

Board Meeting Minutes

Friday, September 15, 2023 9:00am – 3:00pm

Absolute Best Insurance, Greenacres, FL

In Attendance: Angela Mlynarski, Morgan Campbell, Tammy Cravotta, Ashley Kapostins, Corey Lilburn, Wayne Sakamoto, Artie Hoffman, Don Griesheimer, Erica Berezcki, Janet Blum, Ruby Ulloa, Stacy Murphy, Luis Tornes, Jessica Pippenger, Dave Sherrill

Also in Attendance: Alexis DeLuca, Chris Kinley, David Skinner, Julie Parks, Curtis Beckles

Absent: Chris Yarn, Jen LaTour, Rhett Robbins, Carol Taylor, Rachel Hollister, Josh Hoppe

- 9:06 AM Call to Order/Introductions – Angela Mlynarski
Thank you to Stacy with ABI for hosting.
Thank you to all who joined the President’s Round Table Dinner the night before.
Anti-Trust Statement stated
Board Introductions
- 9:11 AM Minutes from July & August Meetings
Motion to Approve: Morgan Motion to Approve: Stacy
Second: Louie Second: Louie
Minutes approved Minutes approved
- 9:13 AM President’s Report – Angela Mlynarski
Working with SW Chapter has been focus, supporting their goals to re-engage
Chapter visit planned to Miami to their next meeting
Chapter visits will resume in January 2024
- 9:18 AM Treasurer’s Report – Jen LaTour (absent)
Year-end as well as year-to-date financial reports had been emailed out prior to the meeting. Dave went over them.
\$175,599.09 on hand as of 8/31/23. \$174,944.09 as of 9/13/23.
Finances look good compared to this time last year.
Year over year, we netted about \$10,000 more than the previous year, so reserves are back up to a comfortable level. We budgeted a \$11,225 surplus for 22-23, ended with \$57,795.97.
Symposium budgeted to net \$54,750. Final net revenue was \$85,610.39.
- 9:24 AM Executive Director Report – Dave Sherrill
After the meeting at symposium, I focused on finalizing payments for the event, compiling the CE sign-in sheets for submission to the state (we had 205 agents receive CE credits, ranging from 1-12 hours), worked the committee to put together and distribute the survey to attendees and sponsors.
I did a site visit with Morgan, Angela and Julie to the Hyatt Regency and have been working with the property and Christi to get a contract from them for next year.
I put together and distributed the Summer and September Newsletters with Brittany’s assistance in gathering content and have distributed them.
I finalized the contract with Hotel Indigo in Tallahassee for our Day on the Hill on January 29-30, 2024.

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I worked with the finance committee to put together the proposed budget that the board reviewed and approved via Zoom on 8/31. I input the approved budget into QuickBooks Online and distributed it to the board along with the minutes that Tammy took for that brief meeting.

I continued to work with Barbara Rennard to get Jen access to the QuickBooks Online account. She did get it and was able to balance the accounts for July and August when I sent her the bank statements. I ran the financial reports for this meeting and emailed to everyone.

I ordered lunch for today's meeting and put the agenda together for Angela's approval. I reviewed and edited the minutes that Tammy took at the July meeting and distributed them. I created calendar invites for last night's chapter president's round table and for the dinner and included everyone who said they'd like to participate and those who didn't respond.

I continue to track the member meeting attendance hours as I receive sign-in sheets from the chapters. Please remember to send to me after each meeting. Non-members don't really need to sign-in for these meetings, unless they have attended multiple meetings and plan to join. They can't get the CE credit unless they are active members when we go to file this in December.

I participated on the Florida Awards Committee call that Jen held. She is offering this on a regular basis for chapter awards chairs.

If you need to reach me, the best method is via email at info@nabipfl.org. You can also contact me at my office at 407-831-5000. If I'm not available there, feel free to reach out to me on my cell at 407-221-5082.

- 9:37 AM Past President's Council Report – Wayne Sakamoto
Tribute to Past President: Scott Robertson
Impact he left behind
Membership Blitz
Bus Ride to Tally
Tribute to our Madame President and the parallels of her path
- 9:52 AM Professional Development Report –Carol Taylor
Carol submitted report in writing since she was unable to attend. Report reviewed by Dave Sherrill, ED
- Symposium outlines filed for partial seminar credit
- Symposium CE credit hours filed
- 1 course filed for approval
- 4 CE courses had credit hours filed for local chapters
- Once I can get all my bearings down with the new job, I will work on new CE course.

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Thank you to Michael Teller for stepping in and doing several of the filings, while I was down for several weeks. good reminder for everyone to make sure there is a backup...volunteer or paying job.

9:53 AM Legislative Report – Corey Lilburn

- **DAY ON THE HILL JAN 29-30, 2024**

- Tentative Agenda:

- Some board members will come in Sunday night for dinner together
- Monday 1/29/24 Board Meeting 11am-3:30pm
- Attendee Briefing 4:00-5:30pm; likely followed by a HH and possibly dinner
- Tuesday 1/30/24 Breakfast with Speakers 7:30-11am; lobbying!

