

NEWSLETTER



November 2024

MISSION STATEMENT

To promote the role of the agent, educate our membership, represent consumer interests, influence legislation and promote fair and ethical business practices through the Association of Health and Disability Insurance Professionals.



ARE YOU A MEMBER YET?

Want to be part of an amazing organization that supports the very industry we all love? Be sure to get involved and become a member of CAHIP-SD.

Join now!

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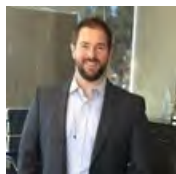
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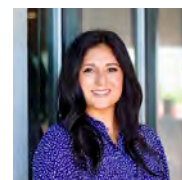
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THANK YOU FOR YOUR SUPPORT!

Messages from the Board



MESSAGE FROM THE PRESIDENT

Ricky Haisha, LUTCF



As President, let me first give thanks to all past Presidents and Board members who have served before me and with me these past eight years on the board. Carrier representatives that I have worked with over the years who have molded me and the many agents who were and are in our business today that have taken me under their wing at the young age of twenty-five, and who were not afraid to share ideas about our business as there was always enough business to go around. Brokers helping brokers is what our association is about and more importantly our local San Diego chapter. Everyone I just mentioned, has helped teach me become a better person, friend, and professional insurance agent. CAHIP-San Diego is all about..... Agents helping Agents - Plain and Simple!

Many of you know who I am as I have served on SDAHU / CAHIP's board for the past eight years in various positions but I am most proud of is that I have been a member of this wonderful and exceptional chapter / association since March 1999. Now, as President, I am honored to accept this position and help continue our traditional and some newer events that you have grown to love like Cornhole, Day at the Races, Annual Golf, Dancing Showdown, Senior Summit, and Taco Tequila Tuesday. One of our newest programs for members this year is called Medicare Roundtable where any member can join our monthly call, learn and listen to speakers and other brokers in the Medicare space but all members are welcomed.

It would be rude if I did not acknowledge the support we receive every year from our Annual Corporate Partners and industry supports every year. These companies and individuals is what makes our Chapter successful for our membership. Thank you, Partners!!!

Going forward it is our goal to constantly provide our members with current and relevant educational material so they can improve their life / business skills along with becoming a better insurance professional. As insurance professionals, we have ongoing challenges as we must focus on new laws every year that our legislators place in front of us and it is our job to interpret and protect our clients who depend on our advice and recommendations. Our continuous goal is to provide Education + Legislation = Trusted Insurance Professional.

MESSAGE FROM THE PRESIDENT CONT.

Our chapter has had an exciting and productive year so far and I'm thrilled to share our accomplishments and plans. Membership is growing and reflecting the values we provide as insurance professionals in San Diego. We've seen new members join particularly among young professionals in the employee benefits industry with new and established agents entering the Medicare market. This diversity strengthens our organization and ensures a bright future for CAHIP-San Diego.

Our Political Action Committee (PAC) has been instrumental in advocating for our industry and clients. We have successfully raised funds and engaged with state and federal legislators annually during Day at the Capitol in Sacramento and Capitol Conference in Washington D.C. to promote policies that benefit employers, consumers, and insurance professionals. Our annual Corn Hole event (February 9, 2024), and PAC Day at the Races (August 8, 2024), were resounding successes, combining fundraising with networking and fun. Looking ahead, we have an exciting lineup so please look at our calendar as we are always adding new events.

As a member of this chapter, if you feel it's time to give back, get involved and grow as a professional you will not regret your decision. Please contact someone on the board or a past board member to discuss opportunities to serve.

In conclusion, CAHIP-San Diego remains committed to providing value to our members through education, advocacy, and networking opportunities. I encourage all members to stay engaged and invite your colleagues to join our thriving community. Together, we continue to shape the future of healthcare in San Diego and nationwide.

Ricky Haisha, President
CAHIP-San Diego

Messages from the Board



SCOTT MAICHEL



VP of Professional Development

Thank you to everyone who joined us for our September in-person event, the Building a StoryBrand Masterclass. Inspired by the best-selling book, we gathered at the beautiful Del Mar Social, enjoying delicious food, drinks, and fantastic networking opportunities. The event was a resounding success, with engaging discussions on how to clarify sales messaging and boost revenue, topped off with a fun trivia contest.

As we geared up for a bustling season, we were thrilled to host our October event, which took place virtually. On Wednesday, October 30th, at 8:30 AM, attendees joined us for the "Master Your Day with Proven Time Management Strategies" session. This 1-hour virtual program, presented by personal coach Carl Pullein, delivered invaluable insights for every busy agent. It was the perfect time of year to refresh those essential time management skills!

Lastly, mark your calendars! Our highly anticipated Annual Member Appreciation event is happening on December 10th at 5 PM at Café Coyote in Old Town. This is your chance to indulge in delicious Mexican cuisine and enjoy a margarita (or two) while networking with your fellow CAHIP-SD members. It's always one of our most popular events of the year, and I can't wait to see you there!



