

# CALIFORNIA BROKER

VOLUME 39, NUMBER 4

Serving California's Life/Health Professionals & Financial Planners

JANUARY 2021

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was certainly a year to remember.*

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- COVID-19 spotlights mental health
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# CALIFORNIA BROKER

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A close-up photograph of a paint palette with numerous circular wells of vibrant colors including red, orange, yellow, green, blue, and purple. A paintbrush with a blue handle and a white ferrule is positioned diagonally across the palette, with its bristles resting in the orange well. The background is dark, making the colors of the paint stand out.

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# INDUSTRY NEWS

## Third Annual InsurTech100 List Announces Tech Companies Transforming Insurance Industry

Research firm FinTech Global announced the 2020 InsurTech100, a list that recognizes the world's most innovative solution providers for the insurance industry. Nearly \$17 billion has been invested in InsurTech companies since the beginning of 2017, according to figures published by FinTech. For the InsurTech100, a panel of analysts and industry experts voted from more than 1,200 companies and the finalists were awarded a place on the list for their innovative use of technology to solve a significant industry problem, or to generate cost savings or efficiency improvements across the insurance value chain. The leading companies that were awarded a place on the InsurTech100 include:

**Anorak:** the world's first fully automated life insurance advice platform authorised by the FCA.

**Bdeo:** creating a fully automated, instant, and seamless underwriting & claims management process based on artificial intelligence (AI) to transform the industry.

**ClaimVantage:** global InsurTech vendor providing cloud-native, life, health, and absence claim management solutions.

**EIP:** InsurTech software business enables device and lifestyle insurance providers to reduce costs, maximize profits and upgrade their digital customer experience.

**Humn.ai:** deep-tech MGA using streaming data, neural networks and real-time geospatial risk modelling to modernise commercial fleet insurance.

**Jooycar:** the fastest growing auto InsurTech and connected car company in Latin America that arrives to the U.S. market.

**Life.io:** leading customer engagement technology firm that helps insurers accelerate the development of their end-to-end digital client experience.

**Maptycs:** advanced risk data analytics, geospatial visualization, and severe weather events monitoring for property risk analysis and loss projections.

**Medallia:** experience management cloud technology company enabling insurers to engage with customers across the entire customer journey.

**NeuralMetrics:** underwriting solutions company helping customers classify and automatically assess risk quality in seconds for prospects, live submissions, and portfolio management.

**Omniscience:** powers insurers' multi-decade compounding advantage through better risk selection, 92% complex Underwriting Automation STP rate, and 90% opex reduction.

**Planck:** leading AI data platform that provides real-time risk and underwriting insights for commercial insurance.

**QOMPLX:** cloud-native risk management SaaS solution provider that helps insurance firms solve data challenges and improve underwriting processes.

**Quantiphi:** an applied AI and data science software company helping insurers with data transformations and custom AI solutions.

**Relay:** the first subscription-based all-inclusive risk placement platform for commercial insurance and reinsurance.

**ThingCo:** provider of next-generation telematics products serving both the B2C and B2B insurance markets.

**Wakam:** digital B2B insurer that creates white label innovative insurance solutions for all types of distributors.

**A full list of the InsurTech100 can be found at [TheInsurTech100.com](https://TheInsurTech100.com).**





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# INDUSTRY NEWS

## Amazon Pharmacy Now Open



Amazon has now launched a pharmacy integrated right into the Amazon site. Of course, this was expected after Amazon purchased PillPack a couple of years ago. **How it works:** even if you have an Amazon account, you must sign up for a pharmacy account. But they say it only takes 5 minutes. Afterward you can load up your prescriptions (Amazon will even contact your prescriber for you, if needed) and then

the site offers cost comparisons with your prescription drug benefits and without. Amazon pharmacy works with Medicare, Medicaid and most prescription drug plans. If you choose to pay cash and you're a Prime member, however, you'll be offered discounts and you get free two-day delivery. Oh, and you might guess what happened after the launch. Yep, shares fell significantly for CVS, Walgreens Boots, GoodRx and drug distributors Cardinal Health and McKesson."



## DMHC Reminder: Vaccines Will Be No Cost to Enrollees

The California Department of Managed Health Care (DMHC) recently issued guidance reminding all that qualified, approved COVID-19 vaccines must be provided with no cost-sharing for health plan enrollees, regardless of whether the enrollee receives the vaccine from an in-network or out-of-network provider. The DMHC issued an All Plan Letter to health plans regulated by the department requiring full-service health plans cover qualifying vaccines to prevent COVID-19. In compliance with the federal Coronavirus Aid, Relief, and Economic Security (CARES) Act, health plans must cover the administration costs without any enrollee cost-sharing, such as co-pays, co-insurance or deductibles. If a health plan enrollee receives a COVID-19 vaccine bill, they should first file a grievance with their health plan. Their health plan will review the grievance and should ensure the enrollee is reimbursed. If the plan takes more than 30 days to fix the problem, they should file a complaint with the DMHC Help Center at [www.HealthHelp.ca.gov](http://www.HealthHelp.ca.gov) or 1-888-466-2219.

## SCAN Group Appoints New Leadership to Support Expanded, More Diverse Populations



SCAN Group announced the hiring of three new executives and one promotion to support larger and more diverse senior populations. **Timshel Tarbet** has been appointed as SCAN's new vice president of business excellence and diversity strategy. An experienced healthcare executive, she served in the United States Air Force and

will oversee new initiatives to bring SCAN to new, diverse populations. Also:

**Jill Selby** has been promoted to senior vice president, product development and market expansion.

**John Petito** will serve as vice president and chief of staff.

**Sarah Cedeño** will serve as director of special projects.



## COVID-19 Impacts Medicare Advantage

Do you want to know why Americans said they were signing up for Medicare Advantage (MA) plans in 2021? According to a survey done by the folks at Medicare Advantage plans, it largely boiled down to COVID-19 supplemental benefits and telehealth supplemental benefits.

### Survey highlights:

- 35% of respondents said they are enrolled in a MA plan for 2021 because they've had it before and prefer it, 29% like the prescription drug coverage, 16% like the affordability, and 9% like the supplemental benefits.
- Of those who decided on a MA plan because of supplemental benefits, 35% cited COVID-19 supplemental benefits specifically, while 27% cited telehealth benefits.
- 45% were switching from an original Medicare plan in 2020 to a Medicare Advantage plan in 2021.
- Of those enrolled in a MA plan for 2021, 65% compared all of their Medicare options before enrolling, while 26% did a "brief amount of research."

## MORNEAU SHEPELL LAUNCHES EAP CONTINUING EDUCATION COURSE FOR BROKERS



**D**o you wish you knew more about employee assistance programs (EAPs)? Well, just at the right time, help is on the way. Morneau Shepell, provider of LifeWorks EAP and digital mental health services, announced the release of its first continuing education course specifically for benefit brokers. The course positions brokers to play a

key role in supporting employee health and wellbeing by building strategies to sell EAPs that will result in delivering the maximum benefit for your clients' needs. Entitled "Understanding Employee Wellness and Coverage," the one-hour course is designed to help benefit brokers support their clients' business objectives with an expanded understanding of EAPs. The online, on-demand course examines how EAPs have evolved over time to offer tech-enabled, proactive support in response to the changing needs of today's workforce. Structured as a comprehensive overview of best practices, the course identifies the types of EAPs available today and the essential role that EAP access and new technologies have on creating a healthier and more productive workforce. Of course, the course couldn't come at a better time. Employee wellbeing and mental health are front-and-center with the pandemic. For more information or to enroll in the course, go to: **lifeworks.inquisiq4.com**.

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# INDUSTRY NEWS



## **PayPro Administrators Welcomes “Pat” AI-Driven Chatbot answers benefits questions anytime**

Riverside-based PayPro Administrators, a one-stop employee benefit administration and payroll processing provider, announced the addition of an artificial intelligence-driven chatbot to the new benefits technology platform they launched in 2020. Pat, the name PayPro bestowed on its virtual assistant, is a secure, AI-driven chatbot that quickly answers questions for benefits plan participants. Plan participants can enter natural language questions or phrases and get back contextual responses specific to their FSA, HSA, HRA, etc. accounts. Examples of things Pat helps participants complete include: checking balances, submitting receipts, understanding claim denials, finding tax documents and reporting lost or stolen cards. Find out more at [pagroup.us](https://pagroup.us).

## EVENTS

### **LAAHU's Zoom Happy Hour**

First Wednesday of each month from 4-5 p.m. PST. Members and nonmembers welcome. More info at **[LAAHU.org](https://LAAHU.org)**.

### **NAHU Power Hour, 4th Wednesday of the month from 4-5 p.m. PST.**

Members and nonmembers welcome. More info at **[NAHU.org](https://NAHU.org)**.

**NAIFA-Los Angeles 68th Annual Will G. Farrell Award & Leadership Recognition Event**, Virtual, Feb. 18, 2021. More info at **[naifala.org](https://naifala.org)**.

**CAHU Women's Leadership Summit**, April 7-9. Green Valley Ranch in Las Vegas. Questions should be emailed to **[info@cahu.org](mailto:info@cahu.org)**.

# How insurers (and their brokers) can make the most of the COVID-19 moment

By Elizabeth Stephen, vice president  
Customer Engagement at Striata,  
a Doxim company



**W**ith the country still very much in the midst of the COVID-19 pandemic, communication between companies and customers has become more important than ever. That's as true of insurance brokers as it is of any other company. Unlike many companies, however, customers are also communicating with their insurers more than ever. That's inevitable in such economically uncertain times.

Correctly equipped, however, brokers can help insurers communicate effectively with their customers. An enhanced broker experience will, in turn, yield positive results, such as better engagement, which leads to better productivity, service and ultimately more customers and revenue.

## THE ROLE OF THE BROKER

Insurance brokers are on the front lines assisting customers with life-changing events such as getting married, purchasing a house or car, etc. And in the event of a crisis, they often help customers navigate the claims process.

Ultimately, brokers know a company's customers best. They have most likely met with them face to face and assessed their specific needs and risk factors. As a result, they have an existing relationship with the insured.

Keeping them onside is therefore pivotal. The best way to do so is with effective communication. Not only will good communication help ensure a good broker experience, but it will also

keep the specific insurance company top of mind with brokers and help them understand the products, so they can better serve the needs of their customers.

This approach will, in turn, help brokers understand the importance of reaching their customers as quickly as possible on the most relevant channels. They'll also grasp that whatever messaging they put out has to feel personalized and empathetic.

Those are important lessons and help to engender positive sentiment to what's usually a grudge purchase. But that won't last forever. As life returns to some semblance of normal, people will start to feel the same kinds of irritation they did at the beginning of the year. It's therefore pivotal that insurers equip their brokers to reach out now and make the most of a moment when people are crying out for a good customer experience.

## ONGOING GROWTH

While continuing to provide relevant, easy to understand and contextual information is an important part of retaining customer trust and loyalty, it can't be the only thing insurers and their brokers should do.

They also need to ensure that

they're maximizing the kinds of technology that improves the customer experience, especially when it comes to communication.

Artificial Intelligence (AI), for example, can improve customer

experience through the analysis of data on hand in order to decide the next message that is best suited to each customer, based

**Insurers therefore need to equip their brokers to build good customer communication habits and create an even better customer experience.**

on actions taken with the insurer or changes in life-stages that shift their needs. By delivering the right message to the right person, at the right time, an organization can dramatically improve the customer experience. That relevance and timeliness, meanwhile, is most likely to result in the response the business wants: a policy renewal, an upsell or a new sale.

Machine Learning (ML), meanwhile, can help decide which content is suited to a customer based on data on hand, such as past behavior, demographics and location, making it easier to deliver truly hyper-personalized communication.

