

October 2025



# NABIP-NJ NEWS



## INSIDE:

|                                         |       |
|-----------------------------------------|-------|
| Message from the President              | 3     |
| Membership Report                       | 5     |
| Chapter News                            | 6 - 7 |
| Spotlight on: Gladys Cartagena-Eskridge | 8     |
| Message from LMT                        | 9     |
| Message from NABIP-NJ Headquarters      | 10    |
| HIAPAC Contributors                     | 11    |

Now accepting ads for December Issue.

Ad deadline  
November 1, 2025.

**NATIONAL ASSOCIATION OF  
BENEFITS AND INSURANCE  
PROFESSIONALS**  
NEW JERSEY CHAPTER

312 North Avenue East, Suite 5  
Cranford, NJ 07016

Tel: 908.349.0789

Fax: 908.967.5044

Email: [info@nabip-nj.org](mailto:info@nabip-nj.org)

Visit Us Online  
[www.NABIP-NJ.org](http://www.NABIP-NJ.org)

Get connected with  
other NABIP-NJ  
members:

 [www.linkedin.com/in/nabipnj/](http://www.linkedin.com/in/nabipnj/)

 [www.facebook.com/nabipnj/](http://www.facebook.com/nabipnj/)

## IF IT'S BROKEN, FIX IT!



NABIP-NJ  
**State of the State  
in Healthcare 2025**

THURSDAY, OCTOBER 9, 2025  
DELTA HOTEL • ISELIN, NJ

## GUBERNATORIAL UPDATES



**Jack Ciattarelli**



**Joe Vitale**

## KEYNOTE SPEAKER



**Ashley Gillihan**  
Partner, Alston & Bird

## FEATURED SPEAKERS



**Assemblyman  
Roy Freiman**  
Chair, Assembly Financial  
Institutions & Insurance Committee



**Margaret Koller**  
Executive Director, Rutgers  
Center for State Health Policy



**Dr. Ashley Koning**  
Director of the Eagleton Center  
for Public Interest (ECPIP), the  
Rutgers-Eagleton Institute



**Kurian Manavalan**  
Account Executive-  
Northeast, Zorro



**Assemblywoman  
Carol Murphy**  
Chair of Assembly Health Committee



**Kate Shamszad**  
Director of Policy,  
NJHCQI



**Justin Zimmerman**  
DOBI Commissioner

# THANK YOU STATE OF THE STATE SPONSORS



## Innovative Solutions *for* Innovative Brokers.



With over 40 years' experience, Savoy's innovative approach to business elevates the way brokers provide benefits and health insurance to their clients.

Use special code GROW25 to register for access to The Savoy Insider and exclusive resources.  
[savoyassociates.com](http://savoyassociates.com)



HEALTH & ANCILLARY | INDIVIDUAL HEALTH & LIFE | HR & COMPLIANCE | EDUCATION | TECHNOLOGY | MARKETING | MEDICARE | PEO



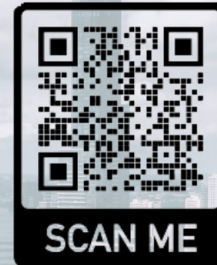
SPECIALIZED PRODUCTS | TAILORED SERVICES | EXPERT GUIDANCE

## Your Full Service General Agency

*Optimizing our top carrier relationships to our brokers' advantage:*

Health  
Ancillary  
Senior Services  
Individual & Executive Benefits  
Compliance  
PEO

Scan the QR code below to learn more about FNA and the services we offer



FNA Insurance Services, Inc.

[www.fnainsurance.com](http://www.fnainsurance.com)



## Your ancillary carrier for AEP & OEP.

Earn a cash bonus with  
**UNLIMITED** potential.

Accident • Critical Illness • Hospital Indemnity



Diane Garwood  
Internal Wholesaler - NJ  
810.623.8722

Let's connect!





## HIGH TECH AND HIGH TOUCH

Martin Insurance Group is a full-service master broker that provides an unparalleled level of support cultivated by a White Board approach. We don't make you fit into our platform, we create a personalized solution for you and your business.

### CONTACT

[brokersupport@martinins.com](mailto:brokersupport@martinins.com)

to see our "Blank Slate" approach today!

800-353-3000 | [martinins.com](http://martinins.com)



- Dedicated Team Support to Your Agency
- Proprietary and Exclusive Products and Resources
- Consultative, Expert Guidance
- Cutting Edge Technology Solutions

Grow Your Benefits Business  
With the Most Powerful GA Team Supporting You.