- Registration Email coming soon

- Hotel Indigo for a \$199 per night room rate

- **CAPITOL CONFERENCE - FEB 25-28, 2024**

- Don't have formal agenda yet, but usually:

- Sunday arrivals, registration and opening night party/NABIP PAC fundraiser
- Monday - meetings, education, prep w/region & state leg cmte - review talking points
- Tue - am meetings, aft lobbying - NABIP HAPPY HOUR/MEET & GREET LEGISLATORS
- Wed - lobbying all day; home that night

- **OPERATION SHOUTS!**

- 1800+ actions taken a couple weeks ago on the Medicare Op Shout that went out to members - please help; click and share!
 - Improving Access to Medicare Coverage Act; allow observation days to be counted toward 3-day mandatory inpatient stay for coverage @ SNF

- **CURRENT ENVIRONMENT/WHAT'S HAPPENING**

- **FEDERAL:**

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- US House summer recess is over in both House and Senate - if you had any appts, NABIP has a place for you to log them: <https://nabip.quorum.us/campaign/49718/>
- Counting on Employer Reporting Improvement Act to be introduced in Senate any day now (although they are heavily focused on budget right now!)
 - already passed house - HR3801
 - current system has 82% error rate!
 - This bill would reduce the number of individuals and amount of information that would need to be reported, eliminate the requirement to collect dependent social security numbers, provide ALEs more time to respond to first IRS letter, limit time horizon for IRS lookback for prior compliance period, and more.
- ACA Affordability - New LOW of 8.39% for 2024
 - non-calendar-year plans continue to use 9.12% until their plan year starts
- H.R. 5138 (Improving Access to Medicare Coverage Act) was introduced right before lawmakers broke for August Recess
 - Would allow observation stays to be counted toward the three-day mandatory inpatient stay for Medicare coverage of a skilled nursing facility. Currently, Medicare beneficiaries who are not officially admitted to a hospital may be classified under “observation status,” which is treated as an outpatient procedure for billing purposes.
- NABIP submitted a [comment letter](#) in response to a proposed rule by DOL, HHS, and Treasury Dept on short-term plans, fixed indemnity plans, and level-funded plans
 - We recommend reading through the comment letter to get a thorough understanding of the issue, but a brief bullet point on STLDI specifically (which is what the section that most members care about): Currently, short-term plans can be 12 months with the option to renew three full cycles for a total of 36 months (enacted under President Trump). Biden administration is proposing limiting this timeframe to just 3 months with the option to renew one month for a total of 4 months (back to President Obama-era regulations).
 - NABIP’s position: Short-term plans should be 6 months with an option for one full renewal – a total maximum coverage period of 12 months. This has been NABIP’s position since the Obama administration. We outlined why we believe that 3-4 months is too short.

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- NABIP has released a [model form](#) to assist individual-market agents and brokers in complying with the new statute on beneficiary consent. (This file is accessible only to NABIP members who are logged in to their accounts.)
 - As of June 18, agents and brokers must obtain documentation that consumers they are working with in FFM states have reviewed their eligibility for applying for coverage
- CMS released the [first 10 drugs](#) to be negotiated by the secretary of HHS for Medicare beneficiaries earlier this week, despite recent lawsuits. The Medicare Drug Price Negotiation Program was one of many substantial changes made to the federal program by last year's Inflation Reduction Act.
 - Eliquis, Jardiance, Xarelto, Januvia, Farxiga, Entresto, Enbrel, Imbruvica, Stelara, suite of other Diabetic meds including Fiasp and Novolog
 - 4 of the top 10 to treat diabetes; 5 deal with cardiac issues
- Lower Costs, More Transparency Act just dropped Friday in House (Ways & Means, Energy & Commerce) - no bill # yet
 - Patient Act HR3561 - we sent Op Shout about this and support it
 - it's a big conglomerate - LOTS of sections!
 - Site-neutral payment reform: A section which ensures that Medicare beneficiaries and Medicare are paying the same rates for physician-administered drugs in off-campus hospital outpatient departments as beneficiaries and Medicare do in physician offices.
 - NABIP wants this to go even further, beyond Medicare
 - Hospital price transparency: A section requiring hospitals to make public all standard charges for all items and services through machine-readable files as well as payer-specific negotiated charges, including for cash-paying patients, for at least 300 shoppable services. (MRFs - requiring compliance)
 - PBMs - every lawmaker wants to regulate PBMs - this bill has transparency requirements for PBMs:
 - PBM oversight: A section requiring PBMs to semi-annually provide employers with detailed data on prescription drugs pending, including the acquisition cost of drugs, total out-of-pocket spending, formulary placement rationale, and aggregate rebate information.

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- Spread pricing: A section that would ban spread pricing in Medicaid specifically. It would also prohibit PBMs that contract with Medicaid Managed Care Organizations (MCOs) from spread pricing. (A version of this was also in the PATIENT Act.)
- Medicare integration: A section requiring Medicare Advantage organizations to report to HHS certain information relating to providers, PBMs, and pharmacies with which they share common ownership. In lieu of spread pricing, the language would clarify that states should reimburse PBMs contracting with MCOs for an administrative fee for managing the pharmacy benefit for Medicaid beneficiaries.
- “Hidden fee disclosure” requirements: This section would “strengthen requirements” that PBMs and TPAs disclose compensation to plan fiduciaries.
- **FLORIDA:**
 - OIR (Office of Insurance Regulation) is going through rule development process to implement the PBM bill (SB1550) - nothing is expected to make any policy changes
 - Gold Carding
 - concept pushed by provider groups - top priority of AMA; law passed in TX in Oct, 2022
 - providers want top most prescribed (80%) drugs and procedures to skip prior auth once they have gold card status
 - Cigna announced a couple weeks ago that they will be eliminating prior authorization requirements from 600 diagnostic codes – approximately 25 percent of all codes that require prior authorization
 - now a priority of our Banking & Ins Cmte, as the FL AMA is pushing it
 - FL House Speaker Renner just announced formation of Select Committee on Health Innovation (rules 7.6 and 7.23(b)); designed to take a hard look at access and affordability issues
 - Speaker Renner has also asked for our (NABIP FL) assistance in setting priorities...seeking opinions!!
 - Danny Perez (Miami) will officially be designated as next Speaker for 2025 session on Tuesday

