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# CALIFORNIA BROKER

SERVING CALIFORNIA'S ANNUITY, LIFE & HEALTH INSURANCE PROFESSIONALS ■ APRIL 2025



INSIDE ►

## Megan Wroe

The Power of a Healthy Lifestyle  
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# What does CAHIP do for you?



## Political Involvement

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

## Education

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

## Social Events

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

## Community Involvement

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

## Annual Events

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

## Opportunities to Get Involved

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

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



**California Agents and Health Insurance Professionals**

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# Publisher's Note

Thank you for your loyalty to California Broker Media. Our subscribers now include ALL California licensed life and health insurance professionals, both resident in CA and non-resident. If you are new to our media, welcome! California Broker is the pseudo industry journal for CA, as such we take our work to provide resources and information to help readers grow their book of business and be the best client advocate possible. We hope you will let us know how we are doing. Please send an email to us and share your experience with our media.

The past 12 months have brought many changes to California Broker Media. We moved from a print only model to a digital and print "hybrid" model. Then a few months ago we moved to a 100% digital format. Digital media allows for many links in our pages to learn more, access digital content such as a Webinar, a recorded Webinar, a white paper, or a broker landing page with more helpful information.

We know some subscribers love getting the print magazine in their mailbox each month. Some readers do not miss the print and enjoy the digital magazine. As we continually work to improve and provide multiple options for subscribers, we are looking to please readers, and we plan to offer new options to consume our content. We are looking at affordable options for those who prefer a print edition of the monthly magazine so stay tuned.

## Introducing audio and video content is our goal.

For this issue we have a couple of articles with the read-listen-watch option. Our advertisers and article authors will benefit most from this as they get the opportunity to have their message reach our subscribers through a variety of media resources.

Subscribers also benefit as they can select which media they prefer, and many times access special offers that can include learning more about products and services which our advertisers want to provide our subscribers.

Offering digital media content in read, listen, and watch formats maximizes accessibility, engagement, and reach. Here is a breakdown of the benefits for each format:



## Read Our Digital Content

### Benefits:

**SEO and Discoverability:** Written content like blogs, articles, and transcripts improve search engine rankings, driving organic traffic.

**Skimmability:** Easy for users to scan and find relevant information quickly.

**Detailed Information:** Ideal for in-depth explanations, guides, and complex topics.

**Repurposing:** Can be repurposed into infographics, social media posts, and email content.

**Accessibility:** People who prefer reading over other formats can engage at their own pace.

### Examples:

Blog posts; E-books; Infographics; Case studies; Whitepapers



## Listen To Our Content

### Benefits:

**Convenience:** Accessible while multitasking—commuting, exercising, or doing household tasks.

**Emotional Connection:** Voice tone and expression can build a deeper connection with the audience.

**Inclusivity:** Supports accessibility for people with visual impairments.

**Loyal Audience:** Podcasts and audio series often develop dedicated, returning listeners.

**Personalization:** Content can be consumed via devices like smart speakers, enhancing personalization.

### Examples We Are Considering:

Podcasts; Audiobooks; Voice-overs; Audio summaries; Radio shows



## Watch Our Content

### Benefits:

**High Engagement:** Videos often have higher engagement rates, capturing attention more effectively.

**Visual Appeal:** Combines visuals, audio, and text, making it easier to understand complex ideas.

**Viral Potential:** Shareable on platforms like Vimeo, YouTube, Instagram, TikTok, LinkedIn, amplifying reach.

**Retention:** Viewers retain more information through videos than text alone.

**Versatility:** Live streaming, webinars, tutorials, and vlogs can target various audience preferences.

### Examples We Have or Are Considering:

Educational tutorials; Webinars and live sessions;  
Product demonstrations;  
Social media videos (short form); Explainer videos



## Our Plan is a Strategic Integration of a Multi-Format Content

We like how offering content in read, listen, and watch formats maximizes reach and caters to different learning styles and preferences. For example:

- A blog post (read) with an embedded video (watch) and a podcast episode (listen) ensures maximum engagement.
- Transcribing videos or podcasts into written content enhances SEO and accessibility.
- Sharing short audio or video clips on social media expands audience reach.

### Decline in traditional print magazines:

We have seen change due to the cost of print magazines combined with the increasing popularity of digital media consumption. These developments hit us hard, making continuing our traditional print magazine impossible and digital as the path forward. This trend has been evident over the past decade as many print publications have shifted focus or even ceased production altogether.

**Integration with digital platforms:** Many print magazines have already embraced digital platforms and dropped their print editions. While our digital subscriptions are free, we are looking to provide access to popular content themes via a subscription option. We feel integration with a variety of digital platforms can help magazines reach a broader audience and adapt to changing consumer preferences. These include *e*Newsletters, *e*Calendar of Events, and *e*Directory that include services and access to industry professionals.

**Hybrid models:** Some magazines may adopt hybrid models that combine elements of print and digital publishing. Our plan is to stay focused on digital and expand the digital offering to include read-listen-watch options to enjoy our content.

**Surveys:** We expect later this year to build up surveys so subscribers can provide us with feedback. Responses from "like" or not our articles and general surveys to collect information to help all subscribers as well as advertisers are the goal. We also hope to measure instant responses and provide feedback to California health insurance carriers and health care providers.

# CALIFORNIA BROKER

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By Rockhealth

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By NAIFA

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By CalBroker Magazine

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By Buddylns

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**By Megan Wroe, MS, RD, CNE, CLEC**

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Dr. Clayton Christensen, a renowned academic and business leader, delivered a powerful commencement speech at Harvard Business School, emphasizing the importance of measuring success by the lives we impact rather than wealth or status. His insight aligns with the Servant Leadership Model, which prioritizes standing with others rather than above them, as exemplified by leaders like Dan Rogers. The message encourages using the "Right Yardstick" to build meaningful relationships, fostering excellence and integrity in both personal and professional life.

**By Russ Williams**

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### The History of Commission Solutions: Meet the CEO, Phil Calhoun

Phil Calhoun, CEO of Cal Broker, developed a comprehensive commission planning system to help brokers protect their hard-earned income. Through formal agreements, educational resources, and expert guidance, his team ensures brokers can secure their commissions, plan for retirement, or sell their book of business. By taking proactive steps today, brokers can safeguard their financial future and provide stability for their families and beneficiaries.

**By Phil Calhoun**  
**Interviewed By Gabriela Perez Orta**



# CALIFORNIA BROKER

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# Industry News

CURATED NEWS FROM THE INDUSTRY

## Financial Management

### 'You have to spend money to make money': Sharp HealthCare CFO on long-term sustainability

by Madeline Ashley

At a time when many hospitals and health systems struggle to combat ongoing workforce challenges in the industry, San Diego-based Sharp HealthCare is cracking the code of strengthening recruitment and retention.

In November 2024, the system reached a three-year agreement with around 5,000 front-line workers represented by Service Employees International Union-United Healthcare Workers West. The agreement increases pay up to 35% over three years and includes provisions to cut family medical coverage premiums by up to 50% for workers and their families.

"We've invested heavily in our people over the last several years," said Susan Green, executive vice president and CFO of Sharp HealthCare, during a Becker's CFO+Revenue Cycle podcast.

[Read Full Article →](#)

## The ROI on AI for Nurses at Cedars-Sinai

by Giles Bruce

The financial return on investment on an AI assistant for nurses being tested at Los Angeles-based Cedars Sinai has been reduced overtime, while the main focus has been improved clinician well-being, an executive told Becker's.

Cedars-Sinai is the first health system to try out the Nurse Assistant app from tech startup Aiva Health, which transcribes nurses' voice dictation of patient encounters then uses the information to fill out fields in the Epic EHR. Becker's caught up with Rachel Coren, vice president and associate CIO at Cedars-Sinai, about how the tool has been working so far.

Question: How does Cedars-Sinai measure the success of the pilot program, and what key performance indicators are being tracked?

[Read Full Article →](#)

## California's Unemployment Rate Drops to 5.4 Percent in January

The financial return on investment on an AI assistant for nurses being tested at Los Angeles-based Cedars Sinai has  
Important Note: Employment data for January 2025 comes from the survey week that included January 12 while February 2025 data will release March 28, 2025. Statistics released today reflect updates to initial 2024 monthly estimates as part of the annual benchmark revision.  
Nonfarm employment is unchanged at 18,032,400

SACRAMENTO — California's unemployment rate dropped to 5.4 percent<sup>1</sup> in January 2025 while nonfarm payroll jobs<sup>2</sup> remained unchanged from December 2024, according to data released today by the Employment Development Department (EDD) from two separate surveys. January's job gain follows a post-benchmark, revised job gain of 39,000 for December 2024.

[More Information →](#)

# An Uncertain Future: New NIH Policy Endangers Childhood Cancer Research

By Bill Thomas

It wasn't long ago that this blog reported on a new United States Congress-approved spending bill that made devastating cuts to pediatric cancer research funding. This despite the fact that the resources available to childhood cancer researchers are already severely limited, with less than 4% of all federal funds for cancer research going to those studying pediatric cancers.

Now, a proposed policy change by the National Institute of Health (NIH) threatens to shrink those resources even further.

