like this: [Manage & delete your Gemini Apps activity - https://support.google.com/gemini/answer/13278892.](https://support.google.com/gemini/answer/13278892)"

AI Policies

It's important that companies create very specific policies on the use of AI tools for their employees. What can they use, and what can they not use. If using AI, the company should purchase the software and train employees on their AI policies. I asked Aditi Group why it's important for companies to address

AI in their policies and discuss with and train their employees the dangers of using AI without the proper security measures in place. "Would you want your staff to just pull in anyone they find on the street and put them to work, giving them access to customer and company data?," Ted asked. "The fact is, your employees are experimenting with any number of different AI offerings for their personal lives. If you don't have policies and training, then someone is going to be using AI without your knowledge and could be putting your company in danger."

Eric Barricklow also mentioned the importance of policies and training in the BER podcast S7 E8.

AI Use in Claims and Claims Auditing

Artificial Intelligence use is now very commonly used in the claims and claims auditing arena. Since it's still relatively new, and many insurance

companies and TPAs are adopting these tools without a lot of research, I wanted to summarize briefly some of the important considerations for them when finding an AI vendor.

Using AI in Claims Processing and Claims Auditing is becoming very popular. Soon it will likely be the norm. What, in general, are the advantages of using AI in the Claims Auditing phase? To assist me with this part of the article, I asked Angel Onuoha, the CEO of Avelis Health, an AI Claims Auditing Firm, to provide some important information for our readers.

"AI is best at speed and consistency," stated Angel. "It can scan huge volumes of claims and flag the same error patterns every time (overpayments, coding inconsistencies, missing documentation, and outlier pricing), without getting tired." He continued. "The real advantage is prioritization: AI can audit everything and help you focus humans on the small slice of claims that actually has recovery value."

Angel's company uses a Large Learning Model AI program (LLM). I asked him what, in general, can LLMs do to enhance claims processing or auditing? "LLMs turn messy inputs, EOBs, itemized bills, clinical notes, contracts, plan docs, into structured facts you can audit against. They extract, normalize, and explain," stated Angel. "They're also strong at translating audit findings into defensible communication: clear rationale, citation to the relevant language, and a clean request for records or corrections."

TPAs, insurance companies, etc. must be concerned with AI Security. I asked Angel what should a TPA or Insurance Company look at when selecting an AI claims or claims auditing vendor to assure

that their raw claims data is not being used to further train the AI Vendor's Model? How can they be assured that the claims file isn't being shared across the internet? Angel graciously provided this valuable information: "Ask for a written guarantee that your data is not used to train any foundation model. It should be in the MSA/BAA, not a marketing page." He continued: "Look for clear technical controls: encryption in transit and at rest, least-privilege access, audit logs, and strong vendor policies on data

retention and deletion. If they use third-party model APIs, confirm they're using enterprise/privacy modes where prompts aren't retained or used for training, and that data stays in approved regions."

AI Claims Auditing firms like Avelis Health can receive from the TPA or carrier many types of claims files, csv files or even raw claims data files. Because I deal with a lot of TPAs and I specialize in privacy and security, I asked Angel how these TPAs or carriers can be assured that data from TPA A is being protected and not shared with TPA B and TPA C, etc? "This is a core architecture question: tenants must be logically isolated, Angel responded. "You want true tenant separation at the storage layer and strict



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access controls, so one client's data can't ever appear in another client's environment."

I next asked Angel what types of firewalls can be put in place, and what should TPAs or carriers be looking for to be sure their data is secure and staying within the walls of the AI Claims vendor? "From a buyer's standpoint," Angel stated, "the easiest proof is documentation: security overview, pen test summary, and a clear diagram showing where PHI flows and where it does not."

Given laws like HIPAA Privacy & Security and various other laws, including CA state laws, I asked Angel what TPAs and carriers should be looking for to assure the AI vendor they are using is compliant with all of the applicable state and federal privacy & security laws? "For HIPAA: they should sign a BAA, have documented Security Rule controls, and be able to show risk assessments, incident response procedures, and access auditing," Angel shared. "For California, you want clarity on data handling and subcontractors: who touches the data, where it's processed, retention timelines, and breach notification processes. If they claim compliance, ask for evidence: SOC 2 (or a roadmap with dates), penetration testing, and written policies."

Angel, by the way, will be joining Eric Barricklow and I on the AI in Benefits Panel at the CAHIP-OC Annual Symposium's 9 am session on March 10th in Lake Forest. I think you'll find them both fascinating to listen to, so please attend!

AI in the Courts

There have been several court cases in the past two years that have identified the true risks of using AI in law research. On more than one occasion, the AI tool couldn't find case law that supported what its user wanted, so it simply hallucinated responses for their Brief Filings, which looked very real to the attorneys or staff of attorneys, and no one bothered to verify the information... Besides being horribly embarrassed, the law firms are now in serious trouble for using AI. (i.e. Jackson Hospital & Clinic, Inc – bankruptcy case; Juynh v Redis Labs). Law firms are now updating it's AI policies to include a "cite checking policy."

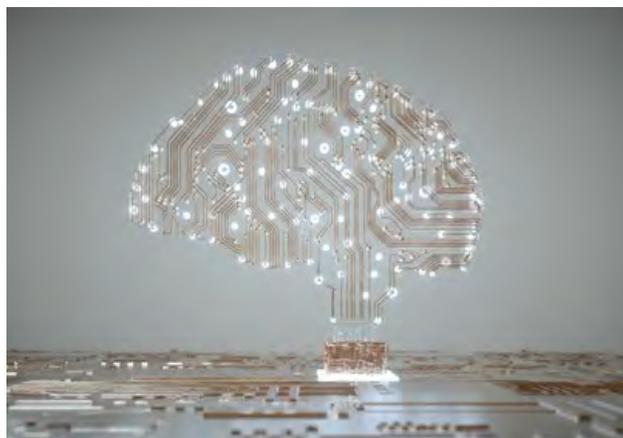
Summary

Artificial Intelligence is everywhere. We can't ignore it and we can't push it aside for a later day to think about it. Hopefully this article has enlightened you a bit when it comes to AI Security.

I asked Ted if he had any final comments about Artificial Intelligence and Security related to it. "AI is the wild west right now," replied Ted. "Developers are racing to get products into the marketplace. Users are giddy with the hype around the possibilities. Everyone needs to

take time to read the details and demand proper security. Many AI products have been shown to send private data to companies and countries that we wouldn't want. Others store and transmit data insecurely. Remember to treat these tools like you would people. Don't just hire a stranger and hand over the keys to the kingdom or trust them implicitly. Do your due diligence and keep people in the process."

As you finish reading this article, think back to Grandma Peggy and think about how frightened she would be if something like that happened, and she thought you were the victim of a crime



and were in danger, not knowing that it was her that was the victim, or potential victim, of a would-be crime. Maybe as the caring grandson or granddaughter of Peggy, you could sit down with her and tell her about what's happening in the world today with Artificial Intelligence, and how bad actors can easily create deep fakes and copy your voice, your face, your traits, to scare her and try to steal money from her. Law enforcement suggests each family have codes and key questions and answers

only your family members know of, so that in the event something like this happens in your family, you will know how to react and verify. Also, be sure everyone knows to never pay anything unless you are able to have a live conversation with the "victim" and be sure to ask them the question or use the key phrases you've practiced at home.

As far as the health insurance industry goes, we are required by law to comply with privacy & security laws. We are mandated to take all necessary steps to be sure our PHI and PII is protected. If you're using AI without the proper security steps in place, you are in violation of the law. It's as simple as that. And your company could be largely at risk. ##

Author's Note: I can be reached at dmccociu@advancedbenefitconsulting.com. I want to thank the following individuals and firms for assisting me with this article: Eric Barricklow (ebarricklow@stellarcybersolutions.com); Adriana Mendieta (adriana@mendieta.net); Miguel (Mike) Villegas (villegasmo@isecureprivacy.com); Angel Onuoha (angel@avelishealth.com); Aditi Group can be reached at info@aditigroup.com.

The Podcast I referred to in this article can be found by searching Benefits Executive Roundtable, Season 7, Episode 8 on all major podcast platforms. It's on video on Spotify and available in audio only formats for podcast platforms not offering video. Or you can view it on my website at: <https://advancedbenefitconsulting.com/s7e8-ai-security-user-liability-and-safety-best-practices>



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March 10, 2026**

8 AM - 4 PM



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2026

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**Tuesday
10 March 2026**

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For the benefit of the Cystic Fibrosis Foundation
Southern California - Orange County Chapter

20 APRIL 2026 || 9:30 AM AT ALISO VIEJO COUNTRY CLUB

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COIN COMPLIANCE CORNER

What Agents and Your Clients Need to Know!