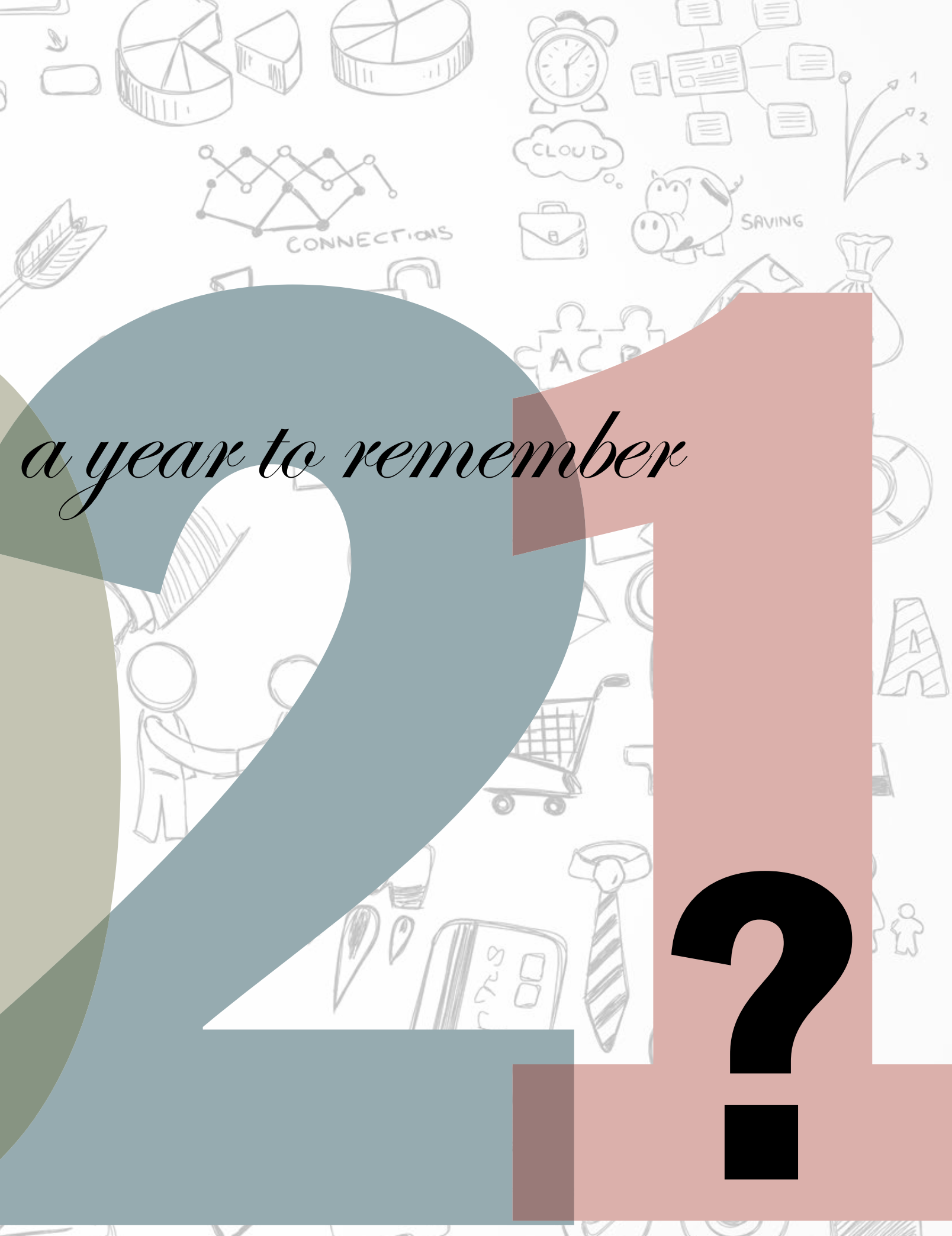
Conditions aren't going to get any easier for insurers in the coming months, with the economy likely to take years to recover. Insurers therefore need to equip their brokers to build good customer communication habits and create an even better customer experience.



*2020 was*

**NOW WHAT ABOUT**





*a year to remember*



Cal Broker's January 2020 issue we asked a number of industry professionals to weigh in with predictions on what the coming year might bring. Nobody predicted what actually happened in 2020! Who can blame them?

A pandemic of epic proportions — one that nearly brought the world to its knees — wasn't necessarily on the radar for most of us. Now public health experts say we are in for a very rough first quarter 2021, but of course there's light at the end of the tunnel in the form of COVID-19 vaccinations. Cal Broker checked back with a few of the folks who weighed in last year to get a brief comment about what we've just experienced and maybe a few encouraging words for our readers...



# WELCOME TO THE NEW NOW



— **Naama O. Pozniak, CEO A+ Insurance Services in Valley Village, CA, and associate publisher of Cal Broker magazine**

call this period of time ‘the new now’, not the new normal. Because things are definitely not normal! We can’t let anything polarize us again. Now is definitely a time for collaboration. That is the lesson I think we should take from 2020. In our profession, we need to listen to people and try to understand at every level. With the pandemic we made big changes very fast and many are for the better. Telemedicine, virtual visits and more use of AI are all the right mindset for the future of healthcare. I can’t do justice to any talk about 2021, though, if I don’t reference Gahl Sasson, one of my favorite astrologers. Gahl recently mentioned that the biggest challenge of 2021 is that it comes in the aftermath of 2020! That is very clear to us all. But the good news is that 2021 will give us the potential to soar high above the challenges of 2020. Gahl says hopefully we will have the tools we need to change institutions, overcome racism, dissolve conflict, get rid of populism and nationalism, and reconnect to equality and global collaboration, ushering in a new age of freedom, equality, and innovation. We are entering a period where democracy, progress, and humanitarian causes will play a significant role. To me this means we are evolving into a year that might take us out of the dark ages into a new way of collaborating and exchanging information, growing and quickening results and outcomes. The aim is to deliver healthcare that will allow us to heal and be happier, wiser and free! Let’s hope that we will get to hug each other very soon. In the meantime, be thankful to be part of a community making a difference on so many levels.





## FINDING THE SILVER LINING IN THE PANDEMIC 'RESET'

What can you say about such an unexpected life experience known as 2020 and COVID-19? Can we just take a breath and pause for a second? This year came with so much emotional turmoil, yet there's a silver lining in the 'reset' that it created for many peoples' lives. I had set goals that I did not attain this year, but I also accomplished many things I had not intended.

Thanks to the forced and immediate adoption of virtual meetings, I was able to move my family to a new home, while actually improving efficiencies in my work. This has created more spaciousness in my life, which is required to envision growth, take care of yourself and live a life fulfilled.

This quantum slowdown also allowed me to make some strides in my inner work, identifying what truly is important in life and letting go of the rest—the things that do not support my growth. As we enter 2021 transformed by our collective experience of 2020, I am seeing things more clearly (my 20/20 vision pun still applies!) and remain hopeful and positive.

Again, I will end with how I concluded my commentary from January 2020 as it still holds true today in 2021: I'm learning that we are all better served if we take time to really look at ourselves and treat ourselves with love and care. When you love yourself, that translates into having the ability and capacity to be our best selves with others.

— **By Michelle Curry, CFP, Equitable Network, LLC, Woodland Hills (Equitable Network Ins. Agency of CA, LLC in CA)**

## LESSON LEARNED: MENTAL HEALTH JUST AS IMPORTANT AS PHYSICAL HEALTH



Last year as we looked at 2020, we predicted that companies would begin utilizing technology more for online enrollments and onboarding new hires to eliminate the need for paperwork and simplify the overall process. Additionally, we saw companies beginning to explore more flexible scheduling options for employees and potentially incorporating mental health benefits. Fast forward to January 2021 and these predictions didn't just come to life, they were adopted across industries! Almost every company pivoted to virtual onboarding, online enrollments, and obviously became very comfortable with having a remote workforce. We predict that in 2021, we will continue to see a digital transformation in the benefits, HR and broker industries as digital ways become the new norm. We also predict that mental health benefits are going to be a significant priority for employees when evaluating their company's or prospective company's benefits this year. Companies that are not yet incorporating mental health benefits within their benefit packages should make it a top priority to consider because, if 2020 has taught us anything, the mental health of employees is equally as important as the physical health.

— **Robert Love, president of the Benefits Division at BenefitMall**

## MAKING THE BEST OF ADVERSITY



Looking back on my projections for 2020, I can say that my bold goal of a 50% revenue increase was ambitious even for the best of years. Despite the pandemic, though, I'm happy to say that I'll finish the year at a 20% revenue increase, 100% client retention and five new clients acquired. I've been able to refine and streamline my client service using technology tools like AgencyBloc, Ease and Zoom. The pandemic forced the clients that were resistant to technology to adopt it, and now they are seeing the benefits.

My AlignWomen community has been a lifeline throughout the year — for revenue-generating referrals, for sales and marketing ideas, and for personal and professional support. My AlignWomen Networking Masterminds were designed to be virtual even before the pandemic, so we didn't need to change or adapt anything — we just kept right on meeting and referring.

While the pace of my work never seemed to slow down, I did find a lot of additional time that was no longer taken up by commuting to client meetings and industry events. I was able to use this time to make a good dent in my reading book list (15 so far), continue production of my AlignWomen podcast, and launch a completely redesigned AlignWomen website.

Looking ahead to 2021, I am excited to really focus on the connections and activities that matter most to me. I've always valued quality over quantity, and I've found that 2020 has empowered me to let go of the things that are unproductive and unfulfilling in favor of the things that really nurture me and contribute to my growth. — **Amy Evans, president of Los Angeles-based Colibri Insurance Services and founder of AlignWomen, a leadership and networking organization for professional women**

## How Can They Not Know What We Do?

*Making sure decision makers understand insurance agents role in advocating for consumers in the time of COVID-19*

Agents have never been more important! The pandemic hits, that battle cry rings, we dig into disseminating information about COVID-19 laws and regulations to our clients. Last week we yet again find that our regulators and legislators do not understand the role we play for consumers. It is time to change perceptions and increase awareness.



The California State Senate Health Committee held a hearing on Monday, Nov. 23, 2020 on "COVID-19 Care: Role of Private Health Insurance." The California Association of Health Underwriters (CAHU) was invited to testify on behalf of brokers.

(Are you a member? If not, we need you!) As a part of the CAHU Legislative Council I was asked to share my balance billing story, a "specimen handling fee" from the local hospital. Two minutes goes fast.

As the testimony from the other panelists unfolded and questions began, I saw with startling clarity that the role of the agent as a consumer advocate was in the back of **no one's mind**. Despite my testimony moments before about the education, outreach, and support that our members provide

clients and their employees, it was plain that dramatically more focused action was needed.

The Dept. of Managed Health Care (DMHC) and Dept. of Insurance (DOI) speakers indicated consumers should turn to them for questions and help with balance bills. The legal aid groups and consumer advocate speakers indicated consumers should turn to them for help with balance bills. I wanted to jump out of my skin. They truly do not know what agents do in the way of service for our clients. **May this galvanize the fight in every one of us to stand up for our noble profession.**

It is up to our profession to make sure every stakeholder knows what we do, for frankly if they don't, agents will be cut as unnecessary in ongoing reform efforts. We must be at the table — or we will be on the menu. If you make a living selling and servicing health insurance — group, individual, Medicare — I strongly encourage you to become a member of your local chapter of California Association of Health Underwriters (CAHU.org). For less than a cup of coffee a day you can join us in the fight. Fuel the engine, jump in and engage, or volunteer. However you choose to support the efforts — it's critical that you do. My takeaway from 2020 and heading into 2021: They need to know what we do! — **Dede Kennedy, CHRS, LPRT is president of BenAssist Health Insurance Services. She serves as Legislative Chair & past president, LAAHU and as Legislative Council Mental Health Task Force Chair, NAHU**

# TECHNOLOGY IS THE KEY



It is more important now than ever to embrace technology to stay in the know. As our business model changes and we become more of a virtual world, this is a great time to reengage with a client and prospect base that is more captive and engaged. We at Dickerson are here for our brokers and the community and we want to support you in any way we can. If you require any assistance, ask your Dickerson rep about how we can support you and your clients as technology is key in this environment.

