

COIN

COUNTY OF ORANGE INSURANCE NEWS



SUMMER 2026 EDITION

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EDITOR'S MESSAGE

A MESSAGE FROM YOUR COMMUNICATIONS CHAIR

Welcome to the latest edition of The COIN!

As your new Communications Chair, I'm honored to help share the stories, accomplishments, and opportunities that make our CAHIP Orange County community so special.

This publication is designed to help keep us connected, celebrate our members, and highlight the advocacy, education, and relationships that strengthen our industry.

Thank you to everyone who contributes their time, talents, and expertise to our chapter. Your involvement is what makes our community thrive.

I hope you enjoy this issue and find inspiration in the many ways our members continue to lead, serve, and make a difference. See you at our next event!



A Heartfelt Thank You to Dorothy

As I step into this role, I want to extend my deepest gratitude to Dorothy for her 20+ years of outstanding service as Editor of The COIN. Your dedication, creativity, and passion have helped shape this publication—and our chapter—into what it is today. Thank you for paving the way and setting such a high standard. We are incredibly grateful for you!



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Haley Mauser

VP of Communications
Sales Consultant, TriNet

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PRESIDENT'S MESSAGE

Sarah Knapp

CAHIP OC Chapter President

Dear CAHIP OC Members

As I begin my second term as President of CAHIP Orange County, I am filled with both gratitude and excitement for the year ahead. Serving this incredible chapter has been one of the most rewarding experiences of my professional career, and I am truly honored to continue leading such a passionate and dedicated community of benefits professionals. First and foremost, thank you to our members. Your commitment to our industry, your engagement with our chapter, and your willingness to support one another are what make CAHIP Orange County such a strong and vibrant organization. Everything we accomplish is made possible because of you.

I am incredibly fortunate to serve alongside an outstanding Board of Directors. To our returning board members, thank you for your continued dedication, leadership, and service to our chapter. Your experience, collaboration, and commitment have been instrumental in our success, and I am grateful for the opportunity to continue working together as we build upon the momentum of the past year.

To our newest board members, welcome! Tori Abrams, Lynn DeMaria, and John Roberts have joined our board, we are excited to have you join our leadership team and bring fresh perspectives, innovative ideas, and new energy to our chapter. I look forward to working alongside each of you as we continue to serve our members and advance our mission.

I would also like to express my deepest appreciation to our Past Presidents, whose leadership has shaped CAHIP Orange County into the organization it is today. Your mentorship, encouragement, and unwavering support continue to inspire me, and I am grateful for the wisdom you generously share.

PRESIDENT'S MESSAGE CONTINUED



A special thank you goes to our incredible Executive Director, Gail James Clarke. Gail is the foundation that keeps our chapter running smoothly and successfully. Her dedication, organization, and tireless efforts behind the scenes allow our board and members to thrive, and we are truly fortunate to have her leadership and support.

As we move into 2026, my focus remains on strengthening member engagement, fostering meaningful connections, and ensuring CAHIP Orange County continues to be a valuable resource for education, advocacy, and professional growth. I encourage each of you to become involved—whether through attending events, volunteering, participating in committees, or simply reaching out to connect with fellow members.

One of the greatest privileges of serving as President is the opportunity to meet and learn from our members. If we have not yet had the chance to connect, I hope you'll introduce yourself at an upcoming event. I value your ideas, feedback, and involvement, and I remain committed to being accessible and engaged throughout the year.

Thank you for your trust, your support, and the opportunity to continue serving as your President. I am excited for all that we will accomplish together in 2026 and look forward to another year of growth, collaboration, and success for CAHIP Orange County.

Here's to a fantastic year ahead!



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WOMEN IN BUSINESS



Red, White & Blue: Celebrating America's 250th

An Evening of Celebration, Community & Giving Back



The annual Women in Business luncheon was nothing short of spectacular this year, with a patriotic Red, White & Blue theme honoring America's 250th anniversary. Guests were greeted with an array of stunning raffle baskets and vibrant vendor displays as they arrived, setting the tone for an afternoon filled with celebration, fashion, and philanthropy.

Paul Roberts took the stage as Master of Ceremonies, guiding the audience through an inspiring program. Chris Cano from Common Ground, this year's chosen charity, shared the organization's mission and introduced a powerful story of resilience that moved the room to tears.