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- Incidentally - several NABIP FL members had dinner during our summer Symposium with the first ever female Speaker designee, Jennifer Canady of Lakeland, to be effective in 2027
- HELPFUL RESOURCES:
 - Legislative Issues: <https://nabip.org/advocacy/legislative-issues>
 - Policy Documents: <https://nabip.org/advocacy/policy-documents>
 - Compliance Corner: <https://nabip.org/membership-resources/compliance-corner>
 - Operation Shout: https://nabip.quorum.us/action_center/
 - Capitol Conference: <https://nabip.org/events-view-events-by-either-a-list-or-calendar-view/list/recurring-events/2024-capitol-conference>
 - FL State Legislative Tracker: <https://nabip.org/advocacy/state-legislative-tracker>

Discussed Lobbying 101 presentation hosted by Central Chapter's Meeting

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10:07 AM

**NABIP PAC Report
 September 15, 2023
 By Alexis Deluca**

As of now, giving for 2023 to the candidate fund shows 61 members contributing \$29,344 which represents 93% of total 2022 giving:

Row Labels	Sum of 2023	Sum of 2022
FLCENTRAL	\$7,414	\$8,140
FLTAMPABAY	\$7,033	\$5,580
FLPALMCOAST	\$5,865	\$3,587
FLJACKSONVIL	\$3,602	\$3,588
FLSOUTHWEST	\$2,834	\$4,643
FLBROWARD	\$1,440	\$2,160
FLGULFCOAST	\$982	\$2,885
FLCAPITAL	\$174	\$770
Grand Total	\$29,344	\$31,353

22 members contributed last year but not yet in 2023.

Contributing members as a percentage of total membership:

FLSOUTHWEST	14.60%
FLCENTRAL	8.60%
FLPALMCOAST	8.00%
FLTAMPABAY	7.80%
FLGULFCOAST	6.60%
FLJACKSONVIL	5.60%
FLBROWARD	3.10%
FLCAPITAL	1.80%

FL has also contributed \$578 to the Administrative fund through 5 members compared to \$1,160 through 9 members in 2022.

My goal as Chair is to ensure contributions achieve a consistent level year-over-year, at a minimum. I would also like to see all chapters hit a 5% or 10% contribution level.

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Who did NABIP support in the 2022 election cycle?

Dispersements by Win Rate				
Election Result	Number of Contributions	Percent of Contributions	Amount Contributed	Percent of Contributions
Win	201	92%	\$635,500.00	93%
Loss	17	8%	\$51,000.00	7%
Total:	218	100%	\$686,500.00	100%

Dispersements By Political Party				
Party	Number of Contributions	Percent of Contributions	Amount Contributed	Percent of Contributions
Democrats	105	48%	\$353,500.00	51%
Republicans	113	52%	\$333,000.00	49%
Total:	218	100%	\$686,500.00	100%

Dispersements by Chamber				
Chamber	Number of Contributions	Percent of Contributions	Amount Contributed	Percent of Contributions
U.S. House of Representatives	178	82%	\$530,500.00	77%
U.S. Senate	40	18%	\$156,000.00	23%
Total:	218	100%	\$686,500.00	100%



Contribution form was also shared with Alexis' report.

10:22 AM FAHU-PAF Report – Bill Hepscher – submitted written report

Update as of last report: NABIP Florida Lobbyist, Rhett O'Doski and Acting NABIP Florida PAC Board Chairperson, Bill Hepscher meet to discuss Ideas to reinvigorate the NABIP Florida PAC. Important topics addressed:

- Adjusting the Florida Division of Election registration from FAHU PAF, to NABIP Florida PAC.
- Complete the Updated Florida PAC bylaws and submit to the NABIP Florida Executive Board for approval.
- Re-establish fundraising. Active Florida PAC fundraising has been non-existent for the past 5 years.
- Finalize a NABIP Florida PAC Executive Committee and submit to the NABIP Florida President for approval.
- Introduce the new NABIP name to Legislators and Policymakers.

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Now that we have addressed the administrative necessities, let's get serious. The sole focus of this Board will be to establish NABIP Florida as the “go to” organization in all things related to health insurance, employee benefits and Medicare with Florida legislators and policymakers. We will accomplish this in two ways; fundraising and face to face member engagement with Legislators and policymakers.

-Fundraising Stretch goal: raise \$100k in an election cycle(most raised by FL PAC/PAF in the past is less than 25K)

-Face to face engagement a minimum of 10 times per year; Day on the Hill Legislative meet and greet, Annual Symposium Legislator meet and greet, encourage local chapters to invite legislators to speak at local meetings and deliver PAC checks at the event, host 4 dinners per year for Leadership and members of important committees. Engage sponsors to help underwrite the dinners and meet and greets.

- 10:27 AM Agent’s Representative – Rachel Hollister
No report submitted in Rachel’s absence.
- 10:27 AM Chapter Development & Leadership Report – Julie Parks
FL Blue Ribbon Award (9) Chapters to be certified is the goal
Will be communicating with Chapters and Chapter Presidents in January
- 10:31 AM Benefits & Medicare Symposium Report -Morgan Campbell
Committee created for Speakers and support and has begun planning.
Asked for more involvement to obtain speakers and sponsors.
Hyatt Regency Orlando (former Peabody) will be the location.
Date: Aug. 27-29, 2024 (T,W,TH)
Christi will remain the Event Planner.
- 10:37 AM Membership & Retention Report – Rhett Robbins -Submitted report in his absence.