*Featuring Legal Briefs By Marilyn Monahan, Monahan Law Office,
and HIPAA Privacy & Security & Related Updates by Dorothy Cociu,
CAHIP-OC VP of Communications & Public Affairs*



Legal Briefs

This is a summary of some important updates of interest to benefit professionals, at the federal and state levels:

FEDERAL: UPDATES

The One Big Beautiful Bill (OBBB): New guidance continues to emerge from the Internal Revenue Service (IRS) to help employers and individuals comply with the OBBB. Among the recent updates are some finalized forms and instructions, including IRS Form 4547 (which is used to set up a Trump Account), Schedule 1-A (which is attached to the Form 1040 in order to claim a deduction under the No Tax on Tips and No Tax on Overtime provisions in the OBBB, among other uses), and a revised Form W-2 for 2026 (which includes new codes and instructions employers must use to report, among other details, tips and overtime earned).

Consolidated Appropriations Act, 2026 (CAA 2026) (H.R. 7148; Pub. Law No. 119-75): On February 3, 2026, President Trump signed CAA 2026. This new and extensive law contains provisions of particular interest to the benefits world—it contains new transparency mandates relating to pharmacy benefit managers (PBMs). These new provisions apply to plan years beginning on/after **30 months** from enactment (or **January 1, 2029**, for calendar year plans).

Among other provisions, the CAA 2026 prohibits contractual restrictions on disclosures in PBM contracts, adds PBM reporting requirements (every 6 months), adds employee notice requirements, requires pass-through pricing and prohibits spread pricing, and expands the CAA 2021 compensation disclosure rules. The Department of Labor (DOL) has enforcement authority and can assess penalties of up to \$10,000 per day.

Improving Transparency into Pharmacy Benefit Manager Fee Disclosure Proposed Rule: The CAA 2026 is not the last word on transparency. On January 30th, the DOL issued a proposed rule “that would require providers of pharmacy benefit management services and affiliated providers of bro-

HIPAA/HHS/OCR Updates

New HIPAA Notice of Privacy Practices Required February 16, 2026

First, I want to be sure everyone is aware or reminded of the requirement for new HIPAA Notice of Privacy Practices, which were due on February 16, 2026. We’ve been hearing about it since revisions to the HIPAA Privacy Rule were issued on April 26, 2024, requiring any necessary modifications to HIPAA NPPs by February 16, 2026, but no model notices had been released until February 13, 2026, when the US Department of Health & Human Services (HHS) announced a final rule modifying pre-existing regulations on the Confidentiality of Substance Use Disorder (SUD) Patient Records.

The modifications to the HIPAA Privacy Rule were part of the Biden Administration’s Reproductive Rights rules, which were effective December 23, 2024, but were later vacated by the US District Court for the Northern District of Texas June 18, 2025. However, even though the Reproductive Rights Rules were vacated, the requirement for the SUD changes to the NPPs were still in place.

The model notices, as I mentioned, were released on Friday afternoon (before the President’s Day Holiday weekend, with the due date on the following Monday, February 16, a federal holiday), but many covered entities and myself do not feel that the model notices are sufficient. I personally do not feel you should use the Model Notices, as many of the requirements in previous notices were not even part of the new model notices. For my clients, I chose to instead just insert the newly required SUD language into their old notices.

Updated HIPAA Penalties

New penalties for 2026 have been announced, but since Marilyn Monahan included them in her Legal Briefs, I will not be repetitive.

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kerage and consulting services to disclose information about their compensation to fiduciaries of self-insured group health plans subject to the Employee Retirement Income Security Act (ERISA). These disclosures are needed so that fiduciaries can assess the reasonableness of the contracts or arrangements with these service providers, including the reasonableness of the service providers' compensation." Comments are due **March 31, 2026**.

Transparency in Coverage: Machine-Readable Files (MRFs): In 2020, the Departments of Labor, Health and Human Services (HHS), and the Treasury (the Departments) issued final regulations requiring issuers (insurers and HMOs) and non-grandfathered health plans to prepare, post, and update 3 sets of "machine-readable files" (MRFs). These regulations were issued under the authority of the Affordable Care Act (ACA). On December 23, 2025, the Departments issued a proposed rule that would modify the existing MRF mandate. The goal is to "improve the standardization, accuracy, and accessibility of public pricing disclosures." Comments are due **February 23, 2026**.

S.B. 41 – Pharmacy Benefit Managers (PBMs): For more on transparency and PBMs—this time at the state level—please see our discussion of **S.B. 41** in the November/December issue of C.O.I.N.).

MEWAs and DFVCP: The DOL issued new guidance so that you may now use the DOL’s Delinquent Filer Voluntary Compliance Program (DFVCP) if you filed to a Form M-1 for a multiple employer welfare arrangement (MEWA). The DOL has added FAQs to its website to provide more details on the expanded program.

United States Postal Service (USPS): The USPS issued new regulations in November pertaining to postmarks. Under the new rules, mail will no longer be postmarked on the date deposited into a mailbox; instead, mail will be postmarked on the date it is processed, which could be a day or more after the mail is deposited. The new regulations went into effect December 24, 2025.

What if you need a piece of mail to be postmarked by a particular date? The regulations state: "Customers who want a postmark aligning with the date on which the Postal Service first accepted possession of their mailpiece may request, for no additional fee, a manual (local) postmark at any Post Office, station, or branch when tendering their mailpiece. Customers planning to present significant mail volume—50 or more mailpieces—for (local) postmarks should contact the postmaster or oth-

er manager in advance to ensure that adequate resources are available." Or, you can purchase a Certificate of Mailing.

What if you have your own postage machine? That may not be sufficient. The regulations state as follows: "Please note that pre-printed labels applied by the customer prior to mailing—e.g., postage printed from Self-Service Kiosks (SSK), Click-N-Ship online postage, and meter strips—show merely that a customer has purchased postage and the date on which the postage was printed; they do not in themselves demonstrate that the Postal Service accepted the mailpiece, or the date on which any such acceptance occurred."

Penalties: New penalties have been announced. Under the Medicare Secondary Payer rules, the penalty for offering incentives is now \$11,823 (up from \$11,524). The failure to provide an SBC is \$1,442 (up from \$1,406) for each failure. Increased HIPAA penalties were also announced. These revised numbers are effective for penalties assessed on or after January 28, 2026, for violations occurring on or after November 2, 2015.

HIPAA Violation Category	Each Violation	All Such Violations of an Identical Provision in a Calendar Year: Annual Maximum
(A) Did not know	\$145 - \$73,011	\$2,190,294
(B) Reasonable Cause	\$1,461 - \$73,011	\$2,190,294
(C) Willful Neglect—Corrected w/ in 30 days	\$14,602 - \$73,011	\$2,190,294
(D) Willful Neglect—Not Corrected w/ in 30 days	\$73,011- \$2,190,294	\$2,190,294

RxDC Reporting: RxDC reporting—an annual reporting requirement added by the Consolidated Appropriations Act, 2021 (CAA 2021)—is not due until **June 1**. However, to prepare for compliance, many carriers will send out sur-

Continued on page 14

Legal Briefs, Continued from Page 13

veys to their group policyholders **early in the new year**, and there may be a short timeframe to respond. Employers with fully insured plans should be encouraged to respond to those surveys on time, or they will have to perform at least some of the RxDC reporting themselves.

Whether your plan is fully insured or self-funded, large or small, you must comply with the RxDC reporting mandate. If the employer's plan is fully insured and the carrier files **all** the necessary data, the employer does not have to report. But if the carrier for the fully insured plan does not report, or only reports some of the necessary data because the employer does not complete the survey, or the plan is self-funded, the employer is responsible for reporting.

CALIFORNIA: HIGHLIGHTS

A.B. 951 - Health Care Coverage: Behavioral Diagnoses:

This bill prohibits a policy/contract issued, amended, or renewed on/after **January 1, 2026**, from requiring an enrollee or insured previously diagnosed with pervasive developmental disorder or autism to receive a re-diagnosis to maintain coverage for behavioral health treatment for their condition. The bill requires a treatment plan to be made available to the plan or insurer upon request.

S.B. 306 - Health Care Coverage: Prior Authorizations: This bill requires the Department of Managed Health Care (DMHC) and the California Department of Insurance (CDI) to issue instructions on or before **July 1, 2026**, to HMOs/insurers on how to report statistics regarding covered health care services subject to prior authorization and the percentage rate at which they are approved or modified, among other details. Then, HMOs/insurers must report those statistics, including information from another entity to which the HMO/insurer delegates responsibility for prior authorization decisions, to DMHC/CDI on/before **December 31, 2026**. Next, DMHC/CDI must evaluate these reports, identify the health care services approved at a rate that meets or exceeds the threshold rate of 90%, and, on/before **July 1, 2027**, publish a list of the services identified. Finally, no later than **January 1, 2028**, HMOs/insurers must cease requiring prior authorization for the most frequently approved covered health care services (some exceptions apply). The bill would repeal these provisions on January 1, 2034.

