

DRIVING REFERRALS

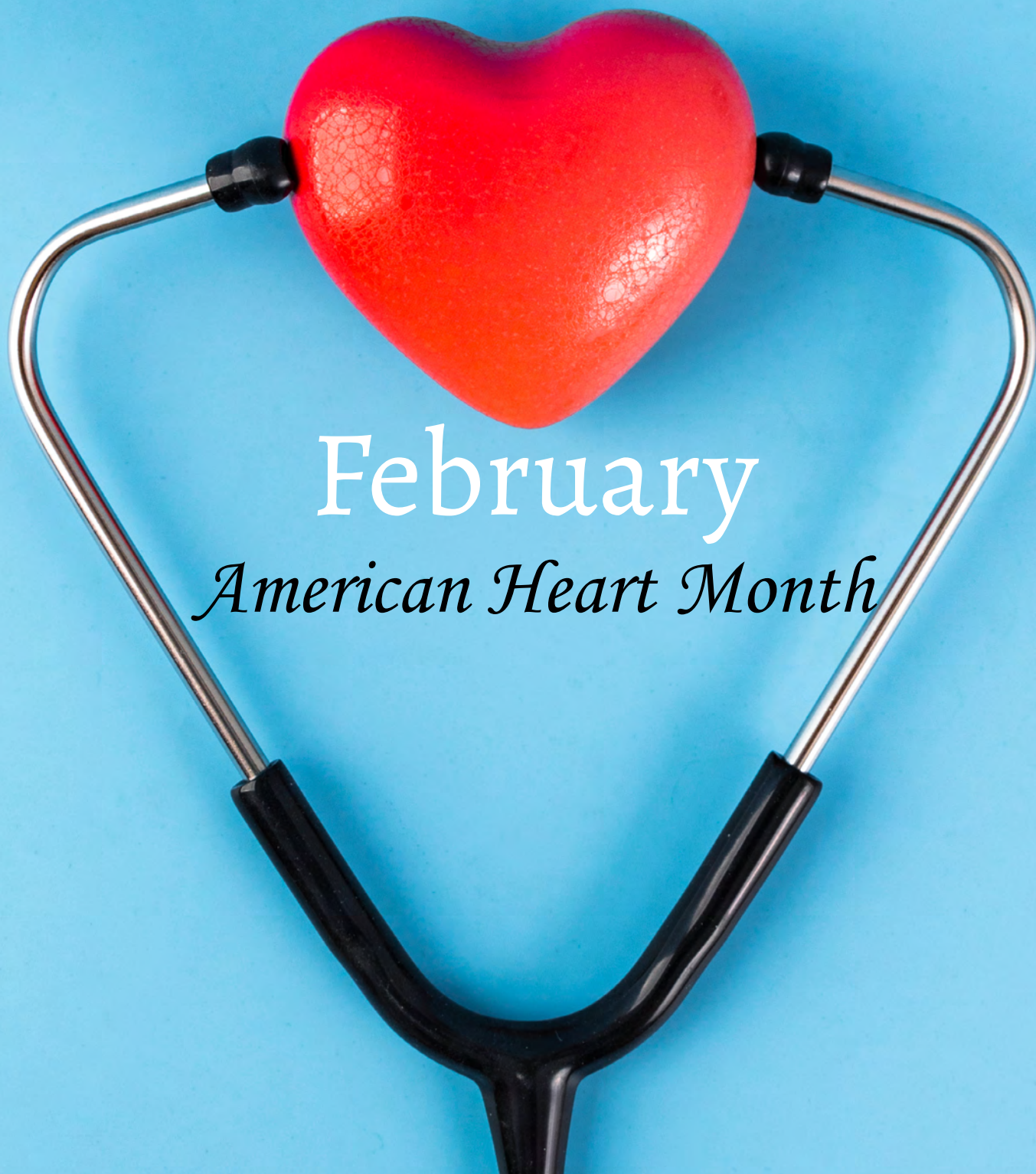
CROSS SELLING

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FEBUARY 2026



February
American Heart Month



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2026

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FEBRUARY SCHEDULE

Click Below to Register

**TUESDAY
FEBRUARY**

03

10AM PST

**TOPIC:
SELLING TIPS**

What Buyers Look For
with Phil Calhoun

**THURSDAY
FEBRUARY**

19

3PM PST

**TOPIC:
STAY ACTIVE & GROW**

Danny Wexler on
Positioning Revenue for
Retirement While Still
Active to Reduce Taxes

**FRIDAY
FEBRUARY**

27

10AM PST

**TOPIC:
REVENUE GROWTH**

How to Become a
Preferred Successor
Buyer

February Publisher Note

By Phil Calhoun



As we celebrate American Heart Month and the significant medical advancements to diagnose and treat heart issues, I have a few thoughts. As we age, it seems heart issues become more common news. I have a friend who takes nitro pills to get through the day and another who recently had a quintuple bypass. Heart health is essential to overall well-being because the heart plays a central role in keeping the body alive and functioning.

A healthy heart pumps oxygen-rich blood to every organ, tissue, and cell. A healthy heart provides the body with the energy and nutrients it needs to function properly. A compromised heart impacts nearly every system in the body.

Cardiovascular disease remains the leading cause of death worldwide, making heart health a critical public health issue. Conditions such as heart disease, stroke, and high blood pressure often develop silently over many years. Poor diet, lack of physical activity, chronic stress, smoking, and unmanaged conditions like diabetes can gradually damage the heart and blood vessels. Because symptoms may not appear until serious damage has occurred, prevention and early care are essential. Cardiac rehab is so important when one has heart surgery.

[LINK TO PROVIDENCE CARDIO REHAB](#)

Maintaining good heart health supports longevity and quality of life. A strong heart improves stamina, mental clarity, and physical endurance, allowing people to stay active and independent as they age. Regular exercise strengthens the heart muscle, helps regulate blood pressure, and improves cholesterol levels. Nutritious foods like fruits and vegetables, whole grains, lean proteins, and healthy fats, provide the building blocks the heart needs to function. Contact our dietician friend Megan Wroe to learn more—from individuals to businesses, your clients will benefit from her expertise.

[Link to St Jude Wellness Center Videos](#)

Heart health also impacts healthcare costs and family well-being. Heart disease often leads to long-term medical care, hospitalizations, and lifestyle limitations that affect individuals and their loved ones. Preventive habits like routine checkups, managing blood pressure and cholesterol, staying physically active, and avoiding tobacco—can significantly reduce these burdens.

This month, remind your clients and loved ones that heart health is the foundation of a healthy life. By caring for the heart, individuals can reduce risk of illness, preserve vitality, and improve daily energy and resilience. Find a cardiologist to learn more about preventative care, or contact mine, Raveen Arora, (714) 239-4956, located at 1712 W Medical Center Drive, Anaheim, CA. He uses a proven natural medicine and prescription drug-based regimen, combined with regular testing to monitor progress. Dr. Arora has taken my family health history and brought me through many diagnostic tests that show the vitamin and medicine regimen has made a difference. I am no pro athlete, and my exercise routine is about average for a 70-year-old, but Dr. Arora has me on the road to live productively and well beyond my father's life span.

To our subscribers: please consider bringing this information to your clients. For those with health insurance commissions: please reach out to learn how to protect your commission in all life events. In our work, we have seen tragic life events that leave colleagues and loved ones with a total loss of commissions or a scramble to try and keep whatever they can. Planning can result in protecting health commissions in all life events.

[LINK TO OUR ARTICLES ON THIS TOPIC](#)

CALIFORNIA BROKER

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SERVING CALIFORNIA'S ANNUITY, LIFE AND HEALTH INSURANCE PROFESSIONALS

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With a background in HR, national TPAs, and leadership roles managing rapid growth in self-funded plans across the western region, Kyle Gerdtz shares his pathway to vice president of Sales and Account Management at Pinnacle Claims Management Inc. He combines a deep operational understanding of claims, member engagement, and cost containment with a strong broker-centric focus that emphasizes service, transparency, and long-term partnerships.

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It's no secret GLP-1 medications are reshaping the conversation around employee benefits. A few short years ago, these drugs were mainly prescribed for type 2 diabetes. Today, they've become household names, often associated with weight loss and, more recently, with heart health. That shift brings opportunity and plenty of compliance considerations for employer-sponsored health plans.

By Misty Baker

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Book Review: "Motive" by Joe Strazzeri

"Motive" is packed with uncommon insights, boots on the ground exercises, and real client stories. Enjoy as you will emerge from the experience with a profound exhale of relief, and practical steps to make the journey from friction to ease. Insurance brokers can gain an understanding of how they can be part of the planning process and collaborate with subject matter experts as a valuable member of the planning team.

By CalBroker Magazine



20 DRIVING REFERRALS

Referral Momentum Drives Book Value

For California health and life brokers, organic growth and exit value increasingly hinge on something many still treat as optional: a deliberate referral and introduction strategy grounded in real client advocacy. Bill Cates emphasizes that the fastest path to relevance with new prospects is through introductions from people they already trust, which also makes your book more attractive and valuable when you are ready to sell.

By Bill Cates

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Cohesive Path to More Revenue with Annuities

Many experienced California health and Medicare brokers eventually face the same question: How do I turn a commission driven career into reliable retirement income without walking away from clients too soon? Peter Buechler has built Cohesive Insurance Services around that challenge, giving brokers a way to turn accumulated assets and ongoing relationships into guaranteed income streams while they plan their own exits.

By CalBroker in conversation with Peter Buechler

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Smart Exit Strategies for Health Brokers

Daniel Wexler has spent more than three decades as an estate planning attorney and wealth strategist, helping business owners keep more of what they earn and pass it efficiently to their families. In a recent conversation, Wexler joined California Broker Magazine to unpack how health insurance brokers can structure commission exits, manage retirement income streams, and deploy estate and tax tools to safeguard their books of business.

By CalBroker in conversation with Daniel Wexler

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3 Ways to Train Your Brain Like a Muscle

When I ask people what they think of when I say healthy aging, I hear a variety of ideas like strength, mobility, heart health, and independence. What's interesting is that research shows when adults are asked what they fear most as they get older, the answer is consistently the same: cognitive decline.

By Megan Wroe

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HEALTH & WELLNESS

Rising Prescription Drug Costs and Opacity

Challenge Brokers

U.S. prescription drug spending is projected to rise 9-11% this year, with pharmaceutical companies increasing prices on hundreds of medications. These increases, combined with ongoing lack of transparency in pricing, strain household budgets and complicate plan recommendations for brokers who must navigate these pressures while helping clients optimize coverage.

By Carmen Ponce-Robiatti

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MENTORING

Moms: The Original Mentors

I saw the movie "Barbie" more times than I care to admit. The line from the movie that resonated with me was, "moms stand in place so their daughters can see how far they have come." What I believe moms really do is tell their daughters they can accomplish anything. There are no limits. Dare to dream the biggest dream, and you can get there. If your mother never told you, YOU can accomplish anything you set your mind to. I'm here to tell you, it is possible.

