

SMALL BUSINESS

COMMISSION PLANNING

WOMEN'S RESOURCES

CALIFORNIA BROKER

Serving California's Annuity, Life & Health Insurance Professionals

MARCH 2026

In this Issue:
Women's Health, Food Wellness





People > Profits

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CRC BENEFITS

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2026

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THE DATE

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Phil Calhoun



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MARCH SCHEDULE

Click Below to Register

**THURSDAY
MARCH**

19

3PM PST

TOPIC: FMO'S & MGA'S

How to help subagents Protect, stay active & GROW with Phil Calhoun

**FRIDAY
MARCH**

27

10AM PST

**TOPIC:
REVENUE GROWTH**

Adding subagents with Elka Soussana and Ray Martin

**TUESDAY
MARCH**

31

10AM PST

**TOPIC:
REVENUE GROWTH**

Cross selling ideas with Peter Buechler & Marc Glickman



Publisher's Note

By Phil Calhoun

Alongside every successful person is a valued partner. Partners come in many different forms. For this issue we feature the role women have played in our industry, to support colleagues and to play a vital role in improving the industry for all involved. We also suggest ways to work with subject matter experts to grow your book of business.

Women continue to be a driving force in the life and health insurance industry, reshaping how protection, financial security and client relationships are delivered. Reaching far back in time, insurance was traditionally a male-dominated field but now has evolved into one of the most opportunity-rich professions for women seeking entrepreneurship, leadership and long-term wealth building.

In particular, life and health insurance aligns well with strengths that many women naturally bring to business: relationship building, empathy, long-term thinking and consultative communication. Selling life insurance, Medicare plans or health coverage is not simply transactional—it requires understanding family dynamics, retirement goals, risk tolerance and emotional concerns. Women often excel in this advisory role because clients value trust, listening skills and clear explanations when making important financial decisions.

Entrepreneurship is another major advantage. Independent agents can build recurring commission income through policy renewals, creating predictable cash flow over time. This residual income model allows women to build both income and an asset—a book of business that can later be sold or transitioned. For many, this becomes a powerful pathway to financial independence and long-term wealth creation.

Leadership opportunities are also expanding. Major carriers and brokerages increasingly promote women into executive roles, underwriting leadership, compliance management and distribution strategy.

Industry organizations such as CAHIP, Women in Insurance & Financial Services (WIFS) and National Association of Insurance and Financial Advisors (NAIFA) provide mentorship, advocacy and professional development to support women advancing in the field.

Technology is further accelerating progress. Digital marketing, CRM systems and AI-driven client management tools allow solo and small-agency owners to scale without a large staff. This flexibility makes the profession adaptable for women balancing a family or other responsibilities while building a business.

Challenges remain, including underrepresentation at the highest executive levels and ongoing compensation gaps in some sectors. However, the trajectory is clear: women are not only participating in life and health insurance—they are shaping its future.

As more consumers seek personalized guidance in retirement planning, Medicare decisions and family protection strategies, the industry's human-centered nature creates tremendous opportunity. For women seeking a career that combines purpose, income stability, entrepreneurship and long-term equity, life and health insurance remains one of the most accessible and rewarding professional paths available.

“I am proud to have my daughter join our agency. As a former classroom instructor, with a Master’s degree in education, she is a natural for the Medicare field. Teaching, listening, and advising are roles that come naturally. Technology is simple and adaptability is quick, which complements a team approach.”

For March, let’s enjoy the health and wellness content and work together to bring new resources to clients, especially focusing on women’s health and nutrition. Also note our planning topics you can use to protect your clients with Premier HCM payroll, build and grow your income by working with subject matter experts to help your clients solve their planning challenges and for ways to make the most of California Positive.

CALIFORNIA BROKER

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CCSB Steps Up Small Group Solutions for California Brokers

Adam Unger brings a strong blend of frontline sales experience, product strategy and broker engagement to his role as deputy director of Covered California for Small Business. This article focuses on CCSB's positioning in the small group market, its roadmap, and the opportunities CCSB creates for California brokers. The discussion highlights product design, underwriting flexibility, tax credits, technology, GA partnerships and broker support as key pillars of the CCSB strategy.

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The Group Brokers Payroll Protection Plan

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Persistent Uncertainty: How Benefits Can Help Bolster Employee Confidence in 2026

As 2026 unfolds, uncertainty has become a dominant feature of today's workforce. ARAG's 2024 workforce study identified "future unknowns" as one of the top issues keeping employees up at night—and the newest data shows those concerns have intensified.

By Lisa Wolf

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CRC BENEFITS

Stop Losing Clients to PEO: Why Brokers Must Act Now

Clients do not need another reminder that premiums are rising. They need to hear what comes next. A Professional Employer Organization can be the right solution for small and mid-sized employers who are struggling with compliance, multi-state complexity or benefit costs. When introduced the right way, it does not replace the broker. It protects relationships and strengthens your role.

By Rob Schlossberg and Ari Wind

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COMMISSION PLANNING

Supercharging Broker Retirement with Smart Planning

Planning beyond the next renewal cycle is becoming mission critical for California brokers who are thinking about succession, tax exposure and whether their money will really last through retirement. In a recent recording, estate and business succession attorney Daniel J. "Danny" Wexler and tax mitigation specialist Anthony Di Bernardo sat down with California Broker CEO Phil Calhoun to talk about how to turn volatile commission streams into coordinated, tax aware retirement income and legacy plans.

CalBroker in conversation Daniel Wexler and Anthony Di Bernardo

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HEALTH & WELLNESS

Discover the Power of Real Food

March is National Nutrition Month, and this year’s theme, “Discover the Power of Nutrition,” invites us to look beyond calories and diet trends to instead focus on how food truly shapes our health and wellbeing. Despite much of the media being focused on food as a weight loss strategy, nutrition is far more powerful than that. Optimal nutrition preserves muscle, protects bones, stabilizes blood sugar, supports cognitive resilience and reduces long-term disease risk. The power of nutrition does have a kryptonite though, and that is the increasing dominance of ultra-processed foods in our daily diets.

By Megan Wroe

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HEALTH & WELLNESS

Resources for the Top Women’s Health Concerns

Women frequently feel unheard or underserved in the U.S. healthcare system. According to a nationwide Women’s Health Survey conducted by the Kaiser Family Foundation (KFF), 34% of women reported having at least one negative experience with a healthcare provider in the prior two years. As a trusted advocate, you have the opportunity to shape women’s experiences by taking them seriously and helping them get the care they need.

By California Broker Magazine

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CALIFORNIA POSITIVE

Route 66 Turns 100

November 11, 2026 marks the centennial of Route 66, a 2,400-mile highway connecting Chicago to Los Angeles. To commemorate 100 years of history, celebratory events are taking place in states situated along the route leading up to the anniversary. Many events have already taken place, but there are several Southern California festivities planned for the coming months that people of all ages can take part in to rediscover the legendary road’s enduring impact.

By California Broker Magazine



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BROKER**

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Industry News

CURATED NEWS FROM THE INDUSTRY

We are incredibly proud to celebrate Margaret Stedt, lovingly known as Maggie, as the recipient of the Patrick Rodriguez Heart of SCAN Award.

This honor recognizes an individual who truly embodies SCAN Health Plan's mission. Someone who leads with courage and integrity challenges the status quo to do what's right, and serves the Medicare community with unwavering heart and purpose. Maggie is a true rebel with a cause, always putting members first, championing the greater good, and advocating fiercely for the betterment of Medicare beneficiaries.

Maggie's compassion, fearlessness, and commitment to beneficiaries inspires all of us at AGA and beyond. This recognition is so well deserved, and we could not be more proud to stand beside her.

Congratulations, Maggie! Thank you for leading with heart and reminding us all what meaningful service truly looks like

We are incredibly proud to celebrate Margaret Stedt, lovingly known as Maggie, as the recipient of the Patrick Rodriguez Heart of SCAN Award.

[READ FULL ARTICLE »](#)



What Are the Different Tax Brackets for 2026?

Federal income tax rates haven't changed dramatically for the better part of a decade—they've ranged from 10% up to 37% since 2018. But while rates haven't changed, the income thresholds that determine how much income is taxed at each of those rates does rise each year to keep pace with inflation. And the standard deductions that taxpayers can subtract from their total income when calculating their taxable income rises each year as well.

Tax expert Maryann Reyes explains here what taxpayers need to know about federal tax brackets right now—whether they're filling out tax forms and wondering about tax brackets for their 2025 returns...or they're thinking a bit further down the road and wondering what tax brackets will be in 2026...

[READ FULL ARTICLE »](#)

Alliance for Affordable Vision Care Launches to Protect Access, Choice, and Affordability in Vision Care Nationwide

Broad coalition of business, healthcare, labor, civic, ethnic, and disability advocacy groups unite to defend consumers' right to affordable vision care

FOR IMMEDIATE RELEASE

ST. LOUIS, MO — January 26, 2026 — The Alliance for Affordable Vision Care (AAVC) today announced its official launch as a broad-based coalition committed to protecting Americans' access to affordable, high-quality vision care. The Alliance brings together leaders from across sectors including the Foundation Aiding the Elderly (FATE), Latin Business Association, VSP Vision, Power of Sight, the Healthy Vision Association, and other national and community organizations representing business, healthcare, labor, civic, ethnic, and disability rights groups all dedicated to ensuring that affordable vision care remains a cornerstone of Americans' overall health and well-being.

[READ FULL ARTICLE »](#)

Insurers point to providers, drugmakers for driving up health costs

Health insurance CEOs plan to blame hospitals and drugmakers when they testify to Congress on affordability Thursday.

By Kelly Hooper

Health insurance CEOs testifying before Congress about whether they're to blame for soaring health care costs have a plan: pass the buck. Five CEOs of major insurers will make the case that the health care premiums they set are rising because of prices charged by other health care players — like hospitals and drugmakers — according to their prepared testimony.

[READ FULL ARTICLE >>](#)

Trump signs \$1.2T spending package that funds HHS, enacts PBM reforms, telehealth and hospital-at-home measures

By Heather Landi, Dave Muoio

President Donald Trump on Tuesday afternoon signed a massive funding package that ends a brief government shutdown and provides full-year funding for the federal government through the end of the year.