A.B. 1041 - Health Care Coverage: Health Care Provider Credentials: First, this bill requires every full-service HMO/

insurer, or its delegate, to use the Council for Affordable Quality Healthcare credentialing form for providers on and after **January 1, 2028**. In addition, within one year of the bill's operative date, every HMO/insurer that credentials providers for its networks must make a determination regarding credentials within **90 days** after receiving a completed application. If the HMO/insurer, or its delegate, does not meet the 90-day requirement, the applicant's credentials must be provisionally approved for 120 days (unless an exception applies). Medi-Cal managed care plans are exempt.

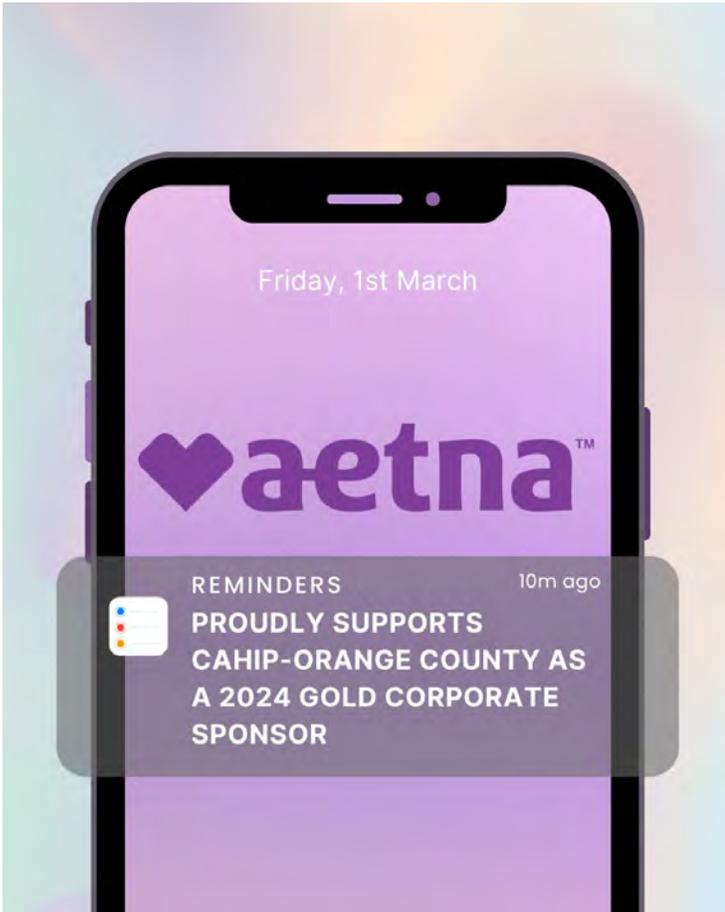
S.B. 386 - Dental Providers: Fee-Based Payments: S.B. 386 requires an HMO/insurer that provides payment directly or through a contracted vendor to a dental provider to have a non-fee-based default method of payment. The HMO/insurer must also obtain affirmative consent from a dental provider to opt into this system; the provider may also opt out. If the HMO/insurer receives the provider's affirmative consent to opt in or opt out, that decision would include both the provider's entire practice and all products or services covered pursuant to a contract with the dental provider. The bill's provisions are operative on **April 1, 2026**, and apply to contracts/policies issued, amended, or renewed on or after that date.

S.B. 62 - Health Care Coverage: Essential Health Benefits: S.B. 62 expresses the intent of the Legislature to review California's essential health benefits benchmark plan and establish a new benchmark plan for the **2027 plan year** for health care service plans. The bill requires, commencing **January 1, 2027**, if HHS approves a new essential health benefits benchmark plan for the state, the benchmark plan for health care service plans to include certain additional benefits, including coverage for specified fertility services and durable medical equipment.

S.B. 439 - California Health Benefit Review Program (CHBRP): Extension: This bill extends the operation of CHBRP and the Health Care Benefits Fund through **July 1, 2033**, and authorizes the continued assessment of the annual charge on HMOs/insurers for that purpose for the 2026–27 to 2032–33 fiscal years, inclusive. The bill would increase the allowable total annual assessment on HMOs/insurers to \$3,200,000. This bill makes these provisions inoperative on **July 1, 2033**, and repeals them as of **January 1, 2034**.

Updated Paid Sick Leave Poster: Recent legislation (A.B. 406 and A.B. 2499) clarifies and expands the purposes for which employees may take paid sick leave, including for jury duty, to appear in court to comply with a subpoena or other court order as a witness, and in certain situations when an employee or their family member is a crime victim. The Labor Commission-

Continued on page 15



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Legal Briefs, Continued From Page 14

er's Office has updated its paid sick leave poster and paid sick leave FAQs to reflect these purposes. https://www.dir.ca.gov/dlse/paid_sick_leave.htm

According to the Commissioner, "Starting on January 1, 2024, employers must generally provide 5 days or 40 hours of paid sick leave to their employees in California. . . . All employers should post the new poster. An employer previously providing less than 5 days or 40 hours of paid sick leave per year will need to provide employees a new copy of the notice." Also, the poster "includes changes to the law taking effect on January 1, 2025."

Survivors of Violence Notice: A.B. 2499—signed by Governor Newsom in 2024—amended the Fair Employment and using Act (FEHA) to provide protections for survivors of qualifying acts of violence, as well as people with a family member who has survived a qualifying act of violence. "Protections include the right to get reasonable accommodations for the worker or their family's safety. For people who work for an employer with 25 or more employees, protections also include the right to take time off work for certain activities related to the violence." These enhanced protections went into effect **January 1, 2025**.

The bill also requires employers to provide notice in writing of the rights established by the bill. The new notice—"Survivors of Violence and Family Members of Victims Right to Leave and Accommodations"—was issued by CRD effective **July 1, 2025**. The notice must be provided to new employees upon hire, to all employees annually, at any time upon request, and any time an employee informs an employer that the employee or the employee's family member is a victim. CRD also issued FAQs. www.calcivilrights.ca.gov

MUNICIPALITIES: HIGHLIGHTS

San Francisco: Health Care Security Ordinance (HCSO): The HCSO requires employers with 20 or more workers must spend a minimum amount on health care for employees who work 8 or more hours per week. The ordinance also requires employers to maintain records demonstrating that they are in compliance with the HCSO, post the 2026 HCSO Poster (effective January 1, 2026) in all workplaces with covered employees, and file an Annual Reporting Form by **April 30, 2026**. The form is typically posted on the Office of Labor Standards Enforcement's website by the beginning of April.

##



CAHIP Capitol Summit brings together agents and insurance professionals for legislative advocacy and professional development. Agents will be provided with unique opportunities to engage directly with state legislators, advocate for CAHIP's priorities, network, and discuss key industry issues. A full day of keynote speakers, panel discussions, workshops, and continuing education will be followed by a day lobbying Capitol Hill in Sacramento.

Join our collective voice that makes healthcare accessible and affordable to all in California.

Capitol Event Center

1020 11th St, Sacramento, CA 95814

May 05, 2026—May 06, 2026

Register at: <https://cahip.starchapter.com/meet-reg1.php?id=192>

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Diversity training is designed to facilitate positive intergroup interaction, reduce prejudice and discrimination, and foundationally teach individuals who are different from others how to work together effectively.

Participants of this course will:

- Learn terminology associated with DEI&B
- Obtain a greater understanding of why DEI&B initiatives need to become part of your organizational strategy & structure
- Learn how to identify blind-spots and actionable steps to overcome them
- Know how to cultivate a healthy diverse workforce driven by leadership

For more information: <https://nabip.org/diversity-equity-inclusion-belonging/training>

Recent Penalties and Settlements

On February 19, 2026, HHS’ Office for Civil Rights Settled a HIPAA Security Rule Investigation with Top of the World Ranch Treatment Center, a substance use disorder treatment provider in Illinois, for a potential violation of the Health Insurance Portability and Accountability Act of 1996 (HIPAA) Security Rule.

“In a time where health care providers and other HIPAA regulated entities are facing unprecedented cybersecurity threats, compliance with the HIPAA Risk Analysis provision is more essential than ever,” **said OCR Director Paula M. Stannard.**

“Covered entities and business associates cannot protect electronic protected health information if they haven’t identified potential risks and vulnerabilities to that health information.”

The settlement resolves an investigation of TWRTC that OCR initiated after receiving a breach report that TWRTC filed in March 2023. TWRTC reported that, as a result of a successful phishing attack, an unauthorized third party accessed ePHI through a workforce member’s email account. TWRTC concluded that the ePHI for 1,980 patients was compromised by the attack. OCR’s investigation found evidence that TWRTC failed to conduct an accurate and thorough risk analysis to determine the potential risks and vulnerabilities to the confidentiality, integrity, and availability of the ePHI TWRTC holds as required by the HIPAA Security Rule.