[www.pgpbenefits.com](http://www.pgpbenefits.com)



## Altomare

FINANCIAL GROUP, INC.

### Master Broker

Specializing only with



Horizon Blue Cross Blue Shield of New Jersey is an independent license of the Blue Cross and Blue Shields Association.

- ✓ Individual ✓ Group Health ✓ Group Life/AD&D
- ✓ LTD ✓ Dental ✓ Vision
- ✓ Medicare Supp, Advantage & Rx

**973-685-5900**  
**Fax: 973-685-5952**

[www.altomarefinancial.com](http://www.altomarefinancial.com)

1680 Rt. 23N, Suite 200, Wayne, NJ 07470



## Membership Report

*By Katie Skilton*

The NABIP-NJ membership team recognizes that taking part in any professional association is a major choice, which is why we want to reaffirm our confidence that choosing to be a member of our association is one of the best investments you can make in your career.

Membership gives you access to invaluable resources, such as state and federal legislative updates, professional development opportunities, advocacy support that ensures your voice is heard in Trenton and Washington and plenty more.

Membership also provides you with countless opportunities to connect with the trailblazers who are shaping the ever-changing future of our industry. These strong connections ensure that we can continue to protect and advance the powerful impact that brokers and consultants have on the clients and their employees in our local communities.

Every member of NABIP-NJ is instrumental in recruiting new

members, and I would like to recognize the statewide team that is helping me achieve our new and retention efforts this year.

These leaders are resources that are available to answer any questions about our association and how it can help shape your professional goals:

### South Chapter

**Jessica Jones**  
**Chris LaDelfa**  
**Gladys Cartagena-Eskridge**

### Coastal Chapter

**Nick Matrongolo**  
**Jackie Thompson**

### Central Chapter

**Michele Burke**  
**Christina Davies**  
**Neil Levinson**

### North Chapter

**Frank Basile**  
**Craig DeRosa**  
**Joe Bosotina**

To learn more about the many benefits of a NABIP-NJ membership, email [info@nabip-nj.org](mailto:info@nabip-nj.org).

## Welcome New & Returning Members!

|                          |                                            |
|--------------------------|--------------------------------------------|
| <b>James Blumetti</b>    | <b>First Jersey Insurance Agency, Inc.</b> |
| <b>Jena Brenner</b>      | <b>ExtensisHR</b>                          |
| <b>Ricardo Carpenter</b> |                                            |
| <b>Sandra DePasquale</b> | <b>Hardenbergh Insurance Group</b>         |
| <b>Kristie Golla</b>     | <b>Round Hill Risk Advisors</b>            |
| <b>Jake Hering</b>       | <b>Brown &amp; Brown, Inc.</b>             |
| <b>Morgan Lade</b>       | <b>Colonial Life</b>                       |

|                           |                                         |
|---------------------------|-----------------------------------------|
| <b>Jennifer Luzio</b>     | <b>ADP</b>                              |
| <b>Andrea Madonna</b>     | <b>TriNet</b>                           |
| <b>Giovannino Patania</b> | <b>Patania HealthCare Solutions</b>     |
| <b>Vincent Ricchiuti</b>  | <b>Insurance Savings Group</b>          |
| <b>Daniel Roslokken</b>   | <b>Insurance Design Administrators</b>  |
| <b>Nichelle Santos</b>    | <b>CannaCoverage Insurance Services</b> |
| <b>Linda Schwimmer</b>    | <b>NJ Health Care Quality Institute</b> |



## Making Waves for Healthcare: Spotlight on COBRA at Sea Bright Fundraiser

**Toby Stark** attended a recent fundraiser for **Frank Pallone** in Sea Bright.

During the event, Congressman Pallone spoke about the importance of COBRA as credible and reliable health coverage during times of transition.



# Message from the President

By Jim Lardiere

I am looking forward to kicking off my presidency with our first official event of the year: the 17th Annual State of the State in Healthcare Symposium, taking place on October 9 at the Delta Hotel in Iselin. Special thanks to **Ray Pokorny**, our dedicated event chair, who returns for his fourth year leading this important program. You are in for a content-packed morning!

