

MENTAL HEALTH

FINANCIAL SOLUTIONS

AEP STRATEGIES

CALIFORNIA BROKER

SERVING CALIFORNIA'S ANNUITY, LIFE & HEALTH INSURANCE PROFESSIONALS

AUGUST 2025

INSIDE ►

Aging California

Affects of growing older population on
Healthcare, caretakers & the economy





COVERED CALIFORNIA
SMALL BUSINESS



affordable health insurance options for small business

At Covered California for Small Business, we understand the challenges small businesses face when offering health coverage to employees.

That's why we provide flexible, high-quality health insurance plans from top carriers, designed to meet your business needs and your budget.

Multi-Carrier Portfolio
Exclusive Tax Credits
No Admin or Late Fees
Easy On-Boarding
MyCCSB Portal

CONTACT US TO EXPLORE YOUR OPTIONS!

Visit CoveredCA.com/SmallBusiness or call **844-332-8384** today!



Follow us on LinkedIn
[/covered-california-for-small-business](https://www.linkedin.com/company/covered-california-for-small-business)

06527





**13th Annual
Senior Summit is coming to town!**

SAVE THE DATE

SEPTEMBER 9,10,11, 2025

Pechanga Resort Casino, Temecula, California

Registration Is Now Open!
www.theseniorssummit.net

**3 full doys of Speakers,
Educational Classes,
Panel Discussions, Exhibitors,
2026 Plan Benefits
and Golf (September 8)**



For partnership or exhibitor opportunities contact
Yolanda Webb: yolanda.asga@gmail.com
Maggie Stedt: mstedt@stedtinsurance.com
Ricky Haisha: rhaisha@haishainsurance.com
Henry Romero: hromero@hrbcinsurance.com

EMPOWER
ENGAGE
EXPLORE



COLLABORATE

A NAIFA CALIFORNIA CONFERENCE

JOIN LEADING INDUSTRY EXPERTS



Panos Leledakis



Dr. Sanjay Tolani



Tom Hegna



Jaime Hopkins



Dr. Wade Pfau



David McKnight



Ready to take your career in insurance and finance to new heights?
Don't miss the NAIFA-California 2025 Collaborate Conference

Sept 28-30, 2025



1107 Jamboree Rd | Newport Beach, CA | 92660
Hyatt Regency Newport Beach



MORE INFO
www.e3collaborate.com

REGISTER 

Connect with top industry experts, innovative thought leaders, and passionate professionals who are all about making bold moves in their careers.

Enjoy Your Summer

By Phil Calhoun

I hope you are enjoying your summer. As health insurance professionals, prepare for the upcoming critical role you play in helping clients review their plans and understand plan coverage and provider access related changes. For health plan representatives and all others in the industry, the **September Special Issue** is coming. We look forward to your suggestions as we build the content of the special September issue on Employer Group Benefits. Please send your ideas to publisher@calbrokermag.com

Tips from Rosamaria, past president of CAHIP and now head of Legislation for CAHIP, are super valuable. Her encouragement to work through the regulatory and carrier impacts placed on brokers to the practical tips on seeking ways to connect and collaborate to grow your book of business, Rosamaria provides valuable support in this easy to read, listen, or watch format. Take note of the Actionable Takeaways and post them in your To Do file, we guarantee you will find ways to handle the issues you face.

Turning Cold Calls into Warm Conversations, this article from Joi Sigurdsson includes great advice on ways to enhance your cold calling process. All brokers make calls to prospects and adding a visual element is a fantastic way to turn a call into a valuable conversation to help turn the call into a consultative one through technology such as CrankWheel, DocuSign and Hubspot to can make a difference for your prospect and a better result for you too.

Cal CPA Health reminds us to stay updated as you work with your group clients. A huge player in our industry is CalCPA Health. As they celebrate their 66th anniversary, their story stands as a testament to the power of community-driven solutions in the often-turbulent world of health insurance. I jumped on a call with Ron Lang, CEO of CalCPA Health, to explore the unique structure, mission, and value CalCPA Health brings to California's financial professionals. This article outlines the many reasons why CalCPA Health is a fit for many accounting and financial businesses.

If you are quoting CalCPA Health, you will see how the coverages and premiums compare with the other plans in the market. If you skip them and a competitive broker provides a quote you may lose a client. Take another look if you have not seen what CalCPA Health offers recently.