— **Tony Lee/Michael Wolff, Managing Partners – Dickerson Insurance Services, An Alera Group Company**

## THE NEED FOR AGENTS AND BROKERS HAS NEVER BEEN GREATER



**N**early a year ago, I wrote about the unabated problem of rising health care costs. Now, we are in the midst of a national, interlocking public health, economic and humanitarian crisis that has put our nation's health and health care system front and center. More than 300,000 Americans have died from COVID-19 as the health care system has

struggled to manage hospitalizations, PPE shortages, and keeping its workforce safe.

The pandemic has also revealed the flaws in our health insurance system. Prior to the pandemic, the uninsured rate was rising primarily because of cost. Now, an estimated 14.6 million workers and their dependents have lost employment sponsored health insurance. Some may be able to access COBRA coverage, Medicaid or marketplace plans, but many will become uninsured.

Affordable coverage remains a challenge. Physician revenue has declined dramatically due to a significant reduction in office visits. Hospitals

estimate a loss of more than \$300 billion in 2020. The expansion of telehealth will offset some losses, but providers will face pressure to raise rates which will impact premiums. Health plans, despite fewer claims due to deferred care unrelated to COVID-19, will price for uncertainty. Employers, facing lost profits, may cut employee benefits. A threat to the ACA also looms if the Supreme Court rules that the individual mandate is not severable from the rest of the law. A contested election added to this environment of upheaval.

A year ago, I described a future of universal coverage facilitated by agents and brokers helping consumers navigate the complexities of choosing a plan. No one could have guessed that, just a year later, the need for agents and brokers would never be greater. With COVID-19 vaccines nearing approval, the pandemic will end eventually. For consumers, agent and broker assistance in finding affordable health insurance may contribute something almost as meaningful as a vaccine: the knowledge that they will have access to health care when they need it.

— **Leonard D. Schaeffer, founding chairman and CEO of WellPoint (now, Anthem), Judge Robert Maclay Widney Chair and Professor at the University of Southern California**



# WITH YOU EVERY STEP OF THE WAY



The past year, our industry has met unprecedented challenges. We've all come together to do what matters most — simplify employees' access to quality healthcare during the COVID-19 pandemic.

We deeply appreciate all the extra hours that brokers have devoted to solving entirely new problems and overcoming new obstacles. Their work truly exemplifies their deep dedication to the well-being of others. We're here with you every step of the way to meet these challenges together.

— **Becky Patel, CEO, LISI**

## NOTHING BEATS A PANDEMIC FOR REMINDING FOLKS THAT HEALTH INSURANCE MATTERS

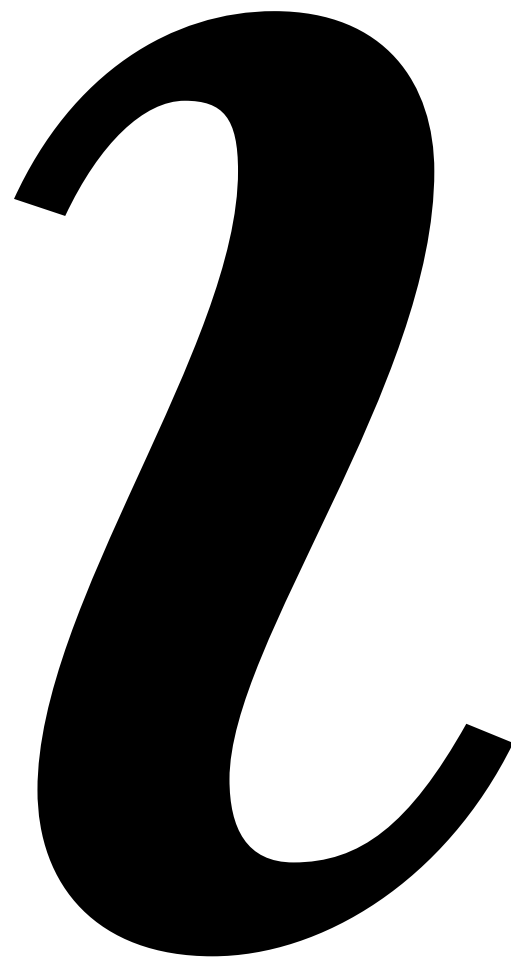
**2**020 is proof that a year can have more than 12 months — or at least feel like it. The year will be remembered for triggering far-reaching changes to our country and our industry. Nothing beats a pandemic for reminding folks of the importance of health insurance and to highlight inequities in coverage and access to care. Which means in 2021 healthcare



reform will be at the forefront of politics and legislating. Again. In spite of this pressure, however, less will get done than some fear and others hope. At the same time changes in the workplace — from increased automation to more employees working from home — will continue to impact our clients and our own agencies.

Benefit brokers will face more pressure to deliver visible value to their clients and their carriers. Success will come, as it always does, to those agencies with a plan and who take the time to prepare.

— **Alan Katz, co-founder/CEO of Take 44, the company behind SF-based NextAgency**



# nnovation is no longer Optional

**This year has been nothing short** of a challenge. And yet, it has forced us all to adopt, pivot and embrace new ways of thinking and communicating. One might even say, 2020 has offered us all a most unique opportunity: to become smarter, better and faster, if we choose to accept the mission.

The insurance industry was called upon immediately — to step up, and step in — to address the pandemic, civil unrest and inequality, weather-related disasters, technology evolutions — and so much more.

Looking toward 2021 and beyond, we see technology and innovation as no longer optional in our industry, but rather, a necessity to stay relevant — and even alive.

Through the lens of the independent retail broker, we arranged a virtual interview session with four of our BrokerTech Ventures (BTV) agency partners: Holmes Murphy, ABD, Woodruff Sawyer and Conner Strong & Buckelew. Together, they offer perspective around questions leading us into 2021, and this new era of living, working and playing.

**Susan Hatten, COO, BTV:** *As we look toward 2021, innovation is predicted to take on three key areas of trend. Please share your thoughts around how innovation may play into each of these most important issues:*

- COVID-19
- Digital technology
- Inequality

*A conversation with  
four Insurtech  
thought-leaders*

**BY SUSAN HATTEN**



**Dan Keough: Holmes Murphy**

Racial tension, a global pandemic, divisiveness. These are real issues, with real ramifications which will be long-lasting and on a global scale. Customers will be thinking about what insurance may do to protect and mitigate against future situations of such magnitude. At a macro-level, technology driven by innovation is the great equalizer for our broader insurance community.



**"Innovation is a beautiful tool for shifting our perspectives and the way we think, so we can make changes in the way we work, lead and develop talent for the future."**

— Dan Keough

Innovation is a beautiful tool for shifting our perspectives and the way we think, so we can make changes in the way we work, lead and develop talent for the future. Tomorrow's employees will expect their employers to be more uniformly inclusive and diverse in our industry. This isn't a comfortable subject but it will be an important part of the industry's future. Inclusive and diverse organizations approach opportunities and decisions with a much broader set of experiences and perspectives which leads to better decision making, leading to better outcomes, and thus, greater success.



**Brian Hetherington, chairman, The ABD Team**

If we break down where we are at, there are three lenses to these issues. Historic vantage point, current purview and future lens. How are we: preparing, managing and addressing the current state. As an example:

On prevention, we are now testing, tracing, and tracking for COVID-19. Smart devices like the novel Oura Smart-Ring was used to manage the "bubble" of the NBA playoffs — managing activity, temperature and sleep to measure for COVID-19 symptoms. Addressing current-state, what is ultimately the best way to recover and vaccinate for the future. Many of the measures preventing COVID-19 have prevented other illnesses during flu season. On the subject of inequality, how are our companies not only managing the inequality topic, but proactively choosing to do business with those who approach diversity and inclusion within the same lens. We believe businesses want to do business with companies that understand the progressive opportunities these issues present.



**Mike Tiagwad, Conner Strong & Buckelew (CSB)**

COVID-19 has caused us all to pause and reflect on traditional business development and how we have previously managed relationships. We have been forced to

change, at an accelerated pace. The use of technology to supplant face-to-face engagement is a mode which is here to stay. Our agencies and our industry have been introduced to an abundance of tools, technology and digital products, through this unprecedented experience. BrokerTech Ventures initiatives drive our agency and personal digital transformation, through the vantage point of insurtech. On the subject of inequality, we are embracing an internally-led innovation challenge through CSB. This very specific example is one which challenges us to think differently, and more diversely, through a much broader lens.



**Andy Barrengos, Woodruff Sawyer**

Where creativity is a different way of seeing things, innovation is a different way of doing things. COVID-19 has been tragic on many levels but has also provided an opportunity for innovation. It has forced us all to ask ourselves how, and why, we were doing things a certain way pre-pandemic.

The tragedy is obvious. Loss of life, loss of jobs, isolation, deep disparities in impact across socio-economic lines, and so much more. The opportunity exists in innovating ourselves and our businesses — looking at what, why, and how we do things differently in order to be more relevant and impactful for our people and our clients. People and organizations all over the world are experiencing the same opportunity for innovation — to get better and to challenge the strategies and positions of the past.

**Question:** *Given our unique lens in the insurance value chain and direct engagement with the customer, how do you see innovation shaping consumer decisions and buying behaviors in the future?*

**Keough:** Customers will think about things differently in 2021 and beyond. Consider historic points throughout challenging times of the past — 9/11, the great recession, as examples. There is nearly a post-traumatic stress effect, once you've experienced such times. This year has taught us that it is incredibly difficult to have the same level of impressions in both the customer and employee channels, post-pandemic. How do we, as leaders and employers, look ahead to creating meaningful experiences for both the customer and employee channels. The buyers of the future will evolve, and we need to equip our up-and-coming talent to lead and manage. Mentoring will be absolutely critical to our industry for 2021, and beyond.

**Tiagwad:** In the future, it is evident that customers will choose to do business with those who are more progressive and forward-leaning. Renewals and presentations are no longer in binders, and reams of paper. Rather, our professionals are using technologies like Surface Pros, iPads, etc. In the same vein, while we may enjoy the niceties around working remotely, there is a certain amount of vulnerability in all cyber trading exposures of our business which we must be mindful of and preventive around.

**Hetherington:** The old adage of "buyer beware" has now evolved to portray the modern rule of "seller beware," or, Caveat Venditor. Buyers are being inundated at every turn with insurtech information, and these buyers are doing their homework through Yelp, Linked In, and search engines. As stewards on behalf of our customer, and ultimately for our





**"We will continue to work together, to skate in tandem — driven by where the puck is going."**

— Dan Keough

## **"Where creativity is a different way of seeing things, innovation is a different way of doing things."**

— Andy Barrengos

industry, pre-work must happen in order for us to make the most informed and accountable decisions related to innovation and technology.

**Barrengos:** The buying and decision-making process, all the way through to the final purchasing of insurance, is going to need to be simpler and more enjoyable. Simple + easy is the way of the future. I think commercial insurance buyers want to spend less time in the actual buying process, and more time around the "why" behind the purchase. The degree to which innovation can truly improve that process will have a significant impact on the industry into the future. The goal is to create a delightful experience, for both our customers and our employees — an experience built around the advice and advocacy our clients want and our people want to provide. And powered by a simpler, easier process that creates more time for the human experience at the core of what we do. This is the role of the broker and innovation — challenging our perspectives and doing things differently. This the ticket to get us there faster.

**Question:** *Innovation will certainly play a crucial role in 2021 in the world of healthcare. Any predictions on how this may impact our agencies and the role of the employee benefits broker?*

**Keough:** Technology is again the great equalizer in our relationships, and this applies to the employee benefits channel just as much as it does for Property & Casualty. Who's adding value, and where, will be the ultimate question. There will continue to be compression of the cost structure in our industry. We are a big part of that, as brokers.