Under the terms of the resolution agreement, TWRTC agreed to implement a corrective action plan that OCR will monitor for two years, and paid \$103,000 to OCR. Under the corrective action plan, TWRTC committed to take steps to ensure compliance with the HIPAA Rules and protect the security of ePHI, including:

- Conduct and complete an accurate and thorough risk analysis to determine the potential risks and vulnerabilities to the confidentiality, integrity, and availability of its ePHI;
- Develop and implement a risk management plan to address and mitigate security risks and vulnerabilities identified in its risk analysis;
- Develop, maintain, and revise, as necessary, written policies and procedures to comply with the HIPAA Privacy, Security Rule, and Breach Notification Rules; and
- Provide annual training for workforce members who have access to ePHI on its written HIPAA policies and procedures.

Related to the new SUD requirements in NPPs, on February 13, 2026, the Office for Civil Rights Announced Civil Enforcement Program for Confidentiality of Substance Use Disorder Patient Records.

Lastly, the U.S. Department of Health and Human Services (HHS), Office for Civil Rights (OCR) announced a new program to implement and enforce statutory and regulatory requirements that protect the confidentiality of substance use disorder (SUD) patient records. This program marks the first time civil enforcement mechanisms will be available to protect the confidentiality of SUD patient records by covered SUD programs.

“At President Trump’s direction, HHS is aggressively enforcing federal safeguards to protect substance use disorder patient records as part of the Great American Recovery Initiative,” **said HHS Secretary Robert F. Kennedy, Jr.** “Americans seeking treatment for substance use disorder deserve comprehensive care without sacrificing their privacy or legal protections.”

The new program executes the SUD confidentiality provisions of section 3221 of the Coronavirus Aid, Relief, and Economic Security (CARES) Act and its implementing regulation at 42 CFR part 2 (“Part 2”). Beginning February 16, 2026, entities and persons subject to the regulation protecting the confidentiality of SUD patient records must comply with all applicable requirements. The penalties for noncompliance align with the penalties available under the Health Insurance Portability and Accountability Act of 1996 ([HIPAA Privacy, Security, and Breach Notification Rules](#)). OCR investigations conducted under the new program may be resolved through a range of civil enforcement mechanisms. These include OCR entering into resolution agreements, securing monetary settlements, obtaining commitments for corrective action, or imposing civil money penalties for the failure to comply.

“OCR’s civil enforcement program will instill confidence in patients and encourage them to seek SUD treatment from covered SUD providers. At the same time, compliance with the updated Part 2 regulation will improve care coordination and reduce administrative burdens,” **said Paula M. Stannard, Director of the HHS Office for Civil Rights.** “OCR is uniquely positioned to enforce patient rights and the regulated community’s obligations given our extensive experience administering compliance and enforcement programs for health information privacy, security, and breach notification under HIPAA.”

OCR has also developed a model patient notice and updated its model HIPAA Notices of Privacy Practices for regulated entities to use in providing notice to patients on how federal law protects the confidentiality of SUD patient records. Please visit OCR’s Part 2 webpage at www.hhs.gov/hipaa/part-2/index.html for more information and resources. ##

CAHIP-OC's Maggie Stedt Honored as Patrick Rodriguez Heart of SCAN Award Recipient



Maggie was recently honored for her service to the Medicare Industry by SCAN. Additional information will be available in the next issue of The CON!
 Congratulations, Maggie!

CAHIP
 Orange County

29TH ANNUAL CHARITY GOLF TOURNAMENT

TAKE A SWING FORE THE CURE

APRIL 20, 2026
Aliso Viejo Country Club

Proceeds to benefit Cystic Fibrosis Southern California - Orange County Chapter

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MAY 29, 2026
BALBOA BAY RESORT
 PROCEEDS TO BENEFIT GRIEF SUPPORT



Photos From February, 2026 Membership Breakfast Meeting: Legislative & Regulatory Update





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-Patrick Rodriguez, CEO & Founder

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AGA's mission is to empower agents and agencies in the Medicare industry with top-tier training, technology, and sales tools. By partnering with AGA, you'll spend less time doing things that don't make you money, and more time doing things that do.



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What does CAHIP do for you?



Political Involvement

- Thanks to CAHIP PAC funds, we are able to attend events and network with legislators that support the role of agents in California healthcare.
- We have 125 monthly CAHIP PAC contributors and growing.
- We are your voice on legislative matters in Sacramento! We engage in continuous dialogue with legislators to address priorities and advocate for policies impacting the health insurance industry.
- We collaborate with NABIP on federal legislative discussions, working directly with members of Congress to address national health insurance issues impacting our industry.

Education

- Statewide throughout our local chapters, we offer over 40 CE credits on a variety of topics, such as Mental Health Matters, Harnessing AI Tools, Legislative Updates, and more. We have adapted to the current world, offering many of these CEs virtually.

Social Events

- We offer various social events with networking & professional development opportunities.

Community Involvement

- We support local charities with fundraisers and donations. We function as a foundation with 501(c)(3) status and rally to help our own and others in need.

Annual Events

- We host the CAHIP Innovation Expo in the first quarter each year, bringing together a dynamic group of health insurance professionals and industry leaders while highlighting vendors and creative measures in our industry.
- CAHIP hosts an annual Sacramento Capitol Summit and Advocacy Day, where members engage directly with legislators to advocate on behalf of our industry.

Opportunities to Get Involved

- We function with lay leadership and active Boards of Directors at all three levels of service (local, state, and national).
- Leadership training is applicable to board service within our association and beyond.

CAHIP is working for you.
Not a member? JOIN TODAY!



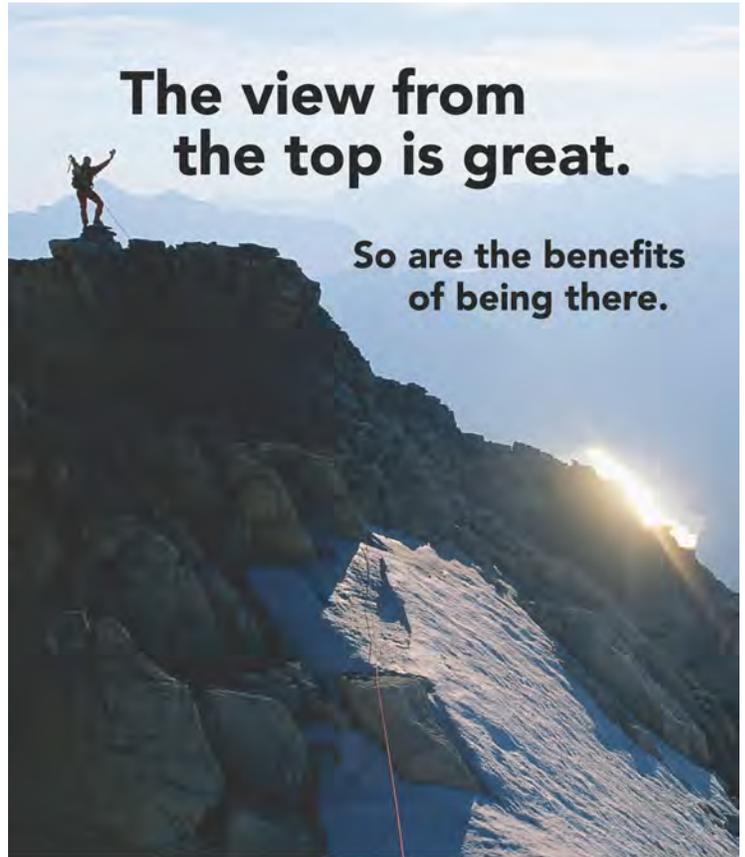
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8 am to 4 pm

Lake Forest Community Center

April 20, 2026

Charity Golf Tournament

Aliso Viejo Country Club

May 29, 2026

Women In Business

Balboa Bay Country Club

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The best of the best. That's what the Leading Producers Round Table (LPRT) is for America's benefit specialists. It's where the nation's best performers in the business get recognized for their leadership and rewarded for their accomplishments ... with tools and benefits that will help keep them at the top of their game.

Only members of the National Association of Benefit Insurance Professionals (NABIP) can qualify. So, if you like the view from the top, visit us online for more information about the privileges and rewards of being an LPRT member.



<http://www.nabip.org/membership-resources/lprt-leading-producers-round-table>



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Ai in Benefits

MARCH 10, 2026
TUESDAY | 8AM - 4PM

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Harness the power of artificial intelligence to navigate the future of the benefits industry. This dynamic symposium delivers forward-looking education for health insurance and Medicare agents, featuring expert-led discussions on AI in benefits, a CE course on using AI securely and compliantly, an Anti-Fraud CE, and an afternoon panel focused on innovative cost-containment strategies.



Event Highlights

- Learn about “AI in Benefits” revolutionizing how you navigate the future of our industry.
- Discover **innovative products and services** designed to support your agency.
- **Keynote Speaker:** Jason Lezak, Eight-Time Olympic Medalist
- **General Session:** AI Panel
- **CE Courses & Breakout Sessions:**
 - Group Track (2 Units)
 - Medicare Track (2 Units)



AGENDA

08:00 REGISTRATION, BREAKFAST, AND EXHIBITS

Registration opens. Grab some breakfast off the buffet and enjoy while perusing the exhibit hall to connect with our partners!