PAC Cheryl Cote VP of PAC



The CAHIP San Diego PAC is part of the California Agents and Health Insurance Professionals (CAHIP) organization, which advocates on behalf of insurance professionals and their clients. The CAHIP PAC (Political Action Committee) plays a critical role in supporting and advancing the interests of insurance professionals and their clients. CAHIP PAC focuses on supporting legislation that strengthens the role of licensed insurance agents. PAC's initiatives are vital for engaging with policymakers and staying ahead of regulatory changes that impact the industry.

PAC San Diego currently hosts two main events a year, which are completely focused on raising money for PAC. The Day at the Races and a Corn Hole Tournament. In August we just came off our most attended Day at the Races in Del Mar. We sold over 200 tickets and saw partners from all segments of the insurance market. Our next PAC San Diego event is the Corn Hole Tournament, which will be held in February at Alesmith Brewing Company.

Both events are key opportunities to contribute to the PAC San Diego while building relationships within our insurance community. Your support will ensure our voices are heard.



Membership Justine Sobczyk VP of Membership

Providing the best client service requires the best education. Membership in CAHIP, our national association and your local chapter gives you access to educational resources that advance designations, support certifications, and ensure lifelong learning.

We also know the power of networking. Your membership in CAHIP through the San Diego chapter gives you access to one of the most diverse professional networks in the industry. Members have frequent opportunities to connect with like-minded professionals to form partnerships that grow businesses. And we all have fun together! Be part of our professional association and visit <https://www.cahip.org/membership> to join!



Sharlene Beltran Philanthropy Chair

As the Philanthropy Chair for CAHIP San Diego, I want to extend a heartfelt thank you, thank you for a Year of Generous Support from CAHIP San Diego!

As the year draws to a close, I want to take a moment to express my heartfelt gratitude for the unwavering support from our CAHIP San Diego community. Your enthusiasm, dedication, and kindness made a lasting impact on those we aimed to serve. A special thank you goes out to everyone involved in our Dancing with the CAHIP Stars event. Thanks to your participation and generosity, we raised significant funds that will go a long way in supporting our Center for Community Solutions.

This October, we continued our momentum with events supporting The Challenged Athletes Foundation (CAF). During the Halloween celebration, we hosted a booth that brought festive joy to over 150 young trick-or-treaters, all children connected to CAF. Seeing their smiles and sharing in their excitement was a beautiful reminder of the positive impact we can have on young lives.

In early November, we proudly joined forces with CAF once more for the CAF Community Weekend (CCW) at Mission Bay. This weekend was an inspiring celebration of perseverance and inclusion, with a triathlon, a metric century ride, stationary cycling, a 5K walk and roll, and many other activities. CCW truly captured the spirit of sport as a universal language of joy, and many of our members volunteered to support these extraordinary athletes. Thank you to everyone who contributed time and energy to help make this event possible.

Together, we opened doors to new possibilities, strengthened our community, and supported causes that make a profound difference. Thank you, CAHIP San Diego, for showing up time and time again. I look forward to another impactful year ahead!

Messages from the Board



Gustavo Garcia VP of Communications

Thank You, CAHIP San Diego Members!

Thank you for the incredible support you've shown at our chapter events and on social media. Thanks to your engagement, CAHIP San Diego has become the most-followed chapter in California on LinkedIn—a testament to our strong community and commitment to professional excellence.

As we continue to lead in social media presence, I'm here to support any member who wants to explore content creation. Whether you're interested in using Canva to design engaging visuals or leveraging ChatGPT for content ideas, these tools are growing in importance for marketing in 2024 and beyond.

Please reach out with any questions. Let's keep up the momentum and make this another amazing year for CAHIP San Diego!

Spotlight on the NABIP Media Wizard!



We're thrilled to introduce the NABIP Media Wizard, a powerful new tool created specifically for NABIP members to streamline media and content creation. This innovative tool, led by NABIP's SVP of Public Relations, Kelly Loussedes, empowers our members with AI-driven assistance in generating press releases, social media posts, news articles, marketing materials, and more! With its user-friendly interface and a robust array of features, the Media Wizard is your one-stop solution for everything from press lists to seamless content drafting, enhancing creativity while saving valuable time.

To start using the Media Wizard, simply visit the NABIP homepage, head to the "Chapter Resource" tab, and select "Media Tools & Social Media Tools." Once you submit a request, NABIP's AI quickly drafts the content and delivers it straight to your inbox, ensuring both efficiency and privacy. Remember to review your drafts to ensure accuracy before sharing!

Messages from the Board



Susanne Romo

Diversity, Equity, Inclusion & Belonging Chair

Susanne Romo started her career in insurance and financial services in 1987. She worked her way up from being a customer service representative to branch manager at age 20. While running the financial services branch, she went to school at night and received her degree in Business Administration from Pepperdine University. She also met her husband Ernie there; they celebrated their 29th wedding anniversary this year.

