

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

Board of Directors Meeting Minutes
April 4th, 2023 11:04 AM – 11:50 AM
329 Flint Street, Reno, NV 89501
Via Zoom – Meeting ID = 775 560 7006 Passcode = 652166

Attendance: Don Goldmann, Jason Casey, Aliana Rushing, Joy Gardner, Mike Dillon, Gina Espinal-Aguerre

Virtual Attendance: Julie Ann Evans, Jaudaun Eldridge, Ken LaRovere

Absent: Cambria Williams, Mika Clauson

Guest: Molly Moreno

1. Virtual zoom meeting was called to order by President Mike Dillon at 11:04 AM.
2. Roll call of attendees was taken verbally for those attending virtually by Secretary Aliana Rushing. Quorum confirmed. Connectivity confirmed.
3. Review of board minutes by Secretary Aliana Rushing.
 - a. A motion to approve the March 2023 board minutes was made by Don Goldmann and seconded by Jason Casey. Unanimously approved.
4. Report of the President by Mike Dillon
 - a. Friendly reminder was made to send out officer reports in advance of the board meeting.
 - b. Work continues on finding a StarChapter communications company for all Nevada chapters to hire. Jaffy backed out of the negotiations that were being headed by Chris Carothers who is the NABIP - Nevada President. There is a new company based in Florida that Chris is contacting.
5. Report of the Secretary by Aliana Rushing - None
6. Report of the Vice President by Jaudaun Eldridge
 - a. Expo
 - I. Main committee members have been Medicare oriented, and the committee needs more input from the group brokers.
 - II. There are a plethora of awesome topics for Medicare to sort through thanks to Jason, Aliana, and Doug (Medicare Store).
 - III. Help is needed from Mike and Julie Ann to pin some of those elusive group brokers down.
 - IV. The committee has heard from 2 Sponsors about a possible refund due to the event combined instead of 2 separate events. This will be further discussed at the Friday committee meeting.

7. Report of the Vice President of Finance by Joy Gardner

a. January Finance Report

I. Bank account balance

1. 1/31/23 \$64,699.68

II. January Luncheon

1. Attendance: 32 (7 comps)
2. No Shows: 1
3. Walk Ins: 0
4. Income: \$880
5. Cost: \$944.03
6. Raffle Income: \$200

III. Additional information:

1. Umpqua Bank Moving to Business Platform has been done, except for linking QuickBooks to it
2. Received a \$7,500 check from Anthem for the Partnership Plan for the EXPO
3. Received a \$3,500 check from UHC for the Partnership Plan for the EXPO.
4. Just a reminder, QuickBooks cost has gone up to \$68 per month beginning 1/2023.

b. March Finance Report

I. Bank account balance

1. 3/31/23 \$69,284.97

II. March Luncheon

1. Attendance: 37 (6 comps) Actual attendance 35 (only paid for 33) (4 comps)
2. No Shows: 5 (2 comps)
3. Walk Ins: 3
4. Income: \$1,205.00
5. Cost: \$1,221.02
6. Raffle Income: \$245

III. Additional information

1. Sircon—invoice has been paid and W&B has been invoiced.
2. Prominence Partnership still need to be paid.
3. USLIC Policy (D&O) has been paid.
4. The Hartford-Liability Policy has been paid.
5. Columbia Bank has merged with Umpqua Bank. We have no Columbia Banks in Nevada so really has no effect on us.
6. CAPCON expenses paid: Jason Casey \$2,656.60 Molly Moreno \$1,655.74 Mike Dillon's reimbursement is still pending.
7. The BOD discussed sending Gina Aguerre, Aliana Rushing, and Ken LaRovere to attend the national convention as

delegates. One more member will be invited to attend, pending availability.