Membership Data Pulled 9/13/2023

Chapter	New Members	Total Members 9/23	Total Members 7/23	Member Enrollment Change	New Growth %	Billed Not PAID - July	Billed Not PAID - August	Lapsed June
Capital	0	55	58	-3	-5.5%	1	1	3
Miami	2	42	39	3	7.1%	1	4	0
Southwest	1	41	39	2	4.9%	1	0	2
Gulf Coast	2	61	61	0	0.0%	4	0	3
Jacksonville	2	71	67	4	5.6%	4	3	2
Broward	3	64	62	2	3.1%	3	1	1
Palm Beach	7	112	107	5	4.5%	1	5	3
Tampa Bay	10	141	133	8	5.7%	1	4	4
Central	7	163	155	8	4.9%	6	15	2
Total	34	750	721	29	3.37%	22	33	20

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- **750 total members as of 9/13/2023**
- **34 New Members were Added from July to September**
- **20 Members Lapsed**
- **29 Net GAIN of Membership**
- **22 members from July will LAPSE if not renewed asap.**
- **17 members in JUNE need to be contacted.**

Shout out to the Miami for 7.1% Membership Growth percentage AND Tampa Bay for 10 New Members since July. Keep up the Great Work!

1. **New Membership Campaign for new Board Year, 2023 to 2024**
 - **1st campaign - Fall: August 1, 2023, thru Oct 31, 2023**
 - **2nd campaign - Spring: Jan 1, 2024, thru Mar 30, 2024**
 - **2 PRIZES to Win**
 - **Highest % Average between New Member Chapter Growth**
 - **LinkedIn Growth Followers Wins per campaign.**
 - **\$250 PAID to the winning Chapter for Membership Growth and \$250 for the LinkedIn growth campaign.**
 - **Prize money (for both campaigns) will be paid to the winning chapters' membership chair budget.**

Chapter	Member Total By Cptater					LinkedIn Followers by Chapter					
	Sept 1	Oct 1	Nov 1	Nov 30	Growth %	Sept 1	Oct 1	Nov 1	Nov 30	Nov	Growth %
Capital	55	0	0	55	0.00%	17	1	1	1	17	0.00%
Miami	42			42	0.00%	152				152	0.00%
Southwest	40			40	0.00%	1				1	0.00%
Gulf Coast	62			62	0.00%	6				6	0.00%
Jacksonville	69			69	0.00%	14				14	0.00%
Broward	63			63	0.00%	1				1	0.00%
Palm Beach	111			111	0.00%	112				112	0.00%
Tampa Bay	140			140	0.00%	351				351	0.00%
Central	160			160	0.00%	290				290	0.00%

2. **Membership & Retention msTeams meeting for all FL Chapters**
 1st Wednesday of every month from 2 pm to 3 pm
3. **Emailed Flyers to ALL Membership & Retention Chairs**
 - a. **Reviewed eCommerce Database**
 - b. **Reviewed Sponsor Reports Database**

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4. New Member – 7 touches Program **a. Video idea**

Use the NABIP FL QR Code - <https://linktr.ee/nabipfl>



Updated – Links to NABIP resources:

- New Member Welcome – <https://welcometonabip.org/>
- Member Benefits - <https://nabip.org/membership-resources/member-benefits>
- Monthly Membership Reports – <https://nabip.org/chapter-resources/leadership-reports/membership>
- Ecommerce – online 24/7 reporting system – <https://nabip.org/chapter-resources/leadership-reports/ecommerce-items>
- Sponsor reports – <https://nabip.org/chapter-resources/leadership-reports/sponsor-reports>
- Tools & Resources – <https://nabip.org/chapter-resources/chapter-tools>
- Training Videos – <https://videos.nabip.org/>
- Agency Dues Model – <https://nabip.org/membership/agency-dues-model>
- Speakers Bureau – <https://nabip.org/professional-development/speakers-bureau>
- Triple Crown Info – <https://nahu.org/resources/awards/presidents-triple-crown-program>
- Infographics – <https://nabip.org/membership-resources/promote-yourself/infographics#page-1>
- NABIP PAC – <https://hupac.nabip.org/>
- FAHU-PAF – <https://fahu.org/legislation/fahu-paf>

Madame President joined his membership call
Not all Chapters participated-urged more Chapters participate.
Members need more engagement – templates were share to the Chairs

10:54 PM Awards Report – Jen LaTour
No report provided in Jen’s absence.
Every member should strive to receive the Triple Crown Award.

10:59 PM NABIP Foundation Update – Julie Parks
Ashley Kapostins serves on the Foundation Board, so provided update:
Place for consumers in navigating healthcare systems, benefits, ACA, accessing care, food programs, clinics, etc
Goals: focus on social determinants in healthcare
501c3 Consumer Facing - rebrand
BOD work separate from NABIP-grant monies
Janet Trautwein will remain on, new CEO will join
Eric Kohlsdorf, NABIP President is on BOD