In early February of this year, NIH announced via social media a proposal to impose a cap on how much grant funding may be used to reimburse universities for "indirect costs" (i.e. costs associated with research facilities, equipment, maintenance, staffing, and administration). Previously, individual institutions negotiated with the federal government to determine how much of their total NIH awards could be allocated for such costs.

[Read Full Article →](#)

## Agent and Broker Alert

By Ricardo Lara, California Insurance Commissioner

### Regarding: Insurance Coverage for Smoke Damage and Guidance for Proper Handling of Smoke Damage Claims for Properties Located in or near California Wildfire Areas

Commissioner Lara Orders Insurers to Fully Investigate Consumers' Smoke Damage Claims Following Southern California Fires

LOS ANGELES — Taking action so wildfire survivors can continue to recover after the Southern California fires, Insurance Commissioner Ricardo Lara has directed insurance companies to fully investigate all smoke damage claims and ensure fair payments under California law. In a new Bulletin to insurance companies -- the latest in a series of official legal announcements clarifying regulations for insurance companies and reinforcing consumer protections -- the Department of Insurance makes clear that insurance companies cannot summarily deny smoke damage claims without a thorough investigation.

[Read Full Article →](#)

## Reporting Medicare Fraud & Abuse

Medicare fraud and abuse can happen anywhere. It's important that you protect your Medicare number and other personal information, and check your Medicare claims regularly so you don't become a victim.

[More Information →](#)

## CAHIP-Orange County NEWS:



**Matt Fletcher**, a member of CAHIP - OC, participated on the "Medicare: Unintended Consequences of the IRA" hosted by the NABIP Medicare Advisory Board at the Capitol Conference in Washington, DC.

[Watch Presentation →](#)

## **Deadline Now June 10, 2025, for LA Fire Survivors to Apply for Disaster Unemployment Assistance (DUA)**

Requirement to Submit Documentation Extended to 90 Days

What You Need to Know: Los Angeles County workers, business owners, and self-employed people affected by the California firestorms now have until Tuesday, June 10, 2025, to apply for federal Disaster Unemployment Assistance (DUA). All required documentation to support that the applicant was working or self-employed when the disaster occurred must be submitted within 90 days from the mail date of their notice that states a supporting document is needed.

SACRAMENTO — The deadline has been extended for Los Angeles (LA) County workers affected by the California firestorms to apply for federal Disaster Unemployment Assistance (DUA).

[More Information →](#)

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## **Improving Cancer Outcomes: Risks and Opportunities for the Life Insurance Sector**

Although cancer remains the leading cause of death among life insurance policyholders worldwide, considerable progress addressing cancer mortality has been made over the past two to three decades. In the U.S. alone, mortality has declined by 1.6% on average annually from 2012 to 2022.

[Read Full Article →](#)

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## **The 4% Rule: A Safe Bet Or A Missed Opportunity?**

By Patrick Durst

For decades, the 4% rule has served as a widely accepted guideline for retirees seeking to ensure their savings last throughout retirement. Originally developed in the 1990s by financial planner William Bengen, the rule suggests that retirees can safely withdraw 4% of their retirement portfolio each year, adjusted for inflation, without running out of money over a 30-year period. While this strategy provides a straightforward approach to retirement spending, it has significant drawbacks that may lead retirees to leave substantial sums of money unspent—funds that could have been enjoyed earlier in life.

[Read Full Article →](#)

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## **Insurance Denials Can Devastate Mental Health Patients. California Is Considering How To Fix That**

By Jocelyn Wiener

‘Everybody’s been denied some form of care,’ said one California mental health advocate. Now, lawmakers are advancing new bills on behavioral health coverage.

Frustrated Californians have long complained that they can’t get their health plans to cover desperately needed mental health treatment.

These days, state lawmakers appear to be hearing them—and trying to act.

One bill introduced this session would require health plans to cough up more data on coverage denials—and penalize those that wrongfully deny claims most often.

Another would require plans to wait at least 28 days after approving a patient to go into a substance use treatment center before they reassess whether the patient can remain there.

A third would prohibit health plans from requiring prior authorization for mental health and substance use treatment before and during a patient’s stay in a hospital. The list goes on.

[Read Full Article →](#)

## 8 Targets of Trump's Second-Term Healthcare Agenda

Analysis By Laura Beerman

A 'dizzying array' of actions in the first seven weeks of President Donald Trump's second term.

In prior years, the Medicaid unwinding dominated healthcare headlines. Would the resumption of post-pandemic eligibility verifications trigger the disenrollment of millions of Americans? In the words of the Magic 8-Ball: "It is (was) decidedly so."

In the first few months of 2025, there is a new unwinding — the reversal of wide swaths of U.S. healthcare policy now that Administration has transitioned from Biden-Harris to Trump-Vance. As Health Affairs notes, the first 50 days of Trump's second term represent a "dizzying array" of executive orders and announcements in the multiple areas.

[Read Full Article →](#)

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## SSA Looks To Combat Fraud With In-Person Visits

By Lorie Konish

The Social Security Administration says it will require more in-person visits to curb identity fraud, particularly for new benefit claims and direct deposit changes. The change takes effect March 31 and comes at a time when acting commissioner Lee Dudek says direct deposit fraud is leading to more than \$100 million in annual losses.

[Read Full Article →](#)

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## NAIFA-Los Angeles Pathway To Excellence Awards



### National Association of Insurance and Financial Advisors - Los Angeles

Pathway Awards Luncheon (April 2025)

Thursday, Apr 24, 2025 @11:00 AM -1:30 PM

Knollwood Country Club

12040 Balboa Blvd, Granada Hills, CA. 91344

Annually, NAIFA-Los Angeles recognizes the top performers in the insurance and financial services industry. For 71 years, this has been a tradition of NAIFA-Los Angeles. As we plan the 72nd event that is occurring on Thursday April 24, 2025 at Knollwood Country Club in Granada Hills.

The Pathway to Excellence event, which includes the Will G. Farrell Public Service Award as well as many others, is a superb way to meet successful agents and advisors to educate on your services and products.

[To Register For This Event Click Here →](#)

**FOR IMMEDIATE RELEASE**

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**BenefitMall Expands Account Services Team*****Tim Kealamakia is Appointed Benefits Sales Executive for Mountain West Region***

DALLAS – January 29, 2025 – [BenefitMall](#), the nation’s second largest employee benefits general agency, announces the addition of Tim Kealamakia to its team as the new Benefits Sales Executive for the Mountain West region. The appointment marks a significant step in the company’s commitment to serving its brokers and enhancing its presence in the region, which includes Arizona, Colorado, Idaho, Montana, Nevada, New Mexico, Utah, and Wyoming.

Before joining BenefitMall, Kealamakia was the director of partnership development for more than four years with a company providing mental health services to employees and their dependents, where he built and led a team of 39 sales professionals. A recipient of multiple President’s Club Awards, he excels in driving individual and team success.

Jamie Zelewicz, Vice President of BenefitMall’s Account Services Division, said, “Tim is known for his collaborative approach and strategic problem-solving. He is passionate about building connections and delivering client-focused solutions to our brokers in the Mountain West.”

Kealamakia is based in Salt Lake City, Utah.

**About BenefitMall**

Headquartered in Dallas, BenefitMall is the second largest general agency in the U.S., working with a network of 20,000 brokers to deliver employee benefits to more than 200,000 small and medium-sized businesses. Founded in 1979, BenefitMall leverages innovative technology backed by human expertise to provide a seamless selling experience for its carriers, brokers, and their clients. BenefitMall is part of CRC Group’s Specialty + Benefits division, a leading national wholesale distributor of specialty insurance products.

##

# April Industry eCalendar

## 2025 APRIL CONFERENCES

Apr 9 & 10 SHRM The AI+HI Project 2025 Conferences @San Francisco, CA

Apr 29 @ 8am-3pm CAHIP-LA Annual Conference 2025 @Tarzana, CA

## MEETINGS

Apr - **ALL MONTH LONG:** Covered California 2025 April SEP Workshops: [CLICK HERE TO LEARN MORE »](#)

March 31- April 2, 2025@ 8am-5pm NABIP Medicarians @Las Vegas, NV

Apr 10 @2:30-4:30pm EPI: Speed Dating: Always Know Who To Call! @Costa Mesa, CA

Apr 15 @11:30am-1pm NAIFA-CA Fresno Educational Luncheon @Fresno, CA

Apr 16 @2:30-4:30pm EPI: Speed Dating: Always Know Who To Call!@Cardiff,CA

Apr 16 @11am-1pm EPI: Successful Prep & Sale of Southwest Strategies @Westlake Village, CA

Apr 21 @10am-7pm CAHIP-OC 28th Annual Take a Swing Charity Golf Classic @Aliso Viejo, CA

Apr 23 @2:30-4:30pm EPI: Broaden Your Investments To Other Countries To Gain Citizenship @Los Angeles, CA

Apr 24 @11:30am-1:30pm EPI: Due Diligence in a Business Transaction/Sale @Norco, CA

Apr 24 @10am-4pm CAHIP-GG Annual CE Symposium @Napa, CA

Apr 24 @11am-1:30pm NAIFA Pathway To Excellence Awards Ceremony @Granada Hills, CA