Planning Decisions reminder. For many working in the health insurance business there comes the time to make planning decisions. Decisions usually include how to Protect, Grow, or Sell commissions. While it is vitally important to understand the Protect step, the focus for most active health brokers is how to Grow. David Ethington and I have assisted thousands of brokers with these three important decisions. This time of year, AEP and the work necessary to complete AHIP and carrier certifications can lead one to consider their business model. Some look into retiring, some just want to know what their book of business is worth, others want to stay active, and they look at growing while protecting their commissions. Access commission planning expertise over a 15-minute call as a start.

CA positive covers the Top 10 local "healthy" restaurants in California to enjoy your special event or just eat healthy. From San Diego to the Bay area, we cover popular and healthy places to enjoy a meal. The list is worth keeping for the future so save it and refer to it when you travel or to find a local establishment to source a place where wellness and flavor meet.

Next month we are featuring Bill Cates and his new book **The Hidden Heist** and we look forward to its release on September 16th, 2025. Bill always has insights to consider and his article this month delivers again.

Enjoy your summer!

TABLE *of* CONTENTS

SERVING CALIFORNIA'S ANNUITY, LIFE AND HEALTH INSURANCE PROFESSIONALS

Cal Broker's commitment is to be the leading source of news and information for California brokers and agents operating in the health, life, and annuity industry. We are committed to connecting Life and Health insurance professionals to valuable resources and solutions they can provide to their insurance clients.

5

PUBLISHER'S NOTE**By Phil Calhoun**

14

CALIFORNIA POSITIVE**Top 10 Best Healthy Restaurants in California (2025 Guide)**

Discover the best healthy restaurants in California in 2025. From organic farm-to-table eateries to vegan hotspots in northern and southern California, these places serve clean, nutritious, and flavorful food for every diet.

By CalBroker Magazine

16

AGING PART 3**Anticipating Dramatic Growth in the Number of Older Californians**

Economic conditions among California's older adults in 2040 will be complex and varied. While many will enjoy the stability of homeownership, a significant portion will face financial challenges that could impact their ability to age in place and maintain a good quality of life.

By Hans Johnson, Eric McGhee, Paulette Cha, and Shannon McConville, with research support from Shalini Mustala

18

CALIFORNIA AGING IMPACT**California Aging Impact on Healthcare**

Approximately 10,000 Baby Boomers turn 65 every day and, as a result, the healthcare industry faces significant challenges. Let's discuss how the healthcare system can adapt by leveraging technology, innovation, and workforce evolution to meet these unprecedented demands.

By CalBroker Magazine

20

CRANKWHEEL**Turning Cold Calls into Warm Conversions with Virtual Sales Tools**

Cold calling has long been a staple in the sales playbook, but traditional methods are no longer as effective as they once were. Prospects are busier, more skeptical, and harder to engage than ever. Yet, there's good news. Cold calling isn't dead. It's simply evolving.

By Jói Sigurdsson, CEO of CrankWheel

22

CALCPA HEALTH**Calcpa Health: 66 Years Of Service And Stability For California's Financial Professionals: Part 1 of a 3-Part Series**

As CalCPA Health celebrates its 66th anniversary, its story stands as a testament to the power of community-driven solutions in the often-turbulent world of health insurance. In this first installment of a three-part series, California Broker Media CEO Phil Calhoun sat down with Ron Lang, CEO of CalCPA Health, to explore the unique structure, mission, and value CalCPA Health brings to California's financial professionals.

By Phil Calhoun

24

HEALTH AND WELLNESS**Genetic Testing's Impact on Mental Health Medication Management: A Health Insurance Broker's Perspective**

As a health insurance broker, I've observed firsthand the transformative potential of pharmacogenomics—an emerging field that studies how genes affect an individual's response to drugs. With mental health conditions such as depression, anxiety, and bipolar disorder affecting millions, the ability to tailor medication treatments to a patient's genetic profile presents an opportunity for improved efficacy and reduced trial-and-error prescribing.

By Carmen Ponce-Robiatti

26

ADVOCACY**Master the New Tax Law for Client Conversations**

The article explores how California health and life insurance brokers must adapt their strategies in response to sweeping tax reforms and evolving state regulations set to take effect in 2025. Industry experts Diane Boyle, Kathleen Bilderback, and Nick Sutter emphasize the increasing importance of brokers as compliance interpreters and strategic advisors.