FASHION, FUN & FUNDRAISING

The afternoon featured a dazzling fashion show with pieces from Kim Belle of Belle Boutique, modeled by our very own ambassadors. Auctioneer Juan Lopez brought the energy as bidding heated up for incredible prizes, including a coveted Dodger Suite package. The grand prize of the day — a 7-day Alaskan cruise — went to Maggie Stedt, who plans to celebrate her 55th wedding anniversary aboard the ship!

A heartfelt thank you to the entire WIB committee, especially Gail James Clarke, whose tireless leadership made this unforgettable event possible.

HONORING DAWN MARONEY

This year's honoree, Dawn Maroney of Alignment Health Plan, was recognized for her outstanding contributions to the industry. Recently named among the OC Business Journal's most influential leaders, Dawn's dedication to healthcare innovation and community service exemplifies the spirit of Women in Business.





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—Patrick Rodriguez, CEO & Founder

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We know that running a successful business can be tough. Time constraints and a lack of resources can hold you back from reaching your full potential. At AGA, we remove the hurdles preventing you from success and provide you with the tools and support you need to succeed.

MEMBERSHIP MATTERS

"If You Know, You Know" – Join the Momentum

One of the distinct privileges I have as a member of CAHIP Orange County is the opportunity to travel to both Washington, D.C. and Sacramento to meet directly with legislators and their staff to discuss the vital role that agents and brokers play within the health insurance industry.

Each year, we have the opportunity to share real-world stories about the challenges our clients face and the important work we do to help individuals, families, seniors, and employers navigate an increasingly complex healthcare system. While these conversations are always valuable, one thing that continues to surprise me is how many of the legislative staff members we meet with are in their mid-to-late twenties and have never personally experienced many of the healthcare challenges that consumers face.

In many cases, they have encountered frustrations themselves such as difficulty finding a provider, confusion over benefits, unexpected medical bills, or challenges accessing care, but they have never connected those experiences to the policies and legislation being discussed. They often do not realize how seemingly small regulatory changes can have significant consequences for healthcare access, affordability, and consumer support.

These conversations serve as an important reminder of why advocacy matters.

As agents and brokers, we are on the front lines every day. We see firsthand how legislation affects consumers, employers, healthcare providers, and insurance carriers. We understand the real-life impact of policy decisions because we help people navigate those impacts every day.

Without our voice, lawmakers are often left making decisions based solely on data, reports, and theoretical outcomes. Through CAHIP and NABIP, we have the opportunity to provide something equally important: real-world perspective.

Whether we are advocating for consumer access to licensed agents, protecting employer-sponsored healthcare, preserving compensation structures that allow agents to continue serving their clients, or improving access to affordable coverage, our collective voice helps policymakers understand how their decisions affect the people they represent.

This is also why your membership in CAHIP Orange County is so important. Every member strengthens our ability to advocate effectively. Membership provides the resources, relationships, and credibility needed to maintain a presence in Sacramento and Washington, D.C., where critical decisions affecting our profession and our clients are made every day. When legislators see a strong and engaged membership base, they recognize that they are hearing from professionals who collectively serve thousands of consumers and employers throughout California.

MEMBERSHIP MATTERS CONTINUED

◆ "If You Know, You Know" – Join the Momentum ◆

Your membership is more than an investment in your professional development; it is an investment in protecting the future of our industry and the consumers we serve. It ensures that when important healthcare decisions are being made, there is a knowledgeable voice at the table advocating for access, affordability, choice, and the continued value of professional guidance.

The reality is that advocacy only works when we stand together. Every member contributes to a stronger, more influential organization. Every membership helps amplify our voice. And every voice matters when it comes to protecting the role we play in helping consumers navigate healthcare.

The next time you renew your membership or encourage a colleague to join, remember that you are doing more than supporting an association you are helping ensure that our profession, our clients, and our communities continue to have representation where it matters most.

That is the power of membership. And that is why advocacy matters.

Melissa Calabretta, VP Membership

WELCOME, NEW MEMBERS!

**Amy Bernstein | Carlos Delgado | Jennifer Fong | Mark Gutierrez
Lisa Hernandez | David Kim | Rachel Nguyen | Steven Patel
Maria Rodriguez | Thomas Walsh | Karen Yamamoto | Brian Zhao**

Thank you to our new members for joining, and to our existing members for your continued support.