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- 11:06 AM Ways & Means Report – Chris Kinley
Implementing additional offsite sponsorships for BAMS 2024
Discussed potential revenue on State CE offerings via virtual
 Angela – had not been successful in times past/revenue was discussed on a
 State level/don't want to overstep on the Chapter income generating on a local
 level/revenue share could be an option
Suggested by many to give attention to the Hispanic population for information
Virtual options – new Chapter in Spanish only
Alexis approached idea by expanding on what we have for success
Dave suggests W&M to head this up, certifications, tie into local Chapters
Ruby offered the Virtual Law & Ethic in Spanish to any Chapter
DEIB efforts need to be tied together for success (Diversity, Equity, Inclusion,
Belonging)
- 11:28 AM Media Relations/Communications Report – Brittany Livingston
No report provided
- 11:30 AM Chapter Reports
Broward-Artie reported: MCR Carrier Panel last meeting – 35ppl in attendance-new
Board-good teamwork-Group Panel schedule for Oct-corp sponsors increasing
Miami-Ruby-Aug carrier panel-incorporated Q&A in Spanish-besides language
challenge, wants to find solution to aspects of BOD not overseeing aspects of Board
responsibilities-some chairs filled-discussed her need to address what isn't being
addressed and how to increase participation within her Chapter-Benefits of General
Membership a suggested meeting topic-worried about Chapter success-supported by
all in the room.
Palm Beach-Stacy-last meeting about 30 ppl/carrier panel-MCR panel in October-
80pp+ expected-sponsorship package revised included if you want to be on the panel,
you had to be a sponsor – this meeting is the go-to meeting-exceeded \$15k in
sponsorships-Nov mtg LTC-no Dec mtg party to replace-Jan is planned
Tampa Bay-Jessica-MCR panel in Aug-Leg Mtg Sep-Hope for Hospice foundation the
Chapter Sponsored-7 new non-members attended-Oct compliance CE-Nov/Dec still
TBD
- 11:51am Broke for lunch
- 12.23pm President-Elect, Morgan Campbell resumes meeting
Chapter Reports cont....
Central Florida-Erica-new member campaign began Sept w/orientation program-
mtgs scheduled for members-working on holiday service program
SW Florida-Louie-1st BOD meeting held-happy with his team-2nd mtg schedule for Oct
to review membership meetings-membership social scheduled-excited and engaged
Gulf Coast-Janet-4th term as President-wants new members to join board-not a full
board but working on it-aug-2hr CE-MCR Marketplace course-good attendance-Life Ins
meeting held-had good participation-Oct, Nov off due agents in the membership 4th
qtr)-continue on the agenda-Dec social meeting-Seniors ALF holiday
bags/community-AARP coming to the Chapter next year
Capital Area -Don-member meeting next coming up-Corey Lilburn will be doing a
meeting to discuss HUPAC contributions to the membership-offering to be a part of
DOH planning

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12:40 PM Old Business – none

12:40 PM New Business –
Alexis-wants feedback/what is needed on DOH promotion to Chapters
Needs 10 ppl contributing \$150/yr to NABIP PAC
What does the Chapter need to make this campaign successful?
-talking points/simple video/who gets the money/dem vs
rep/bipartisan contributions/work with Ruby for translation
Morgan-real time translations live during an event in Spanish
Ruby-if you are not insurance literate, hard to translate to Spanish-it's not just
translating the words, it's delivering the message
Possibly form a Bi-lingual Working Group-Louie,
NABIP in Espanol
Madame President to identify a Chair for DEIB

Next meeting: Friday, Nov 17 via ZOOM 9-11:30am

Motion to adjourn: Louie

Second: Corey

All in favor

1:10 PM Adjourn

NABIP Florida

Balance Sheet

As of August 31, 2023

	TOTAL		
	AS OF AUG 31, 2023	AS OF AUG 31, 2022 (PP)	CHANGE
ASSETS			
Current Assets			
Bank Accounts			
TD Checking	2,851.38	-38,298.82	41,150.20
TD Money Market	172,747.71	161,101.94	11,645.77
Total Bank Accounts	\$175,599.09	\$122,803.12	\$52,795.97
Accounts Receivable			
Accounts Receivable	0.00	0.00	0.00
Total Accounts Receivable	\$0.00	\$0.00	\$0.00
Other Current Assets			
Uncategorized Asset	0.00	0.00	0.00
Undeposited Funds	0.00	0.00	0.00
Total Other Current Assets	\$0.00	\$0.00	\$0.00
Total Current Assets	\$175,599.09	\$122,803.12	\$52,795.97
TOTAL ASSETS	\$175,599.09	\$122,803.12	\$52,795.97
LIABILITIES AND EQUITY			
Liabilities			
Current Liabilities			
Other Current Liabilities			
Loan Payable	0.00	5,000.00	-5,000.00
Relief Fund	0.00		0.00
Total Other Current Liabilities	\$0.00	\$5,000.00	\$ -5,000.00
Total Current Liabilities	\$0.00	\$5,000.00	\$ -5,000.00
Total Liabilities	\$0.00	\$5,000.00	\$ -5,000.00
Equity			
Opening Balance Equity	43,889.47	43,889.47	0.00
Retained Earnings	73,913.65	25,896.47	48,017.18
Net Income	57,795.97	48,017.18	9,778.79
Total Equity	\$175,599.09	\$117,803.12	\$57,795.97
TOTAL LIABILITIES AND EQUITY	\$175,599.09	\$122,803.12	\$52,795.97