09:00 WELCOME AND GENERAL SESSION

Panel Presentation: Using Artificial Intelligence in Health Insurance and Agency Practices to Simplify Tasks and Make You More Productive: Can You Do it Securely and In Compliance with Privacy Laws? (1-HR CE | Course: 393433)

10:00 EXHIBIT HALL OPEN

Continue your quest to visit our partners during this break.

10:30 BREAKOUT SESSIONS (Choose One)

TRACK A: Fraud & the Front Lines: Ethics for Insurance Producers - Includes CA Anti-Fraud Training (1-HR CE | Course: 393247)

TRACK B: Medicare Trends (1-HR CE | Course 393308)

11:30 LUNCH & ANNOUNCEMENTS AND PINNACLE AWARD PRESENTATION

12:30 KEYNOTE PRESENTATION: JASON LEZAK

Jason Lezak, 4-time Olympian and 8-time Olympic medalist, shares how elite performance, innovation, and drive help producers push boundaries, achieve goals, and reach peak performance. Packed with actionable insights, his talk inspires agents to think bigger, move faster, and win in business.

1:30 NEW MEMBER ORIENTATION & EXHIBIT HALL OPEN

2:00 BREAKOUT SESSIONS (Choose One)

TRACK A: Panel Presentation: Cost Containment Strategies for Today's Health Insurance Agent (1-HR CE | Course: Pending Approval)

TRACK B: Medicare Supplement vs. Medicare Advantage, The Good, The Bad, and Where's the Savings (1-HR CE | Course: Pending Approval)

3:00 PARTNER RAFFLES, GRAND PRIZE DRAWING, & CLOSING



California Agents and Health Insurance Professionals Political Action Committee
 1127 11th Street, Suite 210
 Sacramento, CA 95814
 FPPC # 892177

CAHIP PAC CONTRIBUTOR COMMITMENT FORM

 Last Name First Name Middle

 Occupation (Required for FPPC reporting purposes)

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 City, State, Zip Phone Fax

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Levels	Annual	Monthly Minimum	Diamond Levels	Annual	Monthly Minimum
Ruby	\$250 - \$499	\$21/month +	Diamond	\$1,000 - \$2,499	\$84/month +
Emerald	\$500 - \$719	\$42/month +	Double Diamond	\$2,500 - \$4,999	\$209/month +
Sapphire	\$720 - \$999	\$60/month +	Triple Diamond	\$5,000+	\$417/month +

NOTE: POLITICAL CONTRIBUTIONS ARE REPORTED TO THE FPPC. YOUR NAME, AS A CONTRIBUTOR, WILL BE A MATTER OF PUBLIC RECORD.

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Payment Method	Card or Account #	Exp. Date	Security Code	Monthly Amount	One-Time Contribution
Check Enclosed					\$
Visa/MC/Amex				\$	\$
Auto-checking withdrawal	PLEASE ATTACH A VOIDED CHECK			\$	

Bank Draft / Credit Card Authorization: I (we) hereby authorize the CAHIP PAC to initiate debt entries to my (our) checking account and or credit card. Monthly or one-time debits to be made as shown above. Monthly contributions will continue to be drawn until CAHIP PAC is notified in writing to cease. I understand that if I should request changes to the amount withdrawn or a cancellation of these charges that it may be 30 days before these changes to become effective.

Signed: _____ Date: _____

Please return this PAC Commitment Form to:
 Mail: CAHIP PAC 1127 11th Street, Suite 210 Sacramento, CA 95814
 Questions: (800) 322-5934



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CalOptima Health OneCare (HMO D-SNP) is built around Orange County's Medi-Medi community, uniting members with the support network they need. We strive to promote and strengthen collaboration among health care professionals, highlighting our commitment to support those who serve our members.

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To learn more about Providence Medicare Advantage Plans, contact your local Broker Managers
Michael Corcoran Michael.Corcoran@Providence.org
Pete Pacheco Pete.Pacheco@Providence.org



Auditing 1094-C and 1095-C Filings for Tax Year 2025: A Comprehensive Guide –

By Anne Kelly

As the filing deadlines approach, ensuring accuracy in 1094-C and 1095-C submissions is critical for compliance with the IRS and Franchise Tax Board (FTB) regulations. Here is a detailed guide to auditing these forms for the 2025 tax year, focusing on key areas such as affordability measures and form completeness.

1. Affordability Measure Verification

For Tax Year 2025, the IRS has set the affordability threshold at **9.02%** of an employee's income. Employers must ensure that their lowest cost minimum value health coverage plan offer meets this requirement to avoid potential penalties.

- **Salaried Employees:** Verify that the employee's share of the lowest-cost self-only coverage does not exceed 8.39% of their **W-2 Box 1 income** divided by 12 months.

◇ Example: If an employee's annual W-2 Box 1 income is \$60,000, the monthly affordability limit is calculated as follows:

◇ The employee's monthly premium contribution towards the Lowest Cost plan should not exceed \$450.50.

- **Hourly Employees:** Verify affordability using an assumed 130 hours per month. The calculation is as follows:

◇ For example, if an hourly rate is \$20, the monthly affordability threshold would be:

◇ The employee's monthly premium contribution should not exceed \$234.52.

2. Form 1095-C Review

Each employee eligible for coverage must receive a complete and accurate Form 1095-C. Key sections to review include:

- **Section 14: Offer of Coverage Codes (Always Use lowest Cost Min Value Plan)**

◇ Ensure that an Offer of Coverage code is entered for **each month** of the calendar year 2025. Common codes include:

✦ **Code 1A:** Qualifying offer providing minimum essential coverage meets Federal Poverty Level (Single) affordable rate. The 2025 **federal poverty line** for a one-person household in the 48 contiguous states and the District of Columbia is \$15,650 (\$15,650 @9.02% /12 = **\$117.63**)

✦ **Code 1G: No Offer of a Qualified Plan was Made that month.**

✦ **Code 1E:** Minimum essential coverage for employee and dependents at the Hrly or W2 Box 1 Affordability Measure. Tax Authority will use the Following Formulary (**Earliest Hrly Rate in 2025 Tax Year @ 130 Hrs. @9.02%**)

✦ **Code 1H:** No Affordable Offer of Coverage was Made that Month.

Note* Section 16- Will have a response code to No Offer

- **Section 15: Employee Share of Premium**

◇ Confirm that the **employee's monthly premium share** for the lowest-cost self-only coverage is correctly entered for months when the employee was eligible for coverage.

◇ This figure should align with the affordability calculations outlined above.

Hrly- @130 Hrs. @ 9.02%W2 Box 1 Income @9.02% / # Months worked.

- **Section 16: Safe Harbor Codes**

- ◇ Verify that a **Response Code** is entered for every month of 2024 to document safe harbor or other relevant statuses. Common codes include:
 - ✦ Code 2A Employee was not employed that Month.
 - ✦ Code 2B Employee was Part Time Not Eligible
 - ✦ Note ACA considers 30 Hrs. week as Full Time
 - ✦ Code 2C: Employee enrolled in coverage.
 - ✦ Code 2F: Affordability based on W-2 wages.
 - Code 2H: Affordability based on the rate of pay.

3. Form 1094-C Review

The transmittal Form 1094-C must be consistent with the individual 1095-Cs. Key elements to check include:

- **Part II: ALE Member Information**

- ◇ Ensure that the total number of 1095-Cs issued matches the number reported here.
- ◇ Confirm the "Minimum Essential Coverage" and "Full-Time Employee Count" are accurate for each month.

- **Part III: Certifications of Eligibility**

- ◇ **Section 22 BOX A or D**

- ◇ Verify that the certifications reflect the actual offers and coverage provided during the year.

- **Part IV: If there are Multiple Employers in a Commonly owner group (50% or more shared by same owners), Make sure to do separate submission for Each EIN, as well as List the Names and EINs for each company on the back of each 1094C transmission form.**

4. Common Errors to Avoid

- **Mismatched Data:** Ensure that information in 1095-C forms aligns with payroll and benefits records. (Always a good idea to audit against W2s)
- **Missing Codes:** Double-check that Sections 14, 15, and 16 of Form 1095-C are fully completed for all applicable months. NEVER Leave Section 16 Blank. This indicated on the 1095C that the employee did not receive an Offer of an Affordable plan.
- ◇ This can result in the Cover document 1094C not Indicating that 95% of eligible Employees were offered an Affordable coverage.

- **Affordability Miscalculations:** Use precise income data and thresholds to avoid errors.

- ◇ **Common mistakes are.**

- ✦ Make sure calc is at 9.02% Income for 2025
- ✦ Make sure it's checked against earliest rate of pay 2025, Pay Increase later in year will not be considered by Tax Board
- ✦ Not using the Rate for the Lowest Cost Min Value Plan
- ✦ Not Using the Employee share of premium for the lowest cost Min Value plan

By meticulously auditing 1094-C and 1095-C filings, employers and their agents can ensure compliance with IRS and FTB regulations while minimizing the risk of penalties. Following this guide will help streamline the process and reinforce your organization's commitment to accurate reporting.

