

Cuyahoga Regional HIV Prevention and Care Planning Council
Ashtabula, Cuyahoga, Geauga, Lake, Lorain and Medina Counties
Naimah O’Neal, Faith Ross – Co-Chairs



COMMUNITY LIAISON COMMITTEE (CLC)
Meeting Minutes
Wednesday, June 4, 2025 – 12:00-1:30 pm

CLC Committee Members			Planning Council Members	Community Attendees	Presenter(s)
1. Naimah O’Neal, Co-Chair		P	Billy Gayheart	Brooke W.	Cecil Little, Jr.
2. Faith Ross, Co-Chair		P	Cliff Barnett	Daniel G.	
3. LeAnder Lovett		P		Tony	CCBH Staff
4. Talib Mahdi*		P			Lisa-Jean Sylvia
5. Kimberlin Dennis		P			Brittanie Evans
6. Sahara Rivera		A			Monica Baker
Total of 14 in attendance		P = Present A = Absent O (Other) = Phone *Non-member Volunteer or Pending PC Member			
Call to Order		Co-chair, Faith Ross, called the meeting to order at 12:03 pm.			
Moment of Silence		In remembering all those past, present, and future in the fight against HIV/AIDS.			
Quorum Determination		5 of 6 CLC committee members present - quorum of 4 needed.			
Welcome, Introductions & Conflicts of Interest		All members, attendees, and guests welcomed. <i>Conflicted: Naimah O’Neal – The Centers; Talib Mahdi - NLURC</i>			
Approval of Agenda		CLC Committee reviewed and approved the agenda for June 4, 2025. Motion made by Naimah O’Neal, seconded by Kimberlin Dennis In Favor: all; Opposed: 0			
Approval of Minutes		CLC Committee reviewed and approved the minutes from May 7, 2025. Motion made by Naimah O’Neal, seconded by Kimberlin Dennis In Favor: all; Opposed: 0; Abstained: Faith Ross, LeAnder Lovett			
Presentation: Life Insurance for People Living With HIV		Cecil Little, Jr. with Legends Insurance Services presenting: - What is life insurance? - A contract between an individual and a life insurance company that says that upon the individual’s death, the insurance company will pay a sum of money to the designated beneficiary. - Example: A married couple gets life insurance in the amount to cover the mortgage on their house, so that if one partner dies, the other partner doesn’t have to worry about monthly mortgage payments. - Life insurance can help supplement the surviving partner’s income, or help pay for a child’s college expenses. - Life insurance can be used to cover all of your final expenses, such as funeral services.			

- Why is it challenging to get life insurance when you're living with HIV?
 - Every type of insurance is based off of risk. Insurance companies want to determine how much risk they are taking on.
 - Life insurance – Your health record is used to measure your risk. The company is trying to approximate how soon they may need to pay out a life insurance claim, based on the health conditions someone is living with.
 - Some life insurance companies can decline to offer life insurance to you based on the perceived risk.
 - A company may modify the terms – for example, the company may not pay out the full amount if you die within a certain time period.
- HIV
 - In the life insurance industry, HIV is still looked at as a terminal condition versus a chronic health condition that can be managed with medication.
 - There is a small segment of insurance companies that will accept someone living with HIV.
- There is an information gap – people are not aware of the options that are available to them.
- What can you expect when looking for life insurance?
 - Try not to get frustrated or discouraged. It can take time.
 - It is possible to get life insurance if you are living with HIV.
 - Each insurance company has a different application process. If a company requires you to get an HIV test, it is safe to assume you will be declined. Don't waste your time with this company
 - It can be difficult to get information on your own.
- Life insurance and Medicaid
 - Life insurance can affect Medicaid because life insurance can be considered an asset.
- Important Definitions
 - Insured – the person who is covered by the life insurance policy
 - Owner – the person who owns the policy and has the power to make changes
 - Payer – the person who is paying for the policy
 - Beneficiary – the person who receives the money when the insured person dies. You can have multiple beneficiaries.

Q: Hearing that many insurance companies are denying PLWH, is there any effort being done to educate these agencies about living a long life with HIV?

A: Yes, there are some changes and improvements that have been made. Over time, more options have become available. The progress is slow, but it is happening. Personally, I am an advocate for this issue as well.

Q: After death, is your primary beneficiary responsible for all of your unpaid expenses?

A: No. Your beneficiary can be whomever you designate. However, depending on who you designate, they may be responsible for some expenses due to their relationship with you – for example, your spouse.

	Q: Why if you have an insurance policy and you try to seek a 2nd policy with another company, do they ask if you're replacing a policy? A: If you ever encounter that, they are asking that for your own benefit. It is meant to protect you from an insurance agent convincing you to cancel a policy and get a new policy. In the past, some agents were convincing people to get a new policy just to make more money, but it wasn't to the benefit of the customer. Q: Sometimes people have life insurance through their employer. What does it mean if you leave your job? A: If you can get life insurance through your employer, it's a good thing to take advantage of. When you retire or leave the company, you are no longer part of the group that is insured. You may be allowed to keep the policy when you leave, and convert it to an individual policy. Or, the policy will end. Contact information: Cecil Little, Jr. Legends Insurance Services (410) 657-5000 clittle@mylegendsinsurance.com
Preparing for PSRA	Priority Setting and Resource Allocation is happening. The final meeting is on June 18th. At this meeting, the full Planning Council and members of the public can review the data and make decisions about funding for 2026. June 11th 4:30 – 6:00 PM: PSRA help session
Join us for Summer Outreach	We have 2 upcoming events planned – Lorain Pride on 6/28 and Ashtabula Pride on 6/21. • The registration for Lorain Pride did go out. We are waiting on confirmation. • Ashtabula – we can provide information and set up a table, but we have to bring our own as a nonprofit. The vendor tables are for people who are selling things and they are sold out. • The memorial for Bryan Jones is on 6/21. Should we step back and not attend Ashtabula this year? Motion to not go to Ashtabula Pride this year. Motion made by Naimah O'Neal, seconded by Tony In favor: all; Opposed: 0
Parking Lot	None
Announcements	Naimah O'Neal – tomorrow is HIV Long-Term Survivors Day. There is an event at City Hall. Act Up will also be having a protest. Brooke – Act Up will be doing a demonstration outside on the front steps of City Hall tomorrow at 4:00 PM.
Adjournment	Meeting adjourned by Faith Ross at 1:36 pm.
Reminder: Check your Email or the Website for Updates PSRA June 18, 2025 12:00 to 4:00 PM No meeting in July Next Meeting: August 6, 2025 12:00 to 1:30 PM Visit the Ryan White HIV/AIDS Homepage at: www.ccbh.net/ryan-white	