Apr 25 @4-7pm CAHIP NorCal Vanguard Cornhole Tournament 2025 @Sacramento, CA

Apr 25 @2-6pm CAHIP-SD Annual Dance Showdown @San Diego, CA

## VIRTUAL EVENTS

Apr 4 @1-2pm NABIP First Friday's Meeting with NABIP President Alycia Riedl - Zoom

Apr 9 @9:30am Commissions Solutions Webinar: Planning Success for Loved Ones

Apr 17 @11am Commissions Solutions Webinar : How to Buy a Book of Business

Apr 24 @12-1pm NABIP New Member Orientation - Zoom

Apr 24 @1-2pm NABIP Leadership Forum - Success through Mentoring - Zoom

## RECORDED WEBINARS

Commissions Solutions Feb. 20, Webinar: Planning for the Future: Agencies, Family & Employees

Commissions Solutions Feb. 12, Webinar: Rick's Story: Protecting, Growing & Selling Commissions

Commissions Solutions Jan 16, Webinar: How to Sell Your Health Book of Business

Commissions Solutions Jan 8, Webinar: Mary's Journey To Protect, Grow and Sell Her Commissions

Benefit Mall January Compliance Update Webinar w/ Misty Baker

Benefit Mall December Compliance Update Webinar w/ Misty Baker and Carol Taylor

Benefit Mall November Compliance Update Webinar w/ Misty Baker

Benefit Mall October Compliance Update Webinar w/ Misty Baker

## SAVE THE DATE

May 12-14 CAHIP 2025 Capitol Summit@Sacramento,CA

June 28 – July 1 NABIP Future Forward: Annual Convention @Miami, FL

## PARTNERS

BenefitMall: Resources

Covered California: Important Tax Information: How to get a Small Business Credit

IEHP: Health Education for Members Join no-cost health education classes just for IEHP members

Pinnacle: Announcing Healthview, Refreshed: Simply A Better Experience

Sutter Health Plan: Prioritizing Mental Wellness

[Click here to DOWNLOAD interactive eCalendar PDF](#)

# A California History Timeline Part 2: A Gold Rush to Prosperity

By The RailYards

Researched By Gabriela Perez Orta

**H**ow did California become the nation's most economically successful state? California has the 5th largest economy in the world, outranking every country around the globe aside from Germany, Japan, China, and the U.S. as a whole.

In our California History Timeline series, we've already visited the humble beginnings of this great state. If you missed it, hop on over and discover early California life.

The Gold Rush kicked off California's statehood, so it's no surprise that prosperity followed. Discover the next chapter in the California History Timeline.

## CA's Gold Rush Kicks Off a Legacy of Prosperity

In 1848, nine days after the California territory was ceded to the United States by Mexico, gold was discovered in a small sawmill in the Sierra.

German-born Swiss-citizen John Augustus Sutter (born Johann August Suter) arrived in California in 1839 and persuaded the Mexican government to grant him lands along the Sacramento River. At the confluence of the American and Sacramento Rivers, he established the colony of Nueva Helvetia (New Switzerland).



This area would later be known as Sacramento.

In 1847, Sutter hired James Marshall to build a sawmill on the American River, 35 miles northeast of Nueva Helvetia. Sutter knew lumber would be needed to build up his new town, and that owning a sawmill would help him profit as the town grew.

On January 24, 1848, Marshall went down to the river to inspect progress, at which time his eye caught the glimmer of something shining in the bottom of a ditch.

## Marshall had discovered gold.

Word of the gold discovery spread, and the mill workers quickly deserted their posts to "dig" for gold along the American River and its tributaries.

In May, word had spread to San Francisco, and almost overnight the port town was emptied as merchants, sailors, soldiers, and laborers rushed inland towards the gold fields.

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## “ California has the 5th largest economy in the world, outranking every country around the globe aside from Germany, Japan, China, and the U.S. as a whole.”

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Soon, they were joined by farmers and trappers from Oregon and Utah, miners from Mexico and Chile, sailors, merchants, natives from Hawaii, and sailors from China.

It wasn't until June of 1848 when a young Army Officer named William Sherman persuaded his commander, military governor Richard Barnes Mason, to visit the gold fields himself and verify the tales of wealth along the American River. Mason's reports from his trip prompted President Polk to announce the news, and a mass exodus to California, known as the Gold Rush, began.

In the year that would follow, close to 100,000 people traveled to CA from every corner of the globe. At that time, without a quick way to get word across the United States, it was quicker to travel from China (a 7,000-mile journey that took 3 months), Hawaii, New Zealand, and Australia than it was to get there from the Eastern side of the United States.

The Gold Rush benefitted three major settlements: San Francisco, which became California's major seaport; Sacramento, which served as the trading center for northern mines; and a ranch that served as the gateway to the mines along the Calaveras, Stanislaus, Tuolumne, Merced, and Mariposa Rivers, which would come to be known as Stockton.

By the time the first federal census was conducted in 1860 in California, the population had tripled since the onset of the Gold Rush. Aside from mining, Californians were finding other ways to make their fortunes. Cattle ranching was flourishing, and farming made CA self-sufficient in wheat.

But transporting goods in and out of the state was still difficult until work began on the Central Pacific railroad line.

### The Railroads Come to California

In 1862, the Pacific Railroad Act tasked the Union Pacific and Central Pacific Railroad companies with building a transcontinental railroad that would link the Eastern and Western United States. For seven years, both companies raced toward each other from Omaha, Nebraska, to Sacramento, California. The two lines met at Promontory, Utah, on May 10, 1869.

*The railroads changed the economic future of California yet again.*

In Sacramento, the Central Pacific Railroad company provided numerous employment opportunities. The railyards became the epicenter of the region's innovation, transportation, and employment.

One of those innovations was the ice-cooled freight car, the first of which was built in the Sacramento Railroad Shops.<sup>2</sup> Easy access to railroad lines quickly allowed for citrus growing and made large-scale agriculture a significant part of the state's economy. The ice-cooled freight car made it possible for California produce and salmon shipments to travel by train to the east coast, resulting in a growing demand for California-grown produce and the boom of the agricultural industry.

By 1910, the railroads in Sacramento produced 33% of all jobs in the region.

From cattle to gold to agriculture and railroads, California was full-steam ahead for a prosperous future.

*Follow along for the next chapter in California's history in  
A California History Timeline Part 3:  
The Rise and Fall of the Railroads*



**Gabriela Perez Orta**, is currently a Digital Media Specialist at Cal Broker Mag and Integrity Advisors, where she manages, tracks, and summarizes advertising placements for partners, gaining hands-on experience in writing, editing, and key business functions within the digital media industry. In the past, Gabriela worked as a reporter for the Daily Titan, an Assistant Producer/Writer for three shows on Titan TV, and served as a board member for the Fullerton Chapter of the National Association of Hispanic Journalists. She also developed expertise in social media management, broadcasting production, and print writing, honing a diverse skill set in the media field.

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2. [www.railyards.com/projects/central-shops-district](http://www.railyards.com/projects/central-shops-district)

# Beyond Open Enrollment: 4 Year-Round Strategies to Improve Client Retention

By Jói Sigurdsson



**B**rokers pour their energy into Open Enrollment season. It's fast, intense, and when it's over, there's often a natural temptation to take a step back. But here's the thing, if you're only engaging with clients when it's time to renew, you're missing out on the best way to build long-term retention and increase your book of business.

Health insurance is complicated. Clients need more than a once-a-year check-in. They want a broker who proactively guides them, simplifies the process, and helps them navigate the unexpected. If you're not providing that, someone else will.

"The key to retention isn't just about keeping clients from leaving—it's about giving them so much value throughout the year that they wouldn't think of going anywhere else."

Here are four strategies to improve client retention year-round.

## 1 Leverage Special Enrollment Periods for Ongoing Support

Most clients assume that if they don't sign up during Open Enrollment, they're stuck with their plan for the following year. But as a broker, you know that's not the case. Special Enrollment Periods (SEPs) allow people to make coverage changes all year long if they have a qualifying life event.

Major life events that trigger SEPs include:

- Losing employer-sponsored coverage
- Marriage, divorce, or having a baby
- Moving to a new state or coverage area
- Changes in income that impact Medicaid or subsidy eligibility

Yet, many clients don't realize they qualify for these changes. They assume they have to wait until Open Enrollment, even if their coverage no longer fits their needs. That's where proactive outreach makes all the difference.

### Retention Strategies

Check in regularly. A quick quarterly email or call to ask, "Has anything changed in your life that could affect your coverage?" keeps you top of mind and ensures clients aren't missing out on SEP opportunities.

Make SEPs easy to understand. A short guide or video explaining how SEPs work can help clients and reinforce your value.

Use automation to stay ahead. A CRM can track major client milestones and send personalized reminders about potential coverage changes.

When clients know you're looking out for them, they're far less likely to go shopping for another broker when renewal season rolls around.

## 2 Make Digital Tools Work for You (and Your Clients)

We've all seen clients who get frustrated with online enrollment platforms, confusing provider networks, or clunky customer portals.

Digital tools can be a game changer for engagement, but they need to be simple, intuitive, and easy for clients to use.

### Retention Strategies

Use one-click screensharing for client meetings. Many clients don't want to sort through dense plan documents on their own. A screen sharing tool that doesn't require downloads or logins lets you walk them through options in real-time.

