CALIFORNIA BROKER

VOLUME 38, NUMBER 10 | SERVING CALIFORNIA'S LIFE/HEALTH PROFESSIONALS FINANCIAL PLANNERS | JULY 2020

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JULY 2020

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IN EVERY ISSUE

Women Rise:
Success and How You Handle It

BY CERRINA JENSEN WITH AMY EVANS

This is the first of a multi-part series which will feature a question based on the book, "How Women Rise," by Marshall Goldsmith and Sally Helgesen. Responses featured come from several of the speakers slated to present at the 2nd CAHU Women's Leadership Summit, now rescheduled for March 2021 due to global disruptions caused by "The 'Rona."

While the series focuses on female leadership and the 12 habits covered in the book that can hamper our success, it's meant to shed light on these issues—for not just women—but also for the men we work, live and play alongside.

This month, the question posed to these female leaders in our industry was, "Women can be reluctant to bring attention and visibility to their successes. Have you struggled with this while moving forward in your career or building your business? Do you think it has done you a disservice? Is this something you have been able to overcome? If so, how?"

This month's contributors include Amy Evans (who penned the question), along with Stephanie Berger, Emma Fox, Lisa Hutcherson and Amira Alvarez. All these women had quite a bit to say on this subject and you may well see their full responses in subsequent breakout pieces, because they are gold. Meanwhile, this first month is a compilation of our respective responses, which demonstrated common themes, mixed in with our uniquely personal experiences.

To summarize, each of our contributors this month has struggled with the habit of suppressing our respective achievements for a variety of reasons. These include what we call self-imposed barriers, along with societal boundaries, an internal dialogue of negativity, and plain old fear. As Emma put it, "…We're already starting from a place of fear: fear of failure, of not getting the sale, or not being heard. So, often we just don't 'go for it' at all. I think the biggest mental challenge for a woman in business is that we've convinced ourselves that we must be aggressive to compete with some of the older and louder incumbent male voices, but we really don't. We need to establish trust in ourselves to disassemble the fear of not being good enough."

Amy points out that "women are socialized in ways that discourage the kind of self-promotion and aggressive skills that often lead to success in the business world."

Amira had a similar observation, sharing that her "fear of rejection, getting ousted from the tribe, being abandoned and alone… all of it comes up." She "had to move through all the internal dialogue about 'who do you think you are?'"

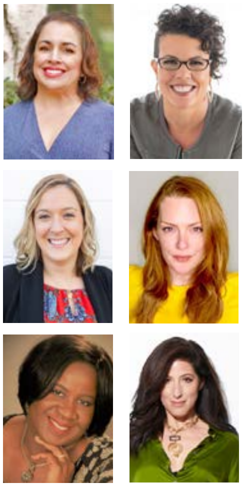
In Lisa's case, her struggle has been amplified by racial bias that has been an undeniable reality in her walk toward the success she enjoys today. She shared that she "adopted the notion of flying below the radar, yet still achieving every goal I set out to accomplish…I would often say to myself, 'This is as good as it's going to get' and 'I should be happy with my achievements.' Inside, however, I was screaming because I continued to quietly water down all my hard work and talents."

Stephanie "has always had an easier time boasting about accomplishments or successes when it comes to a team setting." With respect to her early career, she attributes this "to the fact that I was young and a female in what I viewed as a man's world." Emma added that she "used to think it was related to humility—those that do great work don't need to brag about it. But we SHOULD be speaking about our strengths and where our value lies as women and professionals."

I can certainly relate to so much of what these female leaders shared about their struggles, and the ensuing battle to conquer them. I too have put up self-imposed barriers based on the notion Amira pointed out, and the persistent inner voice warning that any minute, everyone was going to discover that I was a fraud. I know so many of you know exactly what I'm talking about, based on all the conversations I've personally had about that.

One common and refreshing theme I also noticed in the responses from each of these powerhouses, was a hard-earned tenacity and determination to "smash through" the glass ceiling, as Lisa put it. She went on to declare, "I choose to never again live in the shadow of anyone's stereotype or untruth of who I am." Amira pointed out that the struggles have absolutely "been worth it, and that persistence is vital, as well as identifying and addressing the blocks, double-binds, and subconscious programming that causes us to self-sabotage and stop ourselves from moving forward."

Stephanie added, "I think that as with any challenge, age and more self-confidence has helped me to overcome these struggles. I am now more willing to own my accomplishments with both pride and humility." And Emma put the cherry on the top with the statement, "as soon as we realize that failure is a requirement to lay a path to success, we'll take a lot more shots at the goal." And that, my friends, applies to ALL leaders, no matter their gender or industry, no matter where they are in their career, and no matter what they want to accomplish. It reminds me of a bumper sticker affixed to my folio, under the paper pad that reads: "Do sh*t that scares you." That's the only way to learn who you truly are—a fierce warrior destined for greatness of your own design.



__1. Cerrina Jensen__ is associate VP in the Benefits Division of CoreMark Insurance and founder of Stellar Stories startup communications and leadership development firm. __2. Amy Evans__ is president of Colibri Insurance Services, a boutique insurance agency that simplifies employee benefits for employers in Southern California. She's also founder of AlignWomen, a leadership and networking organization for professional women. __3. Stephanie Berger__ is a principal at Collaborative Insurance Solutions and past president of CAHU. She works as a benefits consultant for small and midsize employers. __4. Emma Fox__ is E Powered Benefits COO and CEO of sister firm, Signal Health Consulting. In 2018 she founded Empowered Leadership Community for rising leaders in our industry. __5. Lisa Hutcherson__ is the West Territory enrollment manager for Aflac and the founder of Darlis LLC, a company specializing in training leaders in both business and ministry. She is also a certified John Maxwell trainer, business coach, public speaker, poet and author. __6. Amira Alvarez__ is the founder and CEO of The Unstoppable Woman, a global coaching company helping rising stars achieve their dreams, and host of the podcast at https://theunstoppablewoman.com/listen/

Black Lives Matter

Cal Broker supports Black Lives Matter. If your company or organization is working on initiatives or projects to create a more inclusive industry, please let us know. Email editor@calbrokermag.com.

LIMRA, the Society of Actuaries and TAI Announce Joint Research Project to Examine COVID-19 Impact on Mortality

LIMRA, the Society of Actuaries (SOA) and TAI have partnered on a joint mortality experience study that will compare individual life mortality involving COVID-19 now and into the near future. The organizations are currently working on an inaugural report to release later this summer. This experience study will make use of the individual life insurance data stored in the TAI Reinsurance Administration system, which includes over 90 percent of the top 50 life insurers in North America. Leveraging this data will help provide a faster and more consistent data collection process and will reduce the burden on insurers to find resources to compile data. The findings should help provide timely, meaningful data to help SOA members manage individual life insurance mortality risk through COVID-19. More info at LIMRA.com.

Lara Says LGBTQ+ Protections Still in Place

California Insurance Commissioner Ricardo Lara issued a notice to the state's health insurers stressing that California's anti-discrimination laws must continue to be complied with despite the recent Trump Administration's rule eliminating certain long-standing protections against discrimination on the basis of gender identity and sexual orientation. In a written statement, Lara said this:

"Despite the federal government's harmful stance towards the LGBTQ+ community, in California, we respect the right to health care regardless of gender or sexual orientation and, today, I am reminding health insurers in the state that companies still remain subject to California's anti-discrimination laws. I will continue to fight to ensure all Californians, regardless of their sexual orientation, gender identity, and English proficiency, have access to quality health care and will work to vociferously defend this right in court. Today's Supreme Court ruling in Bostock v. Clayton County, Georgia, further demonstrates that the Trump Administration's final rule is on the wrong side of equality, fairness, history, and the law."

The final federal rule, in part, eliminates existing federal protections against discrimination on the basis of sex. The commissioner says the federal action pursued by the Trump Administration will have a disparate negative impact on women, persons in the LGBTQ+ community, those living with disabilities, and individuals whose primary language is other than English.

COVID-19 Insurer Expenses to Total Billions. But How Many Bs and How Many Lives Still Debatable

Insurers could be forking over between $30 billion to as much as $547 billion due to COVID-19 from 2020 to 2021, a report commissioned by America's Health Insurance Plans recently concluded. The report by the consulting firm Wakely looked at the utilization of medical services associated with a COVID-19 infection and the related costs. The massive range in possible expenses is because we still can't accurately predict the future rate of infection. The analysis was restricted to insurers operating in commercial, Medicare Advantage and Medicaid managed care markets.

Meanwhile, new research led by a University of Washington, Seattle, researcher says COVID-19 could kill 500,000 Americans in the coming months if as many people contract the virus this year as contracted the seasonal flu last year. The research was published in Health Affairs.

Researchers acknowledged, however, that their predictions could prove too conservative, mainly because COVID-19 is more contagious than the flu and there's not yet a vaccine.