NABIP Florida

Profit and Loss

September 2022 - August 2023

	TOTAL		
	SEP 2022 - AUG 2023	SEP 2021 - AUG 2022 (PY)	CHANGE
Income			
Chapter Share Officers' Insurance	990.00	994.50	-4.50
Day on the Hill	1,984.90	1,595.00	389.90
Education Income	180.00	1,705.00	-1,525.00
Membership Dues	68,104.68	72,225.97	-4,121.29
Symposium Income	209,359.02	196,556.80	12,802.22
Unapplied Cash Payment Income		0.00	0.00
Ways and Means Committee	1,540.00	806.25	733.75
Total Income	\$282,158.60	\$273,883.52	\$8,275.08
GROSS PROFIT	\$282,158.60	\$273,883.52	\$8,275.08
Expenses			
Awards	1,275.62	938.63	336.99
Bank Charges	25.97	43.48	-17.51
Board Meetings	6,281.57	6,257.12	24.45
Capital Conference	4,467.37	1,247.20	3,220.17
Day on the Hill Expense	2,619.93	1,766.49	853.44
Education	665.32	989.65	-324.33
Equipment Expense		101.63	-101.63
Executive Director	22,325.00	24,075.00	-1,750.00
Insurance	1,507.56	1,478.00	29.56
Leadership Meeting	492.17	112.50	379.67
Lobbyist Expenses	170.15	135.00	35.15
Lobbyist Fees	46,750.00	51,000.00	-4,250.00
Medicare Summit Expense		11,555.22	-11,555.22
Membership Expense	102.45	122.99	-20.54
NABIP Convention	4,846.81	2,785.77	2,061.04
NABIP PAC Admin Contribution	1,000.00	1,000.00	0.00
Office Expenses	728.98	253.62	475.36
President's Expenses	929.87	87.02	842.85
Regional Leadership Conference	738.23	250.00	488.23
Strategic Planning Meeting	163.18	105.00	58.18
Symposium Expenses	123,698.63	118,950.10	4,748.53
Treasurer's Expenses	782.70	743.68	39.02
Utilities	370.33	547.06	-176.73
Ways & Means Expense	18.99	337.65	-318.66
Website	4,476.75	1,025.00	3,451.75
Total Expenses	\$224,437.58	\$225,907.81	\$ -1,470.23
NET OPERATING INCOME	\$57,721.02	\$47,975.71	\$9,745.31

NABIP Florida

Profit and Loss

September 2022 - August 2023

	TOTAL		
	SEP 2022 - AUG 2023	SEP 2021 - AUG 2022 (PY)	CHANGE
Other Income			
Interest Earned	74.95	41.47	33.48
Total Other Income	\$74.95	\$41.47	\$33.48
NET OTHER INCOME	\$74.95	\$41.47	\$33.48
NET INCOME	\$57,795.97	\$48,017.18	\$9,778.79

NABIP Florida

Budget vs. Actuals: 22-23 FAHU Budget - FY23 P&L

September 2022 - August 2023

	TOTAL			
	ACTUAL	BUDGET	OVER BUDGET	% OF BUDGET
Income				
Chapter Share Officers' Insurance	990.00	1,000.00	-10.00	99.00 %
Day on the Hill	1,984.90	2,500.00	-515.10	79.40 %
Education Income	180.00	1,500.00	-1,320.00	12.00 %
Membership Dues	68,104.68	74,000.00	-5,895.32	92.03 %
Symposium Income	209,359.02	175,000.00	34,359.02	119.63 %
Ways and Means Committee	1,540.00	3,000.00	-1,460.00	51.33 %
Total Income	\$282,158.60	\$257,000.00	\$25,158.60	109.79 %
GROSS PROFIT	\$282,158.60	\$257,000.00	\$25,158.60	109.79 %
Expenses				
Awards	1,275.62	1,200.00	75.62	106.30 %
Bank Charges	25.97	100.00	-74.03	25.97 %
Board Meetings	6,281.57	11,600.00	-5,318.43	54.15 %
Capital Conference	4,467.37	6,600.00	-2,132.63	67.69 %
Day on the Hill Expense	2,619.93	2,500.00	119.93	104.80 %
Education	665.32	1,000.00	-334.68	66.53 %
Executive Director	22,325.00	24,350.00	-2,025.00	91.68 %
Insurance	1,507.56	1,500.00	7.56	100.50 %
Leadership Meeting	492.17	500.00	-7.83	98.43 %
Legislative Expenses		250.00	-250.00	
Lobbyist Expenses	170.15	150.00	20.15	113.43 %
Lobbyist Fees	46,750.00	51,000.00	-4,250.00	91.67 %
Membership Expense	102.45	1,500.00	-1,397.55	6.83 %
NABIP Convention	4,846.81	6,000.00	-1,153.19	80.78 %
NABIP PAC Admin Contribution	1,000.00	1,000.00	0.00	100.00 %
Office Expenses	728.98	750.00	-21.02	97.20 %
President's Expenses	929.87	1,500.00	-570.13	61.99 %
Regional Leadership Conference	738.23	750.00	-11.77	98.43 %
Strategic Planning Meeting	163.18	500.00	-336.82	32.64 %
Symposium Expenses	123,698.63	120,250.00	3,448.63	102.87 %
Treasurer's Expenses	782.70	750.00	32.70	104.36 %
Utilities	370.33	550.00	-179.67	67.33 %
Ways & Means Expense	18.99	500.00	-481.01	3.80 %
Website	4,476.75	6,000.00	-1,523.25	74.61 %
Total Expenses	\$224,437.58	\$240,800.00	\$ -16,362.42	93.20 %
NET OPERATING INCOME	\$57,721.02	\$16,200.00	\$41,521.02	356.30 %
Other Income				
Interest Earned	74.95	25.00	49.95	299.80 %
Total Other Income	\$74.95	\$25.00	\$49.95	299.80 %
Other Expenses				
Miscellaneous		5,000.00	-5,000.00	
Total Other Expenses	\$0.00	\$5,000.00	\$ -5,000.00	0.00%