Send valuable content, not just sales pitches. A monthly email with quick tips, regulatory updates, and cost-saving strategies keeps clients engaged and educated year-round.

Host live Q&A sessions. Reinforce your value by giving clients direct access to your expertise, for example with a 30-minute webinar or open forum.

Keep technology simple. If you offer a client portal, ensure it's user-friendly. If logging in is a struggle, clients may turn away from it, and you, in frustration.

**The goal isn't to use technology just because it's available, but to use it to improve the client experience.**

## 3 Cross-Sell Without Feeling Like a Salesperson

One of the best ways to keep clients engaged throughout the year is to ensure their coverage fully meets their needs. Many brokers hesitate to cross-sell, but do it right and it's about protecting your clients from gaps in coverage.

Most people don't realize how exposed they are until it's too late. That's why an annual policy review is the perfect time to introduce additional coverage options.

### Retention Strategies

Schedule annual reviews. Checking in before renewal season allows you to assess coverage gaps without making clients feel like they're being sold to.

Offer personalized recommendations. A family with young kids may need dental and vision coverage. A self-employed client might benefit from disability insurance or an HSA. Positioning coverage as a solution to their needs makes all the difference.

Highlight bundle discounts when available. If bundling policies save money, make sure clients know about it.

## 4 Help Clients Navigate Claims and Renewals

It's one thing to help a client choose the right plan. It's another to be there when they actually need to use it. For many clients, the real pain point comes when they have to file a claim, deal with an unexpected medical bill, or figure out why their coverage isn't working the way they thought it would.

You can build lifelong loyalty by stepping up when needed.

### Retention Strategies

Be an advocate when claims are denied. Clients often feel powerless when they get a denied claim or unexpected bill. Helping them navigate appeals, understand coverage limits, and communicate with insurers adds real, tangible value.

Simplify the renewal process. Instead of letting clients be surprised by premium hikes or policy changes, reach out in advance to walk them through their options. If they understand their renewal choices ahead of time, they're less likely to panic and start shopping around.

Make pre-renewal consultations the norm. A quick check-in before auto-renewals kick in can prevent unpleasant surprises and last-minute scrambles.

**"Brokers who embrace a year-round engagement model don't just keep clients—they turn them into lifelong customers who refer business and rely on them as a trusted resource."**

## Why Year-Round Engagement Matters

Retention isn't about waiting until Open Enrollment and hoping clients stick around. It's about building ongoing relationships and trust.

### How to Get Started

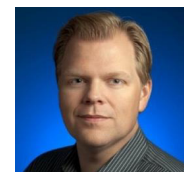
- Set up automated SEP reminders in your CRM
- Use one-click screensharing for virtual meetings
- Send a quarterly newsletter with actionable insights
- Identify three cross-selling opportunities for your existing clients
- Develop a straightforward claims and renewal assistance process

Brokers who embrace a year-round engagement model don't just keep clients—they turn them into lifelong customers who refer business and rely on them as a trusted resource. In a highly competitive industry, that kind of loyalty is invaluable.

By shifting from a transactional approach to an advisory mindset, brokers can improve retention and grow their business in ways that are both sustainable and rewarding.



[CLICK HERE TO LEARN MORE ABOUT THE SPECIAL EXTENDED TRIAL FOR CALIFORNIA BROKER MAGAZINE READERS.](#)



*Jói Sigurdsson is the CEO of CrankWheel, a company dedicated to making screen sharing simple enough to use on any sales call, with any prospect.*

# AI Is in the Doctor's Bag— And Primary Care Is Ready to Use It

By Rockhealth



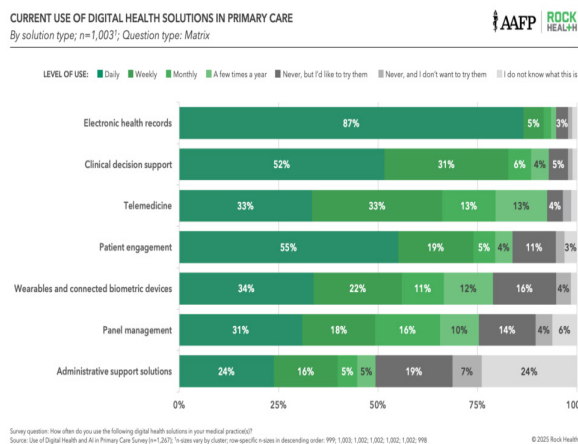
"With so much potential for AI to impact primary care, it's crucial that physician leaders have a seat at the table to shape how AI is developed and adopted in primary care settings."

Thank you to the American Academy of Family Physicians (AAFP) for their support and collaboration, with special gratitude to Shawn Martin; Steven Waldren, MD; Karen Johnson, PhD; Kathy Reid, PhD; and Bethany Burk. Thank you as well to our Primary Care Leadership Committee members: Brent K. Sugimoto, MD, MPH, FAAFP; Jen Peña, MD, FACP, AAHIVS; Ricky Y. Choi, MD, MPH; Jackie Gerhart, MD; Winston Liaw, MD, MPH; Steven Lin, MD; Shweta Maniar; Kameron Matthews, MD, JD, FAAFP; David Rushlow, MD; Nipa Shah, MD; Tina Shah, MD, MPH; and Bill Weeks, MD, PhD, MBA

Primary care is often mentioned<sup>1</sup> as one of healthcare's top areas for artificial intelligence (AI) transformation. Why?

Primary care relies on managing health risks that contribute to a swath of conditions, each with their own complex guidelines—and doing that well has a big influence on health outcomes and cost.<sup>2</sup> Primary care also involves large volumes of patient data and communications<sup>3</sup>, leading to administrative burden<sup>4</sup> and high rates<sup>5</sup> of clinician burnout.

With so much potential for AI to impact primary care, it's crucial that physician leaders have a seat at the table to shape how AI is developed and adopted in primary care settings. Rock Health and the American Academy of Family Physicians (AAFP) joined forces<sup>6</sup> to explore the potential for AI and digital health to address the challenges faced in primary care, and to strengthen this essential foundation of our healthcare system. Our first step was to directly engage those delivering the care—in an online survey administered between September and November 2024, we asked 1,200+ family physicians and other primary care clinicians about their perceptions and use of digital health and AI tools.<sup>1</sup>



The majority of survey respondents were family physicians and other primary care physicians, with a small number of non-physician clinicians (NPs/PAs) also represented.

We've highlighted some key insights from the survey below to shed light on how family physicians and other primary care clinicians are adapting to AI tools and perceive their impact. For healthcare organizations that deliver primary care or build technologies used in primary care—these insights can help center physician perspectives in strategic decision making.

## 1. Most respondents are using digital health tools daily, and they're ready for AI

Family physicians and other primary care clinicians reported that they already use digital health tools extensively at work. Not surprisingly, electronic health records were the most prevalent (92% use them at least weekly), followed by clinical decision support (83% at least weekly) and patient engagement tools (74%). One-third reported using telemedicine, wearables or connected biometric devices, and panel management tools in their practice every day. Physicians' tech savviness extends beyond work—nearly 70% of respondents said they're likely or very likely to adopt new digital tools personally, and a third said they actively seek out new technologies.

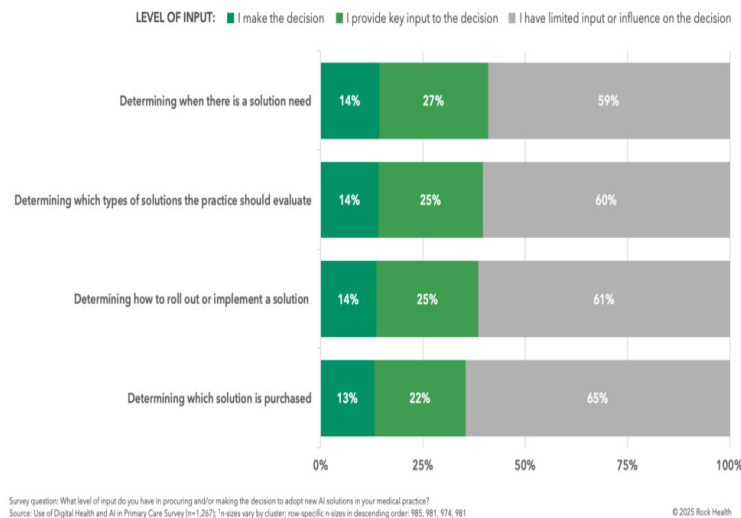
## 2. Respondents have limited involvement in AI tool selection, purchasing, and development

Despite being on the front lines of care, most family physicians and other primary care clinicians reported having limited influence over the AI tools available in their practices. **Sixty-five percent** said they have limited or no input on AI purchasing decisions.