Reflecting on the 2025 Convention: I'm proud of what we accomplished together, and I'm excited to share that planning is already underway for our next convention, scheduled for May 4-6, 2026, at Caesars Hotel in Atlantic City. President-Elect **Greg Roth**, who also serves as our 2026 Conference Chair, is hard at work crafting another exceptional experience aimed at you, with fresh updates and new programming in the works.

Our success as an organization continues to be driven by the commitment of our volunteer leaders and committee members. Whether it is growing membership, strengthening communications, or advancing our advocacy work in Trenton, NABIP-NJ is powered by your energy and involvement.

Looking ahead, I'm focused on deepening member engagement through enhanced recruitment efforts and greater support for our four local chapters. Our state remains firmly committed to strengthening these local connections—as you'll read in the update from our new Membership Chair, **Katie Skilton**, featured in this issue.

On the advocacy front, our Legislative Management Team (LMT), led by **Staci Grant**, is gearing up for several key meetings with New Jersey legislators this fall. In partnership with our lobbyist, Princeton Public Affairs, and through our role on the board of

the New Jersey Health Care Quality Institute, we're ensuring NABIP-NJ maintains direct, influential access to policymakers. Be sure to read Staci's full update for more on our legislative agenda.

We are also committed to keeping you well-informed on the issues that matter most. That's why I encourage you to attend our quarterly legislative meetings. All upcoming events and details can be found on our event calendar.

On the communications front, we're thrilled to welcome **Maggie Abitanto** as our new Social Media Chair. Under her leadership, we've expanded our presence across Facebook, LinkedIn, and now Instagram. If you haven't already connected with us, take a moment to like, follow, and share! Maggie also heads our Communication Committee, which continues to deliver timely updates, newsletters and important government news.

Now is the perfect time to get more involved and help support our advocacy efforts through HIAPAC. Our HIAPAC Chair, **Chris Vanderwolk**, reminds us that a well-funded, member-supported PAC is essential to maintaining our legislative influence. Thanks to your support, we are actively working toward a \$125,000 milestone. Continued growth is key to sustaining our momentum and securing better insurance solutions for all New Jerseyans.

Your involvement matters. Whether you step into a leadership role, recruit a new member, or contribute to HIAPAC, every action helps amplify our collective voice.

Thank you for the opportunity to serve as your state president this year. I look forward to collaborating with all of you to move our industry forward—and to seeing you at the State of the State symposium as we reflect, reconnect, and plan for a bright future together.

## NABIP-NJ Chapter News



**North Chapter**  
*Frank Basile, President*

On Sept. 16, the North Chapter hosted a Medicare summit at the Westin Governor Morris in Morristown. The summit highlighted what's new in the Medicare market for 2026 and included a 2-credit CE course, *Meeting the Needs of the Senior Market*, taught by **Devin Rubin** of Golden Years.

"The North Chapter was proud to host this year's Medicare Summit, providing timely insights into the 2026 Medicare landscape," said Chapter President **Frank Basile**. "We're especially grateful to Devin for leading the CE course, and to all who attended and helped make the event a valuable experience for our members."

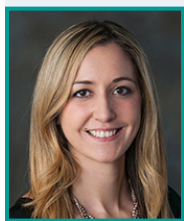
In addition, the North Chapter hosted its 30<sup>th</sup> Annual Charity Golf Outing on Sept. 29 at Galloping Hill Golf Club in Kenilworth. The outing benefited Folds of Honor, an educational scholarship for military and first responder families.

Next up for the North Chapter is a 3-credit CE Ethics course, *Ethics Role in Affordable Healthcare*, taught by **John Crotty** of OCA. The class will take place on October 21 at Cloverleaf Tavern in Caldwell from 8-11 a.m. Full breakfast will be served.

The cost is \$20 for members and \$40 for non-members. For more information and to register, visit [NABIP-NJ.org](http://NABIP-NJ.org).



# NABIP-NJ Chapter News



## South Chapter *Jessica Jones, President*

The South Chapter hosted a 2-credit Medicare CE on September 16 at the Ramblewood Country Club in Mount Laurel. The CE class, *Avoid the Top 5 Mistakes People Make on Medicare*, was taught by **Justin Lubenow** of Senior Advisors and sponsored by Savoy.

"We're grateful to Justin for delivering yet another insightful presentation," said South Chapter President **Jessica Jones**.



"Everyone who attended truly valued his knowledge and expertise. And we also extend a huge 'thank you' to Savoy for sponsoring."