Health Resources Aid in Safer Return to Work

By Dr. John Chang, Chief Medical Officer, UnitedHealthcare of California

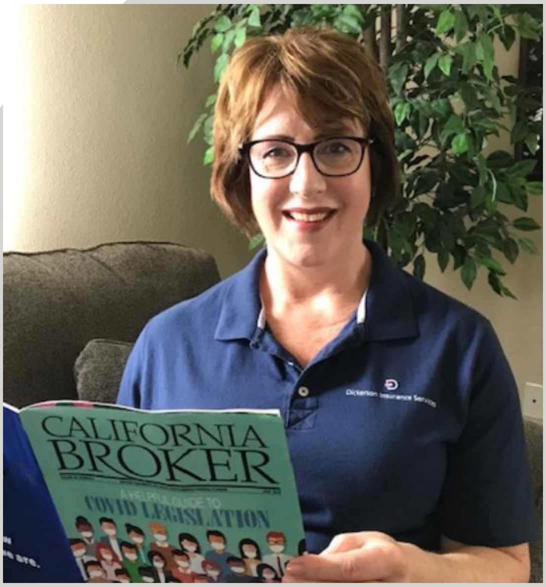
As states begin to relax their stay-at-home orders and communities plan for the reopening of local economies, many may be returning to work and engaging in more regular social activity. While the return to some semblance of normalcy may come as a relief, questions about one's own health or the health of family members may remain.

Upon returning to work, people should continue to be smart and cautious while interacting with others. Following CDC guidelines and maintaining social distancing, practicing good hand hygiene and frequently sanitizing common areas or high-contact items, including doorknobs, hand railings and communal phones and printers, can be good preventive measures to help mitigate COVID-19 health risks.

Business associations, health systems, and governments are crafting guidelines to help mitigate risks associated with reopening communities, but additional resources may be available to help individuals navigate their own physical and mental health during this transition period. *(Continued pg. 12)*

Aflac Named a Top 50 Civic-Minded Company in America

Aflac, a leading provider of supplemental insurance and products in the U.S., has been named a 2020 honoree of The Civic 50 by Points of Light, the world's largest organization dedicated to volunteer service. This marks the third consecutive year that Aflac appears on this important list as one of the Top 50 Civic-Minded Companies in America. Companies making the list are renowned for demonstrating services to their communities including employees, customers and shareholders.



Cal Broker GPS: Working From Home

Who's that Cal Broker reader working from home? None other than Cindy Jones, VP, Account Management/Marketing Strategy, Dickerson Insurance Services. Thanks for sending us a photo, Cindy! Please send us your photo of either working from home with Cal Broker or on your (safe) travels! Send to Editor@calbrokermag.com.

Health Resources ... *(continued from page 11)*

Many may continue to have questions related to potential COVID-19 symptoms. To help, UnitedHealthcare provides an online COVID-19 symptom self-checker to help people gauge their symptoms and consider what may be the next steps for care. The symptom self-checker is at no additional cost for people to access. Self-checker tool users will be asked a series of questions to generate feedback on care options to consider. The tool assigns assessment levels ranging from self-isolation to emergency care, depending on the severity and urgency of the symptoms recorded. A testing site locator feature provides updated information on nearby COVID-19 testing sites if testing is recommended by a physician.

Some people may still need to see a doctor but may worry about the potential risk of exposure (or the risk of exposing others) with in-person visits to a physician's office or urgent care center. As an alternative starting point for care, some people may continue to consider telehealth, which enables people to connect 24/7 with a health care provider via a smart phone, tablet or desktop computer. Telehealth may be especially helpful as an initial option for medical advice related to COVID-19, and to help evaluate other possible health issues, such as allergies, pink eye or the flu.

Employers also have a tool available for their employees. ProtectWell, a new smartphone app just launched by Microsoft and UnitedHealth Group, screens employees for COVID-19. Employees found to be at-risk for COVID-19 are directed to get a test and the app notifies employers of the results. The ProtectWell app is offered to all employers in the United States at no charge.

Access to mental health resources may also continue to be an important tool for people to have as they head back to work. Being at home and perhaps feeling isolated over the last few months may have had an impact on one's mental health. The loneliness people may be experiencing, as well as possible stress or anxiety brought on by the pandemic, should be considered alongside physical health.

Virtual mental health resources are available for those experiencing increased stress and anxiety. A free emotional support line (866-342-6892) is available 24/7 to the public courtesy of Optum, which is part of UnitedHealth Group. Staffed by mental health professionals, individuals may receive help without taking any unnecessary trips.

Available at no additional cost, mental health and wellness apps, like Sanvello, may also be great resources for coping with the ongoing stress and anxiety. Equipped with self-care tools, peer support groups, coaching and therapy, Sanvello offers a number of avenues to receive the help and support one may need as they return to work.

For people who used mental health services before COVID-19, some care providers offer long-distance counseling and other resources, enabling for continued care from the comfort of home. Check with your providers regarding options on what may work best for you.

Taking care of physical and mental health needs is imperative in the coming weeks and months as communities strive to reopen and individuals resume more familiar living routines. Online and telehealth services play a vital role in facilitating a smoother and healthier transition.

LETTERS

June Guest Editorial Hits a Nerve

Editor's Note: *Cal Broker ran a guest editorial last month: https://www.calbrokermag.com/more/insurance-industry-must-step-up-to-improve-cumbersome-medicare-process-worsened-by-pandemic/.*

Please note guest editorials are opinion pieces and are often penned by industry folks who have controversial ideas that they want to express. We invite anyone who wants to submit an 800-word guest editorial to do so at editor@calbrokermag.com. Now for some of the responses to the June editorial:

From Donald L. Riggs, Irvine, CA:

"David Rich's article in the June 2020 edition of California Broker shows the typical ignorance of someone who has spent a 35-year career as a 'home office' employee. He obviously has never interacted across the kitchen table with a Medicare beneficiary who has no idea about the options provided by Medicare or which local plan choice makes the best sense for their healthcare wants and needs. Providing information on applying for Medicare, local plan options, provider and hospital groups in the marketplace is what a field based insurance agent does, and it's something that can NEVER be accomplished by someone going on-line to figure it out.

Agents like me work every day to help individuals sort through the frustrating aspects of the process. Knowing the rules and penalties for applying for Medicare coverage is daunting. We're the agents who are willing to spend hours advising on the process for applying for Medicare, conducting needs assessments, evaluating drug coverage options, and recommending plans that are in the client's best interest. Evidently Mr. Rich can't relate to the complexity of the process.

While he does a decent job talking about the challenges facing someone applying for Medicare, he hasn't personally experienced the frustrations Medicare beneficiaries go through. His conclusion that all this person has to do is go online to figure this out demonstrates his complete lack of understanding of the critical role that a local agent provides. His statement is a disservice to field based Medicare agents everywhere."

From Terri Green, Laguna Hills, CA:

"As an agent of almost 30 years in the business, I would like to say how naive David Rich's June article is towards brokers and the industry that I have been a part of most of my business career. David states that, 'Soon it will be possible to remove the need for an agent in the buying process by using web-based tools…' It's obvious that he has NOT been a part of the agent industry or part of the solution that agents have worked so hard to accomplish over the years, especially since Obamacare started in 2010.

So it should be clarified that his position is to compare plan options and to have the insurance companies do more for the consumer to make it easier to shop. This is only a small part of the Medicare shopping experience and the ongoing changes that happen. For instance, he doesn't address the education process needed for the Medicare eligible. Plan comparisons don't go over the open enrollment periods and seniors rights to change or compare. There are different times for different products such as the MAPD and PDP plans that have a fall open enrollment for a January start date, and the supplements or Medigaps that have a birthday rule. How does a computer or online system explain these to seniors that are first learning these rules? Where is the 1% penalty for not getting a drug plan emphasized to seniors who are not taking medications and don't feel that they need a drug plan at this time?

Insurance companies have long ago realized the value of an agent and the benefit of someone the seniors can rely on and go to with little questions. So, stating that agents can possibly be removed is short sided at best and probably a very ignorant position to take. Agents have been in the forefront of the changes this industry has made and if another pandemic were to occur, it's the agents that are on the front line to help the seniors and to suggest solutions to Medicare and the insurers."

EVENTS

IICF Dialogue on Diversity
Insurance Industry Charitable Foundation is offering Dialogue for Diversity Live! June 25 at 1 p.m. PST.
More info and registration IICF.org

NAHU Annual Convention will be virtual in June
National Association of Health Underwriters announced its annual convention will now be virtual and take place on June 28-30, 2020. More info at NAHU.org

LAAHU Annual Sales Symposium will be virtual in July
LAAHU's AdapTech annual conference will be virtual on Friday, July 17, 2020.
More info at LAAHU.org

IICF Foundation Women in Insurance Regional Forums rescheduled
Insurance Industry Charitable Foundation has rescheduled the Women in Insurance Regional Forums:
Chicago: October 14
New York: October 26
Los Angeles: October 30
Dallas: November 17
More info at IICF.org

16th Annual BenefitsPRO Broker Expo 2020 will be virtual
BenefitsPRO Broker Expo 2020 will now be virtual in August.
More info at benefitspro.com

CAHU Women's Leadership Summit rescheduled for March 2021
CAHU's WLS committee announced that the second Women's Leadership Summit has been rescheduled for March 24-26, 2021, at the JW Marriott in Las Vegas. Questions should be emailed to info@cahu.org.

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Going Beyond Expectations Can Benefit You

BY HOLLY ACKMAN

Ripple effects from the coronavirus pandemic have created unique challenges for insurers and brokers alike. Possibly the biggest challenge is for those who serve Medicare beneficiaries. Why? Medicare is complex to begin with. Add in the strict "safer at home" orders that were implemented in March, the backlog and wait times trying to sign up for Medicare, and fears for their own health and safety—and that of their loved ones—and you get the picture.

Where some professionals have predicted increased disenrollment (due to joining "the wrong" plan in haste) and others swear this will lead to change paralysis, my outlook is more optimistic. I believe the insurance industry has been provided with the opportunity to go beyond client expectations, deliver extraordinary customer service, and take the cards dealt to us as a rallying cry for innovation and progress.