- c. There are currently 49 registered for the April luncheon.
- d. Motion made to accept the March and January 2023 financial report made by Aliana Rushing, seconded by Jason Casey. Unanimously approved.
- 8. Report of the Past President by Jason Casey - none
- 9. Committee Reports
 - a. Medicare Committee Report by Jaudaun Eldridge
 - I. Work continues on planning the next Medicare luncheon. Joy Gardner is going to work with the Atlantis on dates first.
 - b. Vice President of Legislative Affairs report by Jason Casey
 - I. See addendum
 - c. Vice President of Awards Report by Don Goldmann
 - I. See email in addendum of NABIP notification of awards submission.
 - II. There will be consequences on the PaceSetter award if we combine the exposition and the medicare summit. The board is prepared to lose the points for the better of our events.
 - d. Vice President of Membership Report by Gina Espinal-Aguerre
 - I. Membership count is at 94 members. Cambria Williams is still not showing as a renewed member.
 - II. Two new members are Doug Bolton and Dana Hollern. By the end of April, our membership count will be 97 members.
 - e. Vice President of Communications/Media Report by Mika Clauson
 - I. Mika was complimented by the board for the work she has done to complete
 - II. 2023 sponsor logos have been updated on website
 - III. Looking into adding a search function onto the website
 - IV. Starchapter contract for full redesign is being reviewed
 - V. April meeting is set to send again 4/5 and 4/7
 - f. Vice President of Professional Development Report by Julie Ann Evans
 - I. Monthly Luncheon
 - 1. April 12, 2023 - Ryan High with SSHIX is presenting a post open enrollment update and Commissioner Scott Kipper with the NV DOI is presenting an annual update, insurance regulations, changes, etc.
 - a. Commissioner Kipper has been registered to attend and he will bring a plus one to the event.
 - b. Ryan High will confirm by April 4th if it will be just him attending or him and one other person from SSHIX attending so they both can get them registered.

2. May 10, 2023 - Peggy Mandel with Lincoln Financial Group is presenting on disability insurance, as May is Disability Insurance Awareness Month.
 - a. Peggy offered to do a CE class. The material was submitted on March 20th.
 - b. The CE was approved on March 30th and the Course Offering was created on March 30th.
 - c. Peggy's biography and course outline were sent to Mika Clauson, with a copy to Ken LaRovere and Mike Dillon on March 20th. The course title, course ID and course type were provided in the body of the e-mail.
- II. CE Submission Process
 1. As a reminder, if there are going to be CE courses offered at the two-day event on August 29th and 30th, all necessary requirements need to be submitted by no later than June 30th to comply with filing requirements.
- III. Membership Survey
 1. Planning continues regarding sending a survey to NABIP-NN membership to solicit topics and speakers for upcoming monthly luncheons, fun events, etc.
- IV. NABIP-NV CE Program
 1. Word & Brown is sponsoring three 1-hour Ethics CE classes, but they will be managed through the NABIP-NN local chapter.
 2. All three classes have been submitted and approved. The filing fee for each was \$40.00. We should see an invoice for \$120.00 from Sircon.
 3. Upon the completion of each class, I will let Joy Gardner know what the costs should be so she can invoice Word & Brown.
- g. Programs Chairperson Report by Ken LaRovere
 - I. A questionnaire was created to send out to the membership. The goal of the questionnaire is to see what the members value most in the luncheon meetings.
- h. HUPAC Chairperson Report by Cambria Williams - absent
- i. Bylaws and P&P Committee Chairperson Report by Donald Goldmann
 - I. All is good to go for the bylaws to be voted on during the annual membership meeting.
- j. Nominations Committee Chairperson Report by Donald Goldmann
 - I. None
10. Motion made to accept all reports in toto by Aliana Rushing, seconded by Gina Espinal-Aguerre. Unanimously approved.
11. Old Business - None
12. New Business

13. A motion to adjourn was made by Aliana Rushing and seconded by Julie Ann Evans. Unanimously approved.
14. Mike Dillon adjourned the meeting at 11:50 AM.