Earlier this month, on Oct. 2, the South Chapter hosted an ACA Carrier Panel for Individual Consumer Plans at the Ramblewood Country Club, sponsored by Oscar. Thank you to all those who contributed to a fantastic and informative morning.

For more information, visit [NABIP-NJ.org](http://NABIP-NJ.org).



## Coastal Chapter *Nick Matrongolo, President*

The Coastal Chapter hosted a 3-credit CE Medicare class at Jumping Brook Country Club in Neptune on Sept. 17. The CE course, *What Every Broker Should Know about Medicare and Medigap*, was taught by **Devin Rubin** of Golden Years.

"Thanks once again to Devin for another informative CE class," said Coastal President **Nick Matrongolo**. "We are lucky to have such talented members who help us grow and keep us informed. Their expertise is invaluable to our continued success."

Coming up on Wednesday, Oct. 15, the Coastal Chapter will host a CE course, *Intro to Mental Health Parity: NJ Implementation and Impact*, taught by **Bridget McKeough** of IBX. The meeting will take place at the Jumping Brook Country Club in Neptune from 8:30-11:30 a.m. and will be sponsored by AmeriHealth. Full breakfast is included.

The cost is \$20 for members and \$50 for non-members. For more information and to register, visit [NABIP-NJ.org](http://NABIP-NJ.org).



## Central Chapter *Michele Burke, President*

On Sept. 11, the Central Chapter hosted a Medicare Panel at the Holiday Inn in Clark. The powerful panel featured top experts including:

- **Justin Lubenow**, Senior Advisors
- **Mike Holmes**, Martin Insurance Group
- **Devin Rubin**, Golden Years Design Benefits

The panel was moderated by **Mark Shore** and sponsored by Oscar.

"We are incredibly thankful to all the panelists for sharing their expertise during our Medicare Panel event," Central Chapter President **Michele Burke** said. "Special thanks as well to **Mark Shore** for skillfully moderating the discussion, and to Oscar for their generous sponsorship."

On Thursday, Oct. 16, the Central Chapter will host an ICHRA Panel at the Holiday Inn in Clark from 8:30-11:30 a.m. The panel will include the following participants, and we are expecting more to join the discussion shortly:

- **Michelle Ludwig** from Oscar
- **Adam Schecter** from Gente
- **Ashley McQuade** from Venteur
- **Tony Schufreider** from Zizzl

The cost is \$25 for members and \$50 for non-members. Hot breakfast will be served.

For more information and to register, visit [NABIP-NJ.org](http://NABIP-NJ.org).





## Spotlight on Gladys Cartagena-Eskridge

NABIP-NJ is proud to spotlight one of our most dedicated and community-driven members, **Gladys Cartagena-Eskridge**, whose passion for service and advocacy is evident in every facet of her life and career.

A resident of Neptune, Gladys brings more than 30 years of experience in the insurance industry, with her

journey beginning in 1995 with NJ FamilyCare.

Since then, she has built a remarkable career defined by a commitment to excellence and a deep desire to make a difference. Today, she serves as Broker Executive / Medicare Broker Manager at AmeriHealth, where she plays a pivotal role in supporting brokers since the relaunch of their Medicare plan in 2023.

Originally from Newark, and proudly of Puerto Rican descent, her roots and upbringing continue to shape her values and inspire her work ethic. At the center of her life is her family; she is the proud wife of a police sergeant, and mother to a detective, an entrepreneur, and a master's student in psychology. She also has seven amazing grandchildren.

"My family is at the heart of everything I do," she said

Gladys' journey with NABIP-NJ began with a passion for advocating on behalf of brokers and giving back to the community. Starting as a Professional Development Chair of the South Chapter, she quickly took on the role of Sponsorship Chair, bringing new energy and leadership to the chapter. She's also represented brokers on Capitol Hill at Capitol

Conference, engaging directly with legislators to elevate the concerns and priorities of the industry.

"NABIP equips brokers with the tools they need to thrive," she explains. "From training and education to legislative advocacy, it's a powerful platform for professional growth and real impact."

Looking ahead, Gladys' goals for NABIP-NJ are ambitious and inspiring. She's focused on guiding the South chapter to achieve Platinum status, maintaining membership strength, and ensuring that the President and Vice President receive well-earned recognition at NABIP events nationwide. "These accomplishments will reflect our chapter's commitment to excellence," she says.