Today, the right combination of adaptability, person-to-person communication and understanding of client needs are essential for brokers to grow and maintain their books. Life and health agents have always played an important role by leveraging their subject-matter expertise to guide seniors through tough decisions. Now, going beyond expectations means finding creative, out-of-the-box ways to continue to deliver the same support and expertise to clients, even if from a distance. Brokers who adopt this mindset and partner with the right health plans will be the ones who thrive.

Going digital: the new skills we all need

Most brokers and agents have made themselves available to conduct meetings anywhere, be it their own office, a local coffee shop or the client's own kitchen table. While these in-person meetings with clients have always been a staple of our industry, the reality of physical distancing regulations and risk to our older clients' lives has changed this. Successful agents will add new arrows to their metaphorical sales quiver by developing creative alternatives for meeting with prospective clients and accomplishing all required steps. If you haven't already done so, it's time to embrace technology.

As I was writing this, counties across California had just begun to open up more retail stores and services. Should all go well and we continue to "open up" for business, precautions will still need to be taken. Seniors will remain at higher risk from COVID-19. So, let's just plan that many, if not most, sales interactions will need to be conducted virtually in the near future. Luckily, the baby boomers are more digitally familiar than their older counterparts who are aging into Medicare at the rate of 10,000 people per day. This is priming the industry for increased adoption and use of technology. That's important, because digital communications have become one of many "new normals" that have occurred in response to physical distancing.

As our industry quickly transforms, agents and brokers must also be sure their partner health plans are being equally as creative. In the Medicare marketplace in particular, health plans should work with agents to establish alternative enrollment options and identify emerging issues. As just one example, our team at SCAN is working diligently on a new fully digital enrollment system. We know that new alternatives that help you educate your clients, conduct needs assessments, select the right plan option, and enroll prospects into plans as simply and efficiently as possible are more vital than ever.

Prioritizing personal communication in a virtual world

Medicare can be confusing for those aging-in even in the best of times. Today's seniors face even more distractions. Between the physical threat of the coronavirus, financial stress of economic instability (and for some, job loss) and mental health effects of social isolation, the pandemic's unique impact on older clients may lead to anxiety about all things related to medical care and health insurance. That's why devel-

The life and health professionals who embrace technology, build relationships with clients and continue to partner with trusted health plans will rise above the rest.

oping a routine approach to connect regularly and develop a relationship with your clients is not only good for business, it's the right thing to do as fellow citizens. So pick up the phone. Call. Check in. Listen. It's what SCAN's been doing a lot of the past few months and let me tell you: these "just because" calls are so appreciated!

I've always found that the best brokers and agents check in with their clients for the sake of checking in, not just because they're looking to sell. Communicating effectively and frequently with clients also ensures you are aware of any changes that may impact their healthcare needs—and potentially their coverage needs as well.

When it comes to conducting business, face-to-face is still best. Luckily, our digital world makes virtual face-to-face both doable and effective. But I caution that merely sending a senior client the link to the video conference call doesn't cut it. While many of us have seamlessly transitioned to working digitally, we must remember that some seniors are not as quick to adopt new technology. And before you accuse me of ageism, you should know that I'm of Medicare age myself. Technology is not second nature to me, but I'm competent. While I have peers who are better with tech than I am, I know many who struggle. Patience, compassion and planning make all the difference. Call before you schedule a virtual meeting to walk your client through the process. Helping them understand these technologies—from virtual calls to online document signing and submission—can help ensure a seamless sales process while building trust with your clients.

Selling Medicare Advantage in tough times

No matter how current events have changed the way brokers sell health plans, what matters most is that the client is connected to a health plan that offers them real value and benefit. At SCAN, our directive to brokers is to never put a client in a plan that isn't right for them, even if it's one of our own. And nothing's changed there. It's essential that you conduct a thorough needs assessment to determine each client's medical needs, socioeconomic situation and lifestyle circumstances, as well as what they did and didn't like about their current/previous healthcare coverage.

Medicare Advantage remains a competitive offering for seniors in California, providing a much-needed and affordable option. At a time when other insurance organizations are touting cost waivers for COVID-19 testing and treatment, it's good to note that these are standard benefits for many MA plans. Many SCAN plans, for example, already include $0 copays for lab tests, office visits, urgent care and even hospitalizations. And we think the managed care principles of preventive care and primary care oversight are even more important now. Coordinated care, focused on early detection and disease management, helps ensure patients have access to the care and medications they need to stay healthy and independent—even during a pandemic.

There have been crises before COVID-19 and there will be crises again, but it's important for brokers and agents to remember there is an advantage to selling MA in tough times. Our industry has been forced to find new, creative ways to apply classic customer service strategies. The life and health professionals who embrace technology, build relationships with clients and continue to partner with trusted health plans will rise above the rest. Ultimately, clients will never forget the support and guidance offered by agents and brokers in 2020. Going beyond expectations will pay dividends.

Holly Ackman has almost 30 years of experience in the Medicare Advantage industry. She is currently the vice president of sales operations for SCAN Health Plan, one of the nation's largest not-for-profit Medicare Advantage plans with more than 215,000 members in California. In addition to Medicare Advantage, SCAN Health Plan also offers special needs plans for those with chronic conditions or who are dually eligible for Medicare and Medi-Cal. For more information visit scanhealthplan.com, visit us on facebook.com/scanhealthplan or follow us on twitter @scanhealthplan.

FAMILY CARE BENEFITS MAKE IT POSSIBLE TO GO BACK TO WORK

A Helpful Guide to COVID-19 Legislation, Special Enrollment Extensions

BY ROBYN CHAPMAN

Parents have been confined to their homes with their kids and without school or childcare for months. States like California have taken extraordinary measures to provide childcare for frontline families, so they can go to work. After issuing stay-at-home orders on March 19, Gov. Gavin Newsom issued an executive order giving frontline workers priority access to childcare and subsequently released $100 million to support childcare providers serving essential workers and vulnerable populations. But, this is challenging in different ways for everyone. In article after article, parents are confessing how hard it is to work without childcare. Cities and states are re-opening, but the crisis is far from over—our return to normal will not be the normal we remember. While it's impossible to know what that future is, we already know what it was like as the crisis developed—and that can help us predict what businesses will need to get back up to speed.

Crises like the COVID-19 pandemic reveal the importance of things we take for granted in normal times. Over the past several months, demand for care support has surged as a nation in crisis realizes what working families have long known: you can't work without care. In normal times, family care benefits were on the fringes of voluntary benefits, somewhere between gym memberships and perkier offerings like on-site massages. But social distancing has shown us that benefits like paid family leave and backup childcare are, in fact, essential to employees' ability to do their jobs. As the pandemic forces employers to re-evaluate their benefits packages, care benefits are moving closer to the core—right after health and dental.

In mid-February 2020, Care.com conducted a survey of more than 1,200 full-time American workers, just as the first effects of the COVID-19 pandemic swept across the nation. The results describe a workforce caught in a constant state of work-life imbalance, feeling as though they're letting down both their families and their employers.

Nearly as many men as women indicated paid leave and backup senior care would make them more likely to stay at their current jobs.

Even before the coronavirus crisis, America's care crisis was in full swing. More than half of respondents (53%) say they've had to stay home from work to care for a family member as often as once a week—a figure that climbs to 86% who've had to stay home at least a few times per year. Another 53% say they've shown up late or left early as often as weekly because a family member needed care. This adds up in a big way. Over the past decade, U.S. businesses annually lost multiple billions of dollars in lost productivity due to care-related absenteeism, distraction, adjustments and turnover.

There's also a significant cost to families. Caregiving—whether for children or aging loved ones—takes a significant financial, emotional and physical toll on the lives of employees. Almost half of our respondents (47%) said they've missed family events due to work as often as once per week. And 73% told us they occasionally feel like they're letting down the loved ones who need their care—more than half told us they feel this way on a weekly basis.

In this article, I'll offer three reasons why family care benefits should move away from the fringes of voluntary benefits while we're in the throes of the coronavirus crisis and remain a core offering even after the pandemic passes.

1. Care needs cut across all generations

Our workforce may be more multi-generational than ever before. Each generation has its own care needs—Millennials starting families, Gen Xers, and Boomers caring for aging parents—but our research found old demographic assumptions about who needs what are blurring. A growing number of Millennials are taking on senior care responsibilities, half of Gen Xers are in the Sandwich Generation caring for both their children and aging loved ones, and more Boomers are getting involved in the care of grandchildren. And you have Gen Z looking at what's ahead of them. It's not surprising then that when we asked employees about benefits they respect their employer for providing, we found respondents from all generations most frequently selected family-friendly benefits—whether they personally needed them or not.

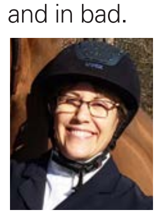
2. Family care is not (just) a women's issue

Historically, women have handled the brunt of household responsibilities. And there's no shortage of data showing the connection between care responsibilities and gender inequalities, such as the wage gap and underrepresentation of women in leadership positions. Care benefits, like paid maternity leave and childcare assistance, have proven to have a positive impact for working mothers and daughters. But we don't often hear the other side of the story—perhaps because men are less forthcoming about their care needs. Today's fathers have become more involved as parents than past generations, and a growing number of men are taking on senior care responsibilities. In our sample, 67% of male respondents told us they provide care to an elderly person on a regular basis. More than half of male respondents (59%) said at least a few times per year they felt their career advancement had suffered due to caregiving responsibilities. Across generations, the men we surveyed placed a high value on care benefits. Nearly as many men as women indicated paid leave and backup senior care would make them more likely to stay at their current jobs, and more men than women cited coverage for fertility treatments, adoption assistance and personalized guidance from a senior care advisor.