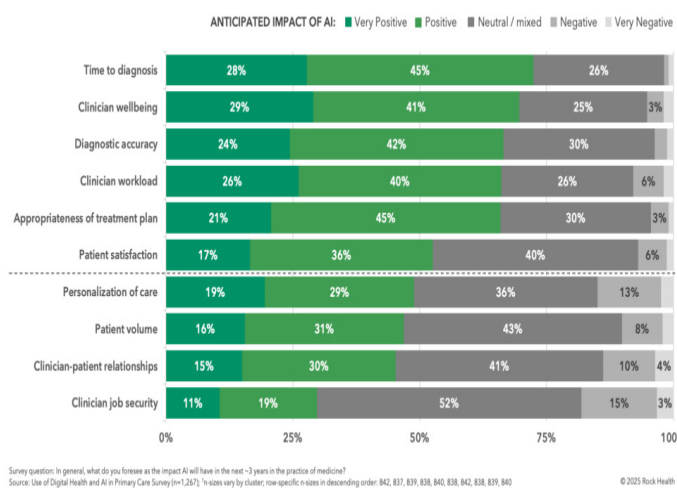
This gap isn't entirely surprising considering how the practice landscape has shifted from physician-owned and -led practices toward more of an employment model. AI solution purchasing often happens at the organizational level, driven by health system executives or other leaders outside of the practice setting. Given the high costs, inherent risks, and desire for consistency across organizations, top-down decision making is the norm. However this also creates vulnerability: AI's long-term success in primary care will ultimately depend on the buy-in of those using the tools.

User buy-in can make or break the trajectory of newly launched technologies. When physicians don't see their input being valued at their organizations, the effects can be long-lasting. For instance, many providers felt left out of EHR selection and optimization in years prior—and in our survey, 55% said EHR charting and documentation was their top operational challenge, rising to 62% among those reporting burnout.

PRIMARY CARE CLINICIAN INPUT IN AI SOLUTION PROCUREMENT DECISIONS  
By level of input; n=985<sup>1</sup>; Question type: Matrix



ANTICIPATED 3-YEAR IMPACT OF AI ON PRIMARY CARE DELIVERY  
By potential area of impact; n=842<sup>1</sup>; Question type: Matrix



## 3. Survey respondents expect specific gains from AI—but have significant concerns

Primary care physicians have mixed feelings about AI's impact over the next three years—optimistic about some aspects but skeptical about others. Many said they believe AI will improve their own clinical efficiency, including improving time to diagnosis (73% expect positive impacts), diagnostic accuracy (66%), and appropriateness of treatment plans (66%). Most expect it will improve their wellbeing (70%) and workload (66%).

But, despite these expected benefits, respondents were skeptical that patients would experience the same upside. About half of respondents said they don't expect gains from AI to positively impact patient satisfaction (47%), the personalization of care (52%), or clinician-patient relationships (55%) over the next three years.

Family physicians also hold concerns about AI in the workplace. Eighteen percent fear that AI will have negative or very negative impacts on their job security, while another 52% are still unsure. Eighty-one percent want more training to fully trust AI solutions at work, signalling hesitancy to adopt these tools into their workflows. Nearly 70% also want medico-legal protections before they trust AI tools and 64% want education on legal, liability, and malpractice risks—likely reflecting concerns about increased liability. Finally, 68% are looking for ethical guidelines on how to best use AI in their practice.

### Engaging primary care physicians beyond the early stages of adoption

The survey data confirms that family physicians and other primary care clinicians have already begun using AI solutions—and they're eager to explore and expand utilization beyond early use cases. With 39% of respondents in our survey reporting burnout, most seem willing to try new tools that could offer relief as a starting point.

That said, trying is different than fully trusting, and most want additional training and legal protections before embracing AI. Since most physicians and other clinicians aren't involved in AI purchasing and rollout, sustaining adoption will require concerted efforts to actively engage the clinical workforce. If this gap between clinician end-users and AI buyers continues, it could present significant challenges—particularly as the pace of transformation accelerates.

For AI to transform primary care, practicing physicians need to be engaged early and often. That's a goal of our collaboration 9 with AAFP, which explores how to make meaningful AI-enabled changes in primary care and how to best foster responsible development and deployment. We will use these survey results, plus insights from a multi-stakeholder convening on how AI and digital health can strengthen primary care, to publish a joint paper in June 2025.

The paper will provide actionable insights for key stakeholders (e.g., health systems, tech companies, and AI startups) to deliver solutions of maximum value to primary care as they drive AI forward.

Tap into insights and strategic guidance for enterprise companies with Rock Health Advisory.

Join us in building a more equitable future at RockHealth.org.

Stay plugged into the Rock Health community and all things digital health with the Rock Weekly.

#### About AAFP

Founded in 1947, the AAFP represents 130,000 physicians and medical students nationwide. It is the largest medical society devoted solely to primary care. Family physicians conduct approximately one in five office visits — that's 192 million visits annually or 48 percent more than the next most visited medical specialty. Today, family physicians provide more care for America's underserved and rural populations than any other medical specialty. Family medicine's cornerstone is an ongoing, personal patient-physician relationship focused on integrated care. To learn more about the specialty of family medicine and the AAFP's positions on issues and clinical care, visit [www.aafp.org](http://www.aafp.org). For information about health care, health conditions and wellness, please visit the AAFP's consumer website, [www.familydoctor.org](http://www.familydoctor.org).

Sources:

#### Footnotes

The survey was administered to 1,267 respondents between September 18 and November 4, 2024 via web-based survey platform

Report Link:

[www.rockhealth.com/insights/ai-is-in-the-doctors-bag-and-primary-care-is-ready-to-use-it/](http://www.rockhealth.com/insights/ai-is-in-the-doctors-bag-and-primary-care-is-ready-to-use-it/)

# NAIFA Applauds CMS Decision to Protect Access to Medicare Agents for Consumers Affected by Disasters

By NAIFA



**T**he Centers for Medicare & Medicaid Services (CMS) has withdrawn a memo issued during the previous administration that would have restricted how Medicare beneficiaries may enroll using a Special Election Period (SEP) when affected by a Government Entity-Declared Disaster or Other Emergency. Under the new direction, the process will not change and individuals will not be forced to enroll by calling Medicare directly.

This is great news for Medicare beneficiaries because it means consumers will still be able to work with Medicare agents to utilize a SEP. The disaster/emergency SEP is crucial for beneficiaries who missed their enrollment period due to a natural disaster or other emergency and want to obtain coverage for the first time or make plan changes.

Medicare decisions can be very complicated and consumers rely on the guidance of experienced professionals to ensure they obtain proper coverage. This guidance is especially vital to people who may be dealing with losses due to disasters or emergencies.

“NAIFA urged CMS to ensure that agents have the support they need to best serve clients facing complicated decisions during trying times and that agents are not hindered by undue restrictions,” said NAIFA CEO Kevin Mayeux, CAE. “The reversal of the earlier memo means that agents can continue to assist people using a disaster/emergency SEP. It’s a win-win for Medicare recipients and the professionals who serve their financial interests.”





# CAPITOL SUMMIT

## MAY 13-14, 2025

KIMPTON SAWYER HOTEL, SACRAMENTO

### AGENDA *for Capitol Summit*

#### MAY 12

- 1:00 PM CAHIP Board and Chapter Leadership Strategic Planning
- 2:00 PM CAHIP Board of Directors meeting: all CAHIP members are welcome!
- 4:00 PM Welcome Reception for all CAHIP members, sponsors, exhibitors and registrants!

#### MAY 13

- 8:00 AM Breakfast with exhibitors
- 9:00 AM [ General Session  
Legislative speakers and CA state updates
- 12:00 PM [ Lunch with Exhibitors  
House of Delegates Meeting  
CAHIP Board Elections and Bylaws Approval
- 1:30 PM General Session
- 3:00 PM Board Installation and Awards
- 5:00 PM CAHIP PAC Fundraising and Networking Event

#### MAY 14

- 9:00 AM Pre-legislative meetings caucus
- 10:00 AM Legislative Appointments

AGENDA SUBJECT TO CHANGE

**The California Agents and Health Insurance Professionals (CAHIP) Capitol Summit combines legislative advocacy with professional development, offering members a unique opportunity to engage directly with state legislators, advocate for CAHIP's priorities, and discuss key industry issues.**

**Register at [www.cahip.com](http://www.cahip.com)**



# **MAPD Wellness Benefits Overview**



**By CalBroker Magazine**

**T**he market for Medicare Advantage plans has been steadily increasing over a decade. KFF reports that Medicare Advantage enrollment has more than doubled since 2010. The growth is projected to continue, with as much as 60% of the eligible population choosing Medicare Advantage by 2030.

Most seniors now have access to a variety of Medicare Advantage Plans (MAPD) plans, which increase the competition for new subscribers. Value-added benefits like dental and vision coverage are core offerings to many Medicare Advantage plans, along with prescription drug coverage. Insurance carriers are adding more extra member benefits to MAPD plans to entice new enrollees.

California insurance carriers have developed an array of Medicare Advantage with a robust selection of added value services for members beyond traditional health and prescription coverage. Insurers now offer seniors benefits that address overall wellness. Gym memberships, transportation assistance, and meal delivery after hospitalization are common wellness services included in some Medicare Advantage plans.

Most carriers offer a menu of Medicare Advantage packages, and not all plans include the full range of wellness benefits. Brokers can help seniors choose the best plan for their money by becoming familiar with the wellness benefits in order to clearly explain them.

Medicare Advantage plans in California are county-specific, and not all insurers offer services in all counties. Each county has at least two Medicare Advantage options for residents to choose from.



## **SCAN**

SCAN is a not-for-profit Medicare Advantage plan provider that operates in 13 California counties. They offer a range of plans in each county, with a variety of wellness benefits. Benefits vary by plan and location. Not all extra benefits are included in all plans.