By Bobbi Barbera

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CALIFORNIA POSITIVE

5 Ways to Celebrate Black History Month

This year marks the 100th anniversary of Black History Month. California is home to a rich history of African American excellence. From marveling at the architectural feats of legendary architect Paul R. Williams to enjoying a wine tasting at a Black-owned winery, discover some ways to celebrate the often-overlooked contributions of Black Americans.

By CalBroker Magazine



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Industry News

CURATED NEWS FROM THE INDUSTRY

SHRM's Top Five Workplace Policy Issues for 2026

"Workplace policies and regulations are changing faster than ever, impacting every level of organizations — from executives to front-line employees. Technology, benefits, compliance, talent management, and caregiving responsibilities are reshaping how work is done and experienced. To stay competitive and resilient, everyone must understand these shifts and how they affect their roles.

[READ FULL ARTICLE »](#)

What will 2026 bring to the life/annuity markets?

By Sam Stevenson, Associate News Editor

Source: LIMRA

Last year proved to be a strong year in both the individual life and annuity markets – through Q3 2025, individual life premium was up 13% year over year, while policy counts were up 10%.

[READ FULL ARTICLE »](#)



February is American Heart Month, a national observance established in 1964 by President Lyndon B. Johnson to raise awareness about heart disease, the leading cause of death in the United States for both men and women. Each year, this month highlights the importance of heart health, prevention, and early detection.

KEY FACTS:

Heart disease causes approximately 1 in every 4 deaths in the U.S., with nearly half of adults having some form of cardiovascular disease.

The first Friday of February is designated as National Wear Red Day, when people wear red to show support and raise awareness about heart disease.

The Centers for Disease Control and Prevention (CDC) emphasizes that up to 80% of heart disease is preventable through healthy lifestyle choices.

RESOURCES:

[American Heart Association \(AHA\)](#)
[CDC Heart Disease and Stroke Prevention:](#)
[NHLBI American Heart Month Toolkit](#)

ACTION STEPS TO PROTECT YOUR HEART:

- Know Your Numbers: Monitor blood pressure, cholesterol, and blood sugar levels.
- Eat a Heart-Healthy Diet: Focus on fruits, vegetables, whole grains, lean proteins, and low-sodium foods.
- Stay Physically Active: Aim for at least 150 minutes of moderate-intensity exercise per week.
- Manage Stress: Practice relaxation techniques like meditation or yoga.
- Quit Smoking and Limit Alcohol: Both are major risk factors for heart disease.
- Get Trained in CPR and AED Use: The American Red Cross and other organizations offer free or low-cost training to help save lives during cardiac emergencies.

The fight over how to pay for Medi-Cal puts pressure on Newsom to raise taxes

By MAYA C. MILLER and JEANNE KUANG/CalMatters

California health care advocates, labor unions and progressive lawmakers are urging the governor and the Legislature to find new money to fund medical care and other social services for millions of low-income and disabled Californians.

[READ FULL ARTICLE »](#)

Trump takes aim at insurance industry, drug prices in unveiling 'The Great Healthcare Plan'

By Paige Minemyer

President Donald Trump has hinted at "concepts of a plan" for healthcare for months as legislators debate the future of key subsidies under the Affordable Care Act, and on Thursday the White House unveiled a more concrete version of its vision for health policy.

[READ FULL ARTICLE »](#)

Kaiser, Sutter tap execs to drive expansion outside California

By Alan Condon

California's two largest nonprofit health systems are positioning themselves for major expansion and strategic growth this year, with newly appointed leaders focused on mergers, acquisitions and national partnerships.

[READ FULL ARTICLE »](#)

8 prior authorization updates for 2026

By Elizabeth Casolo

Settling into 2026, prior authorization continues to be a contentious topic for payers, providers, lawmakers and other leaders. From piloting prior authorization in Medicare to governors pitching reforms, this year is bound to feature significant shifts.

Here are eight prior authorization updates in 2026, so far:

[READ FULL ARTICLE »](#)

Why cover GLP-1s? They'll lower employer healthcare costs, study says

By Caroline Colvin

Companies on the fence about offering an employee benefits plan that covers GLP-1s may find the following data helpful: A report from risk consultation firm Aon, released Jan. 13, suggests workers' sustained GLP-1 use can reduce employers' costs over time.

[READ FULL ARTICLE »](#)

EBRI study: Accelerating healthcare costs could erode coverage from small businesses

By Paige Minemyer

With the healthcare affordability and insurance premiums in particular in the headlines, a new report finds that while the employer-sponsored space is largely stable, declines continue among smaller firms.

[READ FULL ARTICLE »](#)

It's time to get more intentional about employee healthcare

By Lee Hafner

Rising healthcare costs are a challenge for businesses and individuals. Employers and employees will have to do more legwork to find high-quality, more cost-effective providers, but this strategy is a win-win.

Benefit leaders can incentivize employees by offering lower copays and deductibles for services provided by top-performing providers. Employer-supplied benefit tools, often found on insurer's websites, offer up providers who meet high-performance and cost-efficient criteria, says Harrison Newman, VP and benefits consultant at Corporate Synergies. This might include high success rates, providers who prescribe generic prescriptions over name brand, or those that are specialty-specific to save costs.

[READ FULL ARTICLE »](#)

What's driving California's ASC (Ambulatory Surgery Center) landscape California

What's driving California's ASC (Ambulatory Surgery Center) landscape California

Reimbursement issues, staffing shortages and rising costs are just a few of the challenges facing ASC leadership teams in 2026.

Here are 20 statistics demonstrating the scale and scope of the ASC industry's biggest challenges in 2026:

Reimbursement

1. CMS finalized a 2.6% ASC payment increase for 2026 and signaled continued use of the hospital market basket.

[READ FULL ARTICLE »](#)

Life and annuity sales to continue 'pretty remarkable growth' in 2026

By John Hilton

Continued economic turmoil is a market concern, but life insurance and annuity sales are expected to remain solid throughout 2026, LIMRA projects.

Bryan Hodgens, senior vice president and head of LIMRA research, and Sean Grindall, chief member relations and solutions officer, hosted a LinkedIn Live event last week to discuss sales projections.

LIMRA is projecting solid growth this year in both life insurance and annuities.

[READ FULL ARTICLE »](#)

Why you should discuss insurance with high-net-worth (HNW) client

By WJ Rossi

An integral part of the financial planning process is understanding what your client needs, versus what's a nice-to-have.

For example, a client who supports their family with their paycheck may need disability insurance with an income rider to ensure they still have income despite the challenges. Much of the typical insurance advice goes out the window when working with a high-net-worth (HNW) client.

[READ FULL ARTICLE »](#)

The future of AI for health insurance

By Paige Minemyer, Ayla Ellison

The hype around artificial intelligence in healthcare has yet to fizzle out. The technology offers a significant opportunity for healthcare organizations to reduce complexity and inefficiencies in the system. However, there are plenty of risks to navigate, too.

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CMS estimates Medicare made \$28.8B in improper payments in FY2025

By Paige Minemyer

The Trump administration has released new estimates on improper payments in key government insurance programs.

The Centers for Medicare & Medicaid Services (CMS) said late Thursday that the estimated improper payment rate in traditional Medicare was 6.55%, or \$28.83 billion, in 2025. That's down from \$31.7 billion, or a 7.66% rate, the year prior.

The CMS said in a fact sheet that this marks the ninth year in a row in which this figure has been below the 10% threshold required by statute.

The agency noted that improper payments do not necessarily constitute fraud, but can include situations where data were missing to determine whether a payment was appropriate, or a situation where administrative errors impact a payment that would otherwise have been considered proper.

Improper payments can include both overpayments and underpayments, the CMS said.

[READ FULL ARTICLE »](#)

Medicare Advantage overpayments will total \$76B this year: MedPAC

By Rebecca Pifer Parduhn

The federal government will pay an estimated \$76 billion more to cover Medicare Advantage seniors this year than it would if those same seniors were in traditional Medicare, according to new estimates from an influential advisory group.

It's a smaller sum than last year thanks to the continued phase-in of a new risk adjustment model. Overpayments were estimated to reach \$84 billion in 2025.

Still, the report released Friday by the Medicare Payment Advisory Commission is likely to add more fuel to concerns about overpayments in the privatized Medicare program, which has grown to cover more than half of all Medicare enrollees.

[READ FULL ARTICLE »](#)



2026 FEBRUARY EVENTS

[Feb 10 @8:30am-10:30am CAHIP: State of the Industry: Legislative Insights@Tustin,CA](#)
[Feb 11 @8am-6pm CAHIP: 2026 Innovation Expo@San Diego,CA](#)
[Feb 15 @10am-12pm CAHIP: 2026 Trail Talks@Mill Valley,CA](#)
[Feb 19 @11:30am-2pm CAHIP: February Chapter Meeting & CE Course@Riverside,CA](#)
[Feb 19 @4pm-6pm CAHIP: Winter Social 2026@Orinda,CA](#)
[Feb 20 @6pm-11pm CAHIP: Casino Night@Ventura County,CA](#)
[Feb 22-24 @9am-5pm NABIP: 36th Annual Capitol Conference 2026@Washington,DC](#)
[Feb 26 @8am-5pm NAIFA: E3 Nexus:Elevate.Empower.Evolve. FKA The Business Owner Planning Summit@Temecula,CA](#)
[Feb 27 @1:30pm-5pm CAHIP: 10th Annual Cornhole Tournament@ San Diego,CA](#)

VIRTUAL EVENTS

[Feb 3 @10am-11am Commission Solutions:What Buyers Look For With Phil Calhoun-Webinar](#)
[Feb 05 @9am-9:45am Providence St. Joseph Medicare Producer Update -Webinar](#)
[Feb 05 @4pm-5pm NABIP: President's Pitstop with Susan Rider-Webinar](#)
[Feb 10 @2pm-3pm NABIP: Membership Chair Training-Webinar](#)
[Feb 11 @12:30pm-1:30pm NABIP: Command the Shield: The Cino Security Intelligence Series-Webinar](#)
[Feb 12 @12:30pm-1:30pm WIFS: Zoom Lunch and Learn:Your Blueprint for Success-Webinar](#)
[Feb 18 @10am-12pm CAHIP: Medicare Roundtable-Webinar](#)
[Feb 19 @3pm-4pm Commission Solutions: Positioning Revenue for Retirement While ACTIVE With Danny Wexler-Webinar](#)
[Feb 26 @12pm-1pm NABIP:New Member Orientation-Webinar](#)

SAVE THE DATE

[Apr 9 @11:30am-2pm CAHIP: Pathway to Excellence Awards & Lunch Celebration@ Granada Hills,CA](#)
[Apr 15 @8:30am-4pm NAIFA: California 2026 Legislative Day@Sacramento,CA](#)
[Apr 15 @9am-10am NAIFA: State of NAIFA Q2 2026 -Webinar](#)
[May 19 @7am-5pm CAHIP: 35th Annual Symposium@Riverside,CA](#)
[May 19 @8am-5pm CAHIP: LA Annual Conference 2026 @Burbank,CA](#)

BROKER RESOURCES

Helping our brokers stay ahead of the curve with the latest news, events, trainings, and insights.