3. Family-friendliness: The new corporate social responsibility

Conscious capitalism has been on the rise in recent years, as perceptions of how ethical and socially responsible a company is have taken on more and more importance in the eyes of job-seekers, consumers and even investors. While charity and sustainability have long been examples of corporate social responsibility, the findings from our research suggest family-friendly benefits will play an increasingly larger role in guiding decisions of where to work and what brands consumers favor. A whopping 83% of our respondents agreed offering family-friendly benefits like paid leave and backup care for children and seniors is a marker of a socially responsible company. An even larger 84% of respondents told us treating its workers well is important in helping decide which brand to buy from.

Our HR partners want to stay on-trend and track with the needs of their employees. We're in position to help define those trends and anticipate needs. Family-friendly benefits, like paid leave, backup care and flexibility are benefits that a diverse, multi-generational workforce values in good times and in bad.



Robyn Chapman has been in HR, talent acquisition, staffing and benefits for more than 10 years. As VP of broker and channel partners at Care.com she spends her days educating benefits consultants and others about the importance and necessity of employer-sponsored family care benefits. Reach Robyn at (404) 663-0447 or robyn.chapman@care.com.

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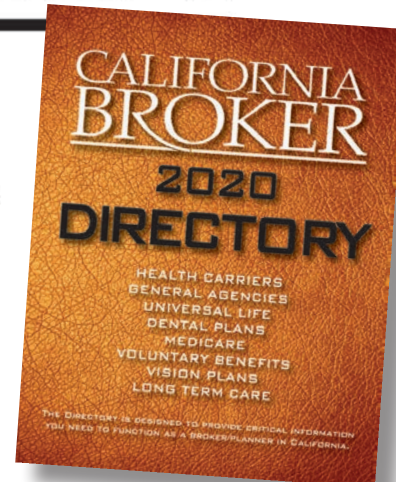

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Apr 2019	11,211	31,849	561,050	654,941	9.48 GB
May 2019	9,719	31,755	487,291	580,316	9.91 GB
Jun 2019	8,906	39,230	651,072	735,170	10.05 GB
Jul 2019	9,211	33,257	514,002	606,593	10.18 GB
Aug 2019	8,007	29,582	626,948	737,202	12.28 GB
Sep 2019	9,760	45,229	512,593	621,563	10.01 GB
Oct 2019	11,963	58,261	444,365	552,341	10.74 GB
Nov 2019	8,482	44,912	232,020	308,322	7.11 GB
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THIS IS THE FINANCIAL PRO'S TIME TO SHINE

BY MICHELLE CURRY

Who did you decide to become during this global shift? I know I spent a lot of time working to answer this question over the past few months. The answer is: I need to show up now, more than ever. For me, recent circumstances illuminated the importance of my role as a compassionate leader to my clients.

As financial professionals, we've had it pretty good over the last decade. The market has mostly cooperated and the need for our profession continues to grow. But rather unexpectedly, we've all been forced to deal with major market volatility and life uncertainty. Now, having been in the business during the 2008-09 Great Recession, I felt much more prepared and composed this time around and had learned some lessons previously regarding the market and client emotions. But the most significant difference we face now is the fact that our clients aren't just dealing with an economic crisis, they're also dealing with a health crisis.

As a compassionate leader, first and foremost I knew I had to take action in showing care for my clients, fellow human beings, because wealth doesn't much matter without our health. People are genuinely concerned for their lives and the lives of their loved ones and that's where the conversation begins.

I had a client express to me that she hasn't left her home except to walk her dogs for fear of dying; she wants to be around for her grandchildren. Think about how drastic of a change that is from just months before when she freely went out and about without a thought to her mortality. This is a scary mindset to be in. We must acknowledge that and try to provide comfort during this time. We must also recognize that that is a permanent shift for her and many others. Even when the virus subsides, it will be a long time before she can be in public without worry.

I know we all care deeply for our clients. I found this to be an opportunity to really build deeper relationships with them. It's so easy to get caught up with business matters. I realized I would sometimes forget to just check in with clients. Now, I'm more interested in hearing about what people are dealing with in every aspect of life to see if there is a way I can support them. The days of quarantine are isolating, so it's important to let people know they are not alone both in their thoughts and concerns, but also not alone because they have you, their financial professional.

Michelle Curry with her relative Christine Navarro who she hired to make masks to send to clients.

The days of quarantine are isolating, so it's important to let people know they are not alone both in their thoughts and concerns, but also not alone because they have you, their financial professional.

"It's important to realize that we are well equipped for these moments in life ... We are of most value during times of change, so we need to be forward-thinking, remind {clients] of the importance of planning, and keep nudging people to get things done."

Feed calm, not fear

Another way I'm showing up is in my professional, confident leader role. We have been through recessions and corrections before and our responsibility is to help clients stay on track and make smart, effective decisions. We must show up as pillars of strength, remaining calm for those wanting to take action out of fear.

The beginning market descent in early March, because it happened so quickly, was when I felt the greatest panic from people in general. That initial drop is like the first dip on a roller coaster: your body and mind haven't yet prepared for it and it tends to jolt you the most. This is when the emotional few get dramatically concerned about the market free-falling. I was asked, "Are we headed into another Great Depression?" and told, "I'm a doomsdayer. I don't see how we can get out of this anytime soon." This is where we have to keep the most collected, clarify any flashy headlines they are reading, and remind them that this is part of investing. Even some of my clients who "should know better," had doubts and thoughts to jump ship from the market. Because it's been quite some time since they've experienced volatility, they've forgotten.

The psychologists Amos Tversky and Daniel Kahneman identified the concept of loss aversion, which says that the pain of loss is experienced more dramatically than the joy of gain. This is so important. No one called me out of the pure joy of having made 25%+ in 2019, but there is definite panic when their account drops 25%. I don't disregard the fact that it took one year to make 25% and not even one month to lose 25%, but that is the nature of recessions. As you know, they tend to be relatively quick and steep.

We can't save our clients from the storm, but we can definitely see them through it. Reach out and actually call clients. (We are so inundated by email; a phone call can be a welcome chance to visit and lessen a sense of isolation.) Update them on legislative changes, the market, underwriting adjustments due to COVID-19. Keep in front of them to keep them educated and to show them you care. Communication is key.

Lastly, it's important to realize that we are well equipped for these moments in life. Think about it: we are often introduced or start working with someone because of major life events. They've had a baby, changed jobs, sold their business, retired, had a death in the family–you name it. Things will not go back to what they once were for that family. We are of most value during times of change, so we need to be forward-thinking, remind them of the importance of planning, and keep nudging people to get things done.

This is a time of huge transition for EVERYONE, so the opportunities are endless. The adjustment to working from home has provided most with a little more time in their day since there's no commute. Take advantage of that 'found' time and get people involved. I started inviting clients out for "virtual lunches" to bring back some semblance of normalcy. The world has shifted, so how are we going to evolve with that shift for our clients? And what do they need to do differently in this new landscape?

Even if someone's life was not affected much, there are always things to address. I have yet to meet with someone where we haven't uncovered something that could be better or needed to be updated. To step even more powerfully into this new business era, to uncover new opportunities, don't just take a look at their investments, dive deeper into what they're doing and find out why. When reviewing their protection strategies, take a thorough personal look at who they are protecting–will that loved one be taken care of? Build more trusting relationships with attorneys and CPAs to ensure their planning is holistic. There are always things to be done and our processes can always be enhanced.

Since things will not be going back to the way they were, I'm focused now on looking ahead. What can we secure, what foundation can we build now, so that when things get back to the 'new abnormal', you can move forward confidently? This is a perfect time with the forced pause in life to re-set and make any necessary changes.

Masks to the rescue!

Embodying the compassionate leader, I've really started to show up in new ways. Once the ordinance came down in Los Angeles that everyone needed to wear masks while in public, I thought: now there's something I can help with! Masks were hard to come by in a timely manner, so I employed a relative, who was recently laid off and had coincidentally just taught herself how to sew, to make masks for my clients. Even finding the materials was a bit difficult, but

> **_The world has shifted, so how are we going to evolve with that shift for our clients? And what do they need to do differently in this new landscape? ... It is vital that we step up right now for our clients when it's not so easy._**

we figured it out and made it happen. Now never in a million years did I think I'd be sending out face masks to clients, but life is full of surprises. I can't tell you what thoughtful responses I received from sending those out and how fulfilling that was for me. It provided them some peace of mind, and one less thing to try and find during all the craziness. It also inadvertently turned into a great marketing idea as I started to get requests for more masks from their family members and referrals to people intrigued by the financial professional who's sending out masks. I love helping my clients grow and protect their wealth, but this was something far greater.

Be a compassion champion

If you take nothing else away from this piece, be reminded of our true role as compassionate, professional, confident leaders. It was easier to be a financial professional in 2019. It is vital that we step up right now for our clients when it's not so easy. These are vulnerable times. We know some of the most intimate details about our clients, so let's strengthen those relationships. This is what we do. Our job is to help clients plan for the future, but also navigate them through the present. Get creative, listen to your heart and take good care of people.