NABIP Florida

Budget vs. Actuals: 22-23 FAHU Budget - FY23 P&L

September 2022 - August 2023

	TOTAL			
	ACTUAL	BUDGET	OVER BUDGET	% OF BUDGET
NET OTHER INCOME	\$74.95	\$ -4,975.00	\$5,049.95	-1.51 %
NET INCOME	\$57,795.97	\$11,225.00	\$46,570.97	514.89 %

NABIP Florida

Balance Sheet

As of September 13, 2023

	TOTAL		
	AS OF SEP 13, 2023	AS OF SEP 13, 2022 (PP)	CHANGE
ASSETS			
Current Assets			
Bank Accounts			
TD Checking	1,504.09	1,501.06	3.03
TD Money Market	173,440.00	114,325.00	59,115.00
Total Bank Accounts	\$174,944.09	\$115,826.06	\$59,118.03
Accounts Receivable			
Accounts Receivable	0.00	0.00	0.00
Total Accounts Receivable	\$0.00	\$0.00	\$0.00
Other Current Assets			
Uncategorized Asset	0.00	0.00	0.00
Undeposited Funds	0.00	0.00	0.00
Total Other Current Assets	\$0.00	\$0.00	\$0.00
Total Current Assets	\$174,944.09	\$115,826.06	\$59,118.03
TOTAL ASSETS	\$174,944.09	\$115,826.06	\$59,118.03
LIABILITIES AND EQUITY			
Liabilities			
Current Liabilities			
Other Current Liabilities			
Loan Payable	0.00	0.00	0.00
Relief Fund	0.00		0.00
Total Other Current Liabilities	\$0.00	\$0.00	\$0.00
Total Current Liabilities	\$0.00	\$0.00	\$0.00
Total Liabilities	\$0.00	\$0.00	\$0.00
Equity			
Opening Balance Equity	43,889.47	43,889.47	0.00
Retained Earnings	131,709.62	73,913.65	57,795.97
Net Income	-655.00	-1,977.06	1,322.06
Total Equity	\$174,944.09	\$115,826.06	\$59,118.03
TOTAL LIABILITIES AND EQUITY	\$174,944.09	\$115,826.06	\$59,118.03

NABIP Florida

Profit and Loss

September 1-13, 2023

	TOTAL		
	SEP 1-13, 2023	SEP 1-13, 2022 (PY)	CHANGE
Income			
Membership Dues	1,395.00		1,395.00
Symposium Income		50.00	-50.00
Total Income	\$1,395.00	\$50.00	\$1,345.00
GROSS PROFIT	\$1,395.00	\$50.00	\$1,345.00
Expenses			
Executive Director	2,050.00		2,050.00
Symposium Expenses		2,027.06	-2,027.06
Total Expenses	\$2,050.00	\$2,027.06	\$22.94
NET OPERATING INCOME	\$ -655.00	\$ -1,977.06	\$1,322.06
NET INCOME	\$ -655.00	\$ -1,977.06	\$1,322.06

NABIP Florida

Budget vs. Actuals: Budget_FY24_P&L - FY24 P&L

September 2023 - August 2024

	TOTAL			
	ACTUAL	BUDGET	OVER BUDGET	% OF BUDGET
Income				
Chapter Share Officers' Insurance		1,000.00	-1,000.00	
Day on the Hill		2,000.00	-2,000.00	
Education Income		1,000.00	-1,000.00	
Membership Dues	1,395.00	71,000.00	-69,605.00	1.96 %
Symposium Income		205,000.00	-205,000.00	
Ways and Means Committee		2,500.00	-2,500.00	
Total Income	\$1,395.00	\$282,500.00	\$ -281,105.00	0.49 %
GROSS PROFIT	\$1,395.00	\$282,500.00	\$ -281,105.00	0.49 %
Expenses				
Awards		1,300.00	-1,300.00	
Bank Charges		50.00	-50.00	
Board Meetings		12,650.00	-12,650.00	
Capital Conference		7,100.00	-7,100.00	
Communications		1,750.00	-1,750.00	
Day on the Hill Expense		4,500.00	-4,500.00	
Education		1,000.00	-1,000.00	
Executive Director	2,050.00	30,000.00	-27,950.00	6.83 %
Insurance		1,600.00	-1,600.00	
Leadership Meeting		750.00	-750.00	
Legislative Expenses		500.00	-500.00	
Lobbyist Expenses		200.00	-200.00	
Lobbyist Fees		51,000.00	-51,000.00	
Membership Expense		1,500.00	-1,500.00	
NABIP Convention		6,200.00	-6,200.00	
NABIP PAC Admin Contribution		1,500.00	-1,500.00	
Office Expenses		550.00	-550.00	
President's Expenses		1,500.00	-1,500.00	
Regional Leadership Conference		1,000.00	-1,000.00	
Strategic Planning Meeting		1,000.00	-1,000.00	
Symposium Expenses		152,000.00	-152,000.00	
Treasurer's Expenses		900.00	-900.00	
Utilities		400.00	-400.00	
Ways & Means Expense		1,000.00	-1,000.00	
Website		2,000.00	-2,000.00	
Total Expenses	\$2,050.00	\$281,950.00	\$ -279,900.00	0.73 %
NET OPERATING INCOME	\$ -655.00	\$550.00	\$ -1,205.00	-119.09 %
Other Income				
Interest Earned		75.00	-75.00	
Total Other Income	\$0.00	\$75.00	\$ -75.00	0.00%
NET OTHER INCOME	\$0.00	\$75.00	\$ -75.00	0.00 %
NET INCOME	\$ -655.00	\$625.00	\$ -1,280.00	-104.80 %