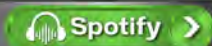
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[Covered California: Great Benefits With Great Management Tools](#)
[CRC Benefits: Webinars](#)
[IEHP: Broker Resource Center](#)
[Pinnacle: We Simplify Health Benefits Administration](#)
[Sutter Health Plan: 2026 Health Topics](#)
[Transitions® GEN S™ lenses](#)

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Pinnacle RX and the Shift to Smarter Self Funding

By CalBroker in conversation with Kyle Gerds

ARTICLE EXPERIENCE OPTIONS

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Watch



Kyle Gerds brings a decade of third-party administration experience to his role as Vice President of Sales and Account Management at Pinnacle Claims Management Inc., backed by a career that spans HR, national TPAs and leadership roles managing rapid growth in self-funded plans across the western region. He combines a deep operational understanding of claims, member engagement, and cost containment with a strong broker-centric focus that emphasizes service, transparency, and long-term partnerships.

This article is adapted from a recorded conversation between Gerds and California Broker.

From HR desk to TPA leadership

Gerds' path into the industry started in human resources, where he managed employee benefits for a transportation company in Fresno and realized he was more interested in benefits strategy than in HR administration. He recalls that once he began running the benefits program, he decided to get licensed because he did not "see myself as a human resources manager for my entire life" and wanted to move fully into the insurance side. From there, he joined a Syracuse-based TPA in a California sales role, then moved through several large national administrators, including what is now one of the largest TPAs in the country.

His most significant growth, however, came when he joined HealthComp, now Personify, shortly after a private equity acquisition and helped grow the book from roughly 150,000 member lives to about 1.5 million. Gerds credits his CEO, EVP, and President at that organization as key mentors who taught him how to "really understand our clients' needs from a third-party administration perspective" and to focus on cost management, technology, and operational excellence. After another private equity sale and leadership changes, he chose a different track and joined Pinnacle, which he describes as privately owned, not for sale and "really in this for the long run to serve our members."

Mentors and mindset for growth

Mentoring has been a consistent theme in Gerds' career and it shapes how he leads today. He notes that he essentially grew up around TPAs because his stepfather Larry Thompson has run administrators and consulted in the space for more than 40 years, giving him early exposure to industry terminology and dynamics. Later, senior leaders at HealthComp and Personify helped him deepen his expertise in self-funding and reference-based pricing, and he still collaborates closely with one of those former presidents, whom he calls "one of the brightest minds in the industry from a third-party administration reference-based pricing perspective."

At Pinnacle, Gerds now looks to the company's President, Steve Mangapit, as his primary mentor. He says they are on calls "every single day" and that Steve "really lets me shine and do what we need to do to serve our members and our clients," while driving Pinnacle to the next level. The throughline in Gerds' story is a growth mindset focused on learning the details of self-funding and using that knowledge to build better experiences for brokers, employers, and members.

Defining success in 2026: Member first

When asked what a successful year looks like, Gerds starts with speaking of retention and member experience, not sales. "The first item is retaining all of our clients," he says, explaining that Pinnacle believes the way to do that is to put the member first and help them navigate a complex healthcare system they typically do not understand. When members get the care they need, when they need it, he expects client satisfaction and retention to follow naturally.

The second priority is deep, ongoing engagement with employer clients in partnership with brokers. Gerds emphasizes being in front of key contacts such as CHROs, benefit leaders, CFOs and CEOs "every quarter, every month, whatever that cadence might be" to do analytic deep dives, review cost savings and operational metrics, and plan future benefit and plan design changes. He wants brokers and clients to see exactly how Pinnacle is performing on claims, customer service and engagement, then work together to "drive better engagement" year over year rather than treating the plan as static.

Only after member outcomes and client relationships does he put growth and new sales as high priority. As head of sales, he is clear that new business is essential to financial stability and to funding further investments in technology and services for clients and members. In his view, sustainable growth flows from a foundation of member-first engagement and disciplined client-level analytics, not the other way around.

Helping brokers move to self-funding

For California brokers battling double-digit, fully insured renewals on groups of all sizes, Gerdt sees Pinnacle's role as a hands-on partner in migrating the right cases to self-funding. He notes that Pinnacle does "a lot of our broker partners in the smaller space that have smaller groups migrating their clients from a fully insured plan that's getting a 15% increase" into self-funded arrangements, often using captives for groups that might otherwise be considered too small. He stresses that the old assumption that a group must be large to self-fund is outdated, pointing out that Pinnacle has self-funded clients with around 50 enrolled employees.

In practice, that migration work is highly consultative. Pinnacle partners with captives such as Pareto and other captive managers to give smaller employers access to data, transparency, and cost containment strategies that are simply not available on standard fully insured contracts. Gerdt explains that, once a group moves, Pinnacle stays close to the broker to review analytics and implement targeted solutions, highlighting advantages like higher touch customer service, quicker claims turnaround, and greater flexibility in plan design. For more traditional self-funded groups, Pinnacle is also picking up business from other TPAs when employers and brokers are looking to exit large, private equity-owned or carrier-owned administrators that have become less flexible and more growth-driven.

Pinnacle RX and integrated pharmacy strategy

Gerdt sees pharmacy as "probably the biggest topic in our industry right now" and a major area where Pinnacle tries to differentiate. Pinnacle started its own PBM, Pinnacle RX, in the early 2000s to replicate the transparency and service of the best mid-sized PBMs and avoid the opacity associated with the largest players. For clients that choose Pinnacle RX, Kyle says they get high touch member service, support for multiple pricing models including spread and pass through, and significant customization around formulary and plan design to match employer goals.

He also points to technology and integration benefits. Because Pinnacle runs both the TPA and PBM, EDI file exchanges and accumulator updates occur in real time, which means members can fill a prescription at the pharmacy and immediately see the claim in the Pinnacle portal. He contrasts that seamless experience with the challenges many TPAs face when trying to integrate with outside PBMs, where delays and data gaps can undermine both transparency and member satisfaction. For brokers, the takeaway is that Pinnacle can pair self-funding mechanics with a tightly integrated pharmacy platform that supports both clinical and financial goals.

Educating and onboarding brokers

For brokers newer to Pinnacle, or to self-funding in general, Gerdt cautions that timing and education are critical. He says the biggest mistake is waiting "until the last minute to scramble and try to get something after your client's already gotten that big, fully insured renewal" because at that point, it is often too late to structure a solid self-funded alternative. Instead, he encourages early conversations where Pinnacle can walk through all of the moving pieces, from stop loss and captives to PBM options and point solutions.

Gerdt describes stop loss as "the first piece of the puzzle" for smaller employers considering self-funding, since no group is going to move if the stop loss numbers are not viable. To support brokers, Pinnacle conducts webinars, "Self-Funding 101" sessions and targeted presentations for producers who are a good fit for the model. The company's experience with its MEWA trust, Western Growers Health, has given the team a clear playbook for how to migrate groups responsibly and position brokers as strategic advisors rather than just renewal negotiators.

Kyle sees *pharmacy* as "probably the *biggest topic* in our *industry* right now" and a major area where *Pinnacle* tries to *differentiate*.

National reach and fully integrated solutions

Although Pinnacle has deep roots in California and a large block with Anthem in the state, the platform is national. Gerdt notes that Pinnacle is "a national TPA" with network partners in all 50 states and the ability to bring on groups across the country, while Western Growers Health operates as a MEWA trust focused on agriculture in California, Arizona, Colorado and New Mexico. That footprint allows California based brokers with non-resident licenses to work with Pinnacle on multistate clients without having to piece together different administrators.

Looking ahead, Gerdt's goal for 2026 is to get more clients and prospects to adopt Pinnacle's fully integrated model, which includes utilization management, case and disease management, concierge services, and other key point solutions under one umbrella. He acknowledges that Pinnacle can "plug and play" with whichever vendors brokers and clients prefer but is candid that "we are only as good as those point solutions." When employers buy into the fully integrated model, Pinnacle is willing to put performance guarantees, savings projections and fees at risk because the company is confident that the model will drive "high success from a member experience perspective as well as a cost management perspective."

PINNACLE™
CLAIMS MANAGEMENT, INC.



Kyle Gerdt serves as Vice President, Sales and Account Management of Pinnacle Claims Management. Kyle is passionate about building an unparalleled healthcare experience for all employers, enhancing their well-being, and providing cost mitigation so employers can expand their business horizons. Kyle has worked in the healthcare Third Party Administration space for 10+ years, focusing on large employer self-funded medical plans. Kyle holds his Certified Self-Funding Specialist® (CSFS®) designation through the Health Care Administration Association (HCAA) and has his Bachelor of Science degree in Business Administration and Management from Fresno Pacific University, Fresno, California.



GLP-1s in 2026: What Brokers Need to Know

By Misty Baker, Director of Compliance and Government Affairs, CRC Benefits

It's no secret GLP-1 medications are reshaping the conversation around employee benefits. A few short years ago, these drugs were mainly prescribed for type 2 diabetes. Today, they've become household names, often associated with weight loss and, more recently, with heart health. That shift brings opportunity and plenty of compliance considerations for employer-sponsored health plans.

As you go into your 2026 renewal conversations, here's what you need to know about where GLP-1s stand, how they may affect employer plans, and the compliance questions you should help your clients think through.

WHY THE GLP-1 CONVERSATION CHANGED

The FDA's 2024 approval of semaglutide (Wegovy) for reducing cardiovascular risk was a game changer. Until then, GLP-1s were mainly considered weight-loss drugs outside of diabetes treatment. Now, they're also tied to preventing heart attacks and strokes in certain high-risk patients. That approval gave these medications clinical credibility beyond weight management, which means employers are hearing more requests from employees and physicians for coverage.

At the same time, more Americans know what GLP-1s are, thanks to media coverage and direct-to-consumer ads. Demand isn't slowing down, and supply has improved compared to the shortages we saw just a year or two ago. Add in pipeline developments, including oral versions, and we can expect even more attention in 2026.

WHAT THIS MEANS FOR EMPLOYER PLANS

Here's the hard truth: GLP-1s aren't going away, and they aren't cheap. Pharmacy spend is already one of the biggest drivers of medical trend. Employers that offer coverage without clear rules may face significant cost increases. On the other hand, employers that exclude coverage entirely may face pushback from employees, retention challenges, and potential compliance concerns if the exclusion has unintended impacts.

That's where you come in. Agents should be ready to guide clients through balanced, compliance-minded options that manage cost while addressing employee health needs.

THE COMPLIANCE ANGLE

When we talk about GLP-1 coverage, several compliance touchpoints come into play:

IRS Rules: Weight-loss programs and medications can qualify as eligible medical expenses under HSAs, FSAs, and HRAs but only if used to treat a diagnosed disease such as obesity, diabetes, or heart disease. Documentation matters.

ADA and Nondiscrimination: Obesity can be considered a disability under the Americans with Disabilities Act. Blanket exclusions could raise legal risks if they disproportionately impact employees with qualifying conditions.

Wellness Program Design: If an employer ties GLP-1 use to participation in a wellness program, the incentives and requirements must fit within federal wellness program rules.

Medicare Perspective: While Medicare still does not cover weight-loss drugs, it has begun covering GLP-1s for cardiovascular risk in certain situations. That development doesn't automatically change employer obligations, but it does set expectations among older employees and retirees.