Michelle A. Curry, CFP®, ChFC, CLU is a Certified Financial Planner™ professional and Retirement Planning Specialist with Equitable Advisors, in Woodland Hills. She focuses on working to build and preserve multi-generational wealth for families and businesses. Michelle, a Court of the Table member of MDRT amongst many other accolades, has been practicing for 14 years and enjoys building close, long-term relationships with her clients. When she's not working or playing with her young family, you'll probably find her supporting the arts, in a dance or yoga class or at the spa! You can reach her at: Michelle.Curry@equitable.com. Equitable Advisors is the brand name of AXA Advisors, LLC, (member FINRA/SIPC).

THE NEW WORKPLACE

BY COSETTE TAILLAC

Most businesses have a crisis plan designed to help manage any number of difficulties that could negatively impact their employees, customers and the communities they serve. But how many are prepared for the psychological and emotional aftermath when tragedy strikes? As a broker, you can help support your clients as they work to restore health and well-being to their workplaces. With the recurring complex trauma of social injustice and the COVID-19 pandemic, encourage your clients to consider a trauma-informed approach to help their employees feel safe, supported and empowered.

Understanding stress and trauma

We're living through a sustained traumatic experience on a scale not seen in recent history. The catastrophic impact of the pandemic and the national unrest related to long-standing social inequities have left individuals, communities and businesses shell-shocked. Now we're struggling to remain productive despite the demands and pressures of our new realities—and we face the daunting task of reopening, recovering and healing in a cloud of uncertainty.

It's no wonder that 7 in 10 employees report the pandemic is the most stressful time of their entire professional career. This, according to the 2020 study by Ginger: COVID-19: Four Radical Changes in U.S. Worker Mental Health Needs. Left unchecked and unmanaged, this high level of stress can lead to poor outcomes at work, absenteeism and a sure recipe for burnout.

While the workplace can be a source of stress for many, it can also be a place of healing. By drawing from field experience in the aftermath of tragedy and taking a trauma-informed approach, it's possible to create or strengthen a psychologically healthy workplace to step into the new normal with greater confidence.

How we respond to trauma

Our society has lived through community-level traumas before. Economic downturns, natural disasters, terrorism and other catastrophic events that tear at the fabric of our communities are sadly increasingly common. Social media amplifies the impact, causing many more to bear witness and share in the trauma. Each event becomes imprinted on our brain, especially on the young, and can permanently alter brain structure, wiring us for reactive responses in the future.

Traumatic events impact each of us differently, based on personal experiences that can be traced back to our first years of life. Our past influences the depth, breadth and complexity of our emotional response. The greater the number of adverse experiences a person has survived in their life, particularly in childhood, the more likely they are to struggle with stressful events throughout life, and for that stress to harm their emotional and physical health. Genetics, socioeconomics, demographics, existing health conditions, home and work environments all play a role in how we react and cope when tragedy hits.

Not all these contributors lead to a negative response. In fact, some help us build resilience, adapt quicker, and better regulate response to future stresses. This sheds light on why some people bounce back after hard times while others struggle longer. However, this isn't a prediction. Each event is different, and each person's response is different. When your clients understand the effects of trauma, they can offer the understanding and compassion that their employees need right now.

Assessing the workforce

Whether your clients are bringing their businesses back online, or they've managed to stay open through the lockdown and curfews, their workforce probably faced challenges that might be unknown or hard to understand. Isolation, homeschooling, caregiving, illness (COVID-19 and beyond), financial loss, food insecurity, domestic violence, xenophobia and societal oppression are just some of the realities that have increased, putting those impacted at greater risk of being unable to cope and function well.

Feelings of stress, anxiety, depression, anger and grief are to be expected in response to the pervasive uncertainty, fear and loss. Some people can cope with these feelings and eventually return to their normal state. For others, it may lead to harmful physical and emotional outcomes. Those struggling with mental health conditions and substance use disorders before may experience increased severity of symptoms resulting in severe distress, dysfunction and relapse.

Some effects of traumatic events are seen almost immediately, and some don't materialize until much later. The initial disruption is swift and devastating. It permeates all aspects of our lives, increasing risk factors for further trauma to individuals, communities and businesses, particularly those that were already at risk. The impact won't

IS TRAUMA-INFORMED

reverse simply by getting back to work. For some, it may be further traumatizing if they must do so before they feel safe and secure.

Taking stock of workplace health

A trauma-informed workplace recognizes trauma at both individual and organizational levels. Businesses, those living communities of employees, vendors and consumers, are forever changed by this shared experience in ways that may take months or years to understand.

When trauma strikes, protective factors are challenged. What maintained and grew your clients' businesses before, that shored them up for difficult times and made their cultures strong, may have transformed or disappeared during the months of sheltering at home. It's important to acknowledge and accept feelings of grief are quite normal as we process losses and grapple with the work that lies ahead.

It will take time to take stock, reimagine and rebuild under new conditions. At a minimum, how, where and with whom your clients do business is different. They're learning new ways to support the health of their employees and businesses, building resilience in preparation for what's to come.

Becoming trauma-informed

It will take a new approach to get a pulse on how a given workforce is doing. Rather than the traditional data gathering, embracing open and honest communications and more informal methods are the most effective ways to understand and address current needs.

Managers will want to spend more one-on-one time to listen to individual employees. Acknowledging their feelings and experiences will help to recalibrate expectations. Offering support and resources will help them be productive while maintaining well-being.

Urge your clients to create avenues for workers to request accommodations or resources without guilt or shame. Beyond flexible work policies and mental health resources, needs may include basics like housing, food security and child care. Providing a range of readily available resources and tools within the organization as well as from the community can reduce the stress of not knowing where to turn or not feeling safe asking for help.

Building trust and displaying transparency are also key to a trauma-informed environment. Your clients' employees will benefit from brief but frequent communications to keep them informed about the state of the business and their job security. Articulate goals and instill hope by letting employees know they'll be able to work in a safe physical and emotional environment. Addressing current events in a direct, meaningful and respectful way can help foster solidarity and camaraderie in these especially dark moments.

Traumatic events are unexpected and uncontrollable. Prolonged powerlessness only increases distress, so your clients can help their workforce recover faster by reestablishing predictability and control wherever it's possible. Recognizing and fostering skills, strengthening personal ownership and the ability to make daily decisions and have choices will aid employees in healing from the trauma and help them regain a sense of confidence and empowerment at work.

Trauma shapes us but doesn't define us. Most people who experience even the most extreme traumatic events won't develop a mental health condition as a result. Powerful antidotes include peer and community support, self-help, altruism and connecting to meaningful work and spiritual practices. Sharing personal experiences and stories creates a sense of connection and community and promotes healing. Resilience is a powerful muscle we can build together.

Preparing for the future

We can't control the events that occur and disrupt our lives. But we can control how we reflect, learn and grow from the experience. A trauma-informed approach isn't about bracing for impact. In fact, it's just the opposite. It's about uncovering the value and meaning in what happened and carrying forward an understanding and gratitude for life, work and relationships that will help us handle what's ahead. We will emerge stronger together.

Cosette Taillac, LCSW, is a licensed psychiatric social worker and board-certified diplomate with a master's degree from UC Berkeley. She has worked for Kaiser Permanente (KP) for over 20 years. As the leader for Mental Health Addiction and Recovery, her vision is to be the "Model of Mental Health Care in the Nation." Taillac published outcomes research as director of KP's Early Start perinatal substance abuse treatment program. She also authored a mind-body-spirit curriculum for empowering girls as a board member of One Circle Foundation, a nonprofit to implement evidence-based models to promote resilience in children and teens in the U.S. and Canada.

LIFE INSURANCE IN THE AGE OF COVID-19

BY MICHAEL GIUSTI

Nearly every aspect of life has been touched by coronavirus and the resulting shutdowns and social distancing—and life insurance is no different.

Life insurance now is just as important a financial product as ever before—perhaps more so now that the global pandemic is sweeping the world, bringing death to many people's minds.

In much the same way that the world is changing around us, in many ways, the familiar process of shopping for and securing a life insurance policy may also be a little different in this COVID-19 influenced world. But rest assured, insurance companies are still in business and are still writing new policies. The process just may take a bit more patience than it did in the past.

What's the same

What hasn't changed about life insurance is that it still comes in two primary categories—term and permanent. Term life insurance is a policy that protects someone for a given period of time—say 25 years. If the policyholder dies during that time period, their beneficiaries are paid the face value of the policy. If the policyholder doesn't die, the insurance company keeps the premiums and the coverage ends.

Term life insurance is a terrific, and inexpensive option for people who have need for immediate financial protection—say they have young children they want to ensure are financially protected if they die, or if they want to ensure long-term debts, such as mortgages are covered, or long-term commitments, such as college tuition are assured if the policy holder was to die unexpectedly.

Permanent life insurance is substantially more expensive than term, but it too may serve a powerful financial planning role.

The main difference with permanent life insurance, whether it is whole life or universal live, is that rather than running for a finite term, permanent life insurance remains in effect for as long as the policy premiums are paid.

This potentially makes permanent life insurance a good choice if a policyholder wants to include life insurance as part of an inheritance or estate plan.

The other main difference is that permanent life insurance policies build up cash values over time, which can be used to borrow against, making them a potentially attractive financial planning tool that goes beyond end-of-life planning.

One way that can work is if a retiree has a permanent life

Life insurance now is just as important a financial product as ever before—perhaps more so now that the global pandemic is sweeping the world, bringing death to many people's minds.