The House voted earlier in the day to pass the package by a vote of 217-214.

[READ FULL ARTICLE >>](#)

The GLP-1 Compounding Crackdown

By Jared Dashevsky, MD

Hims & Hers vs. Novo: The GLP-1 Compounding Crackdown

Hims & Hers stepped on some toes and stirred up controversy with their preemptive announcement of their own GLP-1 pill—a compounded version of Wegovy.

They've since backed off, but this battle won't go away anytime soon. It'll become a trend we'll see among direct-to-consumer digital health companies like Hims & Hers.

[READ FULL ARTICLE >>](#)

\$13,000 annual drug costs still threaten older Americans' security

By Alan Goforth

Retail prices for brand-name prescription drugs widely used by older Americans declined by an average of 1.4% in 2024, according to the latest AARP Rx Price Watch Report. This was the first overall decrease in the 20-year history of the report.

The decline was driven largely by targeted price cuts for certain insulins and asthma inhalers after years of advocacy and intense public scrutiny. Even so, most drug companies continued to raise prices, with three-quarters of brand-name drugs increasing in cost and nearly half of these increases exceeding inflation.

[READ FULL ARTICLE >>](#)

Will ICHRA coverage make employees healthier?

By Allison Bell

What You Need To Know

Oscar is not releasing ICHRA enrollment numbers.

The CEO said uncertainty about prices is hurting ICHRA sales now.

[READ FULL ARTICLE >>](#)

Benefits Think Bridging the GLP-1 divide: How employers can build more equitable well-being programs

By Cecelia Hellstrom

Across U.S. workplaces, GLP-1 medications like Ozempic, Wegovy, and Mounjaro are transforming conversations around health, weight, and productivity. At the same time, they're creating an unexpected challenge: equity.

A recent Lifesum survey of 2,000 employees found that 74% believe workplace provision of GLP-1s could widen health inequalities, while only 21% think it could help level the playing field.

[READ FULL ARTICLE >>](#)

States with the highest Physician Assistants (PA) pay

By Kelly Gooch

Compensation for physician assistants varies widely by state — a dynamic that can shape recruitment and retention strategies for physician-led teams.

California reported the highest mean PA income in 2024 at \$151,351, according to the National Commission on Certification of Physician Assistants' 2024 Statistical Profile of Board Certified PAs by State.

Nationally, the mean PA income was \$129,291.

The data, released Feb. 12, reflect responses from PAs who were board certified as of Dec. 31, 2024. Income figures are based on PAs' state of residence and reflect total income from all PA positions combined for the most recent calendar year reported by respondents. Midpoints of income ranges were used to calculate mean and median values.

[READ FULL ARTICLE >>](#)

Americans in state of 'economic anxiety,' with healthcare topping list of worries: KFF

By Chad Van Alstin

Americans are experiencing a high level of economic anxiety, but top the list of concerns—surpassing the rising cost of food, housing, utilities and transportation—was healthcare, including the price of insurance premiums and out-of-pocket expenses.

[READ FULL ARTICLE >>](#)

Opening Doors to the Future of Medicine

By Clayton Warren, Vitals contributor

The hum of hospital life greeted a group of U.C. Berkeley student-athletes as they stepped through the doors of Sutter's Alta Bates Summit Medical Center in Oakland on January 12. For many, this was their first glimpse into a world they had only imagined—a place where science meets compassion, and where every decision can change a life.

[READ FULL ARTICLE »](#)

Guiding Breast Cancer Care with New GPS-like Approach

Women who are at high risk for breast cancer can now access a smart GPS-style program that switches on right after their mammograms.

Not-for-profit Sutter Health is taking a bold step with this innovation by piloting through its Advanced Cancer Service Line the system's first automatic High-Risk Breast Cancer Screening Program at California Pacific Medical Center in San Francisco. The new approach, which leverages video visits, aims to quickly identify, clearly inform and guide with personalized support patients at increased risk to the next steps in breast cancer care.

[READ FULL ARTICLE »](#)

MEDICARE

As Rivals Retreat, Alignment Healthcare's Medicare Advantage Enrollment Jumps

By Bruce Japsen

Alignment Healthcare reported its Medicare Advantage enrollment jumped more than 30 percent compared to last year even as some larger rivals have retreated from such privatized coverage for older adults.

[READ FULL ARTICLE »](#)

Medicare Advantage Insurers Face New Curbs on Overcharges in Trump Plan That Reins in Payments

By Fred Schulte

Medicare Advantage health plans are blasting a government proposal this week that would keep their reimbursement rates flat next year while making other payment changes.

But some health policy experts say the plan could help reduce billions of dollars in overcharges that have been common in the program for more than a decade.

[READ FULL ARTICLE »](#)

Women's Health Services: <https://www.providence.org/services/womens-health-services>

At Providence, we are dedicated to providing individualized care. You can be confident your provider has the experience and knowledge to help you with the hormonal, physical and emotional needs you may experience throughout your body's development.

Providence St. Jude Oncologist Contributes to Breakthrough Study in Nature Medicine

A major new study published in the prestigious journal Nature Medicine is offering renewed hope for cancer patients whose disease no longer responds to immunotherapy, and Providence St. Jude is proud to have played a role in it.

[READ FULL ARTICLE »](#)

Low-dose radiation therapy offers new relief for osteoarthritis at Providence St. Joseph Hospital Orange

The therapy has been shown effective in treating other degenerative joint disorders including tendonitis, bursitis and fasciitis.

If you live with osteoarthritis, you already know it's not "just joint pain." It's the stiffness that greets you in the morning, the ache that lingers after simple activities, and the frustration of feeling limited by your own body. For millions of people, osteoarthritis slowly chips away at mobility, independence and quality of life—often leaving patients cycling through medications, injections or the looming prospect of surgery.

[READ FULL ARTICLE »](#)

Integrative Health and Wellness at the Disney Family Cancer Center

We recognize that patients who endure a rigorous treatment regimen need to heal in a variety of ways. Our Thrivorship program offers access to integrative therapies, including nutritional guidance, exercise, and mindful movement—with a focus on emotional, mental and spiritual wellness.

[READ FULL ARTICLE »](#)

A new strategy for treating locally advanced cervical cancer

NRG-GY037 is a phase III clinical trial exploring a promising new treatment approach for locally advanced cervical cancer that has spread beyond the cervix to nearby tissues or lymph nodes. The study builds on recent advances in immunotherapy.

With this approach, researchers aim to enhance the quality of life and extend survival of patients who remain at high risk of recurrence despite current standard treatment.

[READ FULL ARTICLE »](#)

Where curiosity meets impact: Women in science at Providence Cancer Institute

Each year on February 11, International Day of Women and Girls in Science shines a light on the contributions of women in scientific research and the importance of equity in science.

At Providence Cancer Institute, supporting women in science aligns with our mission to deliver innovative, patient-centered cancer research and care. When we create research environments that welcome everyone, we enhance our ability to make progress in developing innovative cancer therapies for all.

Meet the women scientists of IML

[READ FULL ARTICLE »](#)



2026 MARCH EVENTS

- [March 3 @10-11am CAHIP: Symposium Committee Meeting-Riverside, CA](#)
- [March 3 @11am - 12:45pm CAHIP: BODs Meeting-Riverside, CA](#)
- [March 5 @3-5pm EPI: Ai for Exit Planning Professionals: Tools, Risks & Legal Insights-Los Angeles, CA](#)
- [March 8 @9am-1:30pm WIFS: International Women's Day-Women Who Lead in Business-North Hollywood, CA](#)
- [March 10 @8am - 4pm CAHIP: Annual Sales Symposium-Lake Forest, CA](#)
- [March 11 @9:30am-3pm CAHIP: CAHIP Bill Review-Sacramento, CA](#)
- [March 11 @2:30-4:30pm EPI: Speed Dating: Always Know Who To Call!-Solana Beach, CA](#)
- [March 12 @2:30-4:30pm EPI: Speed Dating: Always Know Who To Call!-Costa Mesa, CA](#)
- [March 13 @5pm-10pm CAHIP: CC Crab Feed-Fresno, CA](#)
- [March 15 @10am-12pm CAHIP: 2026 Trail Talks-Mill Valley, CA](#)
- [March 17 @9am-5pm NAIFA: Don't Leave Your Practice Up to Luck-Inland Empire, CA](#)
- [March 18 @11am-1pm EPI: AI & Technology Disruption: Threat or Value Driver for Your Exit?-Westlake Village, CA](#)
- [March 18 @3-5:30pm CAHIP: Membership Appreciation Event-Riverside, CA](#)
- [March 19 @11am-1pm CAHIP: 2026 Legislative Update-San Jose, CA](#)
- [March 26 @11:30am-1:30pm EPI: Business Succession Planning: It's a Team Sport-Norco, CA](#)

VIRTUAL EVENTS

- [March 2 @2:30-4pm EPI: Ai Proof Your Practice With Advanced Counseling & Planning Tools-Webinar](#)
- [March 5 @4-4:45pm NABIP: President's Pitstop with Susan Rider-Webinar](#)
- [March 10 @2-3pm NABIP: Membership Chair Training-Webinar](#)
- [March 12 @9-10am CAHIP: Breakfast Bites-Webinar](#)
- [March 18 @10am-12pm CAHIP: Medicare Roundtable-Webinar](#)
- [March 19 @8-9am CAHIP: AI Panel-Webinar](#)
- [March 19 @3-4pm Commission Solutions: How to Help Subagents Protect, Stay Active & Grow with Phil Calhoun-Webinar](#)
- [March 25 @8-9am CAHIP: Farm Team Meeting-Webinar](#)
- [March 25 @11:15am-12pm CAHIP: Member Orientation-Webinar](#)
- [March 26 @10-11am NAIFA: Advisor Edge: A NAIFA Greater Bay Area-Webinar](#)
- [March 26 @1-1:50pm NABIP: Virtual Leadership Forum-Webinar](#)
- [March 27 @3-4pm Commission Solutions: Adding Subagents with Elka & Ray Martin-Webinar](#)
- [March 31 @10-11am Commission Solutions: Cross Selling Ideas with Peter Buechler & Marc Glickman-Webinar](#)

SAVE THE DATE

- [April 2 @12:30-6:30pm CAHIP: Tech Day 3.0: Future Ready Benefits Summit-Del Mar, CA](#)
- [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 @9-10am NAIFA: State of NAIFA Q2 2026-Webinar](#)

BROKER RESOURCES

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

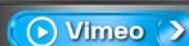
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CCSB Steps Up Small Group Solutions for California Brokers

TAX CREDIT

California Broker in Conversation with Adam Unger

ARTICLE EXPERIENCE OPTIONS

Listen 

Watch 

Adam Unger brings a strong blend of frontline sales experience, product strategy and broker engagement to his role as deputy director of Covered California for Small Business. As a former field representative, sales and product manager, and now program leader, he has spent the past decade listening carefully to brokers, refining CCSB's value proposition, and improving the tools that support small group business. His people-first mindset is rooted in relationship management, customer centricity, and a deep respect for the role brokers play in keeping Californians covered.