Your role is to bring clarity, help clients avoid compliance missteps, and position coverage decisions as thoughtful, evidence-based, and fair.

COVERAGE STRATEGIES EMPLOYERS ARE CONSIDERING

Most employers fall into one of three buckets:

- **Open Access:** Covering GLP-1s broadly for weight management and diabetes without strict controls. This may improve employee satisfaction but can drive costs sharply higher.
- **Targeted Access:** Covering GLP-1s for specific conditions such as cardiovascular disease plus obesity, or diabetes, with prior authorization and ongoing review.
- **Exclusion with Exceptions:** Not covering GLP-1s for general weight management, but allowing coverage for FDA-approved indications such as cardiovascular risk reduction.

Of these, the second approach is the most common and arguably the most sustainable for 2026. It balances clinical evidence with financial reality and gives employers a documented, defensible policy.

PRACTICAL GUARDRAILS

If your clients are weighing GLP-1 coverage, here are some of the strategies worth discussing:

Prior Authorization: Require a diagnosis and physician documentation that aligns with FDA-approved indications.

Program Pairing: Make coverage contingent on participation in a structured program (nutrition, activity, behavioral support). This improves outcomes and helps satisfy IRS guidance on eligible expenses.

Continuation Criteria: Set check-ins at three and six months to confirm the medication is working. If not, coverage ends.

Preferred Drug Lists: Work with PBMs to identify a preferred GLP-1 and use formulary management to control cost.

Fraud and Safety Checks: Avoid coverage of compounded versions, which the FDA has cautioned against.

CONVERSATIONS TO HAVE WITH CLIENTS RIGHT NOW

Here's how to frame the discussion with HR and finance leaders:

Define the Goal: Is the employer's main objective weight management, cardiovascular risk reduction, or both?

Budget Realistically: Costs will rise if coverage expands. Employers need to understand the financial trade-offs before making a decision.

Plan for Fairness: Apply the same rules consistently to all employees who meet the criteria. Document the policy clearly to avoid confusion.

Communicate Clearly: Employees will ask about GLP-1s. Employers should prepare FAQs and consistent messaging to explain what's covered, what's not, and why.

Policy Changes: Keep an eye on Congress and CMS. A shift in Medicare policy could ripple into employer expectations.

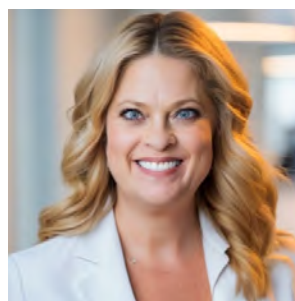
Manufacturing Expansions: Additional supply may ease access issues, but it won't eliminate cost concerns in the near term.

BOTTOM LINE

GLP-1s are no longer a side note in benefits discussions. They're front and center. Employers need guidance that blends compliance with cost control, and employees need clear communication about what coverage looks like in 2026. Your role is to bring clarity, help clients avoid compliance missteps, and position coverage decisions as thoughtful, evidence-based, and fair.

The sooner you start these conversations, the better prepared your clients will be as renewals hit.

CRC BENEFITS



Misty Baker, Director of Compliance & Government Affairs at CRC Benefits, is a nationally recognized expert in ACA, ERISA, COBRA, and FMLA. With 20+ years in benefits regulation and agent advocacy, she educates brokers, employers, and policymakers, bridging policy and practice. Her leadership and dedication have earned prestigious awards and shaped legislation at state and federal levels.

Book Review: “Motive” by Joe Strazzeri

By California Broker Magazine



Joe Strazzeri’s “Motive” is a valuable resource for all advisors looking to help their clients with planning. While the author’s “Motive” process is an excellent resource fit for CPAs, attorneys, and investment bankers who have clients in need of planning tools, it is also the special professional touch outlined in the book that is so valuable. It is clear how insurance professionals belong on the planning team and can also personally benefit from the many ideas and tips “Motive” provides for their own agency.

Successful families and business owners tolerate far too much angst and pain surrounding their material assets and cherished relationships. The key take away from “Motive” is that even in the midst of a difficult and dynamic planning process, this book provides examples of cases where there is hope for a better way through to a positive outcome than you might feel possible.

— “Motive”

“Motive” is packed with uncommon insights, boots on the ground exercises, and real client stories. Enjoy as you will emerge from the experience with a profound exhale of relief, and practical steps to make the journey from friction to ease. Insurance brokers can gain an understanding of how they can be part of the planning process and collaborate with subject matter experts as a valuable member of the planning team.

With each page, Strazzeri endeavored to create more of an experience than a traditional book. Some people will power through attempting a quick read, and others will find the popcorn of a new idea in the pauses we have carefully infused throughout.

One of my favorite mottos is, “Hope is a great conversation.”

Through a combination of compassionate sarcasm, tender truths, and dense prose, my hope is that families read for what they haven’t heard and not what they already know. At times you’ll find yourself rereading a sentence or a paragraph. When you do, please know that I have attempted to embed deeper nuance into those nuggets of compassion and contemplation.

— “Motive”

Joe Strazzeri has kindly taken a few minutes to cover some questions about his book. First, some background about Strazzeri who is an attorney and counselor for successful families and business owners. With a lifelong desire to become a lawyer, he leveraged his second career as a general contractor, hammering nails to pay for law school. He has been self-made since his 20s.

Joe, what motivated you to write “Motive?”

After writing seven legal, financial, and tax books with my friends in the industry, I realized that the reasons that clients sought, chose, and worked with advisors often had less to do with the technical competencies and more to do with the needs of families. These reasons were more common than I had thought.

On the softer side, it felt vulnerable but more important to be transparent about choosing and being chosen, misunderstanding of facts and motives, advisors partnering with clients, and family thriving—all culminating in the invisible guest in these relationships.

What unexpected results have you seen after completing the book?

It has been a pleasant surprise to have current clients—as well as successful families and business owners that I’ve never met—quote sections of the book back to me and explain the impact that it has had on their lives. The common theme has been: “Did you write this section about me or for me?”

With each page, **Strazzeri** endeavored to create more of an **experience** than a traditional **book**. Some people will power through attempting a **quick read**, and others will find the popcorn of a **new idea** in the pauses we have carefully **infused** throughout.

Knowing that it sings to the hearts of this client segment—where they feel not only heard and understood—but provided a way to think through their issues and drive them to a deeper relation with the family members and advisors, has been joyful.

You are such a great leader and have accomplished so much. What suggestions do you have for how one can start each day focused on finding success?

In our digital, interrupted, and soon-to-be incredibly enhanced by AI world, it is easy to be distracted. Those things that are almost always urgent are almost never important. Blocking your monthly calendar, as Dan Sullivan suggests, with days when you only concentrate on your unique abilities, days you do the required “stuff,” and prescheduled free days, gives you the ability to feel rejuvenated and excited as well as the ability to separate emergency or non-essential items into one type of day and truly important items into another.

With that in mind, the biggest gift a high-net-worth advisor can give to their clients, families, and themselves is a dedicated, non-revenue-generating personal assistant who spends half of their time on personal, logistical, and family needs, and the other half acting as a gatekeeper and momentum keeper for their business.

An idea you cover in your book is to recognize the importance of family and cherished relationships. The concepts you outline seem to fit almost any business owner who can find value when applying the tools you offer to evaluate and re-evaluate relationships. What is a good starting point to consider when looking to apply the “Motive” philosophy with clients?

By seeing this book through three lenses, an advisor can gain the most benefit. The first lens is to see how successful families or business owners utilize the content, exercises, and videos. The second lens is understanding how this book influences the way their team interacts with clients. Lastly, if the advisor considers whether they would enjoy the kind of life they hope for their clients, they can see how this applies to themselves, their business, and their own family—gaining firsthand experience to then share with their clients.

As Trusted Advisors to business owners, what do you suggest professionals—from insurance to legal to financial—can do to stay focused on the keys you have outlined in “Motive?”

Realizing that there are wealth-biased relationships is the first step to leveraging this book. The next step is deciding to be transparent with the client about your desire and ability to go deeper into areas of their life and business. In doing so, you partner with the client to consistently create better outcomes.

To learn more and get involved with more advanced planning resources, please review our eCalendar for Exit Planning meetings held monthly and consider joining a meeting to meet with professionals in many planning fields, go online to the view the numerous Southern California Institute resources you can access as a self study opportunity, and consider reading books on exit planning to gain an appreciation of how you can assist your small and medium sized business owners with planning.



Joe Strazzeri is a founding partner in four companies that serve multi-generational affluent families and self-made business owners, and he teaches the trusted advisors to both. Their life's work centers on Three Systems of Family Thriving: family wealth, family relationships and family business relationships, and family advisory relationships. They focus on four key capabilities: tax masterminding, business succession, cleaning up messes in families' existing planning, and Family Synergy Work. Over 25 years in business, Joe and his teams have counseled more than 750 eight- and nine-figure net worth families, and thousands of others. This experiential sample size renders the insights and perspectives shared in “Motive.” Joe credits his entrepreneurial tenacity to the dichotomy of his parents' origins. His mother a German, Iowa farmgirl, and his father, a crazy Sicilian entrepreneur, who began life as a teenage immigrant and drove the success of several real estate enterprises

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Referral Momentum Drives Book Value

By Bill Cates

CSP, CPAE, Referral Coach

ARTICLE EXPERIENCE OPTIONS

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REFERRALS

Why referrals should drive your growth

For California health and life brokers, organic growth and exit value increasingly hinge on something many still treat as optional: a deliberate referral and introduction strategy grounded in real client advocacy. Bill Cates emphasizes that the fastest path to relevance with new prospects is through introductions from people they already trust, which also makes your book more attractive and valuable when you are ready to sell.

Health and benefits brokers understand that buyers pay for predictable revenue and replicable processes, not just a static commission stream. When your book is built on referrals and warm connections instead of cold lead generation, your clients are already conditioned to introduce you, which can significantly enhance perceived goodwill and transferability in a sale.

The more momentum you have created through referrals and introductions, the more valuable that book is going to be.

From cold leads to warm introductions

Cates contrasts high volume lead tactics with a business built on introductions. One broker he spoke with was proud of the internet leads he generated yet was converting only about 5% into clients a process the broker admitted felt like cold calling and exhausting “weeding through all this trash to find the diamond.” Cates argues that while there are many ways to generate new clients, the high quality sustainable approach is to build the business around how people actually prefer to meet you through trusted introductions.

He urges brokers to stop thinking only in terms of referrals and instead focus on connections and introductions that actually get made and tracked. Clients often say they will introduce you, but you have no idea if they did or how they framed you, which is why Cates recommends using and reinforcing the specific language of “introduction” and “connection” with clients and centers of influence. This shift from vague word of mouth to intentional connection is particularly important in a world where prospects rarely answer unknown calls and inbox noise is constant.

Capturing value at the moments that matter

For California health brokers, especially in group and Medicare markets, the strongest referral opportunities usually surface after you have walked clients through high stress events such as a major claim or complex care episode. Phil Calhoun notes that once a broker helps an employer or individual navigate the health care system through a heart attack, stroke, or other major medical event, the trust factor “just explodes.” That is the moment to open the door to referrals because the client now sees you as an essential advocate rather than just a distributor of products.