> ***Many states have prohibited in-home paramedical exams ... some insurers are instead turning to big data to weigh the applicant's risks—relying on things like electronic medical records, rather than the in-home exam.***

insurance policy with an available cash value, that can be borrowed against and used to pay for day-to-day expenses in years that the stock market contracts, rather than selling shares from a 401(k). That way the retiree doesn't have to sell at the bottom of the market and instead can allow their portfolio to recover while still having cash for expenses during retirement.

Permanent life insurance policies can also sometimes be used as tax-benefited savings vehicles.

What's new

Regardless of whether a policyholder has a permanent or a term policy, if that insurance policy was already in place before the pandemic, and the insured person dies of COVID-19, the policy would almost certainly pay out a benefit—presuming that person was truthful when applying for the policy.

Applying for a new policy is where things have changed a bit post-COVID-19.

One way in which things may have changed is that the insurer may postpone an application if the applicant had recently traveled to hard-hit regions identified by the Centers for Disease Control and Prevention (CDC) as coronavirus hot spots, or if the applicant is planning to travel to coronavirus hotspots in the near future.

The insurer may also postpone an application if the applicant has a member of the household who has recently returned from a hotspot or if they have come into close contact with someone who has tested positive for COVID-19.

In some cases, the applicant may also be required to get a good health certification from a physician to submit along with their application.

If someone does contract COVID-19, they may cause their application to be postponed for up to three months after fully recovering to ensure the virus doesn't flare up again or some other complication doesn't arise.

Simply getting the virus and later recovering shouldn't affect a policyholder's underwriting, but if the virus left them with some lasting health problems, that certainly could be considered when calculating the premium.

Typically, if an applicant is flagged for something coronavirus related, the policy would be delayed, but their premiums wouldn't necessarily go up.

Another way the application process has changed is that many states have prohibited in-home paramedical exams. That means that while in the past a nurse may have come into the applicant's living room and collected vital statistics, such as height, weight, and blood pressure, in many states those visits are now off limits.

In other states, paramedical visits are allowed, provided everyone follows the CDC guidelines for safe interaction, including the use of personal protective equipment.

With the uncertainty, some insurers are instead turning to big data to weigh the applicant's risks—relying on things like electronic medical records, rather than the in-home exam. Still others are postponing the application process until in-person exams are again allowed.

There are also no-exam policies available, but they tend to be more expensive and may have less attractive death benefits. Still, they may be the right option, depending on the applicant's situation.

What's always true

One thing that is always true about life insurance is that during the application process, the applicant is given a long list of questions to assess their risk. It is essential that the applicant answers each question honestly, completely, and truthfully.

That is because policies come with a contestability period—usually the first couple years into a policy, where the insurance company can review any claims made in the application. If the applicant was not truthful, such as omitting travel plans or medical history details, the insurance company would be within their rights to void the policy.

And if the policyholder ended up dying and the company found they were not honest in their application, the insur-

Temporary policies may offer a lifeline while the long-term policy is going through the application and underwriting process.

ance company can refuse to pay out the death benefit, leaving the beneficiaries in the lurch.

Another thing that is always true about life insurance is that if a policyholder were to miss a payment and their policy lapsed, the policyholder would no longer be covered and won't get a death benefit. Many policies have a 30-day grace period to bring the policy back in good standing, but if the policyholder dies while the policy is in limbo, all bets are off and the company is under no obligation to pay out.

Best practice is to make sure the policyholder communicates with the insurer before missing any premium payments so they can be fully informed of the consequences they are facing and the options that they may have available.

Another potential stumbling block to keep in mind is if the policyholder had an accidental death and dismemberment policy, known as an AD&D policy, illnesses aren't covered, which means if they died of COVID-19, they would get no death benefit. Those policies are designed for accidental deaths, not illnesses.

All that said, if a policy is stalled or delayed, such as if a state is prohibiting at-home paramedical exams, one option for the applicant may be a temporary life insurance policy that is often offered by the insurance company to which you are applying for a long-term policy. Those temporary coverages aren't as robust as the long-term policies, but temporary policies may offer a lifeline while the long-term policy is going through the application and underwriting process.

Living through a pandemic is scary and messes with many of the systems we take for granted every day. But life insurance remains a powerful and versatile financial planning product, even if a few details of applying for a new policy may have been changed to accommodate our new normal.

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UNCERTAIN TIMES SPUR INCREASED FOCUS ON ESTATE PLANNING

BY DENNIS HEALY

In the midst of this uncertainty, attorneys and financial advisors have seen a surge in requests for help with wills and other legal documents.

Rarely do events take place that so completely disrupt the normal routines of people around the world as has the coronavirus. As we collectively stepped up to stem its spread, we embraced new concepts like 'shelter in place' and 'social distancing.' Much of our nation's workforce found themselves adjusting to working from home—while at the same time, helping children stay on track with schoolwork and ensuring that older loved ones are well cared for. Daunting challenges.

Growing concerns about health and finances have prompted many to get their houses in order, particularly when it comes to estate planning. In the midst of this uncertainty, attorneys and financial advisors have seen a surge in requests for help with wills and other legal documents. For example, Ann-Margaret Carozza, an estate planning and asset protection attorney based in New York, said in an ABC News Report that in late March and early April, she's seen an "approximately 50% increase in inquiries

In addition to wills, downloads of health care power of attorney, HIPAA authorizations and elder care arrangements have all nearly doubled over this period last year.

about 'all estate planning aspects,' including healthcare-advanced directives."

Similarly, people are turning to online solutions for help. Here at ARAG, for example, we've seen a 70% jump in overall usage of DIY Docs®, a document creation tool, from March to April. In addition to wills, downloads of health care power of attorney, HIPAA authorizations and elder care arrangements have all nearly doubled over this period last year. These state-specific, legally valid documents have long been available to legal plan members as estate planning resources, so this growth is significant.

What does this mean for employers? It's important to recognize that this could be a new priority for many employees. According to a study by Merrill Lynch and Age Wave, nearly half of Americans over 55 don't yet have a will or estate plan in place. And even those who do are newly incented to update their legal documents to better reflect their current family and financial situations. Offering financial planning and legal benefits that make it easier for employees to feel better prepared in times of crisis may be a key consideration going forward.

The following outlines some of the essential components of estate planning that employees should understand as they strive to protect their families, future and finances.

Understanding estate planning essentials

Despite the name, 'estate planning' is not the purview of the older and wealthy—a long-held misconception. Rather, it's a necessary means to protect family assets, provide for loved ones and guide healthcare decisions. Arguably, it's even more important for those with young children.

Not surprisingly in the COVID-19 era, healthcare documentation that specifies who can make medical and financial decisions in the event they cannot speak for themselves is top of mind for many. These typically include:

• HIPAA Authorization gives someone the authority to review and discuss health information with your healthcare providers.

• Healthcare power of attorney gives a person you trust the ability to make medical decisions on your behalf if you're unable to do so.

• Durable power of attorney lets you delegate your right to make legal and financial decisions to someone else upon your incapacitation. This can relate to matters around real estate, taxes, banking and finances.

• A living will expresses your directions about life-sustaining treatments. If you are capable of making a healthcare decision, your decisions will override what's in the living will.

Most synonymous with estate planning are wills and trusts. While contemplating our mortality is unpleasant at best, having this legal documentation is crucial to ensure your wishes are executed when it comes to major decisions, like who will care for your children, what will happen to your pets, and how will your assets be distributed or managed. These are not decisions most people would prefer to leave to the state via the probate court system.

In creating a will, the officers you assign—whether an executor, guardian, or trustee—will have a fiduciary responsibility to implement your directives.

A trust can also be a critical part of an estate plan, used instead of a will or in combination with it. Its flexibility allows people with varying income levels to use trusts to suit their particular needs. Like a will, this document specifies who receives the benefits of the trust assets; who will manage those assets; and what the terms are for managing and distributing those assets.

The biggest difference between trusts and wills is that with a trust, a private document, heirs avoid the often time-consuming and expensive legal probate process of transferring property out of your name and into the name

[a will] is crucial to ensure your wishes are executed when it comes to major decisions, like who will care for your children, what will happen to your pets, and how will your assets be distributed or managed.

of your beneficiaries. Other than things like retirement plan assets and life insurance policies, which have specific beneficiary designations, everything else in your name would go through probate.

The trust transfers ownership of any accounts or other assets in that trust directly to whomever is named the beneficiaries of the trust, making probate unnecessary. This also means heirs will generally be able to access assets in a trust more quickly than assets transferred through a will.

Executing your plans

Getting these documents developed and executed before stay-at-home directives are lifted can prove challenging. Having access to DIY templates is a great way to start thinking through your wishes, but it's prudent to consult an attorney or financial planner to help determine which structure is best suited to your needs and to help you navigate state laws.

For example, to ensure these documents are legally valid typically requires signing in the presence of witnesses and having the documents notarized—difficult with social distancing measures in place. Again, the stance on electronic signatures and remote online notarization varies by state—insights your attorney can provide. In addition, the National Notary Association (NNA) identifies which states offer permanent or temporary remote online notarization here.

Before meeting with your attorney, be sure to gather the details of all property and assets that make up your estate as well as the proper names and personal information for those who are being designated as agents or beneficiaries. Think through issues like:

• Do my appointees have the skills, time and commitment to perform their role?

• Do I trust this person to be discreet with my healthcare information and to follow my plans, regardless of their personal beliefs?

• Is the information and are the appointees consistent across my legal documents?

While the process may feel overwhelming, the impact of not having these important documents can be long lasting, costly and emotionally draining for loved ones. For example, without a will in place, the courts will determine your children's guardian and how your assets will be distributed. Or lacking a power of attorney for an aging parent could preclude you from making important medical or financial decisions on their behalf—making a stressful situation worse.