This article is adapted from a recorded conversation between Adam Unger and California Broker, focusing on CCSB's positioning in the small group market, its roadmap, and the opportunities CCSB creates for California brokers. The discussion highlights product design, underwriting flexibility, tax credits, technology, GA partnerships and broker support as key pillars of the CCSB strategy.

From field rep to deputy director

Unger's career path will sound familiar to many producers. He grew up in Davis, completed his bachelor's degree in Chico, and went straight into sales, starting in IT executive recruitment, which he calls his "smiling and dialing days." He then moved into outside sales with a national payroll and employee benefits provider, where he learned the sales cycle, relationship management, and how to turn pointed feedback and rejection into growth, calling that experience "my grounding point... for understanding within sales what rejection looks like and being able to pick yourself back up and continue."

In 2016, Unger joined Covered California's field team as a broker liaison, working with top agencies and community partners throughout Northern California. He was later promoted to manage a statewide team of about ten, overseeing initiatives like the storefront program and the Help on Demand lead program, which drives individual leads directly to licensed, vetted brokers. He says during that period Covered California "really built out a robust platform and value offering for brokers," especially around individual and family plans and lead generation.

In 2021, Unger transitioned to the small group side as sales and product manager for CCSB just as the program was implementing a new enrollment platform and technology vendor. He dove into plan designs, broker feedback and the CCSB three-to-five-year roadmap, with a focus on technology, product set and broker resources. In December 2025, he was promoted to deputy director for CCSB, with a core goal of continuing membership growth and enhancing both technology and market value as CCSB closed 2025 with "near 80,000 in total membership" across roughly 9,300 employer groups.

CCSB products and underwriting

For brokers who have not looked at CCSB recently, Unger stresses that CCSB is a three carrier exchange designed to balance employer cost control with robust employee choice. Health carriers include Blue Shield, Sharp Health Plan in San Diego and Kaiser. Blue Shield brings full network PPO access, including a strong out of state solution via the BlueCard, along with Access+ and Trio HMO networks; Sharp offers Premier and Performance HMO in San Diego; and Kaiser delivers the familiar integrated HMO model. CCSB also offers standalone dental through Delta Dental.

The CCSB model centers on defined contribution and employee choice. Employers select a reference plan within one of four metal tiers and set a defined contribution for employees and, if they wish, dependents. Employees can then choose among any of the three carriers within that framework, which Unger describes as "cost containment, that cost control at the employer level, while also offering employee choice." This structure is especially attractive when employees want to stay with a preferred carrier such as Kaiser or when employers are managing dispersed telework staff that require PPO access outside California.

On underwriting, CCSB is intentionally more flexible than many direct carrier offerings, giving brokers a landing spot for groups that struggle with participation. Unger notes that "participation with CCSB is fairly relaxed," requiring only 70% of employees to have valid coverage across CCSB, Covered California individual plans, Medi-Cal or other acceptable coverage, backed by waivers for the remainder. CCSB will enroll down to one employee as long as there is at least one W-2 employee, so husband-and-wife only groups do not qualify. For brokers, this can be a practical alternative when they are "attempting to enroll with various carriers and they're not meeting underwriting" and still want a mainstream, fully-insured small group solution rather than level-funded or self-funded options.

One of the most **underused opportunities** Unger highlights is the federal small **employer tax credit** available only **through CCSB** for qualifying groups.

Tax credits, ideal employers and product mix

One of the most underused opportunities Unger highlights is the federal small employer tax credit available only through CCSB for qualifying groups. Employers with 25 or fewer employees may qualify if their average wages meet the salary threshold, which for 2026 is \$67,000. When average pay is below that level, a sliding scale federal tax credit can apply to the employer's share of premium, with a maximum benefit of up to 50%. "That runs for two consecutive years," he explains, so an employer that takes the credit in 2026 can also use it in 2027 before aging out of the program.

CCSB's book of business spans a wide range of industries, but Unger points to several strong segments. He cites high tech and business services, including computer programming and software companies, as key sectors. Health services such as small practitioners and many dental offices are also prominent, along with restaurants and other eating and drinking places. The average group size is about six employees at enrollment, growing to around eight over the life of the group, which positions CCSB at the lower end of the small employer spectrum and makes it especially appealing to employers who "don't want to necessarily take on the risk to be in a level-funded plan, or self-funded plan."

On plan design trends, CCSB does offer an HSA compatible high-deductible plan through Kaiser, Blue Shield and Sharp, but appetite is strongest in richer designs. "Platinum and gold would be the top and bronze being kind of the distant fourth," Unger notes, with relatively stable employer contributions at both employee and dependent levels. Looking at 2024 and 2025, CCSB has not seen widespread movement toward shifting cost to employees via lower metal tiers or reduced contributions, reflecting employers' recognition that benefits are central to retention and recruitment.

Technology, GA partnerships and broker support

As Deputy Director, Unger is particularly focused on technology enhancements that reduce friction for brokers, general agents and benefits administration platforms. A key goal for 2026 is the introduction of API connectivity with top partners, including agencies, GAs and platforms like Ease and Employee Navigator. Today, those systems use their own interface, but data still must be manually keyed into CCSB's portal, which introduces inefficiency and the potential for errors; bridging that gap is, in his words, "the business case that we're solving for."

Distribution remains dominated by the broker channel, with "90% of our business" coming through insurance brokers and about 65% of groups attached to a GA relationship. CCSB contracts with seven general agents statewide and maintains close working partnerships with them, seeing GAs as primary distribution partners that will benefit from cleaner data exchange and more seamless transactions. For newer brokers entering the group space or coming from the individual exchange, CCSB has a dedicated inside and outside sales team with regional sales executives across the state who support case design, enrollment mechanics, underwriting and renewals.

Unger notes that many new CCSB brokers come from the individual exchange side and already understand Covered California's broker support structure, including the broker service center. That familiarity makes it easier to "translate that into CCSB" as they start placing groups, with the same service center able to orient them to CCSB resources and route them to the right team members. Looking forward, Unger is focused on membership growth and greater synergy between the individual exchange and CCSB as enhanced individual premium tax credits are reduced and more sole proprietors grow into small employers. CCSB aims to "leverage the two exchanges and build a conduit so there's continuity of care" and ensure members remain covered whether they are in individual and family plans or CCSB.



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Adam Unger is the new Deputy Director for Covered California for Small Business (CCSB) as of December 2025. He previously served as Sales and Product Manager for the program since 2021. Prior to entering the small group space, Adam led Covered California's Statewide Field team dedicated to supporting top statewide insurance agencies and distribution partners within the Individual and Family plan marketplace since 2016. He is intently focused on creating a positive customer experience for Covered California's members and implementing resources that allow channel partners to be most successful.



The Group Brokers

Payroll Protection Plan

California Broker in Conversation with Steve Evans, Michele Holmes, & Geoff Abbott

Premier HCM is a broker-centric payroll and HR partner that helps group health and life brokers protect their books of business while their employer clients navigate complex compliance, HR and benefits administration needs. The founders used their big-box payroll experience to build a nimble, customizable boutique model that does not compete with their clients' trusted advisors.

This interview with California Broker Magazine highlights how Premier HCM's leaders approach broker relationships, client fit, California-focused HR compliance and risk management, and the growing convergence of payroll, HR and benefits.

Meet the Premier HCM Leadership

Steve Evans, Co-Founder

Steve Evans began his payroll and HCM career with two of the largest payroll providers in the country before joining Ovation Payroll in 2004. Following Ovation's acquisition by Heartland in 2013, he remained with the company, spending 12 years in sales and leadership roles and gaining firsthand insight into the challenges clients and partners often encounter within large organizations. He now champions a boutique model designed to move quickly and deliver what California brokers truly need to serve the clients who depend on them in today's evolving HCM landscape.

Michele Holmes, Co-Founder

Michele Holmes brings more than 20 years of payroll experience, beginning with a "big blue" national provider and continuing through CompuPay, BenefitMall and Heartland, where she developed a deep appreciation for the strength of the payroll-broker partnership. Now "still kicking in the industry," she has worked with startups and virtually every industry, helping shape Premier HCM into a solution designed to support brokers in their role as the trusted advisor to their employer clients, serving both small groups and mid-market organizations.

Geoff Abbott, Co-Founder

Geoff Abbott entered the payroll industry right out of UC Santa Barbara, interviewing with Paychex “on the steps of my fraternity house.” After roles with smaller firms and in major market services, he spent 15 years at Heartland. After Heartland was acquired by Acrisure, a national insurance brokerage built through acquisitions, Abbott saw a clear conflict in competing against the brokers who had long trusted him. That realization ultimately helped inspire the launch of Premier HCM as a truly broker-friendly alternative.

From big box to boutique ally

All three partners began their careers at large national payroll vendors, experienced multiple acquisitions and ultimately concluded that scale alone often fails trusted advisors and the clients they serve. Holmes entered the industry when fax machines ruled and payroll companies focused strictly on payroll. Over time, she watched large providers compete more directly with the very partners who helped them grow, often leaving clients caught in the middle with disconnected systems and service challenges.

