



Legislation

Janet Powelson, VP, Legislation

Medicare Market Integrity

CAHIP met with the California Department of Insurance's (DOI) legal team to discuss our recent [letter](#) to Insurance Commissioner Lara with a Formal Complaint and Request for Enforcement Action on Unfair Medicare Commission Practices. It is important to note that in California, Medicare Advantage plans are regulated by the Department of Managed Healthcare (DMHC), not the DOI. We have a secondary meeting with the DMHC scheduled for next week and we are in constant communication with both departments.

As of December 5, 2025, nationally there are twelve states that have issued bulletins or letters to carriers in response to efforts by NABIP state chapters and leadership. Additionally, members of the NABIP Medicare Advisory Group and staff were in Florida to participate in the National Association of Insurance Commissioners (NAIC) Fall meeting.

Insurance Consumer Privacy Protection Act

CAHIP joined a coalition with fellow insurance agent groups NAIFA and IIAB-Cal to hire counsel to draft amendment language for pending legislation, SB 354 which as currently drafted would repeal the Insurance Information and Privacy Protection Act (IIPPA) in its entirety and replace that law with a new, highly complicated and expansive set of regulatory prohibitions and obligations for agents and our partners that handle consumer data. While we share the objective of data protection, our coalition is fighting to protect all agents, including independent agents and small agencies from the proposed onerous requirements of SB 354 that stifle agent's ability to service clients.

Medi-Cal Asset Limits for 2026

Beginning Jan. 1, 2026, California will reinstate the asset test for Medi-Cal eligibility. This means full dual seniors (commonly known as "Medi-Medi" or beneficiaries who have both Medicare and full Medi-Cal) must again meet both income and asset limits to remain eligible for full dual status. Medi-Cal eligibility for older adults (65+), members with disabilities and those with long-term care needs will be based on both income and assets. Asset limit: \$130,000 for one person, plus \$65,000 for each additional household member (up to 10 members). Assets include bank accounts, cash, property, and vehicles. Some assets are not counted, such as the home you live in, one vehicle, household items and certain savings (e.g., retirement accounts).

For more information, please visit the [DHCS Medi-Cal Asset Limit FAQ_page](#).