Cates ties this to what he calls value discussions. Instead of simply waiting for spontaneous praise, he suggests deliberately asking open ended questions that prompt clients to articulate the value they have received. For example, “Tell me the value you feel you have gotten from this process.” Hearing their own words reinforces their perception of your impact while giving you a natural segue to explore specific introductions to siblings, business partners, or key relationships rather than casting a vague “who do you know” net.

Making your book more sellable

Calhoun reminds brokers that in health insurance, residual commissions keep flowing as long as you keep the client, which is why buyers often start by looking at annual commission levels and applying multiple. However, some sellers bring additional engines such as lead generating websites or proven touch programs that consistently produce referrals and retention, and those elements can add real value if they are transferable.

Cates reinforces this with an important data point: clients who enter your practice through a recommendation are roughly two and a half times more likely to provide recommendations themselves, regardless of product line. If your book is built on referral driven relationships and you have documented processes for staying in touch and requesting introductions, buyers acquire not just revenue but a culture and system that continues to reproduce new clients. That said, he cautions that referability can fade quickly if the acquiring agency fails to renew relationships and maintain the cadence of value and personal touches that clients have come to expect.

The role of consistent touches

Both Calhoun and Cates underscore that ongoing touches are non-negotiable in retaining clients and preserving book value, especially in individual Medicare and small group segments where competition is intense. Beyond automated birthday and holiday cards, Cates recommends a dual track of value touches such as newsletters, guides, and short videos and personal touches tailored to the individual relationship.

He warns that if a client does not hear from their professional for about a year, the odds of retaining that business can drop to roughly a coin flip. Even if clients do not open every newsletter, the consistent presence of your name keeps you top of mind and makes it easier for them to recall you when benefits come up in conversation with friends, family, or fellow business owners. For California brokers under constant carrier and regulatory change, this level of contact also positions you as the steady interpreter of plan shifts, network changes, and compliance issues rather than leaving clients to navigate alone.

Collaborative partners and post sale revenue

Calhoun describes a path that many California brokers follow selling all or part of their book yet staying engaged through cross selling arrangements in lines like lifelong term care and annuities by partnering with subject matter experts. In those models, the selling broker moves into a referral and relationship role while specialists deliver product expertise allowing the original broker to continue earning and serving without carrying every license or product line personally.

Cates frames these relationships as partnerships or centers of influence driven by the same two fundamentals: referability and connection. You must be clear about your value and process so partners feel confident introducing you and you should continually feed them short case studies that show the client situation, your work, and the outcomes to keep your value vivid. He also advises brokers to explicitly discuss how introductions will be made because simple name dropping by CPAs, attorneys, or other professionals is not enough. Without a real connection, prospects will continue to delay the very decisions the partner hoped to prompt.

Easy yes offers and strategy sessions

Calhoun explains that his own commission planning practice uses a 15-minute free phone call for brokers considering how to protect grow or sell their health commissions which serves as a low friction advisor style entry point. Cates is a strong proponent of this structure describing it as an “easier yes” for prospects and a clear process that referral sources can confidently describe to their contacts.

He suggests positioning these calls as short, complimentary strategy sessions where both sides learn about each other and determine whether it makes sense to continue rather than as veiled sales pitches. The key is that the call must deliver genuine value through thoughtful questions and insight so that even those who do not proceed still report back to the referral source that the experience was helpful and professional which in turn reinforces your reputation.

“What we are going for here is easier yeses.” Bill Cates

The mindset that sustains referrals

In Cates’ experience, the brokers who thrive with referrals and introductions are those who see themselves as on a mission with a strong emotional connection to the value they create and the ripple effect of their work. That mindset shifts the conversation from “help me build my business” to “let us extend this value to other people you care about,” which resonates more deeply with clients who just experienced your advocacy.

He cautions against old school scripts that center the broker and instead urges California professionals to anchor every introduction conversation in client outcomes reduced confusion smoother claim navigation or better benefits decisions for their employees and families. When you genuinely believe your value is worth sharing you no longer feel needy or pushy asking for introductions you are simply inviting clients and partners to pay forward a level of advice and advocacy that they already know can make a critical difference.

Working with Bill Cates

For agencies and individual brokers who want to go deeper, Cates works both one-on-one and with groups to strengthen referral and introduction processes as well as sharpen value propositions and messaging. He starts with the same type of complimentary strategy session he recommends to brokers: a 15- to 20-minute phone or Zoom conversation to understand your situation explain his approach and decide together whether there is a strong mutual fit.

Those interested in engaging with Bill Cates can schedule a brief strategy call to explore support with building referral driven growth tightening value messaging and enhancing the referability and market value of a current or future book of business. In keeping with his philosophy that every relationship should be value-based, he only moves forward when he is confident he can bring meaningful results to the agency, team, or individual broker.

The more *momentum*
you have *created* through
referrals and *introductions*,
the more *valuable* that *book*
is going to be.



Bill Cates, CSP, CPAE, works with financial advisors to speed up their growth without increasing their marketing budget. Advisors tap into Bill's proven process to multiply their best clients through introductions from advocates and Centers of Influence, communicate their value proposition more effectively, and create a reputation in a profitable target market. Bill helps advisors move from push prospecting to magnetic marketing – to attract more Right-Fit Clients™.

Bill is the author of 3 best-selling books, *Get More Referrals Now*, *Beyond Referrals*, and *Radical Relevance*. Bill's newest book, *The Language of Referrals* was released in March of 2024. He is the founder of *The Cates Academy for Relationship Marketing™*, was named the #1 Financial Advisor Influencer by Indigo Marketing, and is the host of the acclaimed *Top Advisor Podcast* – now ranked in the Top 5% of podcasts worldwide

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Cohesive Path to More Revenue with Annuities

By CalBroker in conversation with Peter Buechter

RETIREMENT

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Why annuities matter to seasoned brokers

What every financial advisor truly wants is to get in front of many experienced California health and Medicare brokers eventually face the same question: How do I turn a commission driven career into reliable retirement income without walking away from clients too soon? Peter Buechler has built **Cohesive Insurance Services** around that challenge, giving brokers a way to turn accumulated assets and ongoing relationships into guaranteed income streams while they plan their own exits.

Cohesive is a wholesale partner focused on fixed and fixed indexed annuities, single premium immediate annuities, and lifelong term care and disability solutions—all positioned to be sold on an insurance license without securities registration. Peter's planning emphasis is clear, guaranteed retirement growth and lifetime income, so a portion of a portfolio behaves like a personal pension instead of just a fluctuating account balance.

"The type of planning that we do with these types of products is guaranteed retirement growth and income planning."

Peter's California based advocacy and expertise

Peter is a California native headquartered in Orange County and operates a national organization that still feels very local to West Coast brokers. For decades, he has served in leadership roles with the National Association of Insurance and Financial Advisors including terms as President of NAFA Orange County and NAFA California and, more recently, as Government Relations Chair for the state, and now for Orange County.

That boots on the ground political work means he understands how state and federal rule changes shape the products brokers recommend, and the protections clients receive. He has spent years maintaining relationships with legislators and advocating for laws that support both producers and consumers and continues to stay active even after stepping back from top leadership roles.

"We lobby state and federally for laws that directly affect our industry and our clients and the products that we sell."

What Cohesive does for health and Medicare brokers

Cohesive is designed for brokers who excel at relationships but do not live and breathe annuities every day. Peter describes the firm as a wholesale agency IMO, FMO, and BGA, that steps into the background to handle case design product selection and technical details while the broker stays in front of the client.

He works with a broad mix of health producers including individual and group health brokers and a large number of Medicare specialists whose clients are already at or near retirement. When a broker brings a case to Cohesive, the broker works directly with Peter who draws on his CFP, CLU, and CHFC level training to ensure product recommendations and tax considerations fit client goals.

"Our tagline for Cohesive is making the complex simple."

Core annuity strategies for retirement income

Peter centers his recommendations around fixed guarantees rather than variable or securities-based products. For clients and brokers in the 65 to 80 range, he emphasizes two main structures that can create lifetime income from existing retirement assets.

- Single premium immediate annuities
- Take a portion of accumulated assets for example, from a 401k or IRA, and convert it into a personal private pension.”
- Trade some liquidity for guaranteed lifetime income with available features such as return of premium or continued income for a surviving spouse.
- Fixed and fixed indexed annuities with income riders
- Deferred contracts that have a current account value plus a separate rider value that grows at a guaranteed rate until the client turns on income.
- Allow the client to choose the retirement start age and then receive guaranteed lifetime withdrawals while keeping access to account value within contract limits.

Across these designs, the hallmark is principal protection along with either guaranteed growth or guaranteed no loss and the potential for market linked upside in indexed solutions. For many brokers selling a book of health business, this safe, secure slice of assets becomes the foundation of their own retirement plan.

“All of these products we use are fixed guaranteed. You cannot lose any money.”

Tax aware planning for book sellers and clients

Selling a health book often means moving from ongoing renewals to a shorter-term payout structure that can create new tax exposure. Peter’s process starts with a fact finder to map out assets, income sources, and retirement time frames and then layers in strategies that coordinate qualified and nonqualified money.

He distinguishes qualified plans such as 401k IRA and similar accounts where distributions are fully taxable from nonqualified savings where only growth is taxed. He discusses taking distributions up to key tax bracket thresholds then shifting to other sources and using deferred annuities for nonqualified funds to secure tax deferred growth and manage current taxable income especially around Social Security thresholds.

In earlier years, he notes that accessing qualified plans or nonqualified annuities before age 59 and a half can trigger penalties unless handled carefully through specific distribution strategies. That is why he often pairs his work with the client’s tax advisor to decide which accounts to use and when.

“We typically would start with a good fact finder and identifying your assets your income streams and really what your retirement horizon looks like.”

Turning service pressure into opportunity

Health and Medicare producers know the grind of the last quarter of the year with certifications, carrier changes, and nonstop client calls. Peter acknowledges that annuities can look like an extra layer of complexity with many carriers and product variations, yet he has seen brokers successfully transition from zero annuity experience to being viewed as annuity experts by their own clients.

Cohesive makes that shift manageable by letting the broker choose how involved to be. Some simply refer cases and rely on Peter as the client facing expert. Others sit in and gradually take on more of the conversation after learning how to present solutions in a compliant, client-friendly way. Peter’s training background, including teaching the LUTCF annuities course, supports both tracks.

“You do not have to be the expert out the gate, but we can absolutely assist your clients starting tomorrow.”

“Our tagline for Cohesive is making the complex simple.”

A flexible glide path to retirement for brokers

For over 30 years, Peter has watched peers approach retirement in very different ways. Some cannot wait to exit, while others never want to stop working altogether. He sees annuities as a practical bridge for those who want to reduce intensity without abandoning the field.

Brokers can sell their health commissions and still stay active, helping clients with annuity planning either before or after the sale. They can also keep building an annuity book that generates income with less service burden than full time health or securities work and potentially sell that annuity book separately later. This optionality makes it easier to design a retirement that fits both financial needs and lifestyle preferences.