To the next generation of brokers, her message is clear:

"NABIP-NJ is your ultimate partner for business growth. With a team dedicated to supporting your journey, you'll gain firsthand insights into industry changes and the tools to stay ahead of the curve."

There's much more to admire beyond Gladys' professional life. Grounded by a deep faith in a higher power, she lives by principles of generosity, humility, and compassion. One of her most touching community initiatives involves working anonymously with school counselors to help underprivileged students attend their prom—providing attire, transportation, and confidence to those who've worked hard despite financial hardship.

"I want my grandchildren to learn the power of selfless giving," she says. "The joy that comes from helping others, especially when done quietly, is something I hope they carry forward."

## Stand out from the crowd.



Offer your group clients benefits they can't get anywhere else with Delta Dental® and DeltaVision®:

- **New:** Hearing aid savings with our Hearing Savings Program
- Extra benefits for those with special health care needs
- Additional small group voluntary plans
- DeltaVision + Delta Dental = one-stop shopping
- Unique features like our missing tooth inclusion
- Broker/General Agent bonuses for new and retained business

To learn more, contact Carin Hep today:

☎ 201-400-1282 ✉ [CHep@DeltaDentalNJ.com](mailto:CHep@DeltaDentalNJ.com)

[DeltaDentalNJ.com/Broker](https://DeltaDentalNJ.com/Broker)





# Message from the Legislative Management Team

*By Staci Grant, LMT Chair*

On behalf of the LMT of NABIP-NJ, we thank all of those who participated in the State of the State in Healthcare Symposium, "If It's Broken, Fix It."

Event Chair **Ray Pokorny** and his committee have worked hard to ensure this annual event provides great value to all that attend.

We are heading into the final stretch of election season in New Jersey. On November 4 ballots will include the choice between gubernatorial candidates as well as the full slate of 80 General Assembly seats in the state Legislature.

Many industry bills - 249 of them - were introduced in 2024 and 2025 and are being tracked by our LMT team and lobbyist, **Dale Florio**. Of those 249 bills, four have been signed into law. One other remains on the governor's desk and is awaiting action: bill A-3802, which differentiates certain legal services from traditional insurance products.

Below is a summary of the bills that have been signed by the governor in 2025 as of September 22:

- A-4163** - Biomarker Precision Medical Testing Mandate - Approved 4.23.25
- A-3856** - Health Benefits Coverage for Additional Orthotic and Prosthetic Appliances- Approved 7.8.25
- A-1825** - Establishes certain guidelines for SHBP, SEHBP, and Medicaid concerning step therapy protocols. Approved 5.8.25
- A-5810** - Promotes equity in health insurance appeal process. Approved 6.30.25

Some key legislation of special interest to NABIP-NJ- many more are being followed though:

- A-5278** - Establishes NJ Menopause Coverage Act
- A-4953** - Patient & Provider Protection Act (PBM focused)
- A5912/S4218** - NJ Public Option Healthcare Act
- A-5952** - Healthcare for Child Care Program
- A-4007** - Allows small employer to claim tax credit for paying certain health benefit plan premium
- A-5376** - Creates healthcare cost containment and Price Transparency Commission
- A-5790** - Requires health benefits to cover treatment of Lipedema
- S-4696** - Prohibits health insurance carriers from obtaining pharmacy benefit manager licenses

Federally, the possible expiration of the Enhanced Premium Tax Credits is fueling many discussions and decisions in the state. The individual market rates have been released with an average 15% increase for 2026. It is noted that approximately 3% of the increase was included to account for the possible market disruption should the enhanced credits expire.

More on the Federal side, H.R. 1- now law, contained many items that could affect our clients. Impacted areas include: Medicaid, Health Savings Accounts, Flexible Spending Account limits, additional savings for children and several more. ICHRA changes were in the draft bill, but ultimately did not make their way through to passage. With so much noise around ICHRA's, they are sure to be back in a bill sometime soon.

The all-volunteer LMT committee continues to meet with state DOBI Commissioner Justin Zimmerman and his staff, key stakeholders like AHIP and NJQHCI, and our legislators and their representatives, for open dialogue around important issues to our membership and our clients.

**Chris Vanderwolk, Mark Shore, Sara Simkins, Maryanne Eagan, Tamalyn Wandler, Gary Cupo, Alexis Bruni and Joan Fusco (LMT Emeritus)** remain the faces of the LMT with visibility at political fundraisers and in the halls of Trenton.