“At a lot of other companies,” Holmes explains, “they start acquiring small companies and adding products, but nothing is built from the same code or the same system.” Premier HCM instead selected a single, unified platform that can be customized for small businesses that simply want to automate payroll, as well as mid-market organizations with more complex needs. Just as importantly, the system integrates seamlessly with outside partners, reinforcing—rather than disrupting—the broker relationship.

Evans’ path reflects a similar evolution, and learning that Heartland was being acquired by Acrisure marked a turning point for him. “That’s what inspired me to launch Premier HCM,” said Evans. “I spent my whole career selling against companies that want to be the single source for everything, and the three of us have seen firsthand that employers are better served by brokers in their own communities.” That experience reinforced their belief that payroll should not compete with the trusted advisors it supports, a principle that defines Premier HCM’s broker-first model.

What broker-friendly really means

Holmes defines it simply: “Number one, we’re going to help the broker protect their book of business. We’re not going to turn around and market to their clients.” Premier HCM avoids inside-sales upsells that cross into broker product lines and routes client requests for retirement or advisory services back to the referring broker first.

“We’re all, the three of us, very respectful of our partners. That’s how we’ve built our business from day one,” said Holmes.

She also acknowledges the reality many brokers face. Some large payroll providers are well known for selling insurance. While a representative may initially promise to protect the relationship, turnover often leads to new contacts who begin calling on those same clients. “It happens every time,” she notes. Abbott adds that this dynamic directly impacts long-term book value and encourages brokers to carefully evaluate vendors that compete within their core product lines.

Benefits administration that saves brokers time

Abbott highlights Premier HCM’s integrated benefits administration as a key differentiator. “The benefits administration services are handled by our team,” he explains, “so brokers do not have to sit there and input all of the client information into the system. We take care of that for them.” The platform sends enrollment data directly to carriers or generates streamlined e-applications for small groups, creating a meaningful time savings for brokers and their clients.

Evans adds that the platform’s flexibility allows it to support richer, more customized benefits strategies for mid-market clients while still offering simple automation for smaller groups. The result is one scalable, reliable partner that trusted advisors can confidently grow with over time.

Evaluating Fit and Timing

Brokers do not need to become payroll experts to introduce HCM services to their clients. In fact, if they do not bring it up, someone else likely will. Holmes suggests a simple post-W-2 conversation starter: “Are you open to exploring a new option for your payroll this year?” She notes that more often than not, employers are open to at least a review, particularly if it has been a couple of years since their last one. This approach allows brokers to “crack the door open” to a review that may uncover additional value for their groups.

Evans is clear that there are no forced moves. “If it’s not the right fit, I’m not going to move forward with the client, and we always make sure to let the client’s advisors know why.” That commitment keeps communication full circle and ensures transparent feedback that strengthens partner relationships. As business owners themselves, the team approaches each opportunity with a long-term perspective, focused on doing what is right rather than chasing quotas.

Abbott adds that mid-year transitions are often far more manageable than brokers assume. Premier HCM carefully evaluates each client's size, structure and circumstances to design a clean conversion strategy that minimizes disruption and ensures accurate year-end reporting. He reassures brokers that they will "never put a square peg through a round hole," prioritizing education, proper planning and alignment before any transition is made.

HR and Compliance Trends

All three partners see accelerating HR demands impacting even small California employers. When Evans began his career, HR rules and regulations didn't seem as complex or burdensome as they do today. Now, tracking and managing employee data has become increasingly challenging.

For example, California law requires employers to provide both active and terminated employees with copies of their personnel files upon request. For businesses without an organized system in place, complying with that requirement can be difficult and time-consuming.

That is why Premier HCM provides every client with access to an HRIS platform designed to centralize documentation, support compliance, and help employers respond efficiently to employee requests.

Abbott expects the IRS, EDD and other agencies to increasingly rely on AI to accelerate enforcement efforts. Employers with as few as five to ten employees, once thought too small to require structured HR support, are now realizing they need formal handbooks and policies in place to keep their organizations as close to "bulletproof" as possible in today's compliance environment.

Holmes is also closely monitoring retention trends. As the cost of turnover continues to rise, employers are strengthening their benefits strategies, including complying with state retirement plan mandates and offering greater workplace flexibility. These shifts present valuable opportunities for brokers backed by reliable payroll and HR systems that can support evolving compliance and benefit requirements. The role of AI in payroll

One of the questions raised during our conversation was how artificial intelligence is impacting payroll today and what the next few years may hold. Holmes acknowledges that AI is now part of our industry, but believes HCM remains a category where the live, knowledgeable professional cannot be fully replaced.

She adds that many clients respond with genuine relief when they learn they can speak directly with a dedicated payroll specialist in a U.S. based office who knows their company and understands their specific needs.

Evans approaches AI with balance. He is cautious about relying on automation for complex payroll and compliance matters yet recognizes the practical benefits AI can bring when used appropriately. An AI-powered employee support tool that instantly provides accrual balances, for example, can save HR administrators valuable time. In his view, AI should enhance service, not replace the knowledgeable professionals behind it.

For brokers, this highlights an important reality: while AI can support administrative efficiency, the role of the trusted advisor remains rooted in judgment, context and client advocacy.

Protecting the book

At California Broker Magazine, we connect Premier HCM's advisor-friendly approach to broader exit-planning pressures, including Medicare commission changes and the continued expansion of PEOs and large payroll firms into benefits sales.

Abbott agrees and often advises brokers to take a closer look at who controls their clients' payroll relationship. A vendor that also sells health, life or retirement products sits inside the employer's data and operational systems, giving it a natural opportunity to expand its footprint. Choosing a non-competing partner, he notes, is a strategic move to safeguard long-term book value, not just streamline service.

Holmes notes that as some brokers have expanded into the retirement plan space with 401(k) offerings, role clarity and alignment have become even more important. Growth across disciplines is understandable in today's market, but it underscores the need for partners who respect established advisor relationships. This reinforces why brokers should choose payroll partners committed to preserving—not cannibalizing—their advisory ecosystems.

***“Number one, we’re going to help the broker protect their book of business. We’re not going to turn around and market to their clients.”
- Michele Holmes***

FIVE QUESTIONS BROKERS SHOULD ASK THEIR CLIENTS ABOUT PAYROLL

The Premier team suggests these five questions for when you bring up payroll to your clients:

- 1 Have you reviewed your payroll provider recently?**
Even satisfied employers may not realize what efficiencies or protections are available. A simple review can uncover opportunities to improve service, integration and compliance.
- 2 Do you have a dedicated payroll specialist?**
When questions arise, is there a consistent point of contact who knows your business, or are you routed through a general support queue?
- 3 How much time is your team spending on benefits administration?**
Are enrollments and carrier updates streamlined through payroll, or is your staff manually entering data across multiple systems?
- 4 Do you feel confident in your HR documentation and compliance processes?**
If an employee requested their personnel file tomorrow, would everything be organized, accessible and ready to provide?
- 5 How well does your payroll system integrate with your other business tools?**
Are accounting, benefits and HR systems connected, or are you managing multiple platforms and duplicate data entry?

Asking these questions position brokers at the center of a broader strategic discussion. Payroll is not just a back-office function; it influences compliance, benefits administration and overall client experience. Addressing it proactively helps protect the advisor relationship and uncover opportunities to add meaningful value.

How to engage Premier HCM

California Broker and Premier HCM offer subscribers a dedicated pathway at premierhcm.com/ca-broker-magazine to explore fit for employer groups while keeping you front and center in the client relationship.

Holmes recommends identifying clients who may be dissatisfied with their current payroll provider or working with vendors that compete in advisory lines, then introducing them for a no-obligation review. No payroll expertise is required. Abbott encourages brokers to reach out to discuss book protection strategies or specific client pain points and how payroll alignment can support long-term growth.



Connect Here: premierhcm.com/ca-broker-magazine/

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MEET OUR ESTEEMED PANEL OF EXPERTS



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▶ Steve Evans

Is the Co-founder of Premier HCM with over 25 years of payroll sales and leadership experience, and he launched the company to elevate service in an industry that too often forgets what real support looks like. He partners with small to mid-sized businesses that want more than just software, delivering proactive guidance, clear answers, and a deep understanding of client needs through an integrated platform for payroll, HR, time, onboarding, and benefits backed by hands-on service from seasoned professionals. Evans believes strong relationships and practical solutions matter as much as technology and is passionate about helping organizations simplify payroll, improve compliance, and build lasting partnerships.



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▶ Michele Holmes

Is a co-founder of Premier HCM with over 21 years of experience helping small to mid-sized businesses navigate payroll and HR. She's worked across nearly every industry and is known for pairing each client with the right solutions to meet their unique needs. As a trusted advisor, Michele brings a wide network of business resources to help clients streamline operations and stay focused on growth. She's also passionate about building strong local connections and enjoys attending networking events.



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▶ Geoff Abbott

Is the Co-Founder and Owner of Premier HCM, bringing over 25 years of payroll sales experience and a strong commitment to proactive, service-driven employer support. He holds an MBA in Business Administration from the University of Phoenix and a BA in Business/Economics from UC Santa Barbara. Alongside his co-founders, he launched Premier HCM to deliver compliance-focused, human-centered payroll and HR solutions that simplify workforce management for growing businesses.

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Persistent Uncertainty: How Benefits Can Help Bolster Employee Confidence in 2026

By Lisa Wolf

As 2026 unfolds, uncertainty has become a dominant feature of today's workforce. ARAG's 2024 workforce study identified "future unknowns" as one of the top issues keeping employees up at night—and the newest data shows those concerns have intensified.

Even with signs of stabilization in certain parts of the economy, many workers are still bracing for volatility. Increased household expenses, uneven wage growth, shifting policies, healthcare affordability challenges and growing caregiving pressures have created an environment where some employees may feel they're just one unexpected event away from disruption.

Compounding this is a growing disconnect between the numbers and the national mood. Markets may be trending upward and economic indicators improving, but consumer confidence remains near historic lows—levels only seen during the COVID-19 pandemic. As Dana M. Peterson, Chief Economist at The Conference Board, recently noted, "Confidence collapsed in January, as consumer concerns about both the present situation and expectations for the future deepened." Employees may be hearing good news from economists, but they aren't necessarily feeling it in their day-to-day lives.