**Tiagwad:** I see analytics playing a much larger role in healthcare and the value-chain as we move forward into 2021. As an example, the use of predictive modeling to circumvent the larger claims will increase.

**Barrengos:** When we look at digital

tech as it relates to healthcare and consumers, I think we are going to end up innovating in terms of prioritizing which digital technologies are the most important to us — and which are lesser so. This about what worked — and didn't work, with the ACA years ago. Marrying of need and desire, with priority, will continue to inform digital technology — especially in the healthcare space, moving forward.

**Hetherington:** The broader concept of wellbeing is taking root. How do we as employers take accountability for physical, financial, psychological ailments? Evolution is moving from wellness — to wellbeing. It is an employers' role and responsibility to educate employees. How are we proactively addressing the psychological component through healthcare and clinical tools and technologies? We must hire the right coach — at the right time. This means creating the same coaching and education for employees, available to them in their own moment of need.

**Keough:** Holmes Murphy has a company recent to our brand portfolio — ethOs — which addresses this exact point. We ultimately uncover deeper insights into our customers beliefs around wellbeing and engagement of the person (employee), business culture and industry strategies. Healthcare is a high cost, high complexity industry. We see pricing transparency as an expectation in the future, and potential for more robust exchange platforms. Technology will begin to shift in the underwriting of benefits in the future. An example of this is one of our BTV 2020 Cohort companies, Goldfinch Health.

**Question:** *Each of you (and your firms) are a part of BrokerTech Ventures (BTV). How is BTV embracing innovation and your collective distribution platform, to shape and drive innovation moving into the new year?*

**Keough:** Through BTV we are developing a labs (by agency) concept, to recognize employees who are taking



## "On the subject of inequality, how are our companies not only managing the inequality topic, but proactively choosing to do business with those who approach diversity and inclusion within the same lens."

— Brian Hetherington

active roles in elevating innovation through the adoption of pilots, proof-of-concepts, and integrations of new technologies within each of our firms. In the future, our own BTV agency employees may apply for our Accelerator program. (BTV's Accelerator brings broker-centric insurtech startups together to provide seed-funding, a hyper-accelerated curriculum, and direct access to our Agency & Non-Agency Mentor circuit.) This would truly be the realization of full potential in integration of the employee, customer, and innovation circle.

**Tiagwad:** Through BTV, we are providing the lens direct to and from the industry — which is key into shaping innovation for the insurance industry. This sets us apart from other alternatives.

**Keough:** Through BTV we are transforming the industry from within — working from the inside-out, rather than the outside-in. It's a powerful broker network if we leverage the insights through the learnings of our customers and ultimately the relationships with our insurance companies. Insights into multi-channel areas of potential for our industry — HighWing as an open exchange platform, Submittable as an exposure and vetting tool, Digital media to amplify our voice, and BTV friendly capital opportunities — sets us apart from other initiatives. Innovation touches all five of our BTV "Towers."

**Hetherington:** Innovation is not just in Silicon Valley. It is happening globally. Look internationally...or even, in Iowa, within the walls of Holmes Murphy. We need to make sure that we can run faster, better, stronger. BTV has made us stronger, more agile, more swift. We are effective and have been, through leaning in to innovation. BTV becomes an open-source architecture for long term success — channeling our foundational philosophy of the infinite game. I don't think that this initiative would have worked without Holmes Murphy's

leadership, lifting up M3's original idea — altruistic in your generosity — a credit to Holmes Murphy. In turbulent times, we concentrate on the long term, staying focused. And we trust our partners.

**Keough:** The power of the relationships in a disconnected world is what allowed BTV to move forward. This all started with relationships, at the very core. Relationships can be supported and elevated through technology, but the relationship remains as the core heartbeat of our business.

**Tiagwad:** To us, BTV is built on trust. Though technically we all came together as competitors. We are now collaborators and convenors of innovation, for the bettering of our insurance industry. Greater solutions,

better outcomes, and deeper relationships.

**Hetherington:** BTV is what affords us the lens of Caveat Venditor (the seller is responsible for any problem that the buyer might encounter with a service or product). We are all better, smarter, more insightful brokers through the lens of BTV. As Wayne Gretsky once so wisely offered — he was successful because he, "skated where the puck is going...not where it is at."

**Keough:** Could not agree more, Brian. I see BTV as a collaborative force for the industry, and as a convening platform in the non-competitive space. We will continue to work together, to skate in tandem — driven by where the puck is going.



**SUSAN HATTEN** is chief operating officer of BrokerTech Ventures and oversees corporate and community engagement at Holmes Murphy. Prior to joining Holmes Murphy, Hatten led business development for a marketing communications and advertising agency for more than a decade. In addition to mentoring within the insurance industry through The Global Insurance Accelerator, CPCU and more, she dedicates much time to community involvement through fundraising and volunteering for several organizations.

Hatten was named the 2017 Meredith Corp. Emerging Business Woman of the Year and is a member of the 2011 Forty Under 40 class by the Business Record, among others. Hatten is a graduate of Iowa State University. Contact her at [shatten@holmesmurphy.com](mailto:shatten@holmesmurphy.com).

**BROKERTech VENTURES (BTV)** was founded in 2019 to provide a venue for the best minds in insurance and technology to collaborate and bring to market leading-edge ideas and solutions. BTV is the first broker-led investor group and accelerator program focused on delivering innovation to the insurance agent-broker industry. BTV invests in the research and testing for each of the chosen startups, provides access to veteran industry mentors, and helps scale the technology to market through broker distribution channels.

The two founding firms of BTV are headquartered in the Midwest: Holmes Murphy, in Des Moines, Iowa, and M3 Insurance, in Madison, Wisconsin. Des Moines ranks as the global hub of insurance, on the coat-tails of Hartford, Conn., and New York City, NY.

Learn more at [www.brokertechventures.com](http://www.brokertechventures.com), or follow us on Twitter @BrokerTechVen.





# **COVID-19 is Changing the Conversation About Mental Health Brokers (and Their Clients) Should Listen**

**By Paula Allen**



**B**efore COVID-19 changed the world in early 2020, mental health concerns among U.S. employees were already nearing crisis levels. In California, for instance, a federal survey released in 2019 by the Substance Abuse and Mental Health Services Administration (SAMHSA) reported that more than 1.1 million adults from the Golden State reported a serious mental illness during the previous year.

While the need for mental health support existed long before the pandemic started, it is now clear that the global health catastrophe comes with valuable lessons that brokers can take to their clients. First, creating a new elevated standard of care directed at proactive mental wellness is a prudent strategy for employers. Second, as benefits experts, brokers are their clients' allies who stand ready to advance their organizations forward.

### **LESSONS FROM A PANDEMIC**

Crises often become the unintended touchstones that help define whether organizations proceed down a path of chaos and disintegration, or one of enlightenment and rejuvenation. Crises offer brokers a rare opportunity. The pandemic, for example, is a chance for brokers to lead clients in a direction that helps them carve a way through challenging circumstances, empowering them to become true partners in difficult times. In California especially, employers have a need to pay particular attention to their employees' mental health, considering recent findings from a Kaiser Family Foundation survey in October 2020. Results of the study showed that California is one of the top five states in the nation with the highest percentage of adults reporting symptoms of anxiety and/or depressive disorder (41.2%).

By positioning their clients to better emerge from a crisis, brokers can help their clients address these troubling statistics while assuring a place for themselves as trusted consultants once we have collectively emerged from the COVID-19 pandemic.

A global health disaster isn't what business leaders had in mind at the start of 2020. The phrase "unchartered territory" is an understatement when considering how employers had to adapt and reprioritize their strategies and plans that are shaping how they do business in 2021. Organizations that respond nimbly and realize that the health and wellbeing of their employees is at the very foundation of their success are the ones that will face future crises healthier and wealthier.

Studies continually reveal a significant return on investment in the form of increased productivity and worker wellbeing for organizations that support their employees' mental health. In fact, after counseling, unproductive time decreased by 43% according to Workplace Outcome Suite Annual Report 2020.

None of that should be surprising. When it comes to the complex nature of mental health, understanding how to support your clients and their employees is a strategic skill

that offers significant benefits immediately and long into the future.

Further, employers' corporate cultures increasingly face scrutiny from the outside world. Social media chatter and probing analysis to understand more about pandemic response, whether from the media or even sociologists and psychologists, have brought a heightened awareness of how employers are handling their employees' wellbeing during the COVID-19 crisis. Among our own clients, we have seen that employers who lead with empathy and provide support and resources are not only perceived favorably, but they often benefit by having more engaged employees with better mental health.

### **SUPPORTING YOUR CLIENTS**

No conversation about mental health in the workplace is complete without discussing stigma. While there are more conversations today than ever before about how to help organizations reduce stigma related to mental health, brokers still need to offer their clients encouragement on how to do more. Morneau Shepell initiated a monthly Mental Health Index (MHI)<sup>TM</sup> which offers a better understanding of the mental health status of employees nationwide to help employers strengthen support for their own employees. Uncovered through months of survey data from 5,000 Americans, the MHI reveals that employees who work for employers that actively support mental wellbeing have better mental health scores overall than those who said they received poor or inconsistent employer mental health support. Other trends indicate that most recently, finances and isolation were the strongest drivers of mental health concerns — something the pandemic exacerbated.

As organizations continue to focus on persisting through the effects of the pandemic and how to build resilience to address social and economic disruption, here are seven key actions that brokers can undertake to help their clients:

#### **1. Advocate for frequent mental health communications.**

Ensure your clients understand that the pandemic has increased mental health risks for all, especially those who were already susceptible. Open and non-judgmental communication helps remove stigma and builds awareness that maintaining good mental health is a necessity for everyone.

**2. Remind clients that the right tools can help reduce mental health stigma.** Proactive employee assistance programs (EAPs) that take full advantage of today's



# When it comes to the complex nature of mental health, understanding how to support your clients and their employees is a strategic skill that offers significant benefits immediately and long into the future.

technologies offer employees a more consistent support approach, while also normalizing the conversation about mental health in order to decrease stigma. Brokers can help clients choose a program that integrates best-in-class behavioral health expertise with scalable access through smartphone apps, for example, as a way to support every employee's health and wellbeing.

**3. Train and educate managers.** When it comes to helping clients better promote mental health in the workplace, remind them of their existing resources. EAP and behavioral health programs are often the best place to turn to for management training programs. By starting with existing partners, your clients not only have access to expert advice, but they also save time and effort by fully leveraging their investment in these at-hand resources.

#### **4. Expand your clients' idea of wellbeing support.**

Mental health is only one aspect of an employee's total wellbeing. Things like financial wellbeing are inextricably linked to mental health and shouldn't be overlooked. The pandemic has had far-reaching effects that have threatened employees' livelihoods as organizations were forced to make unforeseen budget cuts. A UCLA survey of more than 5,000 California adults in May of 2020 found that nearly 18% of respondents said their job hours and income had been reduced, and more than 11% said they were experiencing significant financial struggles.

**5. Remind clients to listen to their teams.** Consider helping clients create a survey of their employee populations to determine challenges unique to their workforce. As working from home has become the norm for many, isolation is a primary concern in depleting resilience and destabilizing individuals' healthy wellbeing. As a result, the comforts of routine and social connections that once provided stability pre-pandemic are out of reach for many. This only increases the likelihood of mental health challenges that, left unaddressed, can have long-term effects.

**6. Focus additional attention where needed.** Employers need to be cognizant that some employees may be more at risk of mental health issues than others. Parents now have the added pressures of home-schooling tacked on to their workdays. Other groups, like lower-paid employees, likely have fewer financial resources for support. Non-white employees have historically experienced racial inequities that further contribute to sources of anxiety, especially amid the pandemic. Suggest employers hold listening sessions and/or educational workshops that demonstrate their concern for total wellbeing.