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- **10+ enrolling:** **No participation requirement**

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 - Up to **6 plans** if participation is **50%+**
 - Up to **4 plans** if participation is **33-49%**
- **251-500 enrolled:** Minimum **50%** of eligible or **50 enrolled** (whichever is greater).
 - Up to **6 plans**

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The OC Agent Legislative Advantage

As we close out the 2025–2026 board year and begin a new one, it is a great time to reflect on what we accomplished and what lies ahead. With board members fully engaged in the legislation being discussed in Washington, D.C., and Sacramento, it was exciting to see new faces attending both conventions.

We had seven attendees in D.C., including two first-time participants, and eleven attendees in Sacramento, five of whom were attending for the first time. We are seeing renewed enthusiasm around legislation as we continue working to simplify the issues and remove some of the intimidation that government and legislative advocacy can bring

Washington, D.C. Capitol Conference

At the Capitol Conference, our delegation met with congressional representatives to discuss key legislation affecting our industry. Among the priority bills discussed were:

S.2355/H.R. 5582 – Patients Deserve Price Tags Act

This bipartisan legislation would require healthcare providers to disclose costs to patients upfront, empowering consumers to make informed decisions about their care. Our members advocated strongly for this bill as a step toward greater price transparency in healthcare.

H.R. 2744 – COBRA as Creditable Coverage

This bill would ensure that COBRA coverage is recognized as creditable coverage, protecting consumers who maintain continuous coverage through COBRA from penalties or coverage gaps when transitioning to new plans. Our agents see firsthand how this issue affects clients during job transitions.

Sacramento Capitol Summit

The Sacramento Capitol Summit focused on state-level legislation impacting our industry. The primary bill discussed was:

AB 1900 – Guaranteed Health Care for All Act

This bill proposed a single-payer healthcare system for California. While the bill was ultimately shelved, the discussion shifted to the critical role that agents and brokers play in helping consumers navigate the healthcare system. Our members made a compelling case that eliminating agents would leave consumers without trusted advisors during one of the most important decisions they make for their families.

CA AB 280 – Provider Directories

Our delegation also voiced support for AB 280, which would require health plans to maintain accurate and up-to-date provider directories. Agents regularly hear from clients frustrated by outdated directory information, and this bill would help ensure consumers can find in-network providers when they need care. It calls for annual verification and sets a goal of 95% accuracy by July 1, 2029.

Get Involved

- Join our monthly legislative update calls
- Attend the Capitol Conference February 2027 and Capitol Summit May 2027
- Participate in local chapter OC legislative update meetings

Meet with your elected officials at their local district offices

- Join the CAHIP Orange County legislation committee



I have been a member of CAHIP for more than 20 years, and for much of that time I allowed myself to feel intimidated by legislation. Even the thought of getting involved gave me anxiety, so I chose other roles and avoided it whenever I could. Still, I always had a desire to learn and understand. I have long admired the members who lead in this area with passion and confidence, and I wanted to challenge myself to grow in the same way. While I still have more to learn, I can honestly say that after my first year in this role, I not only understand the process more clearly—I also had fun. Partnering with our incredible members to advocate together created memories I will carry with me, and I am excited to do it all again in the year ahead.

Tracy Hanson | VP Legislation | Tracy.Hanson@blueshieldca.com | (714) 319-1379

Member Spotlights

Published in CA Broker Magazine

Ailene Dewar Costello

Congratulations to CAHIP OC member Ailene Dewar Costello, whose article was recently featured in California Broker Magazine! Her piece highlights the value that health insurance professionals bring to consumers navigating today's complex healthcare landscape. Read the full article below.



Scan to read the full article in June 2026 issue of CA Broker Magazine



OC 50 Most Prominent Businesswomen

Dawn Maroney & Jessica Word

We are proud to celebrate two of our own CAHIP Orange County members, Dawn Maroney and Jessica Word, who were recently recognized among the OC 50 Most Prominent Businesswomen by the Orange County Business Journal.

This prestigious honor highlights women who are making a significant impact in their industries and communities across Orange County. Dawn and Jessica exemplify the leadership and dedication that define our chapter.

Please join us in congratulating them on this well-deserved recognition!



Dawn Maroney



Jessica Word

Source: Orange County Business Journal

In Memoriam



Bob Stiffler



Patrice Evert

Long-time members of CAHIP Orange County. Their dedication will not be forgotten.

Swearing In of the New Board

July 2026 – June 2027

We are excited to welcome the newly sworn-in CAHIP Orange County Board of Directors! These dedicated leaders are ready to serve our chapter and advance the interests of health insurance professionals throughout the coming year.

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UPCOMING EVENT | SEPTEMBER 1-3rd 2026

OPERATION SHOUT

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