### **Fitness benefits:**

- A Fitbit activity tracker device every two years
- Fitness center access through One Pass at no additional cost.
- Cash incentive for enrollment in a weight management program (SCAN Inspired members only)

### **Cognitive and Social Activities**

- Access to Cognifit through OnePass, an online program featuring mental activities that strengthen attention and memory.
- Access to virtual and in-person Learning Communities and classes through One Pass.

### **Complementary Treatments**

- Coverage for non-Medicare covered acupuncture, chiropractic services, and therapeutic massage (see plan details for copays, provider networks, and number of covered visits.)

### **Flexible Spending Benefits**

- Over the counter: Buy over-the-counter products at CVS locations with the SCAN OTC card or order directly from the OTC Health Solutions (OTCHS) app.

### **OTC+Grocery benefit:**

Expended flexible spending benefits available to eligible members using SCAN Connections (HMO D-SNP), SCAN Connections at Home (HMO D-SNP), SCAN Strive (HMO C-SNP), or SCAN Allied (HMO)

**Copays:** Under some plans, flexible spending allowances may include benefits that can be applied to copays for dental services, prescription eyewear, and hearing aids.

### **Meal Services**

Meal delivery for individuals who are homebound due to certain medical conditions.

**SCAN Balance** (HMO C-SNP) plan for people with diabetes and certain heart conditions, including a grocery benefit with Instacart delivery.

### **Other Specialty Benefits**

Culturally sensitive plans for Asian Americans, LGBTQ+ members, and women.

**SCAN's Personal Emergency Response System (PERS)**, a one-touch emergency alert device with 24/7 monitoring and two-way communication when activated.

In certain plans, SCAN Transportation benefits for rides to medical appointments or locations such as the grocery store, senior center, or the gym.



## UnitedHealthCare + AARP

United Health Care is the nation's largest health insurance company. They partner with AARP to offer Medicare Advantage plans across California. Benefits vary by plan and location. Not all extra benefits are included in all plans.

### Fitness Benefits:

- Access to Renew Active®, which includes no-cost gym membership, online fitness classes, and brain health challenges.
- Cash incentives for wellness actions such as attending an annual wellness visit, staying physically active, and other activities.

### Cognitive and Social Benefits

Members have access to AARP® Staying Sharp®, an online tool that includes Cognitive Assessment and Lifestyle Check-Ins.

The RenewActive benefits provide access to videos and interactive challenges.

Members have access to local health and wellness classes, as well as clubs and events.

### Complementary Treatments

Coverage for non-Medicare covered acupuncture and chiropractic services (see plan details for copays, provider networks, and number of covered visits)

### Flexible spending

Members receive a UnitedHealthcare UCard®. UCard funds can be used to pay for covered over the counter (OTC) products. Under certain plans, UCard credits can help pay for healthy food or eligible utility bills. Benefits are automatically loaded to the card monthly or quarterly.

### Meal Benefits

- Meal delivery at home after release from a hospital or skilled nursing facility

### Other Specialty Benefits

Certain plans include transportation to or from certain plan-approved locations.

## Blue Shield of CA

Blue Shield offers a limited number of Medicare Advantage Plans in certain California Counties. Extra benefits vary by plan and location. Not all extra benefits are included in all plans.

### Fitness Benefits

- Gym membership at Silver Sneakers

### Complementary Treatments

Coverage for non-Medicare covered chiropractic services (see plan details for copays, provider networks, and number of covered visits)

### Flexible Spending

- A monthly allowance for certain grocery items
- A monthly allowance for certain over-the-counter medications and first-aid items
- Member discounts and free services using the membership card at selected stores and websites.

### Meal Benefits

Up to twenty-two meals and ten snacks delivered to the home after discharge from a hospital stay.

### Other Specialty Benefits

- Up to forty-eight one-way rides to locations such as doctors' offices, pharmacies, and some grocery stores and fitness centers.
- No-cost access to a LifeStation medical alert monitoring system with 24/7 emergency alert service.

## Anthem Blue Cross CA

Anthem Blue Cross offers Medicare Advantage plans across California. Benefits vary depending on the plan and location. Not all extra benefits are included in every plan.

### Fitness Benefits

- SilverSneakers® fitness program, including FLEX Community classes.
- Flex Account to cover fees for swimming, tennis, or golf.
- No-cost health and fitness tracker every other year.

### Complementary Treatments

Coverage for non-Medicare covered acupuncture services (see plan details for copays, provider networks, and number of covered visits)

### Flexible Spending Benefits

- A quarterly allowance for OTC products
- Essential Extras' flexible spending plans allow members to choose two flexible spending options per year:
- \$150 quarterly spending allowance for household utilities
- Up to \$500 in additional coverage for dental, vision, or hearing
- Up to \$50 per month at participating grocery stores
- Up to \$500 for assistive and safety devices, such as handrails, shower stools, and reaching devices.
- Up to sixty one-way trips to plan-approved locations

### Meal Benefits

Meal delivery for people with chronic conditions or after discharge from a hospital or skilled nursing facility

### Other Specialty Benefits

Rides to plan approved destinations such as doctors' offices

Sources:

KFF: "10 Reasons Why Medicare Advantage Enrollment is Growing and Why It Matters."  
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# The Evolution of Group Long-Term Care Insurance: A New Era for Small Businesses

By BuddyIns



## Historical Barriers in the Group Market

Traditionally, group long-term care insurance faced several significant obstacles that limited its appeal and accessibility:

- 1. Stringent Underwriting Requirements:** Most carriers require extensive health screenings, making it difficult for many employees to qualify.
- 2. Participation Thresholds:** High minimum participation requirements meant only larger companies could feasibly offer these plans.
- 3. Premium Instability:** Concerns about potential rate increases deterred many employers from committing to these programs.
- 4. Limited Inflation Protection:** Many older products offered inadequate protection against the rising costs of care.
- 5. For small business owners,** these barriers often placed group long-term care insurance firmly out of reach, despite recognition of its potential value for employee recruitment and retention.

The long-term care insurance market has undergone a remarkable transformation in recent years, particularly for small business owners seeking to provide this valuable benefit to their employees. What was once a product reserved primarily for large corporations has now become accessible to businesses with as few as three employees, marking a significant shift in how this crucial coverage is being distributed and utilized in the workplace.

## The Long-Term Care Challenge

For decades, the specter of long-term care costs has loomed large over retirement planning. With approximately 53 million family caregivers in the United States today and projections indicating another 50 million to come, the need for comprehensive long-term care planning has never been more pressing. Yet, despite these staggering numbers, only about 5% of Americans currently have a long-term care plan in place.

The implications of this gap are profound. Without proper planning, the financial and emotional burden of long-term care often falls on family members, creating strain on relationships and finances alike. For business owners and their employees, this represents not just a personal risk but a workplace concern as well, as caregiving responsibilities increasingly impact productivity and workforce stability.

## The Catalyst for Change

The market transformation began largely in response to state-level initiatives, particularly the Washington State payroll tax program. This legislation prompted carriers to develop more competitive and flexible products to help employers provide alternatives to state-managed programs. What started as a regional response has evolved into a nationwide shift in how group long-term care insurance is structured and offered.

Additionally, the ongoing caregiver crisis has forced the industry to innovate. With more Americans finding themselves responsible for aging parents while still managing careers and raising children, the demand for employer-sponsored solutions has intensified, creating market pressure for more accessible options.

## The New Generation of Group Products

Today's group long-term care market bears little resemblance to its predecessor, with innovations addressing virtually all of the historical barriers:

**“Without proper planning, the financial and emotional burden of long-term care often falls on family members, creating strain on relationships and finances alike.”**

## Guaranteed Issue Underwriting

Perhaps the most significant development is the availability of guaranteed issue underwriting for groups as small as three employees. This means business owners can secure coverage for themselves and just two employees with 100% approval, eliminating the uncertainty and administrative burden of traditional health underwriting.

## Hybrid Product Design

Many new group products are structured as hybrid plans built on life insurance platforms. This architecture provides several advantages:

**Death Benefits:** If long-term care benefits go unused, a death benefit is paid to the employee's beneficiaries, eliminating the "use it or lose it" concern.

**Premium Stability:** These products typically feature guaranteed premium rates that remain level for the life of the policy.

**Lifetime Portability:** Coverage continues even after employment ends, with premiums remaining at the original rate.

## Enhanced Inflation Protection

Some carriers now offer 5% compound inflation protection, a feature that increases benefits substantially over time. For perspective, a \$4,000 monthly benefit with 5% compound inflation would grow to over \$16,000 monthly after 30 years, providing meaningful protection against the rising cost of care.

## Employer Flexibility

The current market allows employers to fund base plans at remarkably affordable rates – often around \$50 per month per employee – while giving employees the option to purchase additional coverage voluntarily. This approach allows businesses to provide a valuable benefit without excessive cost pressure.

## The California Advantage

Interestingly, California – often the last state to receive innovative insurance products due to its regulatory environment – has become an early beneficiary of these market changes. Carriers have prioritized the California market with some of their most competitive offerings, including products with the coveted 5% compound inflation feature that was previously difficult to find.

For California business owners and the brokers who serve them, this represents a rare opportunity to access cutting-edge benefits solutions ahead of the national curve.