“They can still create that revenue stream and, frankly, if they want to retire, they can retire, sell their health insurance book and keep their annuity book.”



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Peter Buechler is President of Cohesive Insurance Services, a brokerage general agency serving financial professionals across the country. Based in Orange County, California, Peter brings decades of experience in financial and insurance planning and is known for his leadership in the annuity and insurance markets. A past president of both NAIFA—Orange County and NAIFA California, he’s a frequent industry speaker and advocate for professional growth. At Cohesive, Peter focuses on helping advisors succeed through integrated planning, education, and innovative case design.

Smart Exit Strategies for Health Brokers

By CalBroker in conversation with Daniel Wexler



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Smart Exit Strategies for Health Brokers

Daniel Wexler has spent more than three decades as an estate planning attorney and wealth strategist, helping business owners keep more of what they earn and pass it efficiently to their families. For over 35 years, he has channeled that approach into minimizing what goes to “the IRS and to courts and legal fees,” while co-authoring “Love, Money, Control” to guide owners through legal, tax, and succession planning tailored to their goals.

In a recent conversation, Wexler joined California Broker Magazine to unpack how health insurance brokers can structure commission exits, manage retirement income streams, and deploy estate and tax tools to safeguard their books of business.

Time Shapes Your Options

For health brokers eyeing an exit, Wexler boils it down to one key factor: time. “Time is something that we have only a finite amount of,” he notes. “The more time you have, the better off you are for planning purposes,” while rushing leaves you with “fewer options.”

He breaks retirement into three main “buckets”: social security, qualified plans like IRAs and 401(k)s, and sale proceeds. “Social security is one bucket...401 IRA qualified money is another bucket...proceeds from the sale of a business...is another bucket,” each with rules that demand coordination.

Qualified funds carry strict timing: you “can’t take it out before you’re 59 and a half without having a 10% penalty,” and by “72, you must begin your mandatory minimum distributions.” Sale proceeds must bridge those gaps smartly.

Cash Up Front or Stretched Out

Your residual “mailbox money” forms the core value of any health book. CalBroker Magazine’s Phil Calhoun outlines buyer options: lump sum, a couple payments, or multi-year revenue splits—each with tax ripple effects best addressed upfront.

A lump sum triggers “a taxable event in one year and all of the taxes are going to be due April 15 after the close of the sale,” potentially as ordinary income or capital gains based on structure. It slams you into one tax year with limited offsets.

Stretch it out while keeping your corporation alive, and Wexler sees real leverage: “If you’re going to continue to have income and you can continue to have expenses, you’ll lower the taxable income.” You keep deducting as before, easing the shift to retirement.

Entity and Pro Tax Help

S-corp or LLC users should maintain the entity through payouts to expense items during “this transitional period while you’re receiving income from the sale.”

Wexler pulls no punches on DIY tax prep: “No offense to TurboTax or H&R Block,” but owners need “a tax professional who can help you identify the planning opportunities that can reduce your taxable income while increasing the benefits you receive from the money that is coming into the business.” Longtime brokers can keep this “unabated” post-sale.

Calhoun’s team kicks off with 15-minute calls to gauge your book, timeline, and aims, then connects you to Wexler or specialists as needed.

"Time is your friend when you have it, and your enemy when you don't"

Trusts Block Probate Risk

"Anyone in this industry should have a trust," Wexler asserts. Self-employed brokers with assets otherwise face "intestate succession" or "a probate proceeding." A trust brings in "a successor trustee to take care of your loved ones" without court, where "court equals time and money." It's "a process, not an event." Outdated trusts from the "minor children" era don't fit today's "minor grandchildren" reality or succession needs. Mid-payout death? Payments flow smoothly: "It should be done through a trust," typically with no tax hit.

Add durable powers of attorney and health directives to direct assets "to the people you want the way you want."

LIRPs and Deferred Income

Wexler doesn't sell insurance but drives its use: "I don't sell life insurance, but I have caused a lot of life insurance to be purchased." Profit sharing, 401(k)s, deferred comp, and LIRPs convert mailbox cash into tax-smart buckets.

LIRPs act like Roth IRAs without caps: after-tax dollars build "a tax free retirement investment account," as "life insurance works exactly same way" with "no limitations on your earnings or the amount of money you're allowed to put into it."

Sudden retirement? "Time is not your friend." Plan over "a runway of five, seven, ten years," and you unlock "proactive planning... that will really impact the quality of your retired life just from an income standpoint."

Get Started with Wexler

Brokers tap Calhoun's team for a quick 15-minute call with Phil or David, then get routed to Wexler or peers "that are appropriate for you."

Wexler offers referrals "up to two hours of free consultation" on estate plans: "I will consult with your referrals... and not charge them for my time," quoting fees only if you proceed. Reach Phil Calhoun at California Broker to launch your commission protection and exit plan.



Daniel J. "Danny" Wexler is an accomplished attorney and counselor at law admitted to the California State Bar, with admissions before the California Supreme Court and the U.S. District Court for the Southern District of California. A graduate of USC Gould School of Law, he has built a distinguished career spanning law, wealth strategy, and financial advisory roles, specializing in estate planning, succession planning, asset protection, and tax strategy. He is the co-author of *Love, Money, Control: Reinventing Estate Planning and For California Doctors: A Guide to Asset Protection, Tax and Estate Planning*, and is a sought-after educator for financial professionals nationwide of *California Broker Magazine*. Phil also is a leader in coaching health insurance professionals. He is an active member of several insurance associations including the California Association of Health Insurance Professionals (CAHIP) and local chapters in Orange County, Los Angeles, San Diego and Inland Empire Health Insurance Professionals.



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Phil Calhoun

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Reach out today.



Elliott Martin

Martin & Associates

Elliott Martin is an independent insurance agent based in Irvine, California, at his family's firm, Martin & Associates Insurance Services, Inc. He specializes in helping clients navigate Medicare and fill coverage gaps with private insurance plans. Known for his clear guidance and client-focused approach, Elliott helps individuals access flexible, nationwide healthcare options with confidence.

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Michelle Taschler

Zen Benefits Solutions LLC

Michelle has been a licensed health insurance agent since 1992, with broad experience in the employee benefits field. She has supported a wide range of brokers, businesses, individuals, and seniors through roles in sales, management, and by founding her own agency to better serve clients and partners. She helps agents navigate business transitions, protect commissions, and maintain client loyalty. Michelle also assists brokers in creating succession plans that ensure stability and peace of mind. Based in Clovis, California, she works with clients statewide and stays busy raising her four children.

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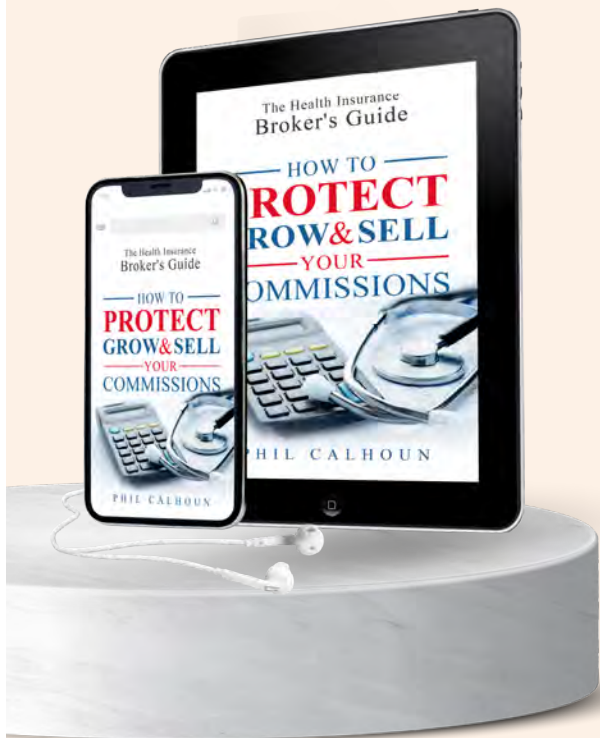
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Tim Proctor Insurance Agency

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- ✓ **Only brokers with a carrier-driven, compliant succession plan** can ensure their commissions are protected and transferable, guaranteeing their loved ones continue to be paid.

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3 Ways to Train Your Brain Like a Muscle

By Megan Wroe

MS, RD, CNE, CLEC



When I ask people what they think of when I say healthy aging, I hear a variety of ideas like strength, mobility, heart health, and independence. What's interesting is that research shows when adults are asked what they fear most as they get older, the answer is consistently the same: cognitive decline.

Repeated surveys of adults age 65 and older show that losing memory, decision-making ability, or independence due to cognitive decline ranks higher than concerns about cancer, heart disease, or mobility loss. At the same time, the prevalence of neurodegenerative conditions continues to rise as our population ages and as metabolic diseases become more prevalent. More than six million Americans are currently living with Alzheimer's disease, and that number is projected to nearly double by 2050 if trends continue. Alzheimer's disease is not the only cognitive condition on the rise, however. Parkinson's disease, variations of dementia, and even cognitive decline as a symptom of medical treatments like chemotherapy are also steadily increasing.

Whether you're a broker, a healthcare worker, an employer, or a family member, brain health is no longer a niche topic for specific groups, it is a central pillar of long-term health, independence, and healthcare cost containment. What's cool is how responsive the brain is to its environment. Like anything else with physical health, there are plenty of opportunities to improve cognition through lifestyle strategies.

The Brain Trains Like a Muscley

The brain is one of the most metabolically active organs in the body. Although it represents only about 2% of body weight, it uses roughly 20% of the body's energy supply. What if we reframed how we think about the brain and consider it as a muscle to be trained just like our biceps or our glutes? Just like muscle tissue, the brain depends on:

- Adequate blood flow and oxygen
- Consistent nutrient delivery
- Regular challenge and stimulation
- Time and conditions for recovery and repair
- Minimal levels of chronic inflammation

When these needs are met, the brain becomes more efficient, adaptable, and resilient to injury. When these needs are neglected, overall performance declines. If we think of the brain as simply another muscle group that requires consistent training, we can work it into our weekly fitness routine to not only build strength and endurance, but also enhance memory, focus, energy, and executive function.

The Four Core Elements of Functional Movement for Aging Well

Vascular health must be protected and optimized for cognitive function. Healthy blood flow delivers oxygen, glucose, and nutrients to brain tissue and helps remove metabolic waste. Research consistently shows that cardiovascular fitness is directly associated with better memory, processing speed, executive function, and reduced risk of cognitive decline. Without adequate blood flow, sticky plaques more readily form, and inflammatory substances are not adequately flushed. There's no special blood flow exercise that is brain specific, so don't overthink this. Simply put, what's good for the heart is good for the brain. Better blood flow reduces risk of stroke, lowers the likelihood of hospitalization, and supports executive function, independent of your age.

Aerobic exercises are like "brain cardio." Examples include:

- Walking & jogging
- Cycling
- Swimming
- Elliptical, Nu-Step or other low-impact cardio

Consistency matters for blood flow. For those new to cardio exercises, start with 10 minutes of steady, conversational-pace movement most days of the week. The official guidelines say 150 minutes of cardio activity each week but start where you can and work up. Gradually build to 20–30 minutes, adding variety in terrain or pace.