NABIP Florida

Budget vs. Actuals: Budget_FY24_P&L - FY24 P&L

September 2023 - August 2024

NABIP Florida

Check Detail

July 15 - September 13, 2023

DATE	NUM	ACCOUNT	CLASS	NAME	MEMO/DESCRIPTION	AMOUNT
TD Checking						
07/21/2023	2496	TD Checking		Sandra Gebhardt		-502.18
		Symposium Expenses:Speaker Expenses	Symposium		airfare	502.18
07/21/2023	2497	TD Checking		Artie Hoffman		-175.00
		Board Meetings:Officers' Travel Expense				175.00
07/21/2023	2498	TD Checking		Morgan Campbell		-798.45
		Symposium Expenses:Facility and Food Costs	Symposium		snacks & bags for check-in	798.45
07/21/2023	2499	TD Checking		Christi Watts		-5,251.87
		Symposium Expenses:Meeting Coordinator	Symposium		3rd payment	2,835.00
		Symposium Expenses:Meeting Coordinator	Symposium		onsite fees	2,100.00
		Symposium Expenses:Meeting Coordinator	Symposium		airfare	316.87
07/24/2023	2500	TD Checking		Velocity Benefits		-367.80
		Symposium Expenses:Speaker Expenses	Symposium		airfare	367.80
07/24/2023	2501	TD Checking		National Center for Performance Health		-1,000.00
		Symposium Expenses:Speaker Expenses	Symposium		Dr. Mehra presentation 7/18/23	1,000.00
07/24/2023	2502	TD Checking		Ashley Kapostins		-220.41
		President's Expenses			flowers for Carol	31.94
		Office Expenses			ink for printer	34.07
		Symposium Expenses:Committee Meetings/Gifts	Symposium		gifts for Morgan, Angela, Christi	154.40
07/28/2023	2503	TD Checking		CCR Solutions, Inc.	Order number: 111644	-
		Symposium Expenses:Audio Visual	Symposium		balance due	12,193.62
07/28/2023	2504	TD Checking		Gaylan Hendricks		-738.40
		Symposium Expenses:Speaker Expenses	Symposium		1/2 of flight expense	738.40
08/01/2023	2505	TD Checking		Sherrill Insurance Brokerage		-2,050.00
		Executive Director			for August 2023	2,050.00

NABIP Florida

Check Detail

July 15 - September 13, 2023

DATE	NUM	ACCOUNT	CLASS	NAME	MEMO/DESCRIPTION	AMOUNT
08/05/2023	2506	TD Checking		David M. Sherrill		-3,182.28
		Symposium Expenses:Decorator	Symposium			2,461.00
		Symposium Expenses:Insurance	Symposium		liability	430.00
		Website			monthly maintenance	150.00
		Utilities			phone line	24.81
		Symposium Expenses:Parking	Symposium			12.78
		Office Expenses			NABIP Florida checks	103.69
08/08/2023	2507	TD Checking		Rosen Centre Hotel	Master Acct #115988	-
		Board Meetings:Facility and Food Costs			board lunch at Symposium	37,417.59
		Symposium Expenses:Speaker Expenses	Symposium		speaker lodging	1,630.41
		Symposium Expenses:Facility and Food Costs	Symposium			789.70
						34,997.48
08/08/2023	2508	TD Checking		Angela Mlynarski		-2,025.00
		Board Meetings:Officers' Travel Expense			June meeting	175.00
		Regional Leadership Conference				250.00
		NABIP Convention				1,600.00
08/08/2023	2509	TD Checking		Morgan Campbell	Voided	0.00
		President's Expenses			flowers for Carol	0.00
08/08/2023	2510	TD Checking		McGuireWoods, LLP	Invoice # 92740746	-4,250.00
		Lobbyist Fees			August 2023	4,250.00
08/09/2023	2512	TD Checking		NABIP Palm Beach		-1,000.00
		Relief Fund			refund of hurricane relief donation	-1,000.00
08/18/2023	2521	TD Checking		Michael Teller		-102.45
		Education			Compliance Update CE Filing	102.45
08/18/2023	2522	TD Checking		Compliance Certification Clearinghouse, LLC	Invoice #092329	-250.00
		Education			ClearCert for LTC courses - Annual subscription	250.00
08/22/2023	2523	TD Checking		NABIP		-516.20
		Symposium Expenses:Speaker Expenses	Symposium		Janet's flight to Symposium	516.20
08/28/2023	2524	TD Checking		Morgan Campbell		-93.40
		President's Expenses			flowers for Carol-replacing ck	93.40

NABIP Florida

Check Detail

July 15 - September 13, 2023

DATE	NUM	ACCOUNT	CLASS	NAME	MEMO/DESCRIPTION	AMOUNT
					#2509	
08/28/2023	2525	TD Checking		Robert Wool		-49.66
		Symposium Expenses:Facility and Food Costs	Symposium		volunteer lunches	49.66
08/28/2023	2526	TD Checking		Darry Schroader		-16.51
		Symposium Expenses:Facility and Food Costs	Symposium		volunteer lunch	16.51
08/31/2023	2527	TD Checking		David M. Sherrill		-227.51
		Website			monthly maintenance	150.00
		Utilities			phone line	24.81
		Office Expenses			MailChimp	39.50
		Office Expenses:Postage and Box Rent			stamps	13.20
08/31/2023	2529	TD Checking		Barbara Rennard		-700.00
		Treasurer's Expenses			Quickbooks 9/22-12/22 @\$56+8@\$59.50	700.00
09/01/2023	2528	TD Checking		Sherrill Insurance Brokerage		-2,050.00
		Executive Director			for Sept 2023	2,050.00