## The Business Case for Small Employers

Beyond the product innovations, the strategic value of offering long-term care benefits has become increasingly compelling for small businesses:

## Recruitment and Retention Tool

In today's competitive labor market, distinctive benefits packages can separate small businesses from larger competitors. Long-term care coverage signals a genuine commitment to employees' long-term well-being, appealing to both established workers and younger talent assessing potential employers.

## Multi-Generational Appeal

While older employees may more immediately recognize the value of long-term care coverage, younger workers increasingly understand the potential burden of caring for aging parents. A benefit that addresses this concern can resonate across demographic segments.

## Tax Advantages

Employer contributions toward long-term care premiums are generally tax-deductible as business expenses, while these benefits are typically non-taxable to employees, creating favorable economics for both parties.

## Looking Forward

As awareness of these new products grows, industry experts anticipate rapid adoption among small businesses, particularly those competing for professional talent. The combination of guaranteed issue underwriting, premium stability, inflation protection, and death benefits addresses virtually all of the historical objections to these programs.

For the approximately 95% of Americans without long-term care plans, the workplace is increasingly becoming the primary pathway to coverage. Small businesses now have the opportunity to lead rather than follow in this critical area of financial protection.

The evolution of the group long-term care market represents a rare win-win-win scenario. Carriers have developed sustainable products, employers can offer meaningful benefits at controlled costs, and employees gain access to coverage that might otherwise remain out of reach. After decades of challenge and limitation, the market has entered what may well be its most promising era.

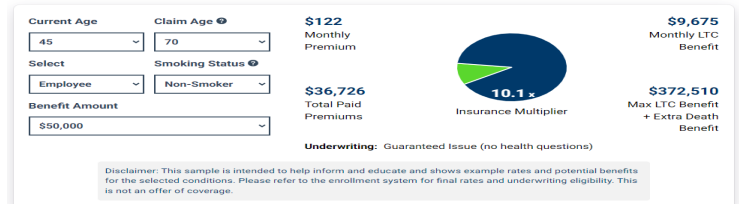


*Through the BuddyIns and California Broker Media connection and in cooperation with Integrity Advisors Insurance Services, Cal Broker subscribers will soon be able to access LTCi for themselves and soon offer a competitive group LTCi package for small businesses. Look for details in May.*

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By Megan Wroe  
MS, RD, CNE, CLEC

# Strategies for Restorative Sleep

**S**leep is more than just rest—it's when the body undergoes deep healing and regeneration. While we sleep, critical biological processes take place, including autophagy, the body's natural way of clearing out damaged cells and regenerating healthier ones. We can also only trigger certain processes during sleep, like the glymphatic system, the brain's waste-clearing mechanism that removes toxins built up throughout the day.

When sleep is compromised, these essential functions can't occur optimally. Chronic sleep deprivation has been linked to cognitive decline, increased risk of metabolic disorders like diabetes, weakened immune function, and weight gain.

Prioritizing restorative sleep is just as crucial for health management as nutrition and exercise, and it doesn't just involve hours in bed. Quality of sleep matters too, and it can be improved through nutrition, lifestyle adjustments, and creating an intentional bedtime routine.

**"Prioritizing restorative sleep is just as crucial for health management as nutrition and exercise, and it doesn't just involve hours in bed."**

## Nutrition for Sleep

What and how we eat during the day has a direct impact on how well we sleep at night. Blood sugar stability is key—dramatic fluctuations can lead to stress hormone imbalances that disrupt sleep. Here's how to optimize nutrition for sleep:

- Start the day with protein – A high-protein breakfast (such as eggs, Greek yogurt, a protein smoothie, or even last night's dinner leftovers) supports neurotransmitter production for melatonin and helps regulate cortisol levels.
- Avoid excessive caffeine intake, especially later in the day – Caffeine has a half-life of about 5-6 hours, meaning that even a mid-afternoon coffee can still be in your system at bedtime. Consider stopping caffeine by noon.
- Stay hydrated, but time it wisely – Drinking enough water throughout the day supports detoxification, but excessive fluid intake right before bed may lead to frequent nighttime waking.
- Eat a lighter, balanced dinner – Aim to have your heavier meals earlier in the day to minimize demands on your digestive system at night. A meal with protein, healthy fats, and fiber supports stable blood sugar levels while you sleep.
- Minimize alcohol before bed – Alcohol may initially make you sleepy, but it disrupts REM sleep later in the night. If you plan to drink, aim for no more than 1-2 drinks and have them at least 2 hours before hitting the pillow.
- Limit late-night snacks – Eating too close to bedtime can interfere with the body's ability to enter deep sleep.

Certain foods contain nutrients that naturally enhance melatonin production and relaxation, so targeting these nutrients can help with our body's sleep cycles as well!

- Melatonin-rich foods – Tart cherries, walnuts, almonds, bananas, eggs.
- Magnesium-rich foods – Dark leafy greens, pumpkin seeds, avocados, cacao.
- Amino acids that aid sleep – Tryptophan (turkey, dairy), glycine (bone broth), and GABA-supporting foods like fermented foods and green tea.

To promote effective autophagy (a key part of our detox processes) during sleep, consider the following nutrition-related strategies as well:

- Fast for 12-14 hours overnight – This helps trigger autophagy and supports metabolism.
- Reduce sugar and processed foods 2-4 hours before bed – These can increase inflammation and disrupt sleep cycles.
- Incorporate polyphenols – Green tea, berries, and dark chocolate help activate autophagy pathways.

## Lifestyle Strategies for Sleep

- Light exposure is one of the most powerful regulators of our sleep-wake cycle. Here's how to use it to your advantage:
- Morning sunlight exposure – Getting natural sunlight within the first hour of waking helps regulate melatonin production later in the evening. If you can't get outside right away, consider opening your sunroof on the way to work!
- Midday movement outdoors – Taking a walk or exercising outside reinforces wakefulness and supports a natural circadian rhythm. Just 5 minutes of midday light can enhance REM sleep by significant amounts.
- Reducing blue light exposure at night – Blue light from screens and LED lights suppresses melatonin. Try blue light-blocking glasses or dimming lights two hours before bed.

Exercise plays a significant role in sleep quality as well:

- Strength training during the day can help improve deep sleep.
- Gentle movement in the evening, such as stretching or yoga, can lower cortisol and signal the body that it's time to relax.
- Avoid intense workouts late at night, as they may elevate cortisol levels and interfere with falling asleep.

Chronic stress can cause elevated cortisol, which disrupts deep sleep. Some strategies to manage stress include:

- Daily mindfulness or meditation practices – These help regulate the nervous system.
- Journaling before bed – Writing down thoughts can help process stress and clear the mind.
- Breathwork techniques – Simple deep breathing can activate the parasympathetic nervous system (rest and digest mode).

## Setting Up Your Sleep Routine

A consistent wind-down routine signals to your body that it's time to sleep. Some effective practices include:

- Consistent sleep and wake times – Going to bed and waking up at the same time every day (even on weekends) helps regulate circadian rhythms. According to research, consistent bed and wake times within a 45-minute window every day has more impact on quality sleep than any other strategy!
- Turning off screens at least 30-60 minutes before bed – This allows melatonin to rise naturally.
- Engaging in a calming activity – Reading, listening to soft music, Epsom salt foot bath or light stretching can transition the mind into relaxation.
- Keep the bedroom cool – The ideal sleep temperature is 60-67°F, as a drop in body temperature promotes deeper sleep.
- Use blackout curtains – Darkness triggers melatonin production.
- Minimize noise and distractions – White noise machines or earplugs can be helpful.

Prioritizing sleep is essential for overall health, cognitive function, and metabolism. By supporting circadian rhythms through nutrition, optimizing lifestyle habits, and creating a restful sleep environment, achieving deep, restorative sleep is something we can all achieve.

St. Jude Wellness Center offers nutrition, fitness and stress resilience services to help optimize your health.

To learn more about services, programs and monthly free webinars on a variety of health and wellness topics, visit the Programs & Events page at [www.stjudewellnesscenter.org](http://www.stjudewellnesscenter.org), email [stjudewellness@stjoe.org](mailto:stjudewellness@stjoe.org) or call 714-578-8770.



**Megan Wroe, MS, RD, CNE, CLEC** manages St. Jude Wellness Center, an integrative wellness department of St. Jude Medical Center. St. Jude Wellness Center is located in Brea, CA and offers a variety of nutrition,

fitness and restorative programs and services for prevention and condition management such as PD. Visit their website for more information: [www.stjudewellnesscenter.org](http://www.stjudewellnesscenter.org)



# Letters On Integrity

*inspiring ethical excellence*

By Russ Williams

## Managing Cooperation

### CHOOSING THE RIGHT YARDSTICK

*“Life is relationships; the rest is just details.”*

Gary Smalley

**D**r. Clayton Christensen was a renowned academic, consultant, multiple author of best sellers on business leadership and a man of religious faith. At the end of his illustrious career, he was the Commencement Speaker at the Harvard Business School’s Class Graduation Ceremony. It was a mountain top presentation as he masterfully wed business leadership principles to life management skills.