**7. Stress consistency in their efforts.** The long,

contentious U.S. presidential election cycle, increasing factions of non-tolerance of differing opinions, and a constant stream of inflammatory news are some of the outside forces that have added to the emotional toll of the pandemic. Even before the 2020 election, the MHI revealed that there was a loss of hopefulness in the population as 43% of Americans reported that "the upcoming election had negatively impacted their mental health." Now with the election over, 46% of respondents reported continued feelings of negativity. Regardless of future pandemics or elections, a broker's role in supporting consistent resilience-building efforts will continue to be important in helping employees manage the unavoidable strains of future societal or personal challenges that can jeopardize the health of organizations.

#### **GOING FORWARD**

The COVID-19 pandemic shifted our collective focus in 2020. Yet, 2021 holds promise by offering a different perspective that flips the negatives of the pandemic upside down. Helping clients reframe the conversation on mental health and total wellbeing with new insights that cultivate more productive and engaged workplaces can ultimately strengthen their business culture and productivity, along with their most valuable assets, their people.

The best organizations will say they learned something from the COVID-19 global pandemic. From smarter use of technology, to increasing flexibility with how their people work, to understanding the value of investing in mental health, the crises of today will have better prepared them with a resilient workplace culture that shapes how they prepare for future challenges.



**PAULA ALLEN** is SVP and global leader, research and total wellbeing for Morneau Shepell, where she manages the continuum of integrated analytics, predictive modelling and data-centric products and services that support the organization and its clients.

*Allen has more than 20 years of experience relating to workplace research, product development and operational management that spans the range of EAP, attendance and disability management and health and benefits consulting. She holds undergraduate and graduate degrees from the University of Toronto in psychological research and neuropsychological testing and clinical intervention.*





# Building Value and Commissions Through Partnering and Subagents

BY PHIL CALHOUN

**B**rokers looking to move their agency to a higher level have many options — ranging from basic to advanced — but in all cases centered on building business relationships that can produce significant results over time. Below are my recommendations.

## DEVELOP SUBAGENTS

Creating an override on sales from subagents is an opportunity for some brokers. Brokers who like to recruit and manage sub agents and have products that are competitive and can be sold to existing clients are an ideal fit. When a buyer is looking for in-place systems that have organic growth potential,

an override revenue stream from a subagent network adds value to an agency. Buyers who have products to add to the downline agents look to an established subagent network as a significant opportunity. This is an agency growth opportunity which leads to both higher commissions and eventually greater value to buyers. The more buyers

# As we all look toward global recovery, I have increased the frequency of communications with my clients, getting in touch on a weekly basis at a minimum.

you can attract the more offers you will get and the higher purchase price you will close on.

## **PARTNER WITH CROSS SELLING PROFESSIONALS**

Working with other insurance professionals who also do health insurance is a threat which can be addressed while protecting your clients.

The first natural fit is Property & Casualty Insurance (P&C): Some brokers are in the position to either hire someone with this expertise or find a trusted agency or professional and enter into a mutually agreeable arrangement. Most health brokers with group clients look for ways to partner with a P&C agent. A friendly P&C agent or agency is a defensive move to prevent clients moving their health business to their P&C broker. The ideal P&C relationship is one where trust is high and a fair sharing of revenue is agreed upon. Never work with a P&C broker who is captive to one carrier or is an employee of an agency that also offers employee benefits. As for Medicare, be careful when working with a P&C broker who sells auto and homeowners but may also reach out to your clients for Medicare plans.

Financial planners: The temptation is high for health brokers to sell life and annuities and in some states, there is no added licensure needed. The added income is a welcome bump to the bottom line. This is especially true when an existing health client asks for help with financial planning. Individual life as well as fixed and indexed annuities are a viable income source that is hard to pass on. To be proficient in financial products it is important to find a general agency (GA) to work with on case analysis and design. A GA, or field marketing organization (FMO), will do this work at no cost and many times provide leads making it worth the effort to partner. On the other hand, managing money and

selling variable products often requires additional licensure, creates more risk for errors and omissions (E&O) and has a downside when a client's money does not grow as expected.

Variable products take time to perform the required money management process — time you may not have available. If a client experiences a perceived loss due to your advice this may lead to a loss of their health business too. Look to develop relationships with carriers and GAs to collaborate on life cases and fixed and indexed annuities. Outsource to a certified financial planner (CFP) the 401(k), mutual funds, stock picking and money management work. Find a CFP referral partner who meets the ideal collaboration criteria and is open to cross referring and even cross marketing.

## **PEOS AND PAYROLL COMPANIES**

Join a broker-friendly relationship that protects your group health clients from a “backdoor” health insurance competitor. Professional Employment Organizations (PEO) offer payroll, human resources and property & casualty insurance as well as employee medical, dental and vision in one package. Some PEOs are broker friendly, but several are not. PEOs that are not friendly compete aggressively against brokers in the market. The ideal PEO partner works well with brokers and protects a broker's flank. Working with a PEO exposes brokers at some point when clients eventually look at the “perceived” simplicity a PEO offers when including employee benefits. Many PEOs protect brokers when they share a client. In many cases it is very hard to compete with medical plan rates from a large PEO. For several years now many payroll companies also offer employee benefits directly to clients and without

the PEO model. Brokers need to be an advisor for their clients at the level no PEO or payroll company can match.

Opening the door to PEOs and payroll companies you trust shows professionalism when addressing client questions about these options. It is possible to avoid PEOs and payroll companies that compete with brokers since there are several PEOs and payroll companies which are broker friendly. Remember if the commissions are low when advising a move to a PEO, at least there is compensation and, each year on the group's anniversary, the door is open to review and analyze options. Make sure any PEO fee sharing is transferable to a buyer in the future as you will be able to sell this revenue at a multiple.

General rule: Buyers will want to know about all referral relationships and those which are transferable will add value.



**PHIL CALHOUN**,  
president of  
Integrity Advisors,  
is author of “The  
Health Broker's  
Guide to Protect-  
ing, Growing and  
Selling Commis-

sions”. A free eBook version is available at [www.healthbrokersguide.com](http://www.healthbrokersguide.com) to California Broker Magazine readers through February 2021.

*Phil and his team provide personal coaching on business planning for brokers. Phil's team includes legal and accounting professionals with experience working with brokers and health agencies. For ideas on growing commissions go to [www.commission.solutions](http://www.commission.solutions). You can also call Phil at (800) 500-9799 or email [phil@integrity-advisors.com](mailto:phil@integrity-advisors.com).*



# COVID-19 Exacerbates Long Term Care Costs

Long term care costs have been increasing faster than the rate of inflation for years, and COVID-19 exacerbated the increases in 2020

BY LOUIS H. BROWNSTONE

**T**his is evidenced by the just released 2020 Genworth Financial annual Cost of Care Survey. Genworth contacted nearly 60,000 long term care providers nationwide to complete almost 15,000 surveys for nursing homes, assisted living facilities and home healthcare providers.

The manager of the Genworth survey, Gordon Saunders, said that providers “told us that the same factors responsible for the continuing increase in long term care costs in recent years were made even worse by the

pandemic — a shortage of workers in the face of increasing demand for care, higher mandated minimum wages, higher recruiting and retention costs, and an increase in the cost of doing business, including regulatory, licensing and employee certification costs.”

In addition to these rising costs, staffs have had to meet all the challenges of caring for their clients with all the emotional stress that has resulted from COVID-19. Roughly 40% of all deaths in America from the pandemic have involved care facilities.

For the United States as a whole,

the largest annual increase was in Assisted Living Facilities, where rates increased by 6.15% to an annual national median cost of \$51,600 per year. The costs of Home Health Aides increased 4.35% to an annual median cost of \$54,912 per year.

The cost of a semi-private room in a Skilled Nursing Facility rose to \$93,075, an increase of 3.24%, while the cost of a private room in a nursing home increased 3.57% to \$105,850. Maybe the lower increases in nursing facilities was due to a relative lack of demand as the pandemic heightened the desire



**Here are the survey-produced specific annual costs in some of the largest metropolitan areas of California. Costs of individual organizations will vary, and these statistics are only approximations: costs in some of the largest metropolitan areas of California. Costs of individual organizations will vary, and these statistics are only approximations:**

2020 Genworth Financial annual Cost of Care Survey				
AREA	NURSING FACILITY SEMI-PRIVATE ROOM	NURSING FACILITY PRIVATE ROOM	ASSISTED LIVING FACILITY	HOME HEALTH AIDE
Sacramento	\$ 119,355	\$ 164,250	\$ 64,740	\$ 70,356
Santa Rosa	\$ 119,355	\$ 164,250	\$ 72,000	\$ 73,216
San Francisco	\$ 149,650	\$ 182,500	\$ 73,200	\$ 73,216
Fresno	\$ 93,440	\$ 94,353	\$ 57,000	\$ 60,403
Bakersfield	\$ 96,725	\$ 102,200	\$ 43,350	\$ 61,501
Oxnard	\$ 100,375	\$ 118,625	\$ 70,140	\$ 64,064
Los Angeles	\$ 96,725	\$ 126,828	\$ 60,000	\$ 66,352
Riverside	\$ 93,075	\$ 110,595	\$ 46,800	\$ 60,632
San Diego	\$ 128,663	\$ 173,193	\$ 54,300	\$ 68,594

of people to stay at home whenever possible.

Looking at the state of California, the costs vary by region, but the median costs for the state are somewhat higher than the national medians. The largest annual increases were in Nursing Facilities. The cost of a semi-private room rose 5.56% to an annual cost of \$110,960, while the cost of a private room rose 7.43% to \$137,240. Assisted Living Facility cost rose 3.90% to an annual cost of \$60,000, or \$5,000 per month, and the cost of a Home Health Aide rose 3.57 % to an annual cost of \$ 66,352.

The San Francisco Area contains the highest costs, but the Sacramento, Santa Rosa and San Diego Area costs are also higher than the state median costs. The exception is Assisted Living Facility costs in the San Diego Area, which are among the lowest in the state. The Los Angeles area costs are less than those of the other large metropolitan areas.

Here are the survey-produced specific annual costs in some of the largest metropolitan areas of California. Costs of individual organizations will vary, and these statistics are only approximations:

These sharp rises in costs over

many years, including 2020, create some significant questions.

First, one would predict that the future rises in costs may well continue to be substantially greater than the general rate of inflation. The long term care "elephant in the room" could well become larger. How in the world are most people going to be able to protect themselves from future devastating long term care costs?

Second, one would question the adequacy of most long term care insurance policies which have been sold. I'm a believer that partial coverage can be very effective protection, but when is partial coverage so partial that it is no longer adequate to do the job for which it was intended? If the costs of care continue to increase at annual rates way above 3%, current policies sold may fall way behind in covering future costs.

Most policies that have been sold in California are way short of covering the current costs of nursing facilities or twenty-four hour per day home care. They may even only partially cover the costs of an assisted living facility or up to eight hour per day home health care. Even the default inflation rider, 3% compound inflation, may not cover the rising gap in coverage vs costs over twenty or thirty years.

Third, do hybrids or linked life insurance policy solutions cover this rising gap in coverage versus costs any better than traditional long-term care insurance? Many may not, with their relative lack of inflation riders and their 1%, 2% or 4% automatic pay-outs. Others without payout restrictions may invade most or all of the death benefit in a relatively short period of time.

The result is that we have a long way to go to solve "the elephant in the room," and may well require a viable private-public partnership solution.



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California Long Term Care is the largest independent specialist long term care insurance agency in California, and is broker for a group of high-producing long term care specialist agents. Brownstone is also very active in NAIFA, the National Association of Insurance and Financial Advisors.



# Addressing Uncertainty with Legal Insurance

BY DENNIS HEALY

**U**ncertainty was the hallmark of 2020 as the confluence of a global pandemic, social unrest, economic setbacks, and a series of natural disasters left many of us reeling. Working through these daunting challenges continues as we head into 2021.

Business leaders strive to be empathetic to the needs of their employees in these still stressful times — reaching out candidly with perspectives on company direction, recommitting to diversity and inclusion, and enhancing programs that support employee well-being.