Submitted by Aliana Rushing, NABIP - Northern Nevada Secretary

Addendum



NABIP-NN VP of Legislative Affairs Report

March, 2023

- Day at the Capital is finally here on April 5 and 6
 - Day 1 Schedule
 - 2pm- Meet at the DOI- meeting with Scott Kipper and staff
 - 4pm- Meet and greet at SSHIX
 - Meeting w/ attendees to discuss bills, talking points with Wahdams - serve food/ drinks- TBA
 - Reception after Attendee meeting (cocktails and networking)
 - Day 2 Schedule
 - Light breakfast for attendees - depends on when meetings start
 - Capitol visits- assignments at breakfast
 - Debrief in afternoon - tentative
- There are three big bills that we will be talking with to the legislators
 - AB127- Medicare Supplement Commission Fix- Approve
 - Talking Points
 - Currently, there is inconsistency in how insurers are administering the 2021 Legislative Session Bill AB250 law and regulations.
 - An unintended consequence has been increased adverse selection to those insurers that interpreted the law correctly, which is unfair to those insurers.
 - These inconsistencies have caused insurance producers to not want to assist consumers in making changes to their Medicare Supplement Plan during their birthday open enrollment due to the compensation classification by insurers. Agents should be compensated fairly and reasonably for the work we do to help consumers find the best plan for their situation, often resulting in savings of hundreds of dollars per year for the consumer.
 - AB127 will provide clarification of the law to promote consistent interpretation by insurers which will reduce adverse selection and increase consumer assistance by producers.
 - AB439- Insurance Arbitration Bill
 - Talking points still being worked out
 - SB305- A bill that would require all Private-sector employers that does not offer a retirement plan to automatically enroll them in the state retiree plan.
 - Talking Points still being worked out

SPEAK WITH ONE VOICE!

The biggest deal when meeting with lawmakers and others is that our message is the same. If you do not agree with the position that NABIP-NV then we ask that you do not speak on that issue- certainly you DO NOT speak against it when we are a group. Also, this is not a time to bring up other things no related to why we are there.

Personal stories go a long way

When meeting with lawmakers, if you have a personal story related to what we are talking about please share them

This year the legislative process has been going very slowly due to weather. Bill introduction was allowed even pass the deadline due to the issue.

Bills introduced

- 2023- 949
- 2021- 1189

On the healthcare front there has not been a lot of bills introduced regarding health insurance. Most bills introduced have been in regards to access to care- something we may discuss during the Day on the Capital

National News

- U.S. District Judge Reed O'Connor struck down the ACA's preventive-care mandate, meaning insurers are no longer required to cover the preventive services spelled out in the judge's decision, pending future legal decisions.
- The Medicaid unwinding period officially begins tomorrow. Registration is now open for the upcoming CMS webinar, "Helping Consumers No Longer Eligible for Medicaid: What Marketplace Agents and Brokers Need to Know" on Thursday, April 6. This webinar will prepare agents and brokers for the unwinding and the influx of consumers no longer eligible for Medicaid coverage.
- Please urge your representative to cosponsor H.R. 1264, the Commonsense Reporting Act – a bill that would ease employer reporting requirements. Your clients can also send a direct message about why their legislators should provide much-needed reforms to the employer reporting requirements. Tell them to take action here! An Operation Shout was sent out.

NNAHU Treasurer's Report

For month end 1/31/2023

Sponsorships 2023:

Diamond-Anthem \$7,500

Gold-Aetna & United Healthcare-NV \$3,500

Silver-Alignment, Hometown Health & Word & Brown \$2,500

Bank Account Balance:

1/31/23 \$64,699.68

See attached bank statement.

Budget: I will have for next month or later this month

Luncheon: January Luncheon

Attendance: 32 (7 comps)

No Shows: 1

Walk Ins: 0

Income: \$880

Cost: \$944.03

Raffle Income: \$200

Additional Information:

Umpqua Bank Moving to Business Platform has been done, except for linking QuickBooks to it. Still working on cleaning up QuickBooks.

Received a \$7,500 check from Anthem for the Partnership Plan for the EXPO

Received a \$3,500 check from UHC for the Partnership Plan for the EXPO.

Just a reminder, QuickBooks cost has gone up to \$68 per month beginning 1/2023.

Luncheon location results were sent out for all to review. A decision was made to stay at the Atlantis at the board meeting. I was unable to do a report until after the end of the month.

Respectfully submitted: Joy K Gardner

Northern Nevada Association of Health Underwriters

NNAHU CHECKING, Period Ending 01/31/2023

RECONCILIATION REPORT

Reconciled on: 02/04/2023

Reconciled by: Dawn Hamm

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

Summary

USD

Statement beginning balance	57,159.87
Checks and payments cleared (7)	-1,580.19
Deposits and other credits cleared (18)	9,120.00
Statement ending balance	<u>64,699.68</u>
Register balance as of 01/31/2023	64,699.68

Details

Checks and payments cleared (7)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
01/03/2023	Expense		Intuit	-68.00
01/03/2023	Expense		Authnet Gateway Billing	-12.60
01/03/2023	Expense		Star Chapter LLC	-100.00
01/03/2023	Expense		Wells Fargo	-76.56
01/18/2023	Expense		Atlantis Casino	-944.03
01/19/2023	Check			-364.00
01/31/2023	Expense			-15.00
Total				<u>-1,580.19</u>