Brain Training Focus #2: Challenge the Brain with Cognitive Stimulation & Dual Tasking

Just as muscles need resistance to grow, the brain needs meaningful challenge to continue creating synaptic connections and enhance cognitive reserve. Challenging games like crossword puzzles, as well as variation in routine, such as walking new paths, all work toward this cognitive challenge goal. However, the real impact comes when fitness meets cognitive challenge. When we think, do, and exercise all at the same time, we are elevating heart rate and releasing neuroprotective hormones from muscle contraction, all while also creating synaptic connections and flushing blood to the brain. This is known as dual-task training, and it has been shown to improve attention, reaction time, working memory, and executive function while also reducing fall risk and risk of rapid progression in populations with cognitive conditions.

Examples of dual tasking include:

- Balancing while responding to visual or verbal cues
- Walking patterns combined with memory or decision-making tasks
- Interactive movement games that require reaction, coordination, and focus
- Catching a ball in non-dominant hand while answering math questions and stepping in place

These approaches form the foundation of many brain gym programs, such as the one here at St. Jude Wellness Center, and are effective not only for older adults, but for those with "foggy mind" symptoms, and even young athletes. Sports can be a great way to start dual tasking exercises, but for those newer to fitness or with health history risks, finding a gym or trainer with a brain health program is a safe and effective place to start.

Brain Training Focus #3: Minimize Brain Inflammation Through Nutrition and Stress Management

Chronic inflammation can significantly prevent adequate muscle growth, and similarly is a key contributor to cognitive decline, mood disorders, and neurodegeneration in the brain. An inflamed brain simply cannot function at full capacity even if dual tasking exercises are being done consistently. I have reviewed sources of inflammation in past articles and in a variety of webinars on our St. Jude Wellness Center website, but to summarize, two key drivers of chronic inflammation are diet and stress.

An anti-inflammatory nutrition plan should focus on maximizing:

- Whole, minimally processed foods
- Fruits and vegetables rich in phytonutrients
- Omega-3 fats
- Adequate protein and fiber

An emphasis on the above nutrients while minimizing ultra-processed foods will ensure that the least amount of inflammatory food triggers are entering the body, which supports immune resilience, neurotransmitter production, cellular repair, and metabolic stability.

In addition to nutrient intake, chronic stress creates an inflammatory state by elevating cortisol, which impairs memory formation, learning, and emotional regulation. Even small stress-management practices can make a measurable difference.

Some simple examples of stress management exercises include:

- Brief breathing exercises
- Consistent sleep routines
- Short recovery pauses throughout the day

Bonus Brain Training Focus: Social Connection

Sorry, but I had to slip a bonus one in here! A powerful and often underlooked brain-health tool is social connection. The risk of dementia is shown to increase by as much as 50% due to loneliness. Meaningful interaction challenges the brain through conversation, empathy, memory recall, and emotional regulation. And guess what? Exercise groups such as you might find in a brain gym are a great place to connect socially! Talk about dual tasking!

“The **risk** of **dementia** is shown to **increase** by as much as **50%** due to **loneliness**”

Finding a Brain Health Professional

Similar to how unsupervised strength training can lead to injury, poorly matched brain or movement challenges can lead to frustration, fear, disengagement, or injury, especially in older adults. Trained professionals help by matching challenge level to ability, progressing the client safely and effectively, reducing fall and injury risk, and helping to improve consistency and confidence. I highly recommend working with a Certified Brain Health Trainer (you can ask for this credential) or a trainer who has related certifications such as Medical Fitness Specialist or FallProof Certified. Some gyms will have in-house training programs for their trainers, so they may not have a certification, but they may have been trained by experts such as physical therapists and exercise physiologists to work with cognitive populations. A Medical Fitness Certification for a facility is a great place to start. As a shameless plug, St. Jude Wellness Center is not only Medical Fitness Certified, but we also boast a specialty brain gym with SmartFit and BlazePod technology and our trainers have Brain Health Trainer or related certs and work closely with the neuro physical therapy team.

No matter where you exercise, remember that the brain responds to training just like a muscle. With the right blood flow, the right challenge, and the right recovery environment, it becomes stronger, more efficient, and more resilient.

Brain Gym Masterclass for Healthy Agers Launches in Late February

Our brain gym is currently being utilized by our medical fitness programs such as Parkinson's and Balance class. This quarter we will be making the brain gym accessible to our more general population focused on prevention in a masterclass series taught by our brain trainers. Sign up for newsletters on the St. Jude Wellness Center website so you can be up to date on program launches like this one!

St. Jude Wellness Center February webinars:

Virtual Cooking Class: Satisfy That Sweet Tooth!

It's Valentine's Day so it's time to whip up some sweet treats that satisfy the craving without triggering an endless desire for more.

Wednesday 2/11 from 11am-12pm

Cost: Free

Zoom registration emailed to you upon registration.

[Link to register!](#)

Webinar: The Heart-Brain Connection Why Improving Cardiovascular Health is a Cognitive Strategy

When we think about blood sugar, we think diabetes. When we think about cholesterol and lipid labs, we think heart health. But what about the brain? What do we know about what to eat or what labs to consider? Turns out the individual categories of health are incredibly intertwined and when we help our heart, we help our brain too. Learn more about these connected pathways and what the research tells us about the most effective ways to make them optimally well.

Monday 2/23 from 12pm-1pm

Cost: Free

Zoom registration emailed to you upon registration.

[Link to register!](#)



Megan Wroe, MS, RD, CNE, CLEC, is a registered dietitian and Manager of St. Jude Wellness Center, an integrated program of Providence St. Jude Medical Center. She leads a multidisciplinary team providing nutrition, fitness, mind-body therapies,

and preventive wellness services that support the hospital's mission of whole-person care. Megan partners with community organizations and insurance professionals to advance preventive health strategies that help reduce chronic disease risk, promote healthy aging, and improve quality of life for Medicare and senior populations. From single offering services and packages, to virtual comprehensive programs for larger employee populations, the wellness center team will create a wellness package based on the health needs and interests of your clients and groups. Learn more about the St. Jude Wellness Center and their upcoming programs online.

Providence St. Jude Medical Center

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Rising Prescription Drug Costs and Opacity Challenge Brokers: How CalRx, TrumpRx, and Cost Plus Drugs Offer Relief

By Carmen Ponce-Robiatti

VP of Client Services and Renewals

Health insurance brokers face growing client concerns over prescription drug affordability in 2025. U.S. prescription drug spending is projected to rise 9-11% this year, with pharmaceutical companies increasing prices on hundreds of medications. These increases, combined with ongoing lack of transparency in pricing, strain household budgets and complicate plan recommendations for brokers advising individuals, employers, and groups.

The Core Problem: Escalating Costs and Hidden Pricing

The U.S. prescription drug market remains notoriously opaque. Pharmacy benefit managers (PBMs)—middlemen negotiating between manufacturers, insurers, pharmacies, and patients—often obscure true costs through complex rebates, spread pricing, and undisclosed fees. This lack of transparency contributes to Americans paying far higher prices than in other countries, with total retail prescription spending exceeding \$700 billion annually in recent years.

Clients increasingly face higher out-of-pocket costs, delayed access, or skipped medications altogether. Brokers must navigate these pressures while helping clients optimize coverage. Innovative models are emerging to bypass traditional channels and deliver lower, more transparent prices.

The 2028 Games will bring an influx of investment, innovation, and human potential to California. The impact will touch every industry—construction, transportation, hospitality, technology, healthcare—and with it, thousands of individuals, families, and businesses who need guidance, protection, and clarity.

As brokers, you aren't just selling policies—you're building futures. You're creating peace of mind, helping people protect what matters most, and preparing them for life's uncertainties.

LA 2028 gives you something powerful: a timeline, a goal, and a shared milestone that every client can connect with. Use it.

CalRx: California's State-Led Manufacturing Initiative

California's CalRx program acts as a public backstop for failed markets. The state partners with manufacturers to produce or brand low-cost generics and biosimilars under the CalRx label, targeting high-need drugs.

CalRx has delivered naloxone nasal spray at steep discounts and plans low-cost biosimilar insulins starting in 2026, with some products priced as low as \$11-30 per unit. It focuses on essential, high-volume medications where competition is limited, making them available to all Californians—insured or not—through state contracts.

TrumpRx: Federal Direct-to-Consumer Discount Program

The Trump administration's TrumpRx initiative, launched via TrumpRx.gov in 2026, connects patients directly to discounted manufacturer prices, bypassing PBMs and insurers in many cases.

It revives "most favored nation" principles through voluntary deals with pharma giants like Eli Lilly, Novo Nordisk, Pfizer, and AstraZeneca. These agreements slash prices on high-cost drugs—particularly GLP-1 agonists for diabetes and weight loss—to levels like \$245-346 per month, often half or less of standard rates. Patients purchase directly through the platform, with phased rollout and incentives tied to U.S. investments and tariff avoidance.

Mark Cuban's Cost Plus Drug Company: Private Transparent Pricing Model

Mark Cuban Cost Plus Drug Company operates as an online pharmacy that buys generic drugs directly from manufacturers and applies a straightforward formula: actual acquisition cost + 15% markup + flat fees (e.g., \$12 for pharmacy labor and shipping).

This eliminates PBM middlemen entirely. The company now offers thousands of generics at dramatically lower prices, shipped directly or available through partner pharmacies. Patients pay cash (often cheaper than insurance copays) or submit for reimbursement.

Key Differences and Potential Cost Reductions

- **Scope and Approach** — CalRx is government-manufacturing focused (state-level, select drugs like insulin); TrumpRx is federal negotiation/direct sales (broad, high-cost brands via deals); Cost Plus is private and generic-centric (transparent markups on thousands of drugs).
- **Accessibility** — CalRx limits to California residents for some products; TrumpRx offers nationwide direct access; Cost Plus serves anyone online, nationwide.
- **Impact on Costs** — All three bypass or challenge PBM opacity. CalRx disrupts via public production; TrumpRx leverages federal pressure for brand discounts; Cost Plus uses volume and transparency for generics. Together, they increase competition, potentially lowering overall market prices and giving clients alternatives to traditional plans.

For brokers, these options provide new tools: directing California clients to CalRx for essentials, recommending TrumpRx for expensive brands, or suggesting Cost Plus for generics to reduce client spend. Monitoring integration with insurance and advising on cash-pay vs. coverage will be key in 2026.

As drug pricing evolves, staying informed on these disruptors



Carmen Ponce-Robiatti, With over 18 years of experience as a health insurance broker and advocate, she is committed to helping clients navigate the complexities of the health insurance system. Her work is grounded in client-first advocacy—resolving carrier issues, educating providers on coverage, and guiding employers on compliance.

"My mother was diagnosed with breast cancer at 30, and because she was unable to purchase health insurance at the time (pre-ACA), she received subpar care and passed away. That experience shaped my life's mission: to help people access the coverage and care they deserve." She believes best practice means treating every client like family and advocating for them with care, diligence, and integrity.