And these pressures don't remain neatly outside the office door. They follow employees into the workplace, affecting their focus, productivity, engagement and overall energy.

For brokers and HR leaders, this raises a critical question: How can benefits strategy help employees feel more prepared, more supported and more confident navigating what comes next?

Benefits as a Stabilizing Force

While benefits professionals cannot eliminate the economic, political or personal uncertainties employees are navigating, they can influence how supported people feel as they face them. When benefits are designed with flexibility and real-world pressures in mind, they help employees move from feeling vulnerable to feeling prepared.

This moment also invites a broader rethinking of how benefits contribute to building stability. Beyond adding new options or adjusting existing ones, organizations can focus on ensuring the benefits ecosystem is flexible enough to help employees adapt when the unexpected happens. Consider how these approaches could fit within your broker toolkit and overall benefit strategy.

• Strengthen Financial Wellbeing as a Core Stability Lever.

Financial insecurity remains one of the most persistent and disruptive stressors for employees. According to the 2025 Bank of America Employee Financial Wellness Study, 66% of employees report being stressed about their finances, and 76% say the cost of living is rising faster than their income. That strain presents itself in the workplace in the form of distraction, reduced productivity and lower morale.

Financial coaching, budgeting tools, credit counseling and personalized planning platforms can help employees better manage financial challenges with confidence. Additionally, emergency savings programs, matching contributions and loan repayment support can serve as buffers that reduce financial vulnerability. Whether employees are paying off debt, managing childcare expenses or preparing for retirement, this support is meaningful and relevant for most of the workforce.

• **Expand Caregiving Support to Reduce Daily Strain.**

Employees caring for children, aging parents or other dependents often struggle with shifting schedules and emotional strain. This can boost stress, increase absenteeism and lead to burnout.

In addition, silent caregivers—those who don't see themselves as a caregiver or want to publicly admit that they're a caregiver—struggle even more. For employees in a caregiving role, there can often be the need to be two places at once. These employees spend time at work thinking about their caregiving challenges, and time with their family or those they provide care for thinking about work.

Extending caregiving benefits, such as childcare referrals, eldercare navigation, backup care, lifestyle accounts or dependent care stipends, gives employees options when unforeseen situations arise. Legal benefits that include caregiving guidance can streamline complex decisions and provide employees with a clearer path forward. Offering adaptive benefits and support recognizes that caregiving needs will evolve over time.

• **Prioritize Mental Health and Build Emotional Resilience.**

The emotional toll of persistent uncertainty—whatever its driver—can erode motivation, well-being and performance. Expanding access to counseling, offering virtual therapy options and enhancing EAP resources give employees immediate pathways to care. Mental health navigation tools and digital platforms help employees identify the right level of support.

But benefits alone are not enough. In ARAG's 2025 Work-Life Balance Study, employees report mental fatigue and burnout as top distractions that impede their ability to focus at work. But only half of employees say their direct managers support their need for better work-life balance. Managers must be trained to recognize stress, encourage open dialogue and create psychologically safe environments—and a healthy work-life balance. Destigmatization campaigns, storytelling and leadership visibility all contribute to a culture where employees feel comfortable seeking help.

• **Offer RiskMitigation Benefits.**

Make available additional, specialized coverages that help insulate employees from outside risks to health, finances and security. Supplemental health plans, disability coverage, legal insurance, estate planning, identity protection and pet insurance afford added protection for employees and their loved ones.

• **Simplify the Benefits Experience.**

In an environment already defined by complexity, employees value clarity. When benefits feel fragmented or complicated, employees can be overwhelmed and less likely to use them. Consider promoting the 'better together' value of complementary benefits, such as legal services and identity theft protection or health plans with travel assistance.

Unified portals, coordinated vendor support and streamlined communication reduce administrative friction and increase utilization. For HR teams, this creates operational efficiencies; for employees, it creates a better experience.

While uncertainty will continue to shape the broader environment, employers still have the ability—and responsibility—to create stability within their organizations. And brokers are uniquely positioned to guide that effort, helping clients make benefit decisions that balance cost pressures with meaningful employee support.

By investing in a more holistic ecosystem—one that strengthens financial wellbeing, supports caregivers, prioritizes mental health, simplifies the benefits experience and mitigates risk—organizations can build a workforce that is more resilient, more engaged and better equipped to adapt. Employers that embrace this opportunity will weather uncertainty more effectively and will empower their people to thrive in spite of it.

While **benefits** professionals **cannot eliminate** the economic, political or personal **uncertainties** employees are navigating, they can **influence** how **supported** people **feel** as they **face** them.



Lisa Wolf is Director of People & Culture at ARAG Legal Insurance. With 20+ years of HR experience, Lisa oversees talent acquisition, organizational design and effectiveness, performance management, employee relations, compensation and benefits, succession management and team member learning and development. Lisa is fiercely dedicated to creating and protecting cultures where team members and organizations thrive.

www.araglegal.com

Stop Losing Clients to PEO: Why Brokers Must Act Now

Professional
Employer
Organization

PEO

By Rob Schlossberg and Ari Wind

Every renewal this season seems to sound the same. Rates are up. Costs are climbing. Employers are frustrated, and agents are repeating the same lines again and again. That fatigue is real, and it creates risk. When the conversation never moves beyond the number, clients start looking elsewhere for fresh ideas.

We know you are tired of carrying that same message into every client meeting. So are your clients. They do not need another reminder that premiums are rising. They need to hear what comes next.

That is where PEO belongs. A Professional Employer Organization can be the right solution for small and mid-sized employers who are struggling with compliance, multi-state complexity or benefit costs. When introduced the right way, it does not replace the broker. It protects relationships and strengthens your role.

WHY PEO IS ON THE TABLE IN 2026

Small employers are under pressure. Renewals outpace revenue growth. Compliance requirements overwhelm limited HR staff. Multi-state employees add payroll and tax headaches. Employee turnover is rising as benefits get thinner. PEO answers these challenges by bundling HR, payroll, compliance and benefits into one platform. Employers gain access to richer benefits, streamlined compliance and consistent coverage across states. For brokers, the reality is simple: PEO sales teams are already calling your clients. If you are not prepared to talk about PEO, someone else will.

THE MISCONCEPTIONS THAT HOLD EMPLOYERS BACK

Many employers hesitate when they hear “PEO,” and those misconceptions can cause brokers to avoid the topic altogether.

- + **Loss of control.** Co-employment does not mean employers give up authority. They remain in charge of hiring, firing and operations. The PEO takes on administrative and compliance functions.
- + **Broker replacement.** Some brokers worry they will be cut out. With CRC, the opposite is true. You stay at the center while our team manages proposals, demos and renewals.

If the conversation never happens, employers fill the gaps with assumptions. That is when outside voices step in.

CLIENT TRIGGERS: WHEN THE PEO CONVERSATION SHOULD HAPPEN

The best time to bring up PEO is before frustration builds into a bigger issue. Watch for these triggers in your client base:

- + **Multi-state hires.** The moment an employee moves out of state, payroll and compliance complexity multiply. PEOs can simplify tax filings, reporting and benefits coverage across jurisdictions.
- + **No HR infrastructure.** If a group loses its HR manager or never had one, the administrative load falls on business owners who do not have the expertise or time.
- + **Compliance anxiety.** When employers express uncertainty around ACA, COBRA, or wage and hour laws, PEO can step in to assume those responsibilities.
- + **Benefit dissatisfaction.** If a client loses a candidate because their benefit package is not competitive, that is a signal. PEO master plans open access to Fortune 500-level options.
- + **Rapid growth.** Clients adding locations or doubling headcount often discover they lack the systems to scale. PEO provides technology and processes that keep up.

Spotting these triggers early allows you to present PEO as a proactive solution, not a reactive last resort.

HOW CRC EXTENDS YOUR TEAM

Sorting through dozens of PEOs is overwhelming. Evaluating even five providers can mean weeks of paperwork, meetings and demos. CRC makes the process simple.

- + One submission produces multiple proposals.
- + We consolidate results into a single presentation
- + We coordinate demos and answer technical questions.
- + We stay engaged through renewals, compliance updates and advocacy.

“If you have clients looking at a level-funded arrangement for 2026, now is the time to prepare.”

EMPLOYER OUTCOMES: WHAT PEO DELIVERS

Employers do not just want features—they want results. The right PEO delivers outcomes that resonate with business owners and HR leaders:

- + **Reduced risk.** By handling compliance requirements, PEOs lower exposure to lawsuits and fines.
- + **Better recruiting and retention.** Access to richer benefits packages helps employers compete for talent.
- + **Operational efficiency.** Owners and managers get back hours each week by outsourcing payroll, onboarding and reporting.
- + **Cost predictability.** Bundling services creates steadier expenses compared to piecemeal vendor contracts.

When you bring PEO to the table, you are not just talking about another benefits option. You are showing employers how to solve real business problems.

FUTURE-PROOFING THE BROKER RELATIONSHIP

PEO is not only about solving today’s renewal problem. It is also a bridge to the future.

- + PEO is not only about solving today’s renewal problem. It is also a bridge to the future.

As clients grow, their needs change. PEO can carry them through early stages of expansion, simplifying HR and compliance when resources are thin. Once they outgrow the PEO model, they are often ready for level-funded or self-funded strategies.

Brokers who introduce PEO now position themselves to guide the client at every stage of growth. Instead of watching a relationship end when a business evolves, you remain their partner across the full lifecycle.

WHY THIS MATTERS

Employers are not just tired of higher costs. They are tired of conversations that stop at higher costs. When brokers fail to bring new strategies, clients explore other options.

Bringing PEO into the discussion changes the dynamic. Instead of repeating “costs are up,” you are the broker offering a next step. That strengthens your relationship and positions you as the partner who delivers more than numbers.

BOTTOM LINE

PEO is not the right fit for every group, but when it is, it can save clients time, reduce costs and strengthen benefits. Most importantly, introducing it first ensures your clients hear about it from you, not a competitor.

CRC Benefits is an extension of your team. Our PEO practice is proven. We manage the details, streamline the process and leverage our relationships with top providers so you can focus on your client.