##



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Membership has its “Awards”

The **Leading Producers Round Table** was formed by NAHU in 1942 to recognize the successful underwriters of Accident & Health Insurance. Today, the LPRT committee is committed to making LPRT the premier program for top Health, Disability, Long Term Care and Worksite Marketing Insurance producers, carrier reps, carrier management and general agency/agency managers.

As the saying goes, “membership has its rewards” and as a member of the Leading Producer’s Round Table (LRPT), you will have the recognition of your peers for being one of the top performers in our business. LRPT members also receive discounts on many NAHU services and meetings. There are exclusive LPRT-only events held as well.

The qualification categories are:

Personal Production: Business written by a single producer.

Carrier Representatives: An employee of an insurance carrier working with producers.

Agency: Management of a general agency or agency.

Carrier Management: Carrier/home office sales managers, directors of sales and vice president sales

Visit NAHU.org go to Membership Resources > LPRT (Leading Producers Roundtable) for more information on how you can qualify for this exclusive membership.

MEMBERSHIP NEWS - NEW MEMBERS

Kelsey Calhoun

Majeda Geramy

Carol McLean

Thanks, New Members!

Contact our Membership Team:

**Haley Mauser, VP of
Membership**

Optavise, (707) 628-9260

Haley.Mauser@optavise.com

Talk to a Board Member
(see page 28 for board roster)

Visit our website at www.cahipoc.org

Many ways to join!

Agency Memberships Now Available!



NABIP | pac

NABIP PAC has a new name but it remains committed to moving forward and fulfilling its mission to support candidates that support our industry. I'm writing today to explain what NABIP's political action committee is and how it operates.

What is the National Association of Benefits and Insurance Professionals Political Action Committee (NABIP PAC)?

- NABIP PAC is a separate segregated fund (SSF) that allows for political advocacy from the connected organization -- in this case, NABIP.
- For this reason, the PAC (candidate fund) is restricted to raising money from dues-paying members.
- PAC money is NOT tax-deductible. Contributions are not deductible for state or federal tax purposes.
- NABIP PAC has two different accounts:
 - o Candidate Account
 - o Administrative Fund

What is the Candidate Account?

- It is made up of individuals' contributions through personal credit cards or bank accounts.
- Funds from this account are given to political candidates, both challengers and incumbents, Democrats and Republicans.
- NABIP members, their spouses and NABIP staff can give up to \$5,000 each year (federal law).

What is the Administrative Fund?

- Businesses can contribute to the Admin Fund.
- State and local chapters can also contribute.
- Money in this account goes to the operating costs of NABIP PAC so that the Candidate Account can be reserved solely for political contributions.
- Unlike the Candidate Account, there are no contribution limits on the Administrative Fund.

How does the NABIP PAC money we donate get spent by candidates?

- Winning Senate candidates spent an average of \$16

million in 2022.

- On average, \$2.0 million was spent to win a House seat in 2022.
- A NABIP PAC donation of \$2000 is just one in 2000 groups of people contributing to total amount needed to win that House seat.
- Needless to say, members of Congress have many groups like NABIP that expect their legislative agendas to become a priority through their donation.
- **Through NABIP PAC, NABIP gets time and access to members of Congress to advocate on behalf of agents and brokers.**

What are the rules for communication of available money for Candidate Account Fund?

- A member of Congress and his or her staff are never allowed to discuss the campaign or fundraising while using government resources. This includes in their office, while they are working on a Congressional activity, or using an email or phone number provided by the member's office.

Reach out to me Cathy@BAISins.com or Gail to view/ or update your NABIP-pac fund giving level here and donate today if you are not currently!

Cathy Daugherty, VP of PAC

**Are you Ready to Contribute
NABIP PAC?**

**If so, please complete the form
on page 31!**

**Note: CAHIP PAC contribution form can be
found on page 24!**



The purpose of the NABIP PAC is to raise funds from NABIP members to support the political campaigns of candidates who believe in private-sector solutions for the health and financial security of all Americans.

Contribute securely at www.nabippac.org

Step 1: Tell us about yourself. *(All information must be completed in full by contributor.)*

Name: Occupation:
 Employer: Address:
 Email: Phone:

Step 2: Please select (A) Fund (B) Frequency (C) Contribution Level

- New Contributor Past Contributor Change Contribution to Amount Checked Below

<p>A. Choose a Fund</p> <p><input type="checkbox"/> Candidate Fund* <input type="checkbox"/> Administrative Fund**</p> <p><i>*Candidate Fund can ONLY accept personal contributions. **Administrative Fund can accept corporate contributions.</i></p>	<p>C. Contribution Levels</p> <table border="1"> <thead> <tr> <th></th> <th>(Annual)</th> <th>(Monthly)</th> </tr> </thead> <tbody> <tr> <td>Member</td> <td><input type="checkbox"/> \$150</td> <td><input type="checkbox"/> \$12</td> </tr> <tr> <td>Bronze</td> <td><input type="checkbox"/> \$365</td> <td><input type="checkbox"/> \$30</td> </tr> <tr> <td>Silver</td> <td><input type="checkbox"/> \$500</td> <td><input type="checkbox"/> \$42</td> </tr> <tr> <td>Gold</td> <td><input type="checkbox"/> \$750</td> <td><input type="checkbox"/> \$63</td> </tr> <tr> <td>Platinum</td> <td><input type="checkbox"/> \$1,000</td> <td><input type="checkbox"/> \$85</td> </tr> <tr> <td>Diamond</td> <td><input type="checkbox"/> \$2,000</td> <td><input type="checkbox"/> \$170</td> </tr> <tr> <td>Double Diamond</td> <td><input type="checkbox"/> \$3,000</td> <td><input type="checkbox"/> \$250</td> </tr> <tr> <td>Triple Diamond</td> <td><input type="checkbox"/> \$5,000</td> <td><input type="checkbox"/> \$415</td> </tr> <tr> <td>Amount not listed</td> <td><input type="checkbox"/> \$</td> <td><input type="checkbox"/> \$</td> </tr> </tbody> </table>		(Annual)	(Monthly)	Member	<input type="checkbox"/> \$150	<input type="checkbox"/> \$12	Bronze	<input type="checkbox"/> \$365	<input type="checkbox"/> \$30	Silver	<input type="checkbox"/> \$500	<input type="checkbox"/> \$42	Gold	<input type="checkbox"/> \$750	<input type="checkbox"/> \$63	Platinum	<input type="checkbox"/> \$1,000	<input type="checkbox"/> \$85	Diamond	<input type="checkbox"/> \$2,000	<input type="checkbox"/> \$170	Double Diamond	<input type="checkbox"/> \$3,000	<input type="checkbox"/> \$250	Triple Diamond	<input type="checkbox"/> \$5,000	<input type="checkbox"/> \$415	Amount not listed	<input type="checkbox"/> \$	<input type="checkbox"/> \$
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B. Contribution Frequency

One-Time Contribution
 Charge my account annually for this amount.

Monthly Contribution (Recurring)
Credit card or bank account will be charged monthly.

Did a NABIP member refer you? If so, who?

Step 3: Provide your method of payment.

(Payment must be from a personal credit card or bank account if contributing to the Candidate Fund.)

Credit or Debit Card American Express Discover Mastercard Visa

Card Number: Expiration Date: (mm/yy):
 CVV: Zip Code:

Checking Account

Bank Routing Number: Account Number:

Signature

I authorize NABIP PAC to initiate charges to my personal bank account or credit card as shown above.

Signature: Date:

Step 4: Submit this form. Mail

NABIP PAC
 999 E Street NW, Suite 400
 Washington, DC 20004

Fax

202-747-6820

Email

nabippac@nabip.org

A contribution to a Political Action Committee is not tax deductible. Only NABIP members, their immediate families and NABIP staff may contribute. Only U.S. citizens and permanent residents may contribute. Any guidelines mentioned for contributions are merely suggestions. You may contribute more or less than the guidelines suggest, and the National Association of Benefits and Insurance Professionals (NABIP) will not favor nor disadvantage you by reason of the amount of your contribution or your decision not to contribute. Federal law requires PACs to report the name, mailing address, occupation and employer for individuals whose donations exceed \$200 in a calendar year. Federal law prohibits corporate or business donations to a federal PAC. Please make certain that your check or credit card is your personal account.



CAHIP-OC Members Attend NABIP Capitol Conference, 2026 in Washington, DC

CAHIP-OC Board Members Sarah Knapp, Juan Lopez, Pat Stiffler, Maggie Stedt, Tracy Hanson, Ailene Dewar-Costello, and Melissa Calabretta attended NABIP’s Capitol Conference, 2026 to discuss with legislators and their staffs **Price Transparency & Reform**, including Price Transparency bills S 2355/HR 5582– The Patients Deserve Price Tags Act; Protect Coverage & Choice, including HR 5463, (CHOICE Arrangement Act), and HR 2082, (WISH Act). **Medicare** bills included HR2744 (Medicare Enrollment Protection Act) and S 2625 (Independent Brokers TIME Act of 2025); **Root Causes of Cost**: Policy Ask: Codify true site-neutral payment reform and advance broader policies that curb anti-competitive practices to tackle structural drivers of healthcare costs; and **ACA Marketplace** Urgent Policy Ask: Partner with us to stabilize the ACA Marketplace and address sharp affordability challenges facing millions of Americans.