Your attorney can guide you through the process to ensure that you create the legacy you want.

Addressing the 'new normal'

Clearly, this time of uncertainty has raised awareness regarding the need for estate planning—and has compelled many to take proactive steps to plan for the future. Employers can make this process easier for their workforce by providing them access to voluntary benefits like financial planning and education along with affordable legal counsel and resources, like those offered by legal plans.

As we re-open the country and return to businesses, schools and what is likely to be a 'new normal', let's go forward with a renewed sense of preparedness and hope.

Dennis Healy is a member of the ARAG® executive team. Dennis 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. Dennis can be reached at Dennis.Healy@ARAGlegal.com.

IS YOUR STAFF WORKING FROM HOME? ALAS, SO ARE THE FRAUDSTERS

BY KARLA JO HELMS

As soon as there was a cyberworld, there came the cybercriminals. Their strategies may differ, but the goals are usually to steal information or encrypt devices for ransom. The COVID-19 crisis has done nothing to slow the frequency of these attacks. In fact, they are on a sharp rise—and with a large portion of the workforce's attention divided between job duties, children, financial management and household needs, these bad actors are trying even harder to exploit the situation. But there's good news, too. While the attacks may be increasing in number and variety, IT professionals are becoming more diligent than ever in educating themselves as well as their leadership and coworkers on what to look out for and what to do if they suspect they are the victim of a cyberattack. And while cybercriminals may be clever with their attempts to exploit weaknesses in your security, remember they are not doing it for the challenge. They are after data, money and other valuable assets. So, let's make it as difficult as possible for them to do so.

We must do everything humanly possible to prevent attacks while keeping in mind that no single security software product or person can do it all.


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> ***Treat all your company-owned devices with the same level of security—regardless of their physical location ... Employees must continue to use complex passwords, biometrics, and multi-factor authentication as they would if they were in the office.***

I've outlined five practical steps you can take to help your employees identify and thwart cyberattacks:

Know where you may be attacked

It's likely that many—if not all—of your employees are working from home. This has decentralized the workforce and created more points of attack, which poses a challenge for IT departments when it comes to monitoring for malicious activity. With your IT department's attention divided, this potential vulnerability can present opportunities for cybercriminals attempting to exploit employees. Consult with your IT security staff to identify every new point of attack and start prioritizing protection for sensitive data and applications. To further minimize the chance of a breach happening, restrict access to your data and other high-value assets to only those employees who cannot possibly perform their jobs without such access.

Ensure best practices are still in effect

Treat all your company-owned devices with the same level of security—regardless of their physical location. That means the security software (antivirus, VPN, etc.) should be kept up to date by downloading any software updates or security patches as soon as they become available. Employees must continue to use complex passwords, biometrics, and multi-factor authentication as they would if they were in the office.

One important point about passwords: many people typically make their passwords easy to remember using personal information (like a child's name, birthday, or a simple set of numbers), which means they are conveying what may be relatively discoverable data—just think of what many of us have accessible on our social media accounts! Passwords are most effective when they are meaningless and lengthy. And the best of those are a string of random letters, numbers and special characters. While this may make passwords harder to remember, it more importantly makes it extremely difficult for any single hacker to crack. But don't get complacent—make it mandatory for employees to change their password on a regular basis (every 90 days is good practice).

Be loud and clear on policy

Communicate your rules on cybersecurity to your staff and instruct them on what exactly you expect of them while working from home. Especially important—emphasize the need to report any suspicious activity as soon as possible. And by "as soon as possible," I mean right as it happens so your company's IT security team can get started on a defense immediately if necessary. Your IT personnel are likely to be spread very thin during COVID-19, meaning they will need extra time to analyze possible threats and mount a defense. Once IT is made aware of the suspicious activity, communicate to your teams by detailing the possible cyberattack attempt and any steps they need to take if they may have been targeted as well.

Stay aware of scams

There's a virtual plague of COVID-19 related phishing scams, fake domains and other tricks cybercriminals are trying in attempts to exploit the crisis to their advantage. Keep yourself educated on these techniques and pass that information along to your employees. A quick tip—

Communicate your rules on cybersecurity to your staff and instruct them on what exactly you expect of them while working from home. Especially important—emphasize the need to report any suspicious activity as soon as possible.

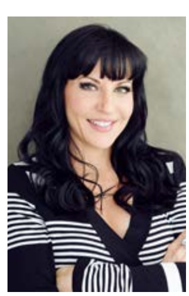
phishing emails are common. They often appear to be from someone you know, like a coworker, but are typically absent of your company's standard email formatting (such as by using a personal email account or omitting the usual signature line). The sender may ask you to call or open a link they sent you. Obviously, do not call, click that link, or even send a reply. Instead, immediately call or directly message the person the email claims to be coming from for verification. If that person isn't available, don't wait for them to get back to you—report it to IT security.

Use company equipment

You have control over company-owned devices, which means you can ensure such materials are as protected as possible by relying on resources like security software, VPNs and more. But as diligent as your staff may be, there is no guarantee that their personal devices will have the necessary level of protection. Now may be the time to purchase laptops and send them to team members who are using their own computers. The bill for the new hardware may put an initial dent in the company's pocketbook—but consider the potential costs if data is stolen or held hostage by ransomware. Suddenly, those new computers seem to look more like an investment! The same goes for mobile devices, like tablets and cellphones (after all, they are computers as well). If you don't have that option and employees must use personal devices, consider altering your policies, such as restricting access to sensitive data to only the most essential personnel—at least on a temporary basis during COVID-19.

The challenges we are all facing during COVID-19 are daunting, to say the least. We're experiencing massive shifts in how we do our jobs—and with these changes come a whole new world of difficulties in just trying to function as close to normal as possible. Transitioning your workforce from their usual office environment into a decentralized work-from-home team is a huge feat unto itself—so if you're in the midst of tackling this, be sure to give yourself a pat on the back for the achievement! But now, we all have to recognize the increasing amount of both known and new cyberattacks that are only making the situation more difficult. I've covered some of the best techniques for defending your organization, but above all, the greatest piece of advice I can give you is to avoid complacency. We must do everything humanly possible to prevent attacks while keeping in mind that no single security software product or person can do it all. Having an array of resources working in tandem is your best protection, and a knowledgeable workforce is your greatest countermeasure.

Preparation, education and diligence will go a long way in securing the safety of your company's data, money and—most importantly—its people.



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MANAGING UNCERTAINTY DURING THE COVID-19 PANDEMIC & BEYOND

A recap of NAAIA's presentation by Dr. Syretta James

During these uncertain and unprecedented times, managing the feeling of uncertainty has become a natural reaction for many. On May 14, 2020, Dr. Syretta James provided a 60-minute presentation to over 300 members of the National African American Insurance Association (NAAIA) on ways to manage the psychology of uncertainty during the COVID-19 pandemic. This presentation was filled with useful tips and strategies aimed at addressing the anxiety, stress, and depression that can arise during chaotic times. It also covered ways to effectively adjust to the loss of identity and role confusion that can occur when individuals are forced to work from home and placed in unplanned situations of isolation.

Dr. James emphasized that there is no "one size fits all" response. She then highlighted a few strategies to assist people in adjusting better to these uncertain times.

1. It is important to check in with one another and share needs with family members, colleagues and friends in order to obtain support.

2. Set daily goals and time to work to maintain structure and productivity.

3. Use "the teach and tell" method for communicating with small children about critical issues such as COVID-19.

Within the context of this discussion, she also shared how important it is to identify resources for all types of families, including those that might be living in multi-generational environments or have family members with special needs.

Other notable insight that emerged from Dr. James' presentation was her timely caution against the presumption that all homes are safe. Importantly, she shared statistics related to domestic violence and identified ways in which individuals could obtain support within their respective

communities. Based on current statistics, 1 in 4 (among women) and 1 in 9 (among men) households are dealing with domestic violence. However, this number likely increased due to the pandemic.

Further, Dr. James emphasized that while social distancing is a physical construct, families and organizations can build useful and positive interactions while adhering to social distancing practices. In particular, she shared personal wisdom about the protective nature of socialization. She also provided useful examples of how integrating technology and following social distancing guidelines have assisted individuals in managing common triggers to anxiety, depression and detachment during these uncertain times.

As the presentation ended, Dr. James invited the audience to spend some time in quiet reflection so that they could identify the positives associated with their current situation and invite in new opportunities. As an additional reminder, she emphasized the need for rest and its critical role in overall restoration. Finally, she reminded the audience of the importance of reaching out for additional help if their situations became unmanageable or debilitating.

Syretta R. James, Ph.D., ABPP is chief clinical officer at Respire Behavioral Health, a non-profit community-based group mental health practice situated in two locations in the state of Maryland. Dr. James earned her doctorate from Howard University and has received specialized training as a Certified Clinical Trauma Professional, Early Childhood Mental Health Specialist, and Child and Family Forensic Practitioner. Dr. James' empirical work has appeared in publications for The Centre for Policy and Practice, The Society for Prevention Research, The Center for Substance Abuse and Prevention (CSAP), and the National Association of African American Studies and Affiliates (NAAAS). Find out more about the National African American Insurance Association at NAAIA.org.

THE NEW UNREALITY AND MENTAL HEALTH

Good news: it's not as tough as you think

BY LAURIE NADEL

As lockdown eases and the economy opens up, it might be tempting to think that the stress of COVID-19 is in our rear-view mirror. Residual anxiety is likely to linger for a while, especially when the economy is unstable.