Deposits and other credits cleared (18)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
01/04/2023	Deposit		Luncheon Income	60.00
01/05/2023	Deposit		Luncheon Income	30.00
01/06/2023	Deposit		Luncheon Income	130.00
01/06/2023	Receive Payment		Anthem BC/BS	7,500.00
01/09/2023	Deposit		Luncheon Income	150.00
01/09/2023	Deposit		Luncheon Income	230.00
01/10/2023	Deposit		Luncheon Income	30.00
01/11/2023	Deposit		Luncheon Income	150.00
01/12/2023	Deposit			30.00
01/12/2023	Deposit			130.00
01/12/2023	Deposit			140.00
01/23/2023	Deposit			110.00
01/24/2023	Deposit			30.00
01/25/2023	Deposit			140.00
01/26/2023	Deposit			60.00
01/27/2023	Deposit			80.00
01/30/2023	Deposit			30.00
01/31/2023	Deposit			90.00
Total				<u>9,120.00</u>



UMPQUA BANK

January 31, 2023 Page: 1 of 3

Customer Service:
1-866-486-7782

N.N.A.H.U.
PO BOX 20129
RENO NV 89515-0129

Last statement: December 31, 2022
This statement: January 31, 2023

Please be aware that items may be presented for payment multiple times when your account does not contain sufficient funds to pay the item(s). We may charge you a fee each time an item is presented and you do not have sufficient funds in your account to pay the item. For services to help you manage your account, visit www.umpquabank.com/globalassets/media/documents/overdraft_disclosure_for_business_accounts.pdf

COMMUNITY BUSINESS CHECKING

Account number	974492837	Beginning balance	\$57,159.87
Low balance	\$56,902.71	Deposits/Additions	\$9,120.00
Average balance	\$63,518.55	Withdrawals/Subtractions	\$1,580.19
Interest earned	\$0.00	Ending balance	\$64,699.68

Deposits/Additions

<u>Date</u>	<u>Description</u>	<u>Additions</u>
01-06	Deposit	7,500.00
01-12	Deposit	140.00
01-12	Deposit	30.00
Total Additions		\$7,670.00

ACH and Electronic Payments/Subtractions

<u>Date</u>	<u>Description</u>	<u>Subtractions</u>
01-03	ACH Debit Authnet Gateway Billing 126644438 20230103	12.60
01-03	ACH Debit Merchant Bankcd Discount 496206203887 20230103	76.56
01-18	ACH Debit Atlantis Casino Bill Paymt 20230118	944.03
Total ACH and Electronic Payments/Subtractions		\$1,033.19