Top Row: Left Members with staff of Representative Lou Correa; Middle Members with staff of Representative Mike Levin; Group Shot of attending Board Members.



Middle Row Left: Members with Representative Young Kim; Right Members with staff of Representative Darrel Issa.

Bottom Row Left: Members with staff of Representative Dave Min.



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Photos from January and February CAHIP-OC Membership Breakfast Meetings, Tustin Ranch Country Club



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- Translate legalese into clear strategies for your clients.
- Gain helpful guidance to enhance your brokerage's reputation.

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Marilyn A. Monahan
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 663 S. Rancho Santa Fe Road,
 #665, San Marcos, California 92078
 (310) 989-0993



NABIP Professional Development



Are you new to the industry? Do you want to brush up on new concepts? Do you have employees who need training? Do you want to be an expert on industry topics so you can educate your clients? NABIP can help...

NABIP has an Online Learning Institute and offers courses in a variety of areas that can help you be successful. NABIP members receive a discount on enrollment of up to 30%. Some of the course work and certificates are listed below, but there are many more options on the website. For more information on courses and enrollment visit the NABIP Website at <https://nabip.org/professional-development>

- Registered Employee Benefits Consultants (REBC) Designation
- Single-Payer Healthcare Certification
- Account-Based Health Plans Certification
- Benefit Account Manager Certification
- Diversity, Equity and Inclusion in the Modern Workplace
- Self-Funded Certification
- HIPPA Compliance Training
- Leadership Academy

Join the Fight: Support CAHIP PAC, the Voice of Agents

We need your help to ensure that CAHIP PAC can continue to support candidates who champion agents' work towards affordable and accessible healthcare for all Californians. The role of the insurance agent has never been more vital. Agents are the trusted professionals who guide individuals and businesses through the complexities of healthcare, making sure everyone gets the coverage they need.

To empower our agents and uphold our mission, we're setting an ambitious goal to raise \$100,000 this fiscal year for CAHIP PAC. Achieving this will allow us to meaningfully support candidates who understand the importance of our industry and the pivotal role agents play in delivering quality healthcare.

Here's How You Can Make a Difference:

- **Commit to Monthly Support:** Start with a minimum of \$10/month, or ideally \$25+/month to make a bigger impact this year.
- **Make a One-Time Donation:** Every contribution, whether from individuals or companies, CAHIP members, and non-members, brings us closer to our \$100,000 goal.

Champion Our Cause: Spread the word and rally others to contribute to the ONLY PAC dedicated to protecting and advancing the role of the agent and the work you do on behalf of your clients, here in CA.

Every dollar strengthens our ability to advocate for the agents who make healthcare accessible. Take action today by contributing at cahippac.org or by connecting with your local PAC chair to learn how you can get involved.

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February 2026

Membership Happenings

#IFYKYK

Welcome to the CAHIP Orange County Quarterly Update!

Three Memberships. One Powerful Advantage.

When you join CAHIP-OC, you gain access to three levels of support: local, state, and national. Your membership connects you to CAHIP and the National Association of Benefits and Insurance Professionals (NABIP)—providing education, advocacy, and professional development at every level. Stay informed on healthcare legislation, protect your right to serve clients, access discounted continuing education, and connect with top industry professionals. With member-only resources, national insights, and a shared commitment to NABIP's Code of Ethics, CAHIP membership helps you grow your business and shape the future of our industry.

Member Spotlight: Marisol Esparza



With 25+ years across GA, carrier, and broker roles, Marisol brings deep industry expertise to CAHIP-OC. She currently serves at Word & Brown General Agency and values CAHIP-OC for keeping members connected and informed, emphasizing the importance of networking.

Words of Wisdom: "Be accountable and responsive to the community."

Legislative Corner: Know your representatives

Legislative Update

On January 9, 2026, the U.S. House of Representatives voted 230-196 to approve a bill that would extend the enhanced premium subsidies under the Affordable Care Act for three more years. However, the bill's future is uncertain in the Senate, where lawmakers are working on a separate bipartisan compromise.

DC Here We Come!

Seven board members will travel to Washington D.C. on February 22nd to join nearly 800 participants from across the U.S. at a three-day advocacy event, preparing to meet directly with policymakers and lawmakers on Capitol Hill. Our voices will be heard while we strive to make meaningful changes in healthcare policies. Interested in contributing towards legislative and advocacy efforts? Talk to one of our board members today.

Events

State of the Industry February 10, 8:30 - 10:30

@ Tustin Ranch Golf Club

Annual Sales Symposium March 10, 8:00 - 4:00 @ Lake Forest Community Center

Annual Golf Tournament April 20, @ Aliso Viejo Country Club

our focus is on providing practical, compliance-driven education that supports you in navigating regulatory requirements and serving clients with confidence.

We're bringing forward impactful learning opportunities centered on today's most relevant topics, including AI in benefits, helping agents understand how emerging technology can be applied responsibly and effectively in everyday practice. Our programming also emphasizes Medicare education, ensuring members stay informed on updates, changes, and best practices across this evolving space.

In addition, CAHIP-OC remains committed to CE credit offerings, ethics training, and anti-fraud education, giving you access to the tools and knowledge needed to maintain compliance and uphold the highest professional standards.



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QUESTIONS: ADMIN@CAHIPOC.ORG

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**29TH ANNUAL CHARITY
GOLF TOURNAMENT**



**TAKE A SWING
FORE THE CURE**

**APRIL 20, 2026
Aliso Viejo Country Club**

**Proceeds to benefit Cystic Fibrosis
Southern California - Orange County Chapter**

NABIP Operation Shout! One of the primary ways we engage in advocacy for the consumer is by supporting legislation that ensures the future and stability of the insurance industry. Through [Operation Shout](#), you as a member have the opportunity to participate in this process. As legislative needs arise, you will be prompted by staff to participate in Operation Shout. Participating is quick and easy. When you click on “write” you will have the option of using the message we have already created, which takes less than a minute, or composing your own. Either method is effective and sends a strong message to your member of Congress about the important issues facing us today. You can also check back at any time to view and send archived messages. When engaging in NABIP grassroots operations, remember that we are most effective when we speak with one voice. As always, if you have any questions, please feel free to [contact us!](#)

Don't Forget CAHIP-OC's Upcoming Events!

**Annual Sales Symposium, March 10, 2026, 8 am—4 pm, Lake Forest
Community Center**

Charity Golf Tournament, April 20, 2026, Aliso Viejo Country Club

Women in Business, May 29, 2026—Balboa Bay Resort



FOR IMMEDIATE RELEASE

February 4, 2026

Press Contact:

Kelly Loussedes kloussedes@nabip.org

Congress Approves Spending Package Advancing Longstanding NABIP Healthcare Priorities

WASHINGTON, D.C. —The National Association of Benefits and Insurance Professionals (NABIP) today applauded Congress for approving a government spending package that includes several critical healthcare provisions NABIP has championed for years to increase transparency, accountability, and affordability across the healthcare system.

The package advances policies designed to confront rising healthcare costs, bolster consumer protections, and improve the accuracy and integrity of health coverage information. These priorities are central to NABIP's [Healthcare Bill of Rights](#) and long-standing advocacy agenda.

The legislation includes measures to increase pharmacy benefit manager (PBM) transparency and require prescription drug rebates and related payments to be passed through to health plans, helping curb practices that drive up drug costs and mask the true cost of coverage for employers and consumers. It also strengthens Medicare site-neutral payment policies to address excessive costs, improves oversight of Medicare Advantage provider directories to protect beneficiaries from unexpected cost sharing and care disruptions, and reinforces implementation of the No Surprises Act to shield consumers from surprise medical bills.

"The inclusion of PBM transparency and site-neutral payment reforms in this package is a major policy win with implications across every segment of the healthcare market," said Jessica Brooks Woods, CEO of NABIP. "These long-overdue reforms address systemic practices that inflate costs, distort pricing, and ultimately harm consumers and employers. NABIP has been calling for action on these issues for years, and we are encouraged to see Congress take meaningful steps to confront them."

NABIP has long emphasized that reforms like these are essential to protecting consumers from unexpected costs and disruptions in care, while also giving employers greater clarity into healthcare spending. Just as importantly, these policies support the ability of licensed agents and brokers to provide accurate, trustworthy guidance and help individuals, seniors, and employers make informed coverage decisions.

"NABIP will continue pressing policymakers to ensure these reforms are implemented as intended and to build on this momentum with additional solutions that promote transparency, affordability, and access to care across all markets," Brooks Woods added.