First things first: There is no such thing as "new normal" nor do we ever get to go back. We can only move forward into what officials call "the new abnormal."

I prefer to think of it as "the new unreality" because reality as we knew it no longer exists. Just like 9/11 has become a point of reference, COVID-19 is a time-stamp in our collective psyche. We will refer to "before the pandemic, during lockdown and since COVID-19" for years to come.

As the markets adjust, it's important to bear in mind that you, the broker, and your clients are likely to be more emotional, with fears about the future surfacing more often. It can be helpful to address this head-on by asking clients how they have been affected by the virus itself, the psychological impact of lockdown, and the financial implications for them.

Last June, the National Institutes of Health declared Post-traumatic Stress Disorder (PTSD) a national epidemic with 44-million Americans (including 6 million veterans) struggling with flashbacks, anxiety and hypervigilance. Many Californians are still reeling psychologically and financially from the wildfires that caused billions of dollars in damages. States that have suffered natural disasters report a 50% jump in bankruptcies within three years of the event. Bankruptcies in adjoining states often increase by 20 percent. The socioeconomic ripple effect adds to the overall anxiety across the board.

In my book, "The Five Gifts: Discovering Hope, Healing and Strength When Disaster Strikes" you will find research and case studies to help you assist your clients who are dealing with trauma.

May was Mental Health Month

Having lived through April, May and now June, we are all well aware that Stress Awareness Month in May was aptly named. We're not talking regular everyday stress: getting to work on time, taking care of your family and friends, paying bills and taxes, and meeting deadlines.

Since life turned dark in a heartbeat, everyday stress is now in our rear view mirror. Acute stress is a very different animal.

Suddenly, we find ourselves living a nightmare: Contagion meets Twilight Zone. The familiar patterns, habits and routines that guided us through life have been ripped away. Our map of reality feels like London after the Blitz. (Unlike the Germans' bombing during World War II, we hear no warning sirens nor are there any truly safe places to seek shelter.)

Trauma isn't a bad hair day

We tend to say "trauma" whenever we mean "upsetting."

Trauma means you have been exposed to sudden, unexpected death. Directly or indirectly, trauma imprints the soul with awareness that life itself is uncertain, fragile and beyond human understanding. And yes, you can be traumatized by the terror you see online and on TV. Vicarious traumatization (VT) is real and leads to acute stress reactions.

Normal person, normal reactions to an abnormal situation

Even first responders and emergency medical personnel who go hand-to-hand with life and death on the job suffer from acute stress. It doesn't mean they are not professional. It means they are human. The International Critical Incident Stress Foundation (ICIS) provides peer support for first responders after disturbing calls where they were unable to save lives. As a member of a critical incident debriefing team at Marjory Stoneman Douglas High School after the school shooting in which 34 people were shot, I was privileged to work with leaders in the field who provided information about acute stress and how to cope with the unthinkable. "You may never understand why this happened," said Dr. Jeffrey Mitchell, a former paramedic and founder of ICISF, "but in time you can come to terms with it."

The first step in coming to terms with a mass fatality event like the pandemic is to accept that your reactions are unique to you and that you are a normal person having normal reactions to an abnormal situation.

COVID-19 stress

Here are some of the main signs of acute stress:

- Shock
- Feeling flooded with horror and helplessness whenever you think about the pandemic
- Fear
- Sense of dread
- Feeling unsafe in your own skin
- Hypervigilance: expecting another shoe to drop

The good news is that acute stress usually resolves on its own. We wake up and start our day without feeling dread about what happened. Our normal appetites and sleeping patterns resume. (Acute stress that resurfaces or continues months or years after the event itself becomes Post-Traumatic Stress Disorder/PTSD, at which time it is important to seek professional help.)

COVID-19 stress: 5 things you need to know

1. Find YOUR calm.

Fear is a comorbid infection that damages our immune system and can overload our health services by unnecessary 911 calls. Finding your calm is essential for surviving in a climate of fear. Set aside five minutes a day to go to your place of inner safety. This is a private place within where only you can go. Close your eyes and ask your mind to take you back to a place and time when you remember feeling relaxed and safe. Make a fist and as you tighten your fist, allow those warm, good feelings of calm and safety to build until they reach a peak and fade away like a chord of music. Open your eyes and release your fist. To get back to your place of inner safety, make that fist and say, "Take me back." (Your fist becomes a bio switch that activates molecules of emotional memories that are the best antidote to COVID-19 stress.)

2. Eat regular meals. Choose healthy food and do not eat alone.

Avoid sugar, junk food, alcohol and caffeine. Never eat at your desk. Have a virtual dinner party or 'meet' a colleague for lunch. If you have to eat by yourself, turn away from your screens and look out the window. Remember: choosing your food will help you regain some sense of control.

3. Meet your three elephants.

As the pandemic continues our fears can escalate. Embedded in our unconscious, they often show up as three elephants: loss of control, loss of safety and loss of identity. In facing the first elephant, it's important to become mindful of patterns, habits and routines that we can control. Calming the second elephant means finding patterns, habits and rituals that help us feel safer. It can be a chair or couch, a garden, or a route where you take daily walks. Spend time in your place of inner safety. This will reinforce your sense of self. Write or say this affirmation: "Despite the chaos and destruction around me, I can find calm and safety within myself."

4. Start a happiness jar.

Take an actual jar, glass, or bowl and label it "HAPPINESS." Keep it someplace where you will see it throughout the day. Place scrap paper and pens or markers next to the jar. Write down one thing that makes you happy per piece of paper. Put the "happy papers" into the jar. Wait at least a month before you empty the jar and read your "happy papers" aloud.

5. Hold on to hope.

We are living through a painful, turbulent cycle. But all cycles in nature come to an end and new life begins. This, too, is a law of nature.

"Even the withered branch grows again
And the sunken moon returns.
Wise ones who ponder this
Are not troubled in adversity." -- Hindu proverb

A journalist for the first 20 years of her career, Laurie Nadel, Ph.D., is a specialist in acute stress, trauma and anxiety issues. She is considered a thought leader in the emerging field of acute stress and PTSD. From trauma to addictions—through workshops, lectures, and one-on-one sessions—her focus is helping people find new ways to heal. She is the author of "The Five Gifts: Discovering Hope, Healing and Strength When Disaster Strikes" (foreword by Dan Rather). Reach her at: www.laurienadel.com or 1-516-368-4552.

CORONAVIRUS AND HEALTH INSURERS

BY DENNIS NEGRON

As COVID-19 continues to spread throughout the U.S., health insurers are evolving to meet the needs of their membership. The changes required to manage this crisis will, in some cases, accelerate long term trends in health insurance distribution and member engagement already under way. The most disruptive consideration for decision-makers is how to adapt to Americans who continue to essentially "shelter in place" or at least avoid as many social encounters as possible.

New York Governor Andrew Cuomo estimates the impact of the virus may last up to 9 months, which would require insurers to make significant changes to many processes that today rely on in-person interactions. Carriers without digital engagement infrastructure will be challenged to navigate this uncertain environment. Those that are prioritizing investments in technology will position themselves for success, and we at EnterMedicare have seen a big uptick in carriers reaching out for guidance on how to modernize infrastructure.

Regardless of the formal end-date of the crisis, the effects of social distancing and fear of physical harm will be felt for many months following shelter in place. Here are a few examples of how this crisis will impact the business of each and every health insurance carrier going forward.

Remote member enrollment becomes the norm, requiring advanced technology adoption for member engagement

The shift to technology-enabled sales has been progressing for several years. With beneficiaries shifting behavior sharply away from in person meetings, agents and carriers will need to adapt the form and substance of their appointments. Digital and online engagement represents the most reliable and scalable channel. This evolution in engagement format will be felt across product lines, but is particularly true in Medicare due to the health risks reported for 65+ populations.

Large scale agent recruitment and training events will move online

As we approach the first "social distancing" AEP, Medicare carriers will be forced to appoint, educate, train and onboard agents digitally. Technology presents a tremendous opportunity to scale these efforts and reach more agents more effectively, and allows for onboarding and appointment to become interactive. Carriers can go beyond basic information transition, and use the appointment process to understand unique broker needs and understand how to effectively segment and then service a diverse agent channel.

Increased digital sales will allow for more "know your customer" at intake

Carriers can capture more information on consumers upon enrollment. Digital policy submissions allow carriers to intake more data at the point of enrollment, and this data can be used to streamline onboarding, increase personalized care plans and drive more effective communications with members year-round.

Insurers will continue to improve targeted communications, especially during national health crises

Investments in digital will allow insurers to intake, sort and action consumer data more effectively. Understanding pre-existing conditions upon enrollment, and sorting this data into actionable communication plans allows carriers to provide relevant information to consumers during health emergencies. People with preexisting conditions that may be at higher risk can receive more detailed instructions on how to protect themselves, saving lives and building customer loyalty.

Dennis Negron is founder and CEO of EnterMedicare, a technology company that builds AI driven software for large health insurers. The company is backed by leading venture capitalists including investors such as former Google chairman Eric Schmidt and actor Will Smith. Prior to EnterMedicare, Dennis launched Oscar Health Insurance in California and spent six years with Citigroup. He holds an MBA from Stanford University and is based in Los Angeles. Reach him at www.EnterMedicare.com for additional perspective and solutions on these fast-moving market dynamics.

Regardless of the formal end-date of the crisis, the effects of social distancing and fear of physical harm will be felt for many months following shelter in place.

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