Northern Nevada Association of Health Underwriters

Budget vs. Actuals: NABIP-NN Budget Jan 2023 - Dec 2023 - FY23 P&L

January 2023

	JAN 2023				TOTAL			
	ACTUAL	BUDGET	OVER BUDGET	% OF BUDGET	ACTUAL	BUDGET	OVER BUDGET	% OF BUDGET
Income								
4090 NABIP Membership Dues		167.00	-167.00		\$0.00	\$167.00	\$ -167.00	0.00%
EXPO Income		0.00	0.00		\$0.00	\$0.00	\$0.00	0.00%
Holiday Party Income		0.00	0.00		\$0.00	\$0.00	\$0.00	0.00%
Luncheon Income	1,420.00	890.00	530.00	159.55 %	\$1,420.00	\$890.00	\$530.00	159.55 %
Medicare Summit Income		0.00	0.00		\$0.00	\$0.00	\$0.00	0.00%
Metallic Sponsors	7,500.00	1,667.00	5,833.00	449.91 %	\$7,500.00	\$1,667.00	\$5,833.00	449.91 %
Raffle Income	200.00	167.00	33.00	119.76 %	\$200.00	\$167.00	\$33.00	119.76 %
Total Income	\$9,120.00	\$2,891.00	\$6,229.00	315.46 %	\$9,120.00	\$2,891.00	\$6,229.00	315.46 %
GROSS PROFIT	\$9,120.00	\$2,891.00	\$6,229.00	315.46 %	\$9,120.00	\$2,891.00	\$6,229.00	315.46 %
Expenses								
6180 Insurance					\$0.00	\$0.00	\$0.00	0.00%
6185 Liability Insurance		0.00	0.00		\$0.00	\$0.00	\$0.00	0.00%
D & O Coverage		0.00	0.00		\$0.00	\$0.00	\$0.00	0.00%
Total 6180 Insurance		0.00	0.00		\$0.00	\$0.00	\$0.00	0.00%
6270 Professional Fees					\$0.00	\$0.00	\$0.00	0.00%
Lobbyest Fees		1,150.00	-1,150.00		\$0.00	\$1,150.00	\$ -1,150.00	0.00%
Total 6270 Professional Fees		1,150.00	-1,150.00		\$0.00	\$1,150.00	\$ -1,150.00	0.00%
6550 Office Expenses					\$0.00	\$0.00	\$0.00	0.00%
6250 Postage and Delivery	364.00	364.00	0.00	100.00 %	\$364.00	\$364.00	\$0.00	100.00 %
Name Badges		0.00	0.00		\$0.00	\$0.00	\$0.00	0.00%
Office Supplies		8.00	-8.00		\$0.00	\$8.00	\$ -8.00	0.00%
Total 6550 Office Expenses	364.00	372.00	-8.00	97.85 %	\$364.00	\$372.00	\$ -8.00	97.85 %
6670 Program Expense					\$0.00	\$0.00	\$0.00	0.00%
CC Authorize.net Credit Card processing - Expenses	104.16	250.00	-145.84	41.66 %	\$104.16	\$250.00	\$ -145.84	41.66 %
CE filing fee		62.50	-62.50		\$0.00	\$62.50	\$ -62.50	0.00%
Total 6670 Program Expense	104.16	312.50	-208.34	33.33 %	\$104.16	\$312.50	\$ -208.34	33.33 %
Administrative Expenses					\$0.00	\$0.00	\$0.00	0.00%
Constant Contact		42.00	-42.00		\$0.00	\$42.00	\$ -42.00	0.00%
Name Change Expenses 2023		0.00	0.00		\$0.00	\$0.00	\$0.00	0.00%
Quickbooks On Line Fees	68.00	68.00	0.00	100.00 %	\$68.00	\$68.00	\$0.00	100.00 %
Registered Agent, Inc		0.00	0.00		\$0.00	\$0.00	\$0.00	0.00%
Star Chapter LLC	100.00	100.00	0.00	100.00 %	\$100.00	\$100.00	\$0.00	100.00 %
Total Administrative Expenses	168.00	210.00	-42.00	80.00 %	\$168.00	\$210.00	\$ -42.00	80.00 %
Board Strategy Meeting		0.00	0.00		\$0.00	\$0.00	\$0.00	0.00%
Charitable Donations					\$0.00	\$0.00	\$0.00	0.00%
Local Charities		0.00	0.00		\$0.00	\$0.00	\$0.00	0.00%
National Charities		0.00	0.00		\$0.00	\$0.00	\$0.00	0.00%
Total Charitable Donations		0.00	0.00		\$0.00	\$0.00	\$0.00	0.00%
Discretionary Spending					\$0.00	\$0.00	\$0.00	0.00%
Capital Conference Expense		0.00	0.00		\$0.00	\$0.00	\$0.00	0.00%
Day on the Hill		0.00	0.00		\$0.00	\$0.00	\$0.00	0.00%
Hupac		0.00	0.00		\$0.00	\$0.00	\$0.00	0.00%
Miscellaneous Spending		21.00	-21.00		\$0.00	\$21.00	\$ -21.00	0.00%
National Conventions		0.00	0.00		\$0.00	\$0.00	\$0.00	0.00%
President's Discretionary Spending		21.00	-21.00		\$0.00	\$21.00	\$ -21.00	0.00%
Total Discretionary Spending		42.00	-42.00		\$0.00	\$42.00	\$ -42.00	0.00%
Event Expenses					\$0.00	\$0.00	\$0.00	0.00%
EXPO Expenses		0.00	0.00		\$0.00	\$0.00	\$0.00	0.00%
Holiday Party Expense		0.00	0.00		\$0.00	\$0.00	\$0.00	0.00%
Luncheon Costs	944.03	1,055.00	-110.97	89.48 %	\$944.03	\$1,055.00	\$ -110.97	89.48 %
Medicare Summit Expenses		0.00	0.00		\$0.00	\$0.00	\$0.00	0.00%
Total Event Expenses	944.03	1,055.00	-110.97	89.48 %	\$944.03	\$1,055.00	\$ -110.97	89.48 %
Uncategorized Expenses					\$0.00	\$0.00	\$0.00	0.00%
Awards		0.00	0.00		\$0.00	\$0.00	\$0.00	0.00%
Media Budget		80.00	-80.00		\$0.00	\$80.00	\$ -80.00	0.00%
Total Uncategorized Expenses		80.00	-80.00		\$0.00	\$80.00	\$ -80.00	0.00%