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SOURCES:

- <https://pubmed.ncbi.nlm.nih.gov/40263109/>
- <https://pubmed.ncbi.nlm.nih.gov/39971876/>
- <https://www.costplusdrugs.com/faq/>



Moms: The Original Mentors

By Bobbi Barbera

“If your mother never told you, YOU can accomplish anything you set your mind to. I’m here to tell you, it is possible.”

I saw the movie “Barbie” more times than I care to admit. The line from the movie that resonated with me was, “moms stand in place so their daughters can see how far they have come.” My first thoughts were of my two moms: my mother and mother-in-law, Mary and Daralee. They showed me how to be a strong woman in many different ways. My mother was a “stay at home” mom and my mother-in-law has been my role model for my career and an example of how far and how much one can accomplish professionally.

Both of these women contributed to the person I am today, although the role models were much different. I started writing about my mother, Mary, thinking she was the one that stood in place so I can see how far I’ve come. I realized she didn’t stand in place; she kept the pace and was the one in my ear saying I can do anything I set my mind to. She also told me I could sell ice to

Eskimos (I understand this is an outdated phrase that originated in the early 20th century).

Who knew those two phrases I remember my mom saying to me would give me the gumption to say yes when my mother-in-law, Daralee, tapped me on the shoulder to start a career in financial planning. I’m confident that my saying yes and having the privilege of working with Daralee, an amazing leader, coach, and friend, made all the difference in the lifestyle I provide my family and the lives of the clients I serve with passion and precision.

I also, don’t believe the creator of Barbie, Ruth Handler, stood still so her daughter could see how far she had c

What I believe moms really do is tell their daughters they can accomplish anything. There are no limits. Dare to dream the biggest dream, and you can get there.



If your mother never told you, YOU can accomplish anything you set your mind to. I’m here to tell you, it is possible. May I add, you have a duty to accomplish what you want, for yourself, your family, and the daughters that are watching us to see how far they can go.

If your mother never told you, YOU can accomplish anything you set your mind to. I’m here to tell you, it is possible. May I add, you have a duty to accomplish what you want, for yourself, your family, and the daughters that are watching us to see how far they can go.

My thoughts are inspired by my mother, Mary Henry, who I lost at 26 and still love and think about all the time, and Daralee Barbera who I gained as my mother-in-law around the same time that I lost my mom. My hope is that I can make both moms proud and remind all daughters that they are capable of great things, because we are.



Bobbi Barbera, LPL Financial Advisor.

Bobbi has been with Waddell & Reed since 1996. As a financial advisor she offer investments, access to insurance and comprehensive financial planning. Whether you have basic needs or a more complex financial picture, Bobbi can help.

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Five Ways to Celebrate Black History Month

By CalBroker Magazine

This year marks the 100th anniversary of Black History Month. Recognized as its founder, African American historian and author Carter G. Woodson chose the month of February to coincide with the birthdays of Frederick Douglass and Abraham Lincoln. One hundred years later, the month remains of utmost importance, celebrating the often-overlooked contributions of Black Americans. California is home to a rich history of African American excellence. From marveling at the architectural feats of legendary architect Paul R. Williams to enjoying a wine tasting at a Black-owned winery, discover some ways to celebrate Black History Month below.

1. Visit a Museum

Several museums in California are dedicated to amplifying the history of Black culture, including the California African American Museum in Los Angeles. As the first African American museum of art, history, and culture fully supported by a state in the U.S., it recognizes the critically important role African Americans have played in the American West's cultural, economic, and political development. The museum has a handful of exhibitions on view during the month of February, plus it is in the heart of Exposition Park, so you could pad your trip with a visit to the California Science Center, Natural History Museum, or Exposition Park Rose Garden.

If you're in San Francisco, head to the Museum of the African Diaspora where you can learn about the rich cultural heritage of the people of Africa and of African descent. Two exhibitions are on view during the month of February, including "UNBOUND: Art, Blackness & the Universe" and "Continuum: MoAD Over Time."

Many museums will present events and exhibitions celebrating Black History Month. La Brea Tar Pits will host its annual Black History Month Festival on February 21 and the J. Paul Getty Museum's exhibition "Photography and the Black Arts Movement, 1955-85" opens on February 24.

Other museums to explore include the African American Firefighter Museum in Los Angeles, the African American Cultural Center of Long Beach, and the California Museum in Sacramento, which offers a self-guided Black History tour.

2. Unwind at a Black-Owned Winery

Celebrate Black excellence in the wine industry by visiting a Black-owned winery. Napa Valley has several Black-owned wineries—Brown Estate being the first and most popular, famous for its Zinfandel and family legacy. Other Black-owned wineries in the area include J. Moss Winery, Housley Napa Valley, and The Vice Wine. About an hour south of Napa is Longevity Wines in Livermore, a family-owned winery founded by Phil Long.

In Southern California, hop over to Rideau Vineyard, a Black-owned winery in the Santa Ynez Valley with a nearly 30-year history. Another option is McClain Cellars—enjoy award-winning wines at one of its many tasting rooms in Solvang, Laguna Beach, or Irvine.

If you prefer to enjoy wine at home, consider supporting Black-owned wine brands like McBride Sisters Wine Company or Wade Cellars, founded by NBA legend Dwyane Wade. Another NBA-affiliated wine to support is Stephen Curry's spouse Ayesha Curry's wine brand, Domaine Curry.



3. Go on an Architecture Tour

According to a recent study by the National Council of Architectural Registration Boards, only about 2% of U.S. architects today identify as Black. Although this statistic is alarming, there have been some truly prolific Black architects in our nation's history, particularly in Los Angeles.

Born in Los Angeles, groundbreaking African American architect Paul R. Williams was the first Black architect west of the Mississippi and the first Black member and fellow of the American Institute of Architects. He overcame racial barriers and designed thousands of buildings that shaped the architectural landscape of Los Angeles, including the LAX Theme Building, with its giant steel arches, along with the iconic Beverly Hills Hotel. Modernism Week in Palm Springs takes place every February and will offer a talk on February 14 about Williams and a series of exhibitions celebrating his work are slated to open in 2026 around Southern California. While you're in the desert, stop by several Williams buildings, including the home of Lucille Ball and Desi Arnaz, El Mirador Hotel, Palm Springs Tennis Club, and Town & Country Center.

Other Black-designed buildings to check out include the Pacific Design Center in West Hollywood, co-designed by Norma Merrick Sklarek; Carson City Hall, designed by Robert Kennard; and A.C. Bilbrew Library, designed by Vincent Proby. The library is home to the African American Resource Center, which holds important archives about the African American experience.

4. Explore Monuments and Outdoor Sculptures

Appreciating public sculptures and monuments is vital to encourage dialogue, acknowledge where we have been, and help build community. Public artwork and murals add character and humanity to our everyday lives.

For those in Los Angeles, a visit to Watts Towers is a must for architecture lovers. Situated in a historically Black neighborhood, the towers are recognized as a National History Landmark, reflecting the enduring spirit and creativity of the Black community. Biddy Mason Memorial Park in downtown honors philanthropist and formerly enslaved Bridget "Biddy" Mason who became one of the first prominent citizens and landowners in Los Angeles.

Head down to San Diego and stroll along the Martin Luther King Jr. Promenade, a 12-acre linear park featuring plaques engraved with Dr. King's words and outdoor sculptures like "Breaking of the Chains" by Melvin Edwards—a large metal sculpture that symbolizes breaking the chains of discrimination. At the University of California, San Diego, the 17-by-40-foot Black Legacy Mural honors significant Black figures in history and academia, such as Malcolm X and Mahalia Jackson.

If you're in San Francisco, visit the Willie Mays statue at Oracle Park to celebrate one of the greatest baseball players of all time. Another remarkable public artwork is "Portrait of a Phenomenal Woman" by Lava Thomas, which honors Dr. Maya Angelou, styled in the form of a book and situated outside the entrance of the Main Library.

5. Support Black Owned Businesses

One of the most useful ways to celebrate Black History Month is to consciously and actively support Black-owned businesses, including restaurants, coffee shops, artists, authors, and more.

If one of your New Years goals was to read more books, consider reading a novel by a Black author, from classics by James Baldwin, Maya Angelou, Alice Walker, Toni Morrison, and Ralph Ellison, to more contemporary writers like Nathan Harris, Roxane Gay, James McBride, Colson Whitehead, and Angela Flournoy.

Need to paint your home? Consider buying paints from Clare, a woman- and Black-owned business that offers paint swatch stickers and a myriad of beautiful colors.

There are dozens of Black-owned eateries in most major metropolitan cities. In Los Angeles, dine at Poppy + Rose or Two Hommés; in San Francisco, try Little Skillet or Tastebuds; and in San Diego, check out Louisiana Purchase.

Wherever you reside in California, you are likely within arm's length of something exciting that is connected to the state's Black history. So, take a moment to reflect on the importance of Black History Month and try something new—a Black-owned winery or restaurant, read a book by a Black author, or visit a museum.

"One of the most useful ways to **celebrate Black History Month** is to consciously and actively **support Black-owned businesses**, including restaurants, coffee shops, artists, authors, and more."



Portrait of Paul Williams at Los Angeles International Airport. (Photo/Julius Shulman, J. Paul Getty Trust. Getty Research Institute, Los Angeles [2004.R.10])

SOURCES:

<https://www.ncarb.org/nbtn2025/demographics>

<https://modernismweek.com/2026/films-lectures/designing-desert-and-other-landscapes-architecture/>

<https://naacp.org/find-resources/history-explained/civil-rights-leaders/carter-g-woodson>

<https://www.wineenthusiast.com/culture/travel/black-owned-wineries-united-states/?srsltid=AfmBOooYEXLipNRLRWUelxVMs8gloILFVB3hdySb6m4v8ZUlyQ-7wB>

What does CAHIP do for you?



Political Involvement

- Thanks to CAHIP PAC funds, we are able to attend events and network with legislators that support the role of agents in California healthcare.
- We have **125 monthly CAHIP PAC contributors** and growing.
- **We are your voice on legislative matters in Sacramento!** We engage in continuous dialogue with legislators to address priorities and advocate for policies impacting the health insurance industry.
- We collaborate with NABIP on federal legislative discussions, working directly with members of Congress to address national health insurance issues impacting our industry.

Education

- Statewide throughout our local chapters, we offer **over 40 CE credits** on a variety of topics, such as: Mental Health Matters, Harnessing AI Tools, Legislative Updates, and more. We have adapted to the current world, offering many of these CEs virtually.

Social Events

- We offer various **social events** with networking & professional development opportunities.

Community Involvement

- We support local charities with fundraisers and donations. We function as a foundation with 501(c)(3) status and rally to help our own and others in need.

Annual Events

- We host the **CAHIP Innovation Expo** in the first quarter each year, bringing together a dynamic group of health insurance professionals and industry leaders while highlighting vendors and creative measures in our industry.
- CAHIP hosts an annual **Sacramento Capitol Summit** and **Advocacy Day**, where members engage directly with legislators to advocate on behalf of our industry.

Opportunities to Get Involved

- We function with lay leadership and active Boards of Directors at all three levels of service (local, state, and national).
- Leadership training is applicable to board service within our association and beyond.

CAHIP is working for you.
Not a member? **JOIN TODAY!**



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