To that end, employers are evaluating their benefits portfolio, particularly their voluntary offerings that help a diverse, multigenerational workforce personalize a benefits solution that works for them. In turn, employers look to their benefits carriers to collaborate and evolve their products and services to better support that objective.

“We try to walk in step with our customers to make sure our products address changing needs,” said Jennifer Beck, director of customer experience & insights for ARAG. “We get input from employers, brokers, benefit consultants and members themselves to determine what additional coverage will have the most value to them — and then add those to our legal plan.”

At its core, legal insurance helps provide peace of mind by

mitigating some of the uncertainties in life — uncertainties that have grown exponentially in the past year and will likely continue in the months ahead. The need for legal protection is ubiquitous across all life stages — for the great moments, like buying a home or adopting a child, and to help with life’s struggles. Brokers should consider how adding legal insurance plans can help employers respond to some of the long-tail issues from 2020 that will be part of our ‘new normal’ in the years ahead.

## **CHALLENGE #1: ADDRESSING FINANCIAL STRESSORS**

The economic toll of the coronavirus, while showing some signs of diminishing, has been considerable for many businesses and individuals alike. For an employee base that was already under financial pressure pre-COVID-19, the pandemic — and resulting shutdowns and furloughs — exacerbated those money concerns.

Financial matters continue to be the top cause of stress and a major distraction at work — more than other stressors combined, according to the PwC 2020 Employee Financial Wellness survey. Contributing to that unease is the fact that nearly 40% of full-time employed millennials, Gen Xers, and Baby Boomers, have less than \$1,000 saved to deal with unexpected expenses.

In addition to increased stress, this may trigger greater delinquencies, financial hardship, and even bankruptcy. For example, Forbes reported that mortgage delinquency rates nearly doubled, jumping almost four percentage points to more than 8% during the second quarter of 2020, as the economic fallout from the coronavirus really began taking hold. According to the Mortgage Monitor, this problem is becoming persistent.

For those dealing with serious debt issues, it's critical to have access to legal counsel to understand the options as well as the short- and long-term implications of each. ARAG network attorney Candace Y. Brooks with Brooks & Carpenter in Sacramento advises, "Before doing anything, at least have a consultation with an experienced bankruptcy attorney. That conversation may save you from making some expensive mistakes."

Depending on the legal plan, coverage provides enrolled members access to network attorneys who practice in dozens of areas of law — at no cost or significantly reduced costs. Considering that the average hourly rate for an attorney in the U.S. is \$368 per hour, a legal insurance plan can save members thousands in legal fees on covered matters — debt-related or otherwise. Given the reported lack of funds to cover the unexpected, this can be a game-changer for many families.

In addition, members can take advantage of a wide range of tools and online resources, like template documents, an attorney finder, and various guides. In fact, here at ARAG, we saw a surge in usage of DIY Docs®, a document creation tool, from March to April. In addition to wills, creation of healthcare power of attorney, HIPAA authorizations and elder care arrangements have all nearly doubled over this period in 2019 as growing concerns about health and finances have prompted many to get their houses in order, particularly when it comes to estate planning.

## CHALLENGE #2: CHANGING FAMILY DYNAMICS

Multiple generations under roof and limited mobility thanks to guidance to 'stay home and stay safe' present its own challenges. Many employees must balance work responsibilities — from home or office — with overseeing children's education, at least part of which is online, while potentially caring for older family members.

COVID-19 accelerated the caregiving crisis by thrusting more Americans into caregiving roles. The Blue Cross Blue Shield Association reports that more than half of employees (55%) who say they're now caregivers didn't identify themselves as such before the coronavirus pandemic.

More than 80% of employee caregivers say caregiving has affected their productivity at work, according to a Harvard Business Review survey, at a cost to companies of more than \$5 billion each year in absenteeism alone. Recognizing the magnitude of the issue, more employers are stepping up to offer caregiver friendly benefits like flexible work schedules and paid time off or caregiver leave.

How can legal insurance plans help? Clearly, access to attorneys for guidance on elder law issues and a wide range of legal documentation designed to protect a loved one's financial and health interests are key. In addition, some plans afford members support from elder care specialists, like CareScout®, who can help members develop care plans or look for the best long term care providers as needed.

## CHALLENGE #3: DIVERSITY & INCLUSION: A BIAS FOR ACTION

When it comes to diversity and inclusion, employees are looking for companies to 'show, not just tell.' In addition to demonstrating its commitment to creating a diverse and inclusive environment through its hiring, professional development programs, and shared values, employers should evaluate how well its benefits program supports this effort.

Imagine the frustration of not being able to visit your partner in the hospital. Or the confusion caused by inaccurate personal information displayed on important documents. For members of the LGBTQ community, situations like these can lead to legal challenges, not to mention added personal stress.

As my colleague Jennifer Beck puts it, "At ARAG, we strive to help all employees assert their legal rights. So, we're constantly adapting our plan coverage to meet the diverse needs of employees — and to help them through whatever situation they may face, wherever they are in life."

Some legal issues, such as creating an estate plan or designating a power of attorney aren't unique. But there are some new inclusive coverages that go beyond age, gender and income differences, and apply broadly to any diverse group, such as a:

- **Domestic Partnership Agreement** that explains the legal rights and responsibilities of each partner; it's designed to help protect assets, children, financial interests and overall rights.
- **Hospital Visitation Authorization** that provides the right to have access to a partner during a hospital stay.
- **Gender Identifier Change** to make necessary changes on government issued documents, such as Social Security records, licenses, or passports.
- **Funeral Directive** that addresses final wishes on the arrangement of services and disposition of remains.
- **Surrogacy Agreement** that guides the entire surrogacy journey, clearly outlining each party's rights, roles, and responsibilities before, during and after the pregnancy.

## OPPORTUNITY IN CRISIS

To paraphrase author Gever Tulley, "Persistence and resilience come from having to work through difficult problems." Well, 2020 certainly presented us with myriad tough challenges. Our shared goal is to do what we can to give our clients the best tools to meet those challenges head on going forward — and in the process, demonstrate to employees that their well-being is valued.



**DENNIS HEALY** is a member of the ARAG® executive team. Healy is a passionate advocate for legal insurance because he has seen firsthand how it helps people receive the protection and legal help they need. He has nearly 30 years of insurance industry experience, with a primary focus on the sale of group voluntary benefit products to employer groups of all sizes through the broker and consultant community.

# Oral Health and COVID-19: Access to Dental Benefits

BY DR. RANDI S. TILLMAN

**S**ince the beginning of the pandemic, many of what we consider normal aspects of everyday life have been put on hold — including dental checkups. For months dental offices were closed, or available only for dental emergencies. Now many dental offices have reopened, with new infection control measures in place to help protect patients and employees.

According to Guardian Life's latest Workplace Benefits Study, "Dental Benefits 2020," some adults who were unable to access regular preventive care stepped up their efforts to improve their own oral health at home. On average, 20% of those surveyed reported making changes to their oral health habits, mostly for the better. Many reported practicing increased flossing, brushing more frequently and thoroughly as well as eating a healthier diet.

Given restricted access to preventive care during early 2020, many patients reported feeling ready to schedule exams this Fall, which is in line with what we are seeing nationally across dental offices. According to the American Dental Association Health Policy Institute Poll, the economic recovery of dental offices appears to be leveling off nationally with 99% of dental offices open and patient volume at 74% of pre-COVID-19 levels. (HPI Poll: Economic Recovery from COVID-19 Pandemic Leveling Off Nationally, September 8, 2020)

Given the current public health issue, our findings showed that respondents all expressed the need for increased safety precautions to reduce

their anxiety around in-person visits, along with enhanced communication with their dental office.

Patients planning to visit their dentist ranked using protective equipment and physical distancing or limiting the number of patients in the office as their top concerns. Since the onset of COVID-19, this has been a top priority for the dental profession, which has always been strongly committed to infection control protocols and has now implemented practices that are in strict compliance with CDC guidelines. The good news is that a majority of adults (52%) claimed that their level of anxiety about visiting the dentist did not change due to the pandemic.

In addition to gauging overall consumer sentiment around oral health during the pandemic, there are several key takeaways from our findings that brokers should take note of:

## DENTAL BENEFITS POSITIVELY INFLUENCE PREVENTIVE CARE

The American Dental Association (ADA) currently recommends dental visits at least once every six months to maintain oral health and to help detect issues early. While eight in 10 adults believe oral health is important, many do not receive regular preventive dental care. Even before the pandemic began, less than half (45%) received semiannual exams.

Our study found that in 2019, 73% of U.S. adults visited the dentist for preventive care, down slightly from 77% in 2017. Just over 40% saw the dentist for basic or major restorative services last year.

We also continue to find that

oral preventive care is largely tied to whether Americans have dental benefits. For example, our study confirmed that most Americans get their dental benefits through their employer (58%). Regardless of age or income, adults with dental benefits are twice as likely to visit the dentist two times a year for preventive care than those without any benefits (30%). This reinforces what many of us know — access to dental benefits at the workplace increases the likelihood that employees will see a dentist on a regular basis, leading to better oral health.


## ORAL HEALTH EDUCATION CONTINUES TO MATTER

The idea that oral health is connected to our overall health has become more widely discussed and accepted, particularly as Americans become more active in taking control of their health and wellness. For example, nearly eight in 10 respondents rated oral health highly important, with little change since the pandemic.

And while some adults recognize that proper oral care and regular dental visits can help prevent gum disease and tooth decay as well as help mitigate the need for more extensive dental work, many do not know how often they should visit the dentist or how often to brush and floss. Additionally, some adults admit to placing lower priority on oral health, including those who are younger, have lower income, see the dentist less often, and self-report "poor" oral health.

This continues to underscore the importance of educating consumers





**Access to dental benefits at the workplace increases the likelihood that employees will see a dentist on a regular basis...**

about oral health — and the workplace is one place to start. With health and wellness growing as a company-wide initiative, employers have an opportunity to play a role by integrating oral care education into their overall health and wellness campaigns. Sometimes a simple reminder like “have you seen your dentist this year?” during enrollment season or reminding employees they have until the end of the year to get their visits in can help.

#### **TELEDENTISTRY IS HERE**

Teledentistry, digital communication and online self-service tools are now significantly more accessible from dentists due to the pandemic. Many providers can consult with patients using electronic means like video conferencing to monitor patient oral health and discuss specific concerns.

While most respondents were unaware if their provider even offered teledentistry services or whether teledentistry was covered by their dental insurance, more than one-third said they would be open to trying teledentistry. Some said they favored it over traditional in-person visits for certain conditions and situations — such as when physically unable to go in person due to caring for young children or an elderly parent, or because of work schedules.

Our findings revealed that 1 in 6 adults reported feeling more positive about teledentistry since the pandemic, and nearly 1 in 4 were open to using teledentistry, even after dentists started seeing patients again. Regarding the level of interest in teledentistry, millennials and working parents were the most likely to use teledentistry in the future. In fact, parents were more likely to use teledentistry for their child than themselves, both during and after the pandemic.

#### **WHAT CAN BROKERS DO TO PROMOTE DENTAL BENEFITS**

Dental benefits continue to be valuable for employees and perceived as an important health benefit, second to medical insurance. As more employees recognize that oral care is important to overall health, there is likely to be a growing expectation that employers provide dental benefits as part of their overall employee benefits package. This makes it important that brokers continue to work with carriers to communicate the benefits of dental insurance, while at the same time, advocating for the promotion of good oral health.

Additionally, consumer expectations continue to evolve. One thing we’ve learned during this pandemic

is that telemedicine is likely here to stay. Brokers should probably look at carriers who can provide flexible plan designs and include features that matter to consumers, such as teledentistry. Finally, we understand that cost-savings is top of mind for many employers these days. As brokers work with their clients to save costs, dental benefits are still one of the most affordable benefits in the marketplace, and as our findings show, it’s one benefit that helps contribute to one’s overall health.