If you have groups showing signs of renewal fatigue, compliance pressure or multi-state complexity, now is the time to act. Contact your CRC Benefits team today to access proposals, demos and support that help you protect and strengthen every client relationship.



Rob Schlossberg

Director, National PEO Division

Rob Schlossberg is a recognized leader in Professional Employer Organization solutions with a proven ability to align HR, benefits, and compliance services to meet diverse client needs. As Director of the National PEO Division, he partners with brokers and employers to deliver strategies that streamline operations, reduce administrative burden, and create a stronger foundation for growth.

Ari Wind

Sales Executive, PEO Division

Ari Wind is dedicated to helping businesses unlock the value of Professional Employer Organization partnerships. As a Sales Executive in the PEO Division, he works closely with brokers and employers to understand their goals, recommend tailored services, and guide seamless onboarding. His consultative approach ensures each client receives solutions that support both immediate needs and long-term success.

TOP 5 SIGNS

YOUR CLIENT MAY BE FIT FOR PEO:

1. Payroll is already with ADP or Paychex.
2. Multi-state employees create compliance and tax complexity.
3. Renewal increases are unsustainable.
4. HR staff is stretched thin with compliance requirements.
5. They want to offer Fortune 500-level benefits.

With CRC, you stay the broker. We manage the process, source multiple proposals, and keep you in control of the client relationship.

Supercharging Broker Retirement with Smart Planning

California Broker in Conversation with Daniel J. Wexler & Anthony Di Bernardo



ARTICLE EXPERIENCE OPTIONS

Listen 

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Planning beyond the next renewal cycle is becoming mission critical for California brokers who are thinking about succession, tax exposure and whether their money will really last through retirement. In a recent recording, estate and business succession attorney Daniel J. “Danny” Wexler and tax mitigation specialist Anthony Di Bernardo sat down with California Broker CEO Phil Calhoun to talk about how to turn volatile commission streams into coordinated, tax efficient retirement income and legacy plans.

This article is drawn from that conversation between Wexler, Di Bernardo and Calhoun and focuses on practical strategies California brokers can apply in their own businesses and with clients who are approaching their business exit planning.

Introducing Daniel J. “Danny” Wexler and his planning partnership

Wexler has been practicing as an attorney for the better part of 37 years, focusing on estate planning, asset protection and business succession planning and, as he puts it, “we try to help people give as much as they can to the people they care about the most, their family and their loved ones, and as little as possible to the IRS.” Wexler is clear that he is not a financial planner or a CPA, yet because he reviews clients’ entire balance sheets in the estate planning work he performs for families, he keeps hearing the question “will I outlive my retirement,” and he explains that “time is your friend when you have it and your enemy when you don’t” while noting that even late starters can still make “good headway” with thoughtful planning. When Wexler and Di Bernardo team up, they begin with the client’s goals and build from each other’s strengths; Di Bernardo says “our goal is mainly tax and financial planning to help the client through their retirement years in a very tax efficient manner” and he “leans on Wexler for the tax side,” with both focusing on risk tolerance, asset protection and making sure “that the money outlives them and that there’s succession planning onto their family in an efficient manner,” while “making sure that the client is always comfortable that they’re not losing sleep during their retirement years while this money is working for them at the same time providing the income that they need to live on a day by day basis.”

From missing pensions to personal pensions

For experienced brokers, the loss of traditional, defined benefit pensions has fundamentally changed retirement planning. Wexler calls pensions “the holy grail for everyone” and points out that “pensions don’t exist much anymore” leaving most people in defined contribution arrangements like 401k and IRA plans where “we know how much we’re putting away, but we don’t know how much we’re getting back out.”

He walks through Roth IRAs as after tax vehicles where “you never have to pay tax on what you take out” and notes that there are ways “to create personal pensions and defer income, not taking it all at once.” For California brokers used to commission variability, that personal pension mindset can be critical as they approach an eventual book sale and need predictable income.

Life insurance as an income tool

Wexler and Di Bernardo frame life insurance as a retirement planning tool rather than just a death benefit. Wexler notes that “one of the great tools out there that a lot of people don’t realize can be used for retirement is life insurance” because “if you follow the rules and you understand how to utilize that tool, you can create income tax free money in the future, it just takes time.” He underscores that insurability is the gatekeeper since “if the insurance company won’t give you life insurance, then you can’t use the tool,” and adds “I don’t sell life insurance, I just cause a lot of it to be purchased,” pointing to Di Bernardo, who “understands all of the ins and outs of both setting up private pension plans as well as utilizing insurance as a retirement tool.” Di Bernardo adds that for “the right client, it serves a tremendous purpose in their planning” but “it’s not for everybody” and “time is of the essence,” noting that talking to “a 35-or 40-year-old versus a 65-or 70-year-old, it’s a different conversation” because a meaningful result often requires “at least 10 years” of funding and growth.

Supercharging with leverage and surrogate lives

For higher net worth or entrepreneurial clients, Di Bernardo sometimes uses leverage to “supercharge” the plan, noting that “there are situations where we can use leverage to help supercharge it and we get into those conversations with the right client,” often by having a bank finance premiums using the policy as collateral. Wexler explains that when Tony talks about supercharging he is “talking about financing” and likens it to real estate “we’ve yet to meet that real estate investor who wants to pay 100% of the asking price with cash” so you can “use financing where a bank will get involved and will loan money using the insurance policy as collateral to create these types of supercharged policies,” summing it up as “supercharging means using other people’s money... OPM, right, other people’s money.”

For older or less insurable brokers, Wexler introduces using a surrogate life, asking whether, for example, “a 68-year-old client and a 33-year-old daughter” could put coverage on the daughter “for the benefit of the 68-year-old person who’s thinking about retiring in seven years,” while also reviewing “other buckets of money” and coordinating withdrawals from qualified plans since you “can’t take money out of a qualified retirement before you’re 59 and a half.” Di Bernardo extends the bucket theme by analyzing where “the buckets of money are coming from” and what clients “need to rely on,” pointing out that clients may fund 401k plans at “as high as a 50% tax rate here in California,” yet in retirement “consequently your tax bracket is less,” turning pre tax contributions into lower taxed distributions.

Calibrating real retirement needs

Once structure and tools are in place, Wexler and Di Bernardo help clients reframe what they actually need in retirement, starting by asking “how much money do you actually need?” and contrasting fully taxable working income with a mix of taxable and potentially income tax free money when planning is “done properly.” Wexler notes that as people age “we also end up with less tax deductions” because “we don’t have minors, we don’t have educational expenses,” and mortgage interest deductions shrink, and he cites studies showing “a spike in spending in their first couple of years” of retirement, then a decline, followed by higher medical costs near the end, underscoring his reminder that “if you don’t know what harbor you’re sailing for, no wind is the right wind.”

A broker walks the walk

Calhoun shares his own planning to illustrate how these ideas translate into practice. He has “put a life insurance policy, cash value life, on my daughter as the insured, my wife and I as the owners of the policy” and plans to fund it for “seven to 10 years” then take “some money out in retirement tax free from the policy and then we’re going to hand that policy over to our daughter.”

Calhoun notes that with his daughter in her mid 30s she has “a long horizon for that policy to grow and for the mechanics of the policy to really work well” giving the family “two bites at the apple.” For brokers contemplating a book sale and worried about outliving their income, this kind of multi generation planning can be a compelling model to explore with specialists like Wexler and Di Bernardo.

One of the *great tools* out there that *a lot of people don’t realize* can be *used for retirement* is *life insurance*

Engage with Wexler and Di Bernardo

Wexler and Di Bernardo regularly collaborate with brokers who are ready or almost ready to sell a book of business and want to minimize tax impact while extending retirement income over their lifetime. California brokers can engage Wexler for business succession planning, estate planning, and asset protection solutions and work with Di Bernardo on tax mitigation protection and retirement income planning that integrates pensions, deferred compensation, and leveraged life insurance where appropriate. As Calhoun suggests, a short complimentary call to review your health commissions, book of business and retirement goals is often the best first step before being connected directly with Wexler and Di Bernardo for deeper planning.



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.



Anthony Di Bernardo is Co-Founder and CEO of Flexible Insurance Plans, Inc., serving the financial services industry since 1987. He supports more than 50 CPA firms across the western U.S. and has helped over 3,300 clients implement advanced insurance, retirement, and estate planning strategies, overseeing \$3 billion in life insurance in force and \$650 million in assets under management. A 30-year recipient of the Million Dollar Round Table’s highest honor, “Top of the Table,” Anthony also serves as President of Strategic Insurance Designs, Inc., providing pension and estate planning expertise to banks and credit unions. He holds a B.A. in Economics from USC.



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Discover the Power of Real Food

By Megan Wroe, MS, RD, CNE, CLEC



March is National Nutrition Month, and this year's theme, "Discover the Power of Nutrition," invites us to look beyond calories and diet trends to instead focus on how food truly shapes our health and wellbeing. Despite much of the media being focused on food as a weight loss strategy, nutrition is far more powerful than that. Optimal nutrition preserves muscle, protects bones, stabilizes blood sugar, supports cognitive resilience and reduces long-term disease risk. The power of nutrition does have a kryptonite though, and that is the increasing dominance of ultra-processed foods in our daily diets.

Today, ultra-processed foods (aka UPFs) account for nearly 60% of total calorie intake for U.S. adults, according to national dietary data. Sometimes known as " Frankenfoods," ultra-processed foods go further than a can of pre-cooked beans. They are food-like formulations made of refined starches, added sugars, emulsifiers, flavor enhancers, isolated proteins and synthetic stabilizers. Originally designed to be inexpensive and convenient while shelf-stable and hyper-palatable, ultra-processed foods have become the norm for daily eating and this is coming at a cost for us as consumers.

To understand the power of real foods, we need to first understand the dangers of ultra-processed foods. Much research has been done on this category of foods in recent years and results have shown higher intake of ultra-processed foods is correlated with significantly increased risk of obesity, type 2 diabetes, cardiovascular disease, many cancers, depression and all-cause mortality overall. In addition to these metabolic conditions, consistently elevated intake of ultra-processed foods is also linked to reduced microbiome diversity, lack of satiation from eating, and systemic inflammation due to being devoid of fiber and many antioxidants. For aging populations, these patterns carry additional risk since metabolic instability and chronic inflammation are closely related to sarcopenia, osteoporosis, increased fall risk and hastened cognitive decline.