By NAIFA featuring Kathleen Bilderback and Nick Sutter

29

PROFESSIONAL DEVELOPMENT

Letters On Integrity Inspiring Ethical Excellence

What do you honor this week as you go about your relationship-building at home, at work and in the community? Put yourself to the test by asking the fundamental question, What do I honor...my feelings or my behavior?

By Russ Williams

30

LIFE INSURANCE

Working With Seniors? Here's a New Way To Help

Two and a half million seniors per year will lapse or surrender their life insurance policies, walking away with little or nothing. Some of these seniors could easily be your clients, and you can help them—and, if you fit this category, you could be helped as well..

By Lisa Rehbarg



32

ADVOCACY

From Advocacy to Action • How Brokers Can Thrive In California's Dynamic Insurance Industry

Rosamaria Marrujo explores the challenges and opportunities facing insurance brokers in California's shifting 2025 market. It centers around insights from Rosamaria Marrujo, founder of Trusted American Insurance Agency and a respected industry leader, who emphasizes the broker's evolving role—from product sellers to trusted advisors and advocates.

By Rosamaria Marrujo interviewed by Phil Calhoun

34

COMMISSION PLANNING

When AEP is Just Too Much

With the many changes in the health insurance industry, especially with Medicare, you do not need a crystal ball to know there are more changes in our industry coming. The ideal time to sell is often before health becomes a factor and while the business is still growing. Carrier changes present the risk of reduced commissions. Without technology, both sales and service take longer.

By Phil Calhoun & David Ethington

IN EVERY ISSUE

Industry News 8

Ad Index 37

**CALIFORNIA
BROKER**

PUBLISHER

PHIL CALHOUN
HEALTH BROKER PUBLISHING, LLC
publisher@calbrokermag.com

PRODUCTION DIRECTOR

ZULMA MAZARIEGOS
Zulma@calbrokermag.com

ASSISTANT TO PRODUCTION DIRECTOR

GABRIELA PEREZ
Gabriela@calbrokermag.com

DIGITAL DIRECTOR

CARMEN PONCE
Carmen@calbrokermag.com

GRAPHIC DESIGNER

PETER KOZLOWSKI
Peter@calbrokermag.com

CIRCULATION

Zulma@calbrokermag.com
250,000 subscribers
14,000 monthly website visits

ADVERTISING

HEALTH BROKER PUBLISHING
14771 Plaza Drive Suite C
Tustin, CA 92780
714-664-0311
publisher@calbrokermag.com

Print Issue: U.S.: \$30/issue
Send change of address notification at least 20 days prior to effective date; include old/new address to:

HEALTH BROKER PUBLISHING
14771 Plaza Drive Suite C • Tustin, CA 92780
714-664-0311

©2025 by Health Broker Publishing.
All rights reserved.
No part of this publication should be reproduced without consent of the publisher.

Industry News

CURATED NEWS FROM THE INDUSTRY

Boost Productivity and Sales: How Life Insurance Agents and Financial Advisors Can Leverage Software and AI

In today's competitive financial services environment, technology isn't just a support tool—it's a strategic advantage. Life insurance agents and financial advisors who integrate the right software solutions into their workflow not only save time, but also significantly increase client engagement, retention, and revenue.

Let's explore how tools like CRMs, AI platforms, and workflow automation can supercharge your productivity and sales.

Customer Relationship Management (CRM): Your Digital Command Center

[READ FULL ARTICLE →](#)

KFF Report: Early Filings Suggests Aca Premiums Will Spike In 2026

By Paige Minemyer

With plenty of policy questions still up in the air, a new report suggests insurers are set to propose steep premium increases for Affordable Care Act (ACA) plans in 2026.

Researchers at KFF examined early filings from 105 insurers in 20 markets, including 19 states and the District of Columbia, and found that the medium premium increase proposed for next year is 15%. The median premium increase for 2025 was 7%, according to the report.

While these filings are preliminary and can change, the analysts said payers are pointing to a complex policy environment that makes reversing course from large increases unlikely.