**DR. RANDI S. TILLMAN, DMD, MBA**, is a seasoned healthcare professional with more than 30 years of experience in dental insurance, managed care, and health economics. In 2017, she joined Guardian Life as chief dental officer where she is responsible for clinical policy, claims adjudication, oral health and wellness initiatives and clinical professional training. Dr. Tillman earned her DMD from the University of Pennsylvania School of Dental Medicine and an MBA from Columbia University.

# Virtual Events Are Here to Stay

## Here are **tips**

### from one successful organizer

BY YOLANDA WEBB

**F**or most of us, virtual events used to be something we only heard about. Never did we expect that this type of technology would be upon us now! Event organizers, like my team and me for the recent Medicare Summit, have now been forced to organize remote events. I think virtual events are here to stay in the insurance industry, but they will never completely replace a live event. At the end of the day, human interaction will always get better results. That said, here are some tips I gleaned on how to get the most from the virtual event planning experience.

Since we were pioneers working in the unknown with having to plan one of the industry's first remote Medicare gatherings, we needed to familiarize ourselves with the basics of virtual events. First up was deciding on the company we'd choose to help us execute the virtual event.

**We must not ignore the fact that we can never replace in-person human interaction**

#### VIRTUAL EVENT VENDOR

When deciding on the event vendor, there were several items we considered. Namely, cost, value and the company's ability to help us achieve the goals.

Next we looked at the technology. Was it user friendly or was it complicated? If I needed a degree just to be an attendee, that was a deal breaker. Of course, we also considered the kinds of hands-on support the company offered.

When picking a virtual company promises must be fulfilled from the very beginning to the very end — with no hidden charges.

My biggest take away was the vendor must assign a full-time hands-on support person or project manager. This is non-negotiable. Without the vendors sustained and dedicated support, a virtual event can be incredibly challenging. The best advice is to interview several vendors and ask for references.

To be honest, the list of questions for your vendor can go on and on. If you take your knowledge of past successful events and apply it to a virtual event, it will steer you toward the questions you need to ask the vendor. In fact, you should lean heavily on your past event experience.

#### Good virtual events lean on earned experience with live events

My own experience for the past nine years has been very fruitful in carrying out live events. Because of that, the recent Medicare Summit team knew what it needed to do to be successful.

There were several items that were clear and not to be ignored. The revenue would be less, given the fact that in a virtual event some physical activities could not be carried out. Creativity was the order of the day, but not just the fun activities. Speakers, certifications and CE courses needed to be considered, without becoming a nightmare.

When looking at all our options we had to consider

this: can this event convince attendees to buy, join or plan for something they do

not do now? Is the content going to be good enough to keep everyone interested? Are the sessions relevant to attendees' business? And, will they want to learn more?

#### VIRTUAL IS HERE TO STAY

Do I believe that our future in virtual technology is here to stay? Of course — and moving at such a fast pace can only bring more improvements. One thing is certain: virtual technology is not going away and we all will get better at making these types of events successful and necessary.

However, we must not ignore the fact that we can never replace in-person human interaction. As friends and colleagues, we all appreciate virtual events, but I have a feeling we will appreciate live events even more when we can be together face-to-face.



**YOLANDA WEBB, CHRS**, serves on the National Association of Health Underwriters (NAHU) Medicare Advisory Council, NAHU Vision 2025 Task Force and as Inland Empire (IEAHU) Awards Chair and Senior Summit, Founder & Co-Chair. She is the former California Association of Health Underwriters (CAHU) Corporate Affairs

Director. Reach her at [yolandaw1@outlook.com](mailto:yolandaw1@outlook.com).



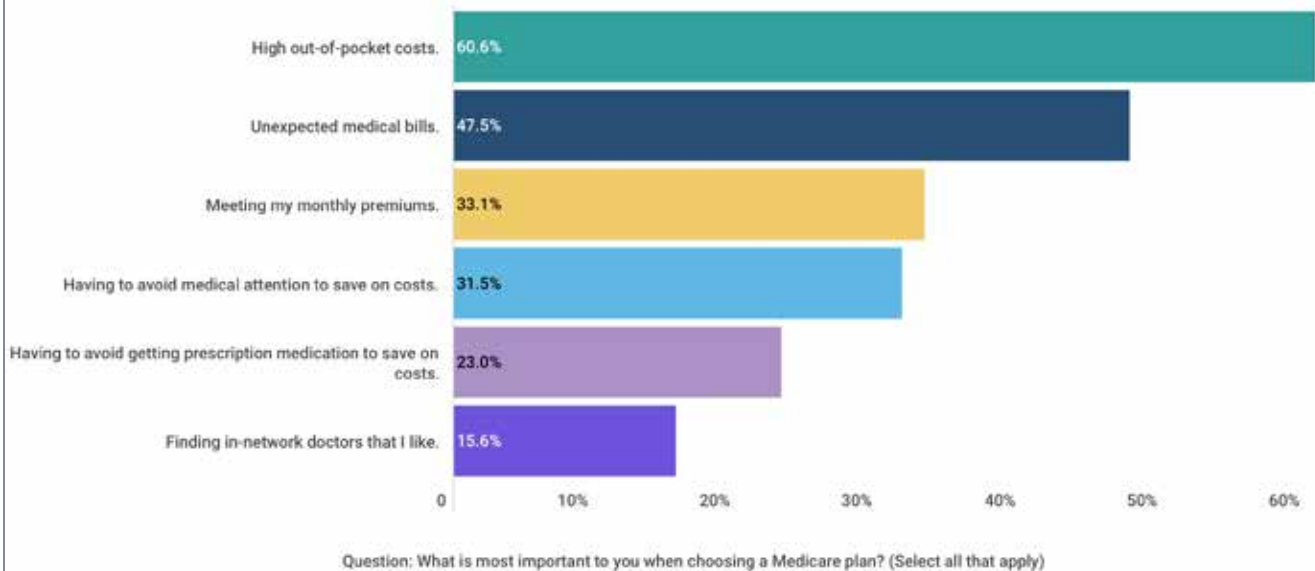


# Medicare in the Age of the Pandemic

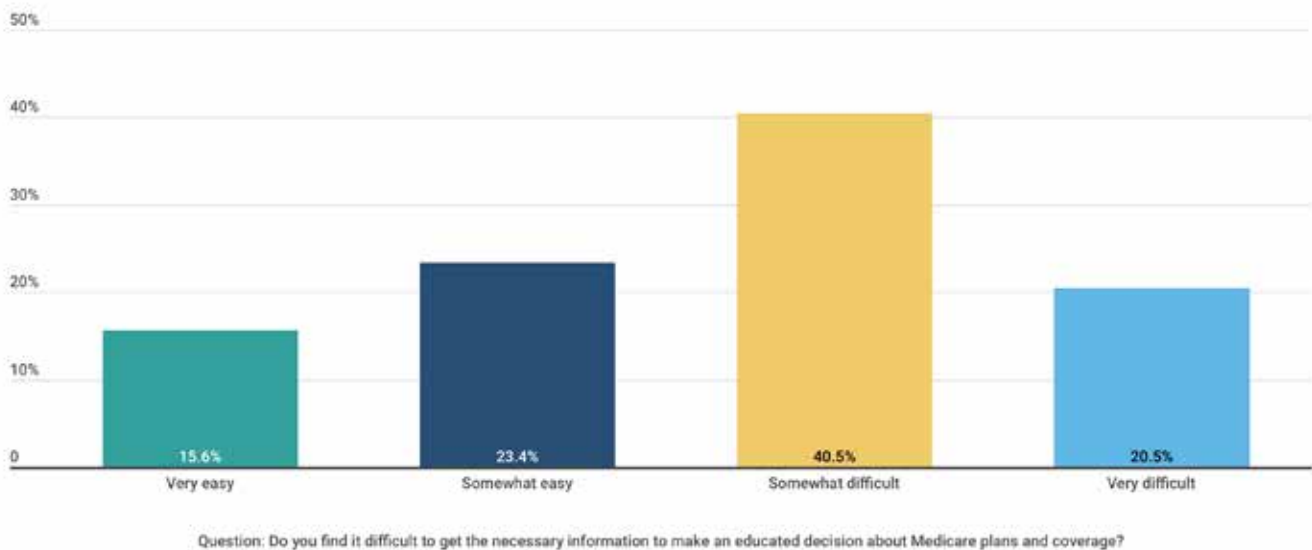
## MedicarePlans.com Survey Sheds Light

**MedicarePlans.com** recently surveyed 1,000 Medicare beneficiaries to better understand how the pandemic affected their decisions in choosing plans and to learn more about their general thoughts on Medicare. MedicarePlans.com commissioned Pollfish to conduct the online survey of 1,000 Medicare beneficiaries. It was conducted over a two-day span in November 2020. Here are a few interesting highlights...

## What Are Medicare Beneficiaries Most Worried About When It Comes To Healthcare?



## Do Medicare Beneficiaries Find It Difficult To Get Necessary Information to Choose Plan?



### OVER HALF OF MEDICARE BENEFICIARIES LOOKED FOR A NEW PLAN FOR 2021 DUE TO COVID-19

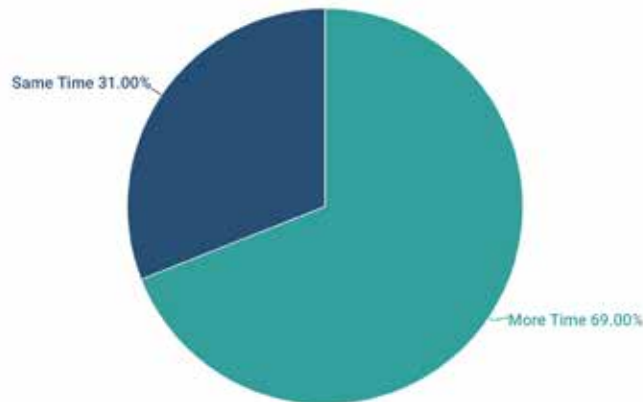
The majority of respondents (58%) planned on enrolling in a new plan. Next, those enrolling in a new plan for 2021 were asked why they decided to change plans. A whopping 92.93% of respondents enrolling in new plans were doing so due to COVID-19. The majority of those switching plans for 2021 told

the researchers they were doing so to get more coverage due to the pandemic. In fact, 82.9% of all respondents said they were either very worried (45.4%) or somewhat worried (37.5%) about covering the costs of treatment for COVID-19 if they contracted it. Many respondents also indicated they were choosing a new plan for 2021 because they wanted a cheaper plan (17.76%) or wanted a plan with more coverage for telemedicine (11.21%). Interestingly,

the researchers also found that 37.10% of all respondents have never switched their Medicare plans in the past and 42.60% have only changed their plans once or twice; a sharp contrast to the 58% of beneficiaries switching plans for 2021.

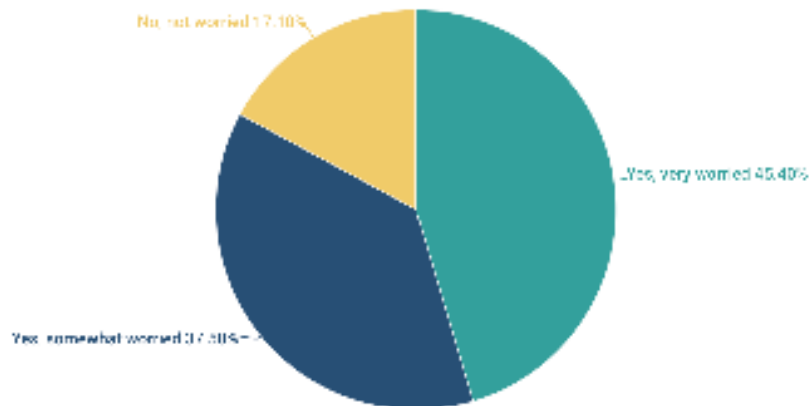
The COVID-19 pandemic has caused beneficiaries to think more about their health insurance to make sure they have the coverage they need if something were to happen to them.