The solution to the ultra-processed food problem is complex and there is no one right answer. While minimizing ultra-processed foods is the goal, that may not be realistic for many who live on a budget, live in food deserts, are not independent enough to shop or cook their own meals or who simply live busy lives and rely on convenience eating. I propose to my clients, rather, to focus on what they can ADD to their diet to enhance the power of their nutrition. From preschool classrooms to my seniors at the wellness center, I advocate for three main areas of nutrition focus: fiber, protein and real food ingredients.

1. The power of fiber

The average American consumes approximately 15 grams of fiber per day, well below the recommended 25–38 grams. Fiber is crucial for a healthy functioning gut and for satiation. Because of its ability to slow digestion and promote healthy bacterial growth, fiber also plays a central role in metabolic and cognitive health. Higher fiber intake is associated with improved blood sugar regulation, lower LDL cholesterol, reduced risk of cardiovascular disease, enhanced gut motility, enhanced gut diversity and lower risk of many cancers. The minimum daily dose for these benefits is 25g, which looks like five cups of plant foods. If you eat two cups of plant foods at lunch and at dinner, that's only one more cup you can eat for a snack—mix into your scrambled eggs or blend into a smoothie. Try to think outside the box—eating plants doesn't have to mean raw salads all the time. Roasted broccoli happens to be a favorite of my 6-year-old, while my 4-year-old would munch on salted pumpkin seeds all day if I let him. Beans, lentils, berries, leafy grains, whole grains, nuts, seeds and any vegetable—they all count toward that daily fiber.

I advocate for three main areas of nutrition focus: fiber, protein and real food ingredients

2. The power of protein

Protein intake is another overlooked factor, particularly in aging populations. Many older adults consume insufficient protein, especially at breakfast. When protein is consumed adequately, we see better muscle mass, maintained bone density, better balance and strength and improved quality of life. Muscle mass is directly tied to fall prevention and independence. Loss of muscle accelerates disability and increases hospitalization risk. While the recommended daily need is 1.2-1.6g/kg body weight per day, a helpful target for many adults is 20–30 grams of protein per meal, spaced throughout the day. Eggs, Greek yogurt, cottage cheese or protein powder work great for morning meals. Canned fish is one of my favorite recommendations for lunch proteins since it is so easy. And dinners can be anything from steak or chicken to tofu or lentil soup. What I love about protein—and fiber—is that they are so filling that meeting recommended guidelines often goes hand-in-hand with less intake of ultra-processed foods without even trying.

3. The power of real ingredients

This one is easy and there are no equations to remember. Just read ingredient lists on packaged foods and stick to the rule that it should read like a recipe and not like a science experiment. If the ingredients are items you might see in your kitchen or at least on a recipe somewhere, you can usually bet it's made of real food and is not ultra-processed. On the other hand, if the ingredients are unrecognizable and sound like something you'd find in your high school chemistry class or, worse, in your garage bin of chemicals, maybe look for an alternative.

4. The power of a dietitian

The above advice will take you far, but there may be instances where you or your clients need to dig a bit deeper into your nutrition profile to really make sweeping change. For instance, if osteoporosis is a concern, you may need to do a comprehensive evaluation of your intake of vitamin D, calcium, magnesium and protein. If diabetes is not being managed well, we may want to do some continuous glucose monitoring to pinpoint where blood sugar spikes are occurring. This is where professional nutrition guidance becomes a powerful tool. At St. Jude Wellness Center, our dietitians have two unique consultations services that can help to narrow in on real food strategies to improve whatever health risk might need more dietary changes than the basics I have outlined above.

- **Comprehensive nutrient analysis:** By entering your daily food intake data into validated software, we can identify nutrient gaps, from fiber and protein to micronutrients like calcium and magnesium.
- **Continuous Glucose Monitoring (CGM) interpretation:** CGMs generate real-time blood sugar data, but interpretation is key. We help clients identify patterns from the data, reduce glucose variability, and optimize meal timing and composition.

Sometimes we simply need to focus on real food strategies like fiber, protein, and ingredients to get truly valuable outcomes for our health. Sometimes deeper dives are essential to turn the tide of condition management and that's where professionals are invaluable. Whether working on the basics or getting into the nitty gritty, discovering the power of real food nutrition is a powerful—and delicious—strategy for long-term health outcomes.

Dietitian-led programs at St. Jude Wellness Center

In addition to our private dietitian services, we also offer comprehensive programs to help navigate the world of nutrition. Our virtual meal planning masterclass “**The Meal Theme Method**” is a series of classes designed by a registered dietitian to teach a simple system for building balanced meals each week that fit your household needs without feeling overwhelmed. This course starts in late March and registration is open to anyone. Free webinars and virtual cooking classes are also offered consistently to enhance listener education on a variety of nutrition and wellness topics. Register for our events and sign up for our newsletter.

St. Jude Wellness Center March Webinars:

https://clients.mindbodyonline.com/ASP/main_enroll.asp

Webinar: Ultra-Processed Foods with Megan W.

Mon 3/16/2026, 12:00 pm - 1:00 pm

Most people know that fruits and vegetables are healthy and a fast food burger with fries is not. But what about your morning cereal, that bread on your sandwich or that 'calorie smart' meal you ordered from on the way home? Join Megan for an informative webinar on the nutritional impacts of various ingredients and levels of processing.

Cost: Free

Zoom registration emailed to you upon registration.

The Meal Theme Method: A Meal Planning Masterseries with Megan W.

3/23/2026 - 4/6/2026 From: 12:00 pm - 1:00 pm

This masterseries is a 3-week practical course designed to help busy adults simplify meal planning to meet health goals and ever-changing schedule needs. Our dietitian will teach a repeatable meal planning system to build balanced meals using a simple template to create structure without rigidity. Participants will learn what it means to build a balanced meal, how to modify meals for your health needs, and create a 3-week meal rotation strategy using our meal theme method, the meal theme template and a sample 1 week meal plan will be provided.

Cost: \$65 for the series



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 wellness center and their upcoming programs at their website.

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Resources for the Top Women's Health Concerns

By California Broker Magazine

Women frequently feel unheard or underserved in the U.S. healthcare system. According to a nationwide Women's Health Survey conducted by the Kaiser Family Foundation (KFF), 34% of women reported having at least one negative experience with a healthcare provider in the prior two years. Reports ranged from providers ignoring direct questions to blaming patients for their health issues.

As a trusted advocate, you have the opportunity to shape women's experiences by taking them seriously and helping them get the care they need. When you connect women with needed health services, you establish yourself as a trustworthy ally. The first step is to familiarize yourself with the leading medical concerns of women and the services available to address them.

Cancer

Women develop cancer at a higher rate than men, and the difference is growing. The American Cancer Society recently reported that cancer rates are 82% higher in women under 50 than in men of the same age group. Cancer rates are also increasing among women aged 50 to 64, while declining in men of the same age.

Women benefit from having access to cancer services that address their unique medical, emotional, and social needs. Fortunately, among the many California hospitals with cancer centers, several have services specifically for women. These include:

- The University of California, San Francisco (UCSF) Breast Care Center
- Women's cancer services at Cedars Sinai, Los Angeles
- Stanford Women's Cancer Center at Stanford Medicine in Palo Alto

If these services aren't local to your clients, consider developing a list of your own. Reach out to these or other highly rated providers and learn who they recommend in your area. Physician review sites, such as Zocdoc, can also be valuable.

Heart Health

Heart disease is the leading cause of death among women nationwide. In 2023, it was responsible for approximately one in five lives lost, yet only 56% women are aware that it is a leading killer.

One significant danger is that cardiac symptoms in women are often different than those in men. Your female client may not know that shortness of breath, severe fatigue and even upper back pain can be heart attack symptoms.

Women-centered cardiac care can go a long way toward keeping female patients safer. Heart health care options in California include:

- Providence Women's Health Services: <https://www.providence.org/services/womens-health-services>
- Barbra Streisand Women's Heart Center at Cedars-Sinai, Los Angeles
- Women's Heart Center at Memorial Care, Long Beach
- Women's Heart Center at El Camino Health, Mountain View

These are woman-led centers with renowned female physicians caring for patients. Keep them in mind for women seeking cardiac care or ask your local heart center for recommendations.

Reproductive Health

Women need reproductive services across all stages of life. Their health concerns range from birth control and fertility support to menstrual health and menopause, and the need for services is more common than many people are aware. According to the KFF's recent survey, 45% of women have pursued fertility testing, while 38% have taken drugs to improve ovulation.

Fortunately, numerous women's health centers offer support throughout California, including:

- UCSF Center for Reproductive Health, San Francisco
- California Center for Reproductive Health, Los Angeles
- Reproductive Health Services, Family Health Centers of San Diego

Reproductive health topics are sensitive, and many women are understandably hesitant to share their concerns with someone they don't know well. Cultivate trust with your clients by providing these resources before your clients need to ask.

Autoimmune Disease

Of the 24 to 50 million Americans living with autoimmune disease, as many as 80% are women. Stanford Medicine scientists now believe that this predisposition may be due to a specific type of ribonucleic acid (RNA) in a woman's second X chromosome. This RNA binds with specific proteins, many of which have known connections to autoimmune disease.

Research like this could lead to significant advancements in autoimmune care for women. Meanwhile, doctors at Stanford and across California are providing care for autoimmune disorders such as lupus, rheumatoid arthritis, and celiac disease. Dedicated centers include:

- Kao Autoimmunity Institute at Cedars-Sinai, Los Angeles
- La Jolla Institute for Immunology, San Diego
- Stanford Immunology and Rheumatology Clinic, Palo Alto

You may also direct your patients to disorder-specific care centers, such as the Stanford Lupus Clinic and the UCSF Rheumatoid Arthritis Clinic.

Osteoporosis

Osteoporosis affects an estimated 10 million people nationwide, 80% of whom are women. The risk is particularly high among those over age 50, due to the reduced estrogen levels of menopause. Other risk factors include a slim build, a sedentary lifestyle, and a family history of osteoporosis.