Northern Nevada Association of Health Underwriters

Budget vs. Actuals: NABIP-NN Budget Jan 2023 - Dec 2023 - FY23 P&L

January 2023

	JAN 2023				TOTAL			
	ACTUAL	BUDGET	OVER BUDGET	% OF BUDGET	ACTUAL	BUDGET	OVER BUDGET	% OF BUDGET
Total Expenses	\$1,580.19	\$3,221.50	\$ -1,641.31	49.05 %	\$1,580.19	\$3,221.50	\$ -1,641.31	49.05 %
NET OPERATING INCOME	\$7,539.81	\$ -330.50	\$7,870.31	-2,281.33 %	\$7,539.81	\$ -330.50	\$7,870.31	-2,281.33 %
NET INCOME	\$7,539.81	\$ -330.50	\$7,870.31	-2,281.33 %	\$7,539.81	\$ -330.50	\$7,870.31	-2,281.33 %

NABIP-NORTHERN NEVADA Treasurer's Report

For month end 3/31/2023

Partnerships 2023:

Diamond-Anthem \$7,500

Gold-Aetna & United Healthcare-NV \$3,500

Silver-Alignment, Hometown Health, Prominence & Word & Brown \$2,500

Umpqua Bank Balance:

3/31/23 \$69,284.97

See attached bank statement.

Budget: Attached

Luncheon: March Luncheon

Attendance: 37 (6 comps) Actual attendance 35 (only paid for 33) (4 comps)

No Shows: 5 (2 comps)

Walk Ins: 3

Income: \$1,205.00

Cost: \$1,221.02

Raffle Income: \$245

Additional Information:

Still working on cleaning up QuickBooks. Almost there.

Sircon—invoice has been paid and W&B has been invoiced.

Hometown Health and Prominence Partnerships still need to be paid.

USLIC Policy (D&O) has been paid. Locals invoiced.

The Hartford-Liability Policy has been paid. Locals have been invoiced.

Columbia Bank has merged with Umpqua Bank. We have no Columbia Banks in Nevada so really has no effect on us.

CAPCON expenses paid: Jason Casey \$2,656.60 Molly Moreno \$1,655.74 Mike Dillon Not yet submitted

National Convention—need to discuss costs and who is to go.

Respectfully submitted:

Joy K Gardner



UMPQUA BANK

March 31, 2023 Page: 1 of 3

Customer Service:
1-866-486-7782

N.N.A.H.U.
PO BOX 20129
RENO NV 89515-0129

Last statement: February 28, 2023
This statement: March 31, 2023

Please be aware that items may be presented for payment multiple times when your account does not contain sufficient funds to pay the item(s). We may charge you a fee each time an item is presented and you do not have sufficient funds in your account to pay the item. For services to help you manage your account, visit www.umpquabank.com/globalassets/media/documents/overdraft_disclosure_for_business_accounts.pdf

COMMUNITY BUSINESS CHECKING

Account number	974492837	Beginning balance	\$72,270.26
Low balance	\$69,229.97	Deposits/Additions	\$4,660.00
Average balance	\$72,423.79	Withdrawals/Subtractions	\$7,645.29
Interest earned	\$0.00	Ending balance	\$69,284.97