[READ FULL ARTICLE →](#)

Hospitals Scoop Up Physician Practices, Driving Prices Up

By Tina Reed

Hospitals are steadily buying small physician practices and, in the process, driving up the price of care, a new National Bureau of Economic Research study shows. Why it matters: It's the latest evidence of consolidation in health care that's left more than three-quarters of U.S. doctors employed by health systems or corporations. The pace has quickened in recent years, driven by factors like declining reimbursements for some specialties and expenses like electronic health record systems that have left small independent practices struggling. But that's brought a decline in competition that raises antitrust concerns.

"These are thousands and thousands of very small transactions and the question is: What do you do about them?" said Yale economist and study co-author Zack Cooper.

[READ FULL ARTICLE →](#)

Compliance

In late June 2025, the California legislature approved a delay to the new fertility benefit mandate for fully insured group health plans — including coverage for In Vitro Fertilization (IVF) and other specified services. Originally set to take effect July 1, 2025, under Senate Bill 729 (signed in Fall 2024), the mandate will now apply to fully insured California health plans issued, amended, or renewed on or after January 1, 2026.

Beginning January 1, 2026, fully insured Large Group health plans will be required to cover comprehensive infertility benefits, including the diagnosis and treatment of infertility and IVF, as defined by the state. In addition, Small Group insurers must offer at least one plan that mirrors the Large Group infertility coverage requirements, although small employers are not obligated to select that plan.

[READ FULL ARTICLE →](#)

CMS Under Dr. Oz: 15 Key Actions

By Alan Condon

CMS Administrator Mehmet Oz, MD, is charting an ambitious path to reshape federal healthcare policy in line with President Donald Trump's "Make America Healthy Again" agenda. His vision comes as President Trump on July 4 signed The One Big Beautiful Bill Act, a sweeping package of reforms targeting Medicaid, Medicare, and the ACA marketplace.

From plans to close a Medicaid funding "loophole" to probing hospitals over gender care for minors and clamping down on states using federal Medicaid funds to treat undocumented migrants, here are 15 key actions CMS has taken since Dr. Oz was confirmed as administrator:

1. CMS plans to add prior authorization for some traditional fee-for-service Medicare services as part of its newly launched Wasteful and Inappropriate Service Reduction model.

[READ FULL ARTICLE →](#)

Big Changes Are Coming To H.S.A.s See What It Means For Employers

By Kathryn Mayer

Several changes are coming to health savings accounts (HSAs) that will expand the HSA footprint and impact employers and their health care benefits, industry experts said.

President Donald Trump's massive tax and spending package, which Congress passed before he signed it into law July 4, contains changes that will expand HSA eligibility and likely result in more employers embracing the savings accounts, touting telehealth options, and adding direct primary care options for employees.

Several other reforms to HSAs — including increased contribution limits and allowing certain sports and fitness expenses to be HSA-eligible — were part of the House-passed budget reconciliation bill, but didn't make it into law. After initially eliminating all of the HSA provisions in the House version of the bill, the Senate added back two HSA-related provisions and introduced another that did not appear in the House bill.

[READ FULL ARTICLE →](#)

‘It’s Ours!’ Merced Selected For UC’s Newest Campus 30 Years Ago

By Patty Guerra, UC Merced

On May 18, 1995, the University of California Board of Regents voted to select Merced as the site for its ninth undergraduate campus. To get to that point, Merced had to beat out what started as a list of 85 potential sites drawn up in 1989, after regents announced the year before they wanted to explore opening as many as three new campuses.

Ahead of the final selection, the regents had winnowed the list down to two: a site near the banks of Lake Yosemite outside Merced and one on Table Mountain in Madera County. The Central Valley was targeted because it was the largest population area of the state not directly served by a UC campus.

Merced's bid boasted the winning combination of donated property by a single landowner, the ready availability of water and passionate community support that included postcards from thousands of local schoolchildren.

[READ FULL ARTICLE →](#)

Amazon Pharmacy’s Pillpack Expands To Medicare Patients

By Rebecca Pifer

Amazon also announced a new feature allowing customers to invite caregivers to manage medications on their behalf. Despite some downsizing last year and reports of lackluster consumer interest, Amazon has stayed bullish in the online pharmacy space, hoping to lean into what analysts say the company does best: profiting from streamlining clunky consumer experiences and making products more affordable.

The