## Are Medicare Beneficiaries Spending More Time Choosing a Plan This Year Due to COVID-19?



Question: Did you/will you spend more time than usual this year choosing your Medicare plan due to the COVID-19 pandemic?

## Are Medicare Recipients Worried About the Costs of Treatment for COVID-19 if They Contract It?



Question: Are you worried about covering the costs of treatment for COVID-19 if you contract it?

### MORE TIME SPENT CHOOSING A PLAN THIS YEAR DUE TO COVID-19

The researchers wanted to see if Medicare beneficiaries spent more time choosing a plan due to the pandemic. They found 69% of respondents said they did or would spend more time choosing a plan for 2021. Even though 42% of Medicare beneficiaries were not switching plans for 2021, many of them were still

taking the time to make sure their plans are well-suited for their needs.

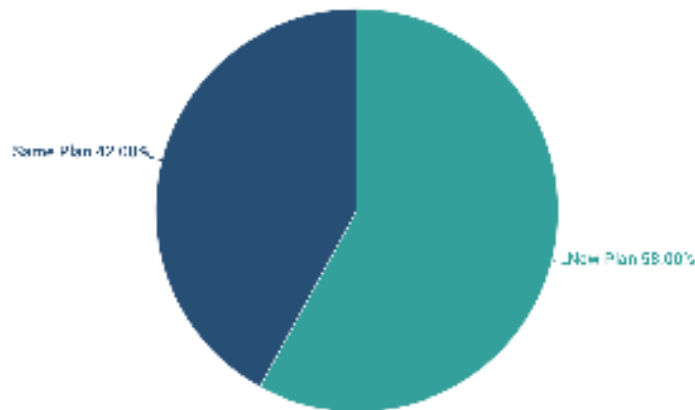
### MEDICARE BENEFICIARIES FIND IT DIFFICULT TO GET NECESSARY INFORMATION TO MAKE AN EDUCATED DECISION ON PLANS

In a time like this, it's crucial for there to be easily accessible information for people to make educated decisions about their health insurance. To gauge if this is true for Medicare

beneficiaries, researchers asked if they found it difficult to find the necessary information about plans and coverage. A full 61% of respondents found it very difficult (20.5%) or somewhat difficult (40.5%) to find the necessary information about Medicare plans and coverage to make an educated decision. Researchers say it may be necessary for the government to invest more in helping Medicare beneficiaries understand their options and how



## Are Medicare Beneficiaries Keeping Their 2020 Plans for 2021?



Question: Did you/da plan on keeping your Medicare plan from 2020 or enrolling in a new plan?

## The COVID-19 pandemic has caused beneficiaries to think more about their health insurance to make sure they have the coverage they need if something were to happen to them.

coverage works so there are no surprises that could put them in financial or health-related trouble.

### TOP CONCERN: UNEXPECTED EXPENSES

Aside from the specific concerns over covering the costs of treatment for COVID-19, researchers also found that high out-of-pocket costs and unexpected medical bills cause beneficiaries to worry the most. A considerable amount of respondents also had concerns about meeting monthly premiums (33.10%) and having to avoid medical treatment to save on costs (31.50%). Finding in-network doctors that respondents liked was the least common concern, coming in at only 15.60%.

### TELEMEDICINE TO REMAIN POPULAR

Researchers found that only 46.7% of respondents had used telemedicine before the pandemic started. Since it started, however, 65.9% of respondents

had used it. Of those who had used telemedicine services since the pandemic started, an astounding 92.57% of respondents had said they would either continue using them "as much as possible" (55.39%) or "sometimes" (37.18%) once the pandemic was over.

Only 7.44% of respondents said they would not use telemedicine once the pandemic was over.

It seems that despite the challenges that accompany telemedicine, Medicare beneficiaries enjoy the benefits enough to use it moving forward.

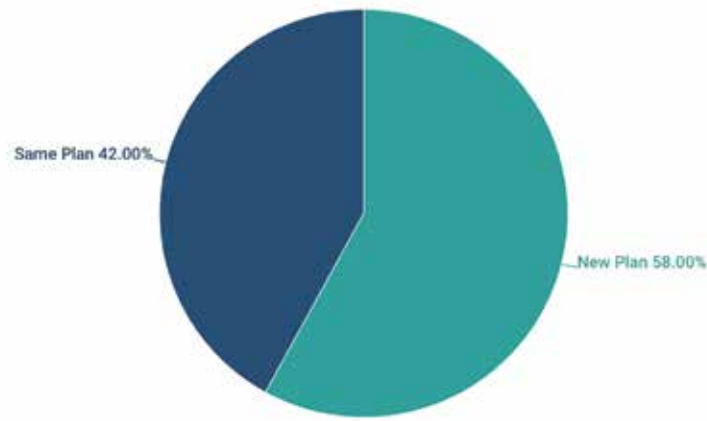
### MEDICARE BENEFICIARIES ARE SATISFIED WITH THEIR PLANS

Nearly all respondents (93.6%) said they were satisfied with their Medicare plans, with 49.7% being "very satisfied" and 43.9% being "somewhat satisfied." Researchers also asked respondents what is most important to them when it comes to their Medicare plans. Having a plan with enough coverage was most

important to the majority (54.4%) of respondents. After that, having a plan with low monthly premiums (18.3%) and one that accepts their current doctors (10.1%) were the most important.

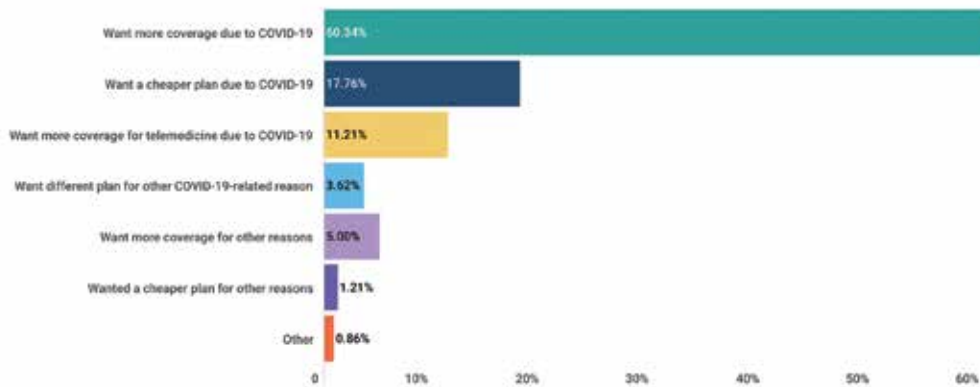
### ONE EXCEPTION: PRESCRIPTION DRUG PRICES

Despite almost all Medicare beneficiaries being at least somewhat satisfied with their plans, there is one thing most of them aren't happy about: prescription drug prices. Though the vast majority of respondents believe prescription drug prices are too high, there is reason for hope that things will change. First, the Trump administration announced a prescription drug payment model that will lower Medicare Part B payments for certain prescription drugs. In addition, President-elect Joe Biden is also expected to address health insurance issues, including high prescription drug prices.



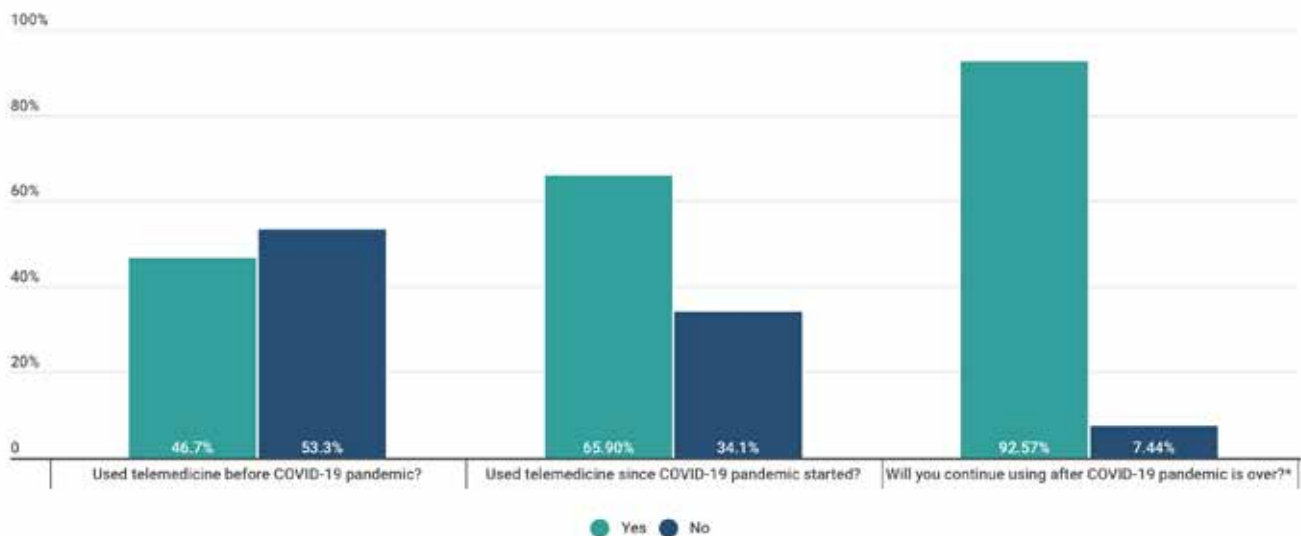
Question: Did you/do plan on keeping your Medicare plan from 2020 or enrolling in a new plan?

### Why Are Medicare Recipients Changing Their Plans?



Question: Why did you primarily change your plan or do you want to change your plan?

### Medicare Beneficiaries & Telemedicine



Question 1: Did you ever use telemedicine before the COVID-19 pandemic?

Question 2: Have you used telemedicine since the pandemic started?

Question 3: Do you think you'll continue using telemedicine after the pandemic is over? \*Asked only to those who have used telemedicine since the pandemic started

# 12 REASONS TO ADVERTISE IN CALIFORNIA BROKER

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We are the ONLY print magazine publication with content covering the state of California.

## 2 25,000 Circulation, 9,500 Unique Online Visits

Our circulation is over 25,000! + Online with unique visitors of 9,500 and 365,000 hits per month.

## 3 Over 50,000 Pass-Along Readers

Each printed issue obtains a pass along readership of over 50,000

## 4 Quality Readership

California Broker goes to all the California members of the life underwriting, health underwriters, and long term care associations. Plus, we connect to the brokers with no time for associations.

## 5 Extra Distribution

We will be traveling to broker trade shows and attending virtual trade shows throughout the year. It means bonus circulation and impact with no additional cost.

## 6 Annual Printed Directory

We release an annual printed Directory with 556 listings, including profiles of the health and benefit carriers in the state and brokerage general agents and the products they offer.

## 7 Contact Us To Find Out How to Get a Free Full Page Ad

If you contact us we can show you how to get a FREE full-page ad in our Annual Directory!

## 8 39-Year Track Record

We have a 39-year track record of excellence in the State of California.

## 9 Preferred Editorial Positioning

We offer our advertisers preferred editorial space adjacent to their advertisements.

## 10 Award Winning Broker Support

We've received the Paladin Award from the Los Angeles Association of Health Underwriters for service to California's broker community.

## 11 Valuable Industry Insider Content

We actively solicit compelling articles from industry insiders.

## 12 Leaderboard Sponsorship Ads

Contact us for leaderboard advertising sponsorships to our Enewsletter "Insurance Insider News" that emails to 5,500 health/life brokers and producers.

### Contact:

**Devon Hunter, VP Marketing: (626) 755-4770 or Donna M Richard, VP Sales: (310) 720-7321**  
Email: [devon@calbrokermag.com](mailto:devon@calbrokermag.com) Email: [donna@calbrokermag.com](mailto:donna@calbrokermag.com)

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