While women-specific osteoporosis centers are rare, several women's health centers have orthopedic specialists on staff. These include:

- Women's Health Center, Fountain Valley
- Conejo Women's Medical Center, Thousand Oaks
- Iris Cantor UCLA Women's Health Center, Los Angeles

You can offer additional value by researching the osteoporosis specialists and care centers near you, focusing on female physicians and reviews by female patients.

Maternal Health

Maternal and infant care are essential for healthy families, yet 45% of women hold back from discussing concerns about pregnancy or postpartum care. Their concerns are understandable. About one in five women reports mistreatment in maternity care, a number that rises to one in three for key minority groups.

As a trusted advisor, you can help by researching and recommending high-quality maternal care centers to your clients. Hospitals with highly-rated obstetrics departments include:

- Providence Mission Hospital, Mission Viejo
- Providence St. Joseph Hospital, Orange
- Cedars-Sinai Medical Center, Los Angeles
- Community Memorial Hospital, Ventura

There are many other highly rated hospitals across California. Consider researching those in your area and curating a list of those you trust to care for your clients.

Cultivating Trust Among Women Clients

When you connect women with needed health services, you help them navigate a system that may otherwise feel hostile. Acknowledge your clients' experiences, and make it your policy to prioritize their preferences, such as exclusively female providers.

Be proactive but avoid making assumptions. Only recommend a particular resource if the client needs your help choosing a plan or covered provider and always respect the client's final choice. Your responsiveness goes a long way in earning the trust of women clients, and the relationship you build is worth the effort. When those clients have friends needing insurance help, they'll likely remember your respectful approach.

"About one in five women reports mistreatment in maternity care, a number that rises to one in three for key minority groups."

SOURCES:

Kaiser Family Foundation: "A Closer Look at Negative Interactions Experienced by Women in Health Settings: Findings from the 2024 KFF Women's Health Survey."

American Cancer Society: "Cancer Incidence Rate for Women Under 50 Rises Above Men's."

Stanford Medicine News Center: "Stanford Medicine-led study shows why women are at greater risk of autoimmune disease."

U.S. Food and Drug Administration Office of Women's Health: "Osteoporosis."

Route 66 Turns 100

By California Broker Magazine



November 11, 2026 marks the centennial of Route 66, a 2,400-mile highway connecting Chicago to Los Angeles. To commemorate 100 years of history, celebratory events are taking place in states situated along the route leading up to the anniversary. Many events have already taken place, but there are several Southern California festivities planned for the coming months that people of all ages can take part in to rediscover the legendary road's enduring impact.

Commissioned as part of the United States' first federal highway system, Route 66 served as a transportation route and quickly became a symbol of the American dream, especially during the Great Depression and later the Dust Bowl in the 1930s as people fled west in search of a better life. Advertised as the "shortest, best and most scenic route from Chicago to St. Louis to Los Angeles," it has long been associated with the great "American road trip" and the rise in car culture, known for its "kitschy" attractions, neon signs and mom-and-pop motels situated along the route.

The famous road has appeared in numerous films like "Thelma & Louise," "Rain Man" and Disney Pixar's "Cars," along with popular songs like "(Get Your Kicks on) Route 66," by The Nat King Cole Trio, "Life is a Highway," by Rascal Flatts and "Take it Easy" by the Eagles.

It has also earned several nicknames, including "The Mother Road"—a phrase coined by author John Steinbeck from his 1939 novel "The Grapes of Wrath" to represent a road of hope for those migrating to California from the Midwest and southern Great Plains due to the Dust Bowl's severe dust storms and drought. Another nickname it earned was "Main Street of America," highlighting its role as a major national thoroughfare.

Here are some of the exciting events taking place across Southern California.

The best way to *celebrate* the *centennial* is by taking a *nostalgic road trip* on the *route*, stopping at *iconic locations* along the way.

**Now through May – “Route 66” exhibition,
The Hilbert Museum of California Art,
Orange, CA**

Artist Joan Gladstone presents a new painting series inspired by her travels, archival images and imaginative reinterpretations of America’s most iconic highway. To honor its past and future, a portion of her artwork sales, including notecards

**March 7 – “Cruisin’ Car Show,”
Amboy, CA**

Kicking off on March 7 is the second annual Route 66 Cruisin’ Car Show, taking place at Roy’s Motel & Café in Amboy, California. The all-day gathering will feature classic cars, food vendors, live music, raffles, awards and the Ms. Amboy pin-up contest.

**April 30 – “The Great Route 66
Centennial Convergence,”
Santa Monica, CA**

To commemorate the date Route 66 was signed into existence—April 30—the city of Santa Monica will hold an event at the Santa Monica Pier to build up excitement for the upcoming centennial.

**May 2 – “Route 66 Big Birthday Bash,”
Newberry Springs, CA**

Taking place in the heart of Newberry Springs, which is situated along Route 66, this family-friendly celebration will feature food and retail vendors, classic cars and motorcycles, live music, a beer garden, horseback rides, games for kids, costume contests and more.

**June 20-21 – “The Pasadena Chalk Festival,”
Pasadena, CA**

Celebrated annually, the Pasadena Chalk Festival welcomes hundreds of artists who create large-scale chalk murals on the streets of Pasadena along Colorado Boulevard, which is on Route 66. The festival is free and offers an onsite beer garden, live music and a silent auction.

**Sept. 12 – “Route 66 Car Show & Block Party,”
Victorville, CA**

This free, family-friendly festival honors the legacy of Route 66 and Victorville’s connection to the “Mother Road” with a classic car show, live music, retail and food vendors, historical art displays and more.

**Sept. 18-19 – “Cruisin’ Reunion,”
Ontario, CA**

On September 18-19, Ontario will host its annual “Cruisin’ Reunion” event, a free, family-friendly festival with over 1,000 classic cars, like Model Ts, Woodies, and hot rods. There will be retail and food vendors, evening concerts and a 75-foot Ferris Wheel.

**October 23-24 and November 7 –
“ROUTE 66: THE MAIN STREET OF AMERICA”**

A new feature documentary “ROUTE 66: THE MAIN STREET OF AMERICA” that celebrates the remarkable stories of the legendary highway will be screened in key cities along Route 66, with historic theatres and iconic drive-ins acting as venues for the screening tour, appearances by cast and crew and special guests. Three locations in California will screen the film, including San Bernardino’s California Theater on Oct. 23, Amboy’s Roy’s Motel on Oct. 24 and a final screening on Nov. 7 at the historic Los Angeles Theatre in downtown LA—the original terminus of Route 66.

Other ways to celebrate

For history lovers and those unable to attend events in-person, there is also a “National Route 66 Centennial Speaker Series” where participants can learn about diverse topics tied to the infamous road, such as the history of foodways along the road, native perspectives, and more. Taking place on March 10 is a talk led by historian and author Cheryl Eichar Jett who will draw from her upcoming book “Aprons Away: Women’s Work on Route 66” about the women who helped shape the road.

The city of Santa Monica is also holding a Route 66 song contest—an exciting opportunity for musicians to showcase their talent and creativity, with a prize of \$10,000. Celebrating Santa Monica’s iconic connection to the legendary Route 66, the contest invites artists from all genres to craft an original song that captures the spirit, history and cultural significance of the highway.

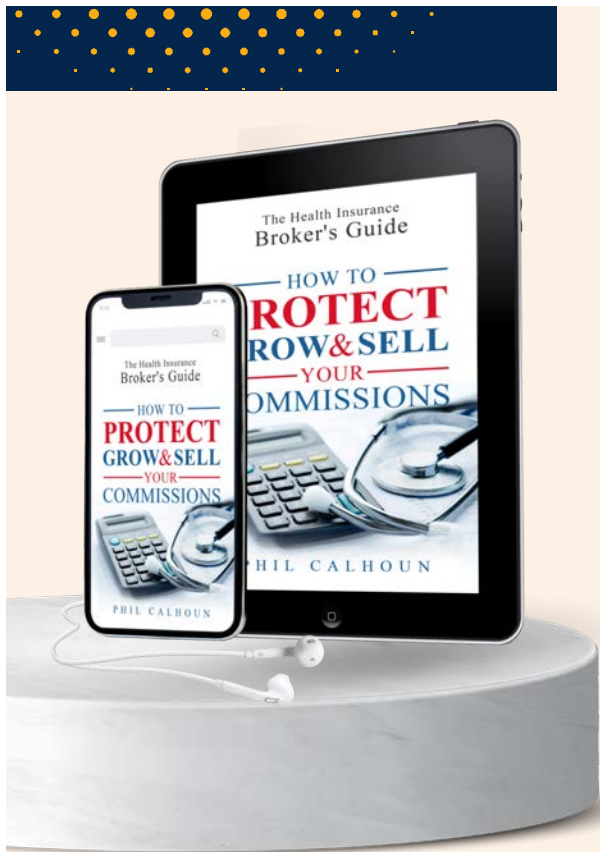
The best way to celebrate the centennial is by taking a nostalgic road trip on the route, stopping at iconic locations along the way, like the Santa Monica Pier, which is the symbolic ending point of the route. Other famous sculptural landmarks along the route include the Gateway Arch in St. Louis, Slug Bug Ranch in Amarillo, Texas, the Gemini Giant statue in Illinois and the Blue Whale of Catoosa. Natural landmarks along Route 66 include Grand Canyon National Park, Horseshoe Bend, Joshua Tree National Park and the Petrified Forest National Park. Along your journey, take delight in spotting remnants of the past, like mid-century architecture, neon signs, murals, retro billboards and more.

SOURCES:

<https://www.authentikusa.com/us-en/blog/the-centennial-of-route-66-what-you-need-to-know>

<https://www.santamonica.com/route66/>

<https://66roadshow.com/>



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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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Tim Proctor
Tim Proctor Insurance Agency

I began my career in health insurance in 2002 and currently operate under the Tim Proctor Insurance Agency, with a primary focus on the Individual and Family Plan (IFP) market. I have extensive expertise in Covered California health insurance and currently manage a portfolio of over 700 active policies. My agency serves clients throughout the entire state of California and is supported by a dedicated team of five employees.

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