The LMT is conscientious of your HIAPAC dollars; we aim to spend those dollars in the most impactful way. If you are not a contributor, please consider becoming one. Just a small amount from each member can make a large impact in our ability to influence Trenton decisions.

On behalf of the LMT Committee, thank you for your participation, your membership and your continued support. Your engagement is essential as we continue advocating for smart, client-focused policies.

Please do not hesitate to reach out with any questions or if you'd like to get more involved in our legislative efforts—please contact **Staci Grant** or **Chris Vanderwolk**, 2025-2026 LMT Chairs.

Thank you for your continued commitment to informed advocacy and to the work you do every day for your clients and our community.

**Mark Your Calendars Now!**

February 22-25 - Capital Conference, Washington DC

[NABIP | 2026 Capitol Conference](#)

## FOLLOW US ON SOCIAL MEDIA!



[www.facebook.com/nabipnj/](https://www.facebook.com/nabipnj/)



[www.linkedin.com/in/nabipnj/](https://www.linkedin.com/in/nabipnj/)





## A Message from NABIP-NJ Headquarters

By Jonathan Jaffe and Lisa Strug

NABIP-NJ is proud to begin the 2025-26 year under the leadership of President **Jim Lardiere** and a dedicated Executive Board. After successfully chairing our May conference, Jim steps into the role with a dynamic vision and a range of innovative initiatives designed to strengthen the

Association, enhance member service, and drive progress on key industry goals.

Kicking off the year in October, the 17th Annual "State of the State in Healthcare Symposium" promises to be one of our best yet. Chaired by **Ray Pokorny**, the event features one of the strongest speaker lineups in recent memory. Attendees will gain valuable insight from top industry experts and healthcare reporters as they unpack the latest policy trends and political developments impacting our field.

Looking ahead, President-Elect **Greg Roth** is already leading the charge in planning our next annual conference, scheduled for May 4-6, 2026, returning to the newly-renovated Caesars Atlantic City. Be sure to mark your calendars now for this can't-miss event, themed "Rewrite the Playbook!" The conference will bring back your favorite elements while introducing exciting new features currently in development by Greg's

planning committee.

We also want to recognize the vital work of our Membership Committee, chaired by **Katie Skilton**. This group meets monthly to explore growth strategies, exchange ideas, and support recruitment and retention efforts. Strong, engaged membership is the foundation of a thriving trade association and the committee is always welcoming new volunteers to help bring more brokers and carriers into the fold. If you're interested in getting more involved this year, please contact Association HQ at 908-349-0789.

Meanwhile, our Legislative Management Team (LMT), chaired by **Staci Grant**, continues to work tirelessly on NABIP-NJ's advocacy efforts. The committee is actively shaping our legislative priorities, engaging key stakeholders in Trenton, and along with HIAPAC Chair **Chris Vanderwolf**, the team works to ensure that HIAPAC contributions are used strategically to amplify our voice where it matters most.

On behalf of **Meredith Levy**, **Andrea Klimkowski**, and the entire Association staff, we thank you for your continued support and commitment to NABIP-NJ. We look forward to an impactful and successful 2025-26 year together!



## What Has NABIP-NJ Done for You in 2025?

### Legislative Involvement

- Thanks to HIAPAC funds, we will attend many legislative events for the state's leadership to educate them about NABIP-NJ.
- We have **58 monthly HIAPAC contributors** and growing.
- Our voice has gotten stronger each year; our HIAPAC fund has reached **\$100,000** and we are on our way to \$125,000 in 2026.
- We have **30 NABIP-PAC contributors** supporting federal legislators who are making a difference in our industry on a national scale.
- We participate in the New Jersey Healthcare Quality Institute, enabling NABIP-NJ to have a voice alongside leadership from New Jersey's health systems and influential associations.
- **We are your voice!** We have ongoing meetings in Trenton with influential legislators, keeping our seat at the table.

### Education

- Annually, we offer **40-50 CE credits** on a variety of topics, such as: FMLA and Paid Leave, Single Payer Healthcare, Ancillary Benefits, an In-depth Look at Association Health Plans.
- We will provide the annual required Ethics CEs at each of the chapters and at our **annual convention**.