Northern Nevada Association of Health Underwriters

Budget vs. Actuals: NABIP-NN Budget Jan 2023 - Dec 2023 - FY23 P&L
March 2023

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Holiday Party Income		0.00	0.00		\$0.00	\$0.00	\$0.00	0.00%
Luncheon Income	1,795.00	890.00	905.00	201.69 %	\$1,795.00	\$890.00	\$905.00	201.69 %
Medicare Summit Income		0.00	0.00		\$0.00	\$0.00	\$0.00	0.00%
Metallic Sponsors		1,667.00	-1,667.00		\$0.00	\$1,667.00	\$ -1,667.00	0.00%
Raffle Income	245.00	167.00	78.00	146.71 %	\$245.00	\$167.00	\$78.00	146.71 %
Services	120.00		120.00		\$120.00	\$0.00	\$120.00	0.00%
Total Income	\$2,160.00	\$2,891.00	\$ -731.00	74.71 %	\$2,160.00	\$2,891.00	\$ -731.00	74.71 %
GROSS PROFIT	\$2,160.00	\$2,891.00	\$ -731.00	74.71 %	\$2,160.00	\$2,891.00	\$ -731.00	74.71 %
Expenses								
6180 Insurance					\$0.00	\$0.00	\$0.00	0.00%
6185 Liability Insurance	375.00	0.00	375.00		\$375.00	\$0.00	\$375.00	0.00%
D & O Coverage	530.00	0.00	530.00		\$530.00	\$0.00	\$530.00	0.00%
Total 6180 Insurance	905.00	0.00	905.00		\$905.00	\$0.00	\$905.00	0.00%
6270 Professional Fees					\$0.00	\$0.00	\$0.00	0.00%
Lobbyest Fees		0.00	0.00		\$0.00	\$0.00	\$0.00	0.00%
Total 6270 Professional Fees		0.00	0.00		\$0.00	\$0.00	\$0.00	0.00%
6550 Office Expenses					\$0.00	\$0.00	\$0.00	0.00%
6250 Postage and Delivery		0.00	0.00		\$0.00	\$0.00	\$0.00	0.00%
Name Badges		1,200.00	-1,200.00		\$0.00	\$1,200.00	\$ -1,200.00	0.00%
Office Supplies		8.00	-8.00		\$0.00	\$8.00	\$ -8.00	0.00%
Total 6550 Office Expenses		1,208.00	-1,208.00		\$0.00	\$1,208.00	\$ -1,208.00	0.00%
6670 Program Expense					\$0.00	\$0.00	\$0.00	0.00%
CC Authorize.net Credit Card processing - Expenses	269.03	250.00	19.03	107.61 %	\$269.03	\$250.00	\$19.03	107.61 %
CE filing fee		62.50	-62.50		\$0.00	\$62.50	\$ -62.50	0.00%
Total 6670 Program Expense	269.03	312.50	-43.47	86.09 %	\$269.03	\$312.50	\$ -43.47	86.09 %
Administrative Expenses					\$0.00	\$0.00	\$0.00	0.00%
Constant Contact		42.00	-42.00		\$0.00	\$42.00	\$ -42.00	0.00%