In 1995 she obtained her Series 6, 63, and 26 investment licenses and added helping clients with life insurance and investments to her financial services career.

In 2005 at age 40, she reinvented herself again and created a Farmers Insurance agency from scratch. In addition to continuing to help clients with life insurance and investments, she helped clients with auto & home insurance as well as business insurance and workers compensation. She sold her agency in 2018.

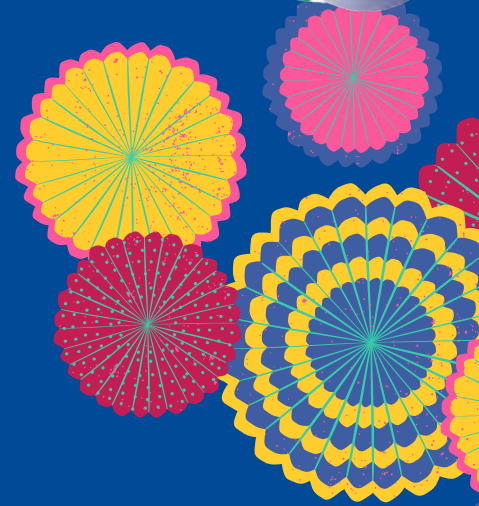
In 2017 she was introduced to Medicare by a fellow Farmers Insurance agent and realized that she could make a positive impact by helping seniors navigate what she calls 'The Minefield of Medicare'. She helps her clients by walking them through their online enrollment into Medicare, to helping them decide which Medicare plan is right for them.

She feels that her experience in so many aspects of finance and insurance help her to bring a 'wealth management' perspective to her Medicare clients.

Susanne has been a staunch ally for the LGBTQ community in San Diego. She has helped by volunteering at SouthBay and San Diego Pride as well as working with business partners via her business networking group inside the former Greater San Diego Business Association (GSDBA) until 2018. She is a Board Member on a local San Diego charity that provides the gift of music and stories to children hospitalized during the holidays (www.holidaymagiccd.com). She has two fur-babies, Charley and Henry, who travel with her and her husband in their RV around the country. She loves nature and takes WAY too many photos on vacation.

Upcoming Events

Step away from Q4 chaos and join us for
tacos, tequila, cocktails, and fun!



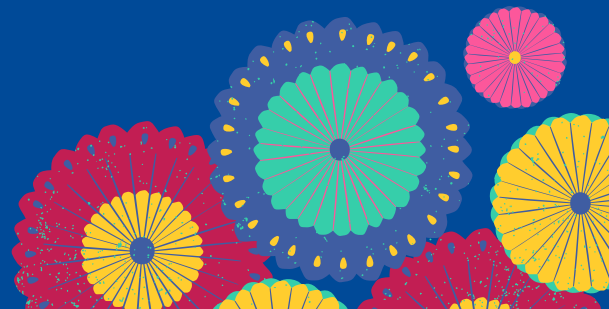
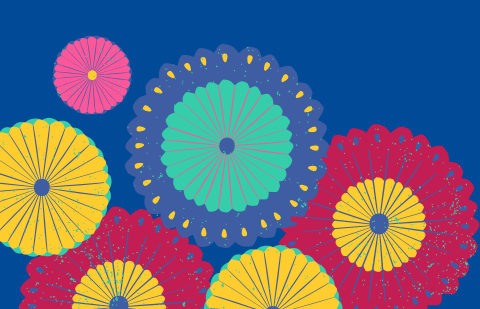
TACO TEQUILA TUESDAY

DEC
10

CAFE COYOTE OLD TOWN

PM
05

FUN • FOOD • DRINKS



First Name				Last Name				
Designation				Company				
Title				Referral/Sponsor				
Birthdate				Gender				
Mailing Street Address								
City			State			ZIP		
Work Phone				Cell Phone				
Work E-Mail								
Home Street Address (for legislative purposes)								
City			State			ZIP		
Home Phone			Home E-mail					
Local Association (See other side of this application.)	SAN DIEGO							

Payment Schedule:

- ☐ Annual Debit (payable by checking account or credit card) (\$624.00)
☐ Recurring Monthly Debit (payable by checking account or credit card) (\$52 per mo)

Form of Payment:

- ☐ Check ☐ Checking Account Credit Card: ☐ American Express ☐ Discover ☐ Mastercard ☐ Visa

Amount:

Bank Draft or Credit Card Authorization Form

I (we) hereby authorize NABIP to initiate debit entries to my (our) account as indicated. Monthly debits will equal one-twelfth of any current applicable national, state or local dues. At the end of the membership period, the account will be charged automatically for the next membership period. (Please include a voided check from the account to be drafted or write credit card number below.)

Name (as it appears on check/card)			Signature				
Account Number			CVV		Expiration		

Please mark the box or boxes for the areas of your practice:

- | | | | |
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| ☐ Long-Term Care | ☐ Disability | ☐ Managed Care | ☐ TPA |
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