In his remarks Christensen’s sixth and final succinct bullet of wisdom, **Choose The Right Yardstick**, was, in my opinion, his pearl of great price. He commented, “The past year I was diagnosed with cancer and faced the possibility that my life would end sooner than I planned. “The experience has given me important insight into my life; I’ve concluded that the metric by which to assess my life isn’t dollars but the individual people whose lives I’ve touched. I think that’s the way it works for all of us. Don’t worry about the level of individual prominence you have achieved; worry about the individuals you have helped become better people. That is my final recommendation.”

Framing personal and professional life success is focused far more on the relationship skills of standing *with* others than standing *above* others. This subtle insight reveals the bedrock need of every individual to make significant connections with others while discovering and exploring their greater bond with Life.

The business leadership model that provides compelling opportunities for learning and living this insight is found in the Servant Leadership Model. My friend, Dan Rogers, was the example of the leader who walks beside others not only to be an encourager in another’s challenges but a mentor who inspires others to give life to their aspirations. As Dan once shared, servant leadership is not about positional authority within an organization; potentially, it is present everywhere and with everyone.

### *Mission Integrity Action*

Leadership voices like Dan Rogers and Clayton Christensen understand their life mission: Use the Right Yardstick to build relationships which inspire the pursuit of excellence in the lives of others.

On this week’s journey of integrity, be alert for those moments of connections when you put the Yardstick of Connectivity to work as you guide, partner, laugh, teach, listen, challenge, and learn from others.

Journeying with you...inspiring ethical excellence!

**“Framing personal and professional life success is focused far more on the relationship skills of standing with others than standing above others..”**



**Russ Williams**, contributes articles on professional growth for readers of California Broker Magazine. He serves as a mentor advisor and offers one-on-one professional consultations based on *The Clarity Conversation*, a 9-Session Self Renewal Consultation focused on overcoming nagging personal-professional challenges to re-claim personal-professional clarity renewing your influence for good at home, at work, and in the community.

**To set up your 2-month Clarity Conversation Consult**

**Contact:**

**Russ Williams**

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# The History of Commission Solutions: Meet the CEO, Phil Calhoun



**“Phil shares his journey, the inspiration behind his work, and how his team helps brokers protect, grow, and transfer their commissions.”**

Planning for the future is a crucial aspect of any broker’s career, yet many overlook the importance of securing their commissions. Without a plan in place, hard-earned commissions can be lost, leaving brokers and their families vulnerable. In this interview, Gabriela Perez Orta, Digital Media Specialist at Cal Broker Media, speaks with Phil Calhoun, CEO of Cal Broker and Commission Solutions, about his commission planning business. Phil shares his journey, the inspiration behind his work, and how his team helps brokers protect, grow, and transfer their commissions. Read on to learn how you can secure your financial future and ensure your commissions remain in trusted hands.

**Gabriela:** *Why do you do this work?*

**Phil:**

That’s a great question, Gabriela. About 15 years ago, I started looking into commission planning after hearing about several health brokers who passed away without a plan to protect their commissions. As a result, their hard-earned commissions were lost. I wanted to find solutions to help brokers safeguard their income. Over time, we developed a program to provide commission protection for brokers, ensuring they and their beneficiaries are taken care of.

**Gabriela:**

*Was anyone else doing this work?*

**Phil:**

About ten years ago, very few insurance carriers had a process to transfer commissions from one broker to another, especially in the event of a broker’s passing. Over time, some carriers introduced limited options, but there was still no comprehensive solution. We built our program over the last 12 years to address this issue, allowing brokers to sell their commissions when they retire and ensuring their commissions are protected.

Unfortunately, large agencies and investors are actively acquiring commissions, and many brokers lack protection. We consult with buyers and sellers, sometimes acquiring books of business ourselves. Our program collaborates with carriers to facilitate commission transfers, ensuring brokers receive payouts even in retirement. Our focus is on addressing gaps and reducing risks for brokers without a plan in place.

**Gabriela:**

*When did you start working on your formal commission protection plan?*

**Phil:**

Around 2010, we worked with an older sub-agent who had built a strong book of business. He remained active in the Medicare market but also wanted to take time off. We created a plan to help him manage his clients while allowing him to travel. However, after a few years, his health declined, and we drafted a formal agreement to ensure his wife would receive a portion of his commissions. Sadly, his condition worsened, and he passed away. Thanks to our agreement, we were able to transfer his commissions and ensure his wife received payments. This experience reinforced the need for commission protection planning.

**Gabriela:**

*What did you learn from this experience?*

**Phil:**

This experience pushed us to develop a formal commission protection agreement. Most brokers need this type of plan but delay making one. Our agreements ensure active brokers continue receiving payments as usual while identifying a successor to step in if necessary. If a broker can no longer stay licensed or active, our agreement ensures their commissions are protected.

**Gabriela:** *Does the commission protection agreement include a buyout option when a broker retires or passes away?*

**Phil:**

Yes, based on our experience with Lee, his wife, and other brokers, we incorporated a purchase process into all agreements. Commissions are transferred, and we pay a percentage of the total amount each month to the retired broker or their beneficiary for a defined period.

**Gabriela:** *How do brokers make decisions about planning?*

**Phil:**

Most brokers seek our advice through webinars, articles, and conference presentations. However, many delay taking action due to their busy schedules. We focus on making the process simple and understandable, starting with education and moving into a straightforward agreement that outlines the transfer process, involved carriers, and monthly payouts.

**Gabriela:** *Do you have any regrets in this business?*

**Phil:**

My biggest regrets are the brokers who waited too long. For example, we had a broker named Gene, a healthy 66-year-old with a strong book of business. We discussed commission protection but never formalized an agreement. Tragically, he passed away suddenly, and his family lost his commissions. This experience reinforced the urgency of commission planning.

**Gabriela:** *What actions did you take after these experiences?*

**Phil:**

I am committed to raising awareness and preventing brokers from losing their commissions. We began hosting presentations, providing education, and offering personalized planning sessions. Given the aging broker population, it's critical to have a plan in place. Our commission protection plan ensures brokers can sell their commissions upon retirement or have a successor in place.

**Gabriela:** *How has your commission planning team evolved over time?*

**Phil:**

Initially, it was just me, but we expanded to include a team of experts. David Ethington leads research on carrier policies and commission transfers. Carmen Ponce, with over 20 years of experience, specializes in group insurance and has helped transfer books of business. We also have accountants, attorneys, and advanced planning specialists to support brokers in selling or protecting their commissions.

**Gabriela:** *How do you promote these services?*

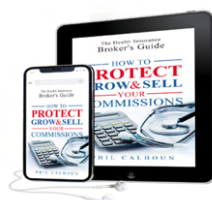
**Phil:**

We host commission planning webinars and offer free 15-minute consultations to help brokers get started. Our website features recorded webinars, planning examples, and additional resources.

**Gabriela:** *Can you tell us about your book?*

**Phil:**

Yes, I published *A Health Broker's Guide to Protect, Grow, and Sell Commissions* in 2021. It's available as a free PDF through our website, or you can purchase a hard copy on Amazon.



**Gabriela:** *Any final thoughts?*

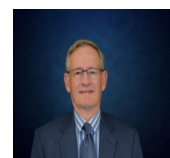
**Phil:**

Our commission protection plan is designed to help brokers secure their financial future. We recently added a process to prepare brokers for selling their business and retiring successfully. Retirement planning involves more than just financial considerations—it requires mental and logistical preparation. We provide expert guidance to help brokers transition smoothly.

If you're a broker looking to protect your commissions, retire with confidence, or sell your book of business, we encourage you to set up a free 15-minute consultation with us today.

Commission planning is a critical yet often overlooked aspect of a broker's career. Without a solid plan, commissions can be lost, leaving families and beneficiaries without financial security. Phil Calhoun and his team at Cal Broker have developed a proven system to help brokers protect, grow, and transfer their commissions seamlessly. Whether you're looking to secure your income, plan for retirement, or sell your book of business, their expertise can guide you through the process.

Don't wait until it's too late—take control of your commissions today. Schedule a free 15-minute consultation with Phil Calhoun's team and ensure your financial legacy is protected for years to come.



**Phil Calhoun** is the owner and publisher of California Broker Magazine. Phil also is a leader in coaching health insurance professionals. He is an active member of several

insurance associations including the California Association of Health Insurance Professionals (CAHIP) and local chapters in Orange County, Los Angeles, San Diego and Inland Empire Health Insurance Professionals. He attends many state and local California chapter meetings.

Phil's book, "**The Health Broker's Guide: To Protect Grow and Sell Commissions**" is available free at [www.healthbrokersguide.com](http://www.healthbrokersguide.com).

Phil offers complementary 15-minute coaching sessions to help brokers get answers to questions about how to protect, grow and sell their health commissions.

To schedule a FREE phone call "[Click Here](#)"

**Contact:**

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# NOT SURE WHERE TO START YOUR PLANNING?



## DO YOU KNOW WHAT HAPPENS TO YOUR COMMISSIONS IF YOU HAVE A LIFE EVENT?

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-  DO YOU KNOW WHAT YOUR BOOK IS WORTH TO A BUYER?
-  IDENTIFY THE RISKS OF NOT HAVING A PLAN TO PROTECT COMMISSIONS.
-  WANT TO STAY ACTIVE, FIND OUT HOW TO PROTECT YOUR COMMISSIONS.

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