Northern Nevada Association of Health Underwriters

Budget vs. Actuals: NABIP-NN Budget Jan 2023 - Dec 2023 - FY23 P&L

March 2023

	MAR 2023				TOTAL			
	ACTUAL	BUDGET	OVER BUDGET	% OF BUDGET	ACTUAL	BUDGET	OVER BUDGET	% OF BUDGET
Name Change Expenses 2023		0.00	0.00		\$0.00	\$0.00	\$0.00	0.00%
Quickbooks On Line Fees	68.00	68.00	0.00	100.00 %	\$68.00	\$68.00	\$0.00	100.00 %
Registered Agent, Inc		0.00	0.00		\$0.00	\$0.00	\$0.00	0.00%
Star Chapter LLC	100.00	100.00	0.00	100.00 %	\$100.00	\$100.00	\$0.00	100.00 %
Total Administrative Expenses	168.00	210.00	-42.00	80.00 %	\$168.00	\$210.00	\$ -42.00	80.00 %
Board Strategy Meeting		0.00	0.00		\$0.00	\$0.00	\$0.00	0.00%
Charitable Donations					\$0.00	\$0.00	\$0.00	0.00%
Local Charities		0.00	0.00		\$0.00	\$0.00	\$0.00	0.00%
National Charities		0.00	0.00		\$0.00	\$0.00	\$0.00	0.00%
Total Charitable Donations		0.00	0.00		\$0.00	\$0.00	\$0.00	0.00%
Discretionary Spending					\$0.00	\$0.00	\$0.00	0.00%
Capital Conference Expense	4,312.34	0.00	4,312.34		\$4,312.34	\$0.00	\$4,312.34	0.00%
Day on the Hill		0.00	0.00		\$0.00	\$0.00	\$0.00	0.00%
Hupac	500.00	0.00	500.00		\$500.00	\$0.00	\$500.00	0.00%
Miscellaneous Spending	120.00	21.00	99.00	571.43 %	\$120.00	\$21.00	\$99.00	571.43 %
National Conventions		0.00	0.00		\$0.00	\$0.00	\$0.00	0.00%
President's Discretionary Spending		21.00	-21.00		\$0.00	\$21.00	\$ -21.00	0.00%
Total Discretionary Spending	4,932.34	42.00	4,890.34	11,743.67 %	\$4,932.34	\$42.00	\$4,890.34	11,743.67 %
Event Expenses					\$0.00	\$0.00	\$0.00	0.00%
EXPO Expenses		1,000.00	-1,000.00		\$0.00	\$1,000.00	\$ -1,000.00	0.00%
Holiday Party Expense		0.00	0.00		\$0.00	\$0.00	\$0.00	0.00%
Luncheon Costs	1,221.02	1,055.00	166.02	115.74 %	\$1,221.02	\$1,055.00	\$166.02	115.74 %
Medicare Summit Expenses		0.00	0.00		\$0.00	\$0.00	\$0.00	0.00%
Total Event Expenses	1,221.02	2,055.00	-833.98	59.42 %	\$1,221.02	\$2,055.00	\$ -833.98	59.42 %
Uncategorized Expenses					\$0.00	\$0.00	\$0.00	0.00%
Awards		0.00	0.00		\$0.00	\$0.00	\$0.00	0.00%
Media Budget	149.90	80.00	69.90	187.38 %	\$149.90	\$80.00	\$69.90	187.38 %
Total Uncategorized Expenses	149.90	80.00	69.90	187.38 %	\$149.90	\$80.00	\$69.90	187.38 %
Website Advertising (deleted)	-2,500.00		-2,500.00		\$ -2,500.00	\$0.00	\$ -2,500.00	0.00%
Total Expenses	\$5,145.29	\$3,907.50	\$1,237.79	131.68 %	\$5,145.29	\$3,907.50	\$1,237.79	131.68 %

Northern Nevada Association of Health Underwriters

Budget vs. Actuals: NABIP-NN Budget Jan 2023 - Dec 2023 - FY23 P&L
March 2023

	MAR 2023				TOTAL			
	ACTUAL	BUDGET	OVER BUDGET	% OF BUDGET	ACTUAL	BUDGET	OVER BUDGET	% OF BUDGET
NET OPERATING INCOME	\$ -2,985.29	\$ -1,016.50	\$ -1,968.79	293.68 %	\$ -2,985.29	\$ -1,016.50	\$ -1,968.79	293.68 %
NET INCOME	\$ -2,985.29	\$ -1,016.50	\$ -1,968.79	293.68 %	\$ -2,985.29	\$ -1,016.50	\$ -1,968.79	293.68 %

Northern Nevada Association of Health Underwriters

NNAHU CHECKING, Period Ending 03/31/2023

RECONCILIATION REPORT

Reconciled on: 04/02/2023

Reconciled by: Dawn Hamm

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

Summary	USD
Statement beginning balance	72,270.26
Checks and payments cleared (13)	-7,645.29
Deposits and other credits cleared (20)	4,660.00
Statement ending balance	69,284.97
Register balance as of 03/31/2023	69,284.97



Don Goldmann

Award Submissions From The Northern Nevada Chapter

To: Sarah Knapp, Cc: Aliana Rushing, Donald Goldmann, Gina Aguerre, Jason Casey, Jaudaun Eldridge & 6 more

📅 April 2023 BOD Meeting Yesterday at 9:05 AM

[Details](#)

Hi Sarah,

You had asked to be notified when the various Region 8 chapters submitted for their awards and in that manner, you may be able to backstop that the submissions went through correctly.

I'm happy to report that our Northern Nevada chapter completed and shared (via Dropbox) applications for Pacesetter, Media Relations, Website and the Gold Certification.

The Gold Certification was sent to chapters@NABIP.org The others to awards@NABIP.org

Thanks for your assistance along the way.

Don