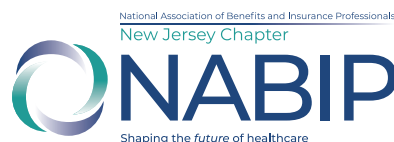
### Community Involvement

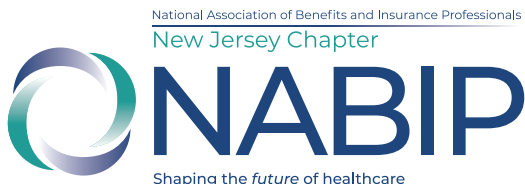
- We will **support charities**, such as Bridges, the Raine Foundation, HOPE Sheds Light and The Seeing Eye.

### Annual Convention

- We hosted nearly **600 people** at the annual NABIP-NJ convention in May, offering 11 CE credits.
- We attract more than **60 sponsors/exhibitors** for networking.

**NABIP-NJ is working for you.**  
Not a member?  
**JOIN TODAY!**





# HIAPAC

HEALTH INSURANCE AGENT POLITICAL ACTION COMMITTEE

The last several years of HIAPAC drives at the State of the State Symposium have had unprecedented success. We have more than doubled the number of enrolled HIAPAC supporters and increased the monthly HIAPAC revenue by more than 50 percent!

This monthly income will continue to secure NABIP-NJ's seat at the table in Trenton, discussing important legislation concerning our industry. "Under the guidance of our lobbyist, **Dale Florio**, we have made strategic use of funds and would like to thank our donors, chapters and non-members for their continued support," HIAPAC Chair **Chris Vanderwolk** said.

Thanks to these drives and to all of you, there is **more than \$100,000 in the HIAPAC fund** with more than 65 monthly contributors. Thank you to those who are supporting our industry on a monthly basis. We have made excellent use of the funds and are proud we reached our initial goal of \$100,000. Now we are targeting \$125,000 in 2026!

To accomplish the aggressive legislative goals of the organization, it is critical to continue to generate more donors, with a consistent stream of revenue to keep the fund at this amazing level. "We need to continue building our reserves in order to keep our seat at the very valuable table where we need to be," Chris said.

**Thank you HIAPAC Contributors!**

## PLATINUM

**Anthony Carro**  
**Dominick Fanuele**

**Stephen Honig**  
**Doug Lubenow**

**Justin Lubenow**  
**Daniel Toner**

## GOLD

**Stephanie**  
**Colonna-Romano**  
**James Lardiere**

**Sean Riley**  
**Matthew Roy**  
**Tom Siino**

## SILVER

**Ryan Doyle**  
**Wendy Hamlin**  
**Sean Meyers**  
**Barbara Napolitano**

**Courtney Spencer**  
**Cuykendall**  
**Chris Vanderwolk**

## BRONZE

**Carolyn Andress**  
**James Blumetti**  
**Michele Burke**  
**Lorelei Castellani**  
**Timothy Connolly**  
**Wendy Ebner**

**Sylvia Fonseca**  
**Judee Goodlife**  
**Staci Grant**  
**Carolyn King**  
**Todd Lordi**  
**Stephen Milazzo**

**Gregory Roth**  
**Toby Stark**  
**Rhonda Titus**  
**Melissa Vanduyne**

## SUPPORTER

**Frank Basile**  
**Dawn Begley**  
**Melinda Carleton**  
**Thomas Crowell**  
**Christina Doan**  
**Carin Hep**

**Lisa Keith**  
**Mark Keown**  
**Eugene Koster**  
**Barrie Krywinski**  
**Joseph Madera**  
**Lauren McCann**

**David Mordo**  
**Michael O'Connor**  
**Steven Paragone**  
**Alex Petronella**  
**Raymond Pokorny**  
**Dawn Rudders**

**Michael Schechner**  
**Katherine Skilton**  
**Angelica Wilson**  
**Johanna Wilson**  
**Susan Wolfman**

# SAVE THE DATE!

## CAPITOL CONFERENCE

*FEBRUARY 22-25, 2026*

- Because as an association, we “matter” more than ever before. All legislators and regulators need to be constantly reminded of that.
- Because the role of the broker has expanded as never before, and our clients expect and deserve our advocacy on their behalf.
- Because our careers and businesses are no less important than anyone else’s.

Please mark your calendars  
for this very important event!



### RACING AHEAD

2026 CAPITAL CONFERENCE  
FEBRUARY 22-25 • WASHINGTON D.C.



## NABIP New Jersey Annual Conference

# REWRITE THE PLAYBOOK



# REINVENT. REIMAGINE. RISE.

Caesars, Atlantic City, NJ • May 4-6, 2026