###

[NABIP](#) is the preeminent organization for health insurance and employee benefits professionals, working diligently to ensure all Americans have access to high-quality, affordable healthcare and related benefits. NABIP represents more than 100,000 licensed health insurance agents, brokers, general agents, consultants and benefit professionals through more than 150 chapters.

NAHU Professional Development



Are you new to the industry? Do you want to brush up on new concepts?
Do you have employees who need training? Do you want to be an expert on industry topics so you can educate your clients?
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- Registered Employee Benefits Consultant (REBC) Designation
- Single-Payer Healthcare Certification
- Account-Based Health Plans Certification
- Benefit Account Manager Certification
- Diversity, Equity and Inclusion in the Modern Workplace
- Health Insurance 101
- Self-Funded Certification
- HIPAA Compliance Training



1 PRO Apply is the simplest and quickest way for employees to enroll in a plan.

3 We have new features that allow for user-friendly interaction, easier renewals and more.

5 You will no longer have missing applications.

7 Groups are installed quicker and cleaner by the carrier, which means faster access to care for employees.

9 Employees can enroll securely — anywhere, anytime.

2 Using PRO Apply results in:
- 62% fewer missing requirements
- 95% fewer keying errors
- 100% fewer errors due to illegible handwriting

4 Most groups can be set up in 30 minutes.

6 You can monitor your groups' enrollment progress on a friendly dashboard.

8 Employees can call a dedicated toll-free hotline if they have questions.

10 The total cost to the group for PRO Apply: nothing!

10
Reasons Why Your Clients Should Use PRO Apply



To set up your groups, call Warner Pacific at (800) 801-2300.

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Subscribe to NAHU's Healthcare Happy Hour

<http://nahu.org/membership-resources/podcasts/healthcare-happy-hour>

Latest Podcasts:

- House Ways & Means Committee Advances NABIP Federal Priority to Ease Employer Reporting Process
- Are you Ready for NABIP's Annual Convention?
- How to Best Leverage Employee Benefit Portfolios— from Retirement Plans to Pet Insurance
- A Stay inn ACA Preventive Care Mandate Case: NABIP Submits More Testimony
- What You Need to Know About the End of the COVID-19 Emergency Periods
- NABIP Submits Written Testimony on Host of Healthcare Issues
- Special Guest from Nonstop Health Discuss Benefits for Brokers and Employers
- An Individual Market Agent's Perspective on the Medicaid Unwinding

Follow CAHIP-OC on Social Media!



<https://www.facebook.com/CAHIPOC/>



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Hold the Date!

CAHIP-OC

Women in Business

May 29, 2026



Annual Sales Symposium

March 10, 2026, 8 am to 4 pm
Lake Forest Community Center

Charity Golf Tournament

April 20, 2026
Aliso Viejo Country Club

Women in Business

May 29, 2026
Balboa Bay Resort

Register at: www.cahipoc.org



CAHIP Orange County | Membership Matters “If You Know, You Know” – Join the Momentum

By: *Haley Mauser, John Austin and Melissa Calabretta*
CAHIP-OC Membership Team



In this third communication in our Membership Matters series, I would like to focus on understanding the “**Why**”—why those before you chose to become members of CAHIP/NABIP, and how *your* “Why” may ultimately inspire others to follow in your footsteps.

Most people do not wake up one daydreaming of deductibles and provider networks. They enter this profession because, at some point, they realized they wanted to help people feel secure when making decisions about products that can profoundly impact their lives, especially during times of uncertainty. At its core, our work is about guidance, advocacy, and trust.

Like many of you, I have witnessed firsthand how dramatically our industry has changed over the past decade. Navigating those changes has made one thing abundantly clear: **we need each other more than ever**. That realization is at the heart of my personal “*Why*” for joining CAHIP/NABIP.

I vividly remember when the Affordable Care Act was first introduced. The road ahead felt uncertain. Regulations were evolving, guidance was unclear, and there were very few voices in decision-making positions advocating for the critical value brokers bring to the industry. I remember feeling like a fish out of water, searching for reliable information, meaningful connection, and a place where my concerns were understood. That search led me to CAHIP/NABIP.

What I found was more than an association. I found a community. Suddenly, I was surrounded by professionals who shared my challenges, my questions, and my commitment to doing right by our clients. I gained access to education that helped me confidently communicate complex changes, and I knew there were advocates working tirelessly from a legislative standpoint to protect our role and our value in this industry.

That support made all the difference.

Today, that same mission continues. When you understand your “*Why*” for being part of CAHIP, whether it is education, advocacy, connection, or leadership, you strengthen not only your own career, but the future of our profession. And when others see the impact of that commitment, you may be the reason they choose to join as well.

Engage. Invite. Lead.

Your *Why* matters and it is meant to be shared. We encourage you to take the next step by engaging with CAHIP Orange County in a way that feels meaningful to you. Attend a meeting, participate in a committee, or join a conversation with fellow members who understand the challenges and opportunities of our industry.

And when you find value here, invite someone else into the momentum. Whether it is a colleague new to the profession or a seasoned broker looking for deeper connection, your invitation could be the reason they discover their own *Why* within CAHIP. Together, we grow stronger, more informed, and more influential.

Engage. Invite. Lead the future of our profession.

Welcome Our Newest CAHIP Orange County Members

We are excited to welcome the newest members who have recently joined CAHIP Orange County. Each of you brings unique experience, perspective, and passion to our community—and we are grateful you have chosen to be part of this organization.

Please join us in welcoming:

- *Kelsey Calhoun*
- *Majeda Geramy*
- *Carol McLean*

We encourage you to introduce yourself at an upcoming meeting, connect with fellow members, and get involved. Your journey with CAHIP is just beginning, and we look forward to growing together.

Now you know.

And if you are just beginning to discover it, we are glad you’re here.

##



National Association of Benefits and Insurance Professionals

NABIP

Shaping the *future* of healthcare

How to get more value from your NABIP membership

The activities below provide a blueprint for extracting the greatest value from your membership:

- Visit NABIP's Micro Site - www.welcometonabip.org
- Take advantage of NABIP's **Mentorship Program**
- Read America's Benefit Specialist Magazine each month and learn something new
- Listen to the NABIP **Healthcare Happy Hour Podcasts** on a weekly basis for up-to-date talking points
- Attend the NABIP **Power Hour** webinar monthly for in depth topic discussions and socialize with fellow members
- Attend Local Chapter meetings for opportunities to learn and network
- Volunteer to serve on a committee (Membership, Social, Programs/Expo, Legislative, etc.)
- Recruit one new member – best way to learn is to teach someone else about the NABIP value proposition
- Meet with a NABIP Board member and find out what motivates them to give their time and money
- Attend Day on the Hill and meet with your state legislators to discuss bills you support or oppose
- Attend NABIP Capitol Conference – annual legislative fly-in to Washington DC (IMPORTANT ONE)
- Attend NABIP Annual Convention to meet members from across the country and vote for NABIP incoming Secretary and other membership matters
- Contribute to NABIP-PAC – Political Action Committee contributions help us to have our voice heard on legislative issues at the national and state level. Contribute monthly to each!
- Participate in Operation Shout – click and sign letters to **your** elected officials regarding important grass roots efforts
- Earn your **Registered Employee Benefits Consultant** designation - acquired from The American College
- Complete all 12 modules of the **Leadership Academy**.
- Sign up to receive **Broker 2 Broker** emails on NABIP.org where you can post questions and respond to fellow members from around the country
- Share with your clients that you are a member of NABIP and working to protect their access to private health insurance and other benefits!

More information at www.nabip.org



Earning the Registered Employee Benefits Consultant® (REBC®) designation elevates your credibility as a professional. The field of employee benefits continues to evolve rapidly. A year does not go by without new government regulations, new or modified coverages, and new techniques for controlling benefit costs. To best serve their clients, professionals need to have a current understanding of the provisions, advantages, and limitations associated with each type of benefit or program as a method for meeting economic security. The designation program analyzes group benefits with respect to the ACA environment, contract provisions, marketing, underwriting, rate making, plan design, cost containment, and alternative funding methods. The largest portion of this program is devoted to group medical expense plans that are a major concern to employers, as well as to employees. The remainder of course requirements include electives on topics serving various markets based on a broker's client needs. **Earn yours now!**

CAHIP Innovation Expo, 2026,

San Diego



WHAT IS THE ANNUAL VALUE OF NABIP MEMBERSHIP?



Don't Miss Our Upcoming Programs!

March 10, 2026

Annual Sales Symposium

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Charity Golf Tournament

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Balboa Country Club



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Don't miss our upcoming events!



UPCOMING EVENTS

CAHIP-OC ANNUAL SALES SYMPOSIUM, MARCH 10, 2026

CHARITY GOLF TOURNAMENT, APRIL 20, 2026

CAHIP'S CAPITOL SUMMIT, MAY 5 & 6, 2026—SACRAMENTO

WOMEN IN BUSINESS, MAY 29, 2026

Visit our website for more details

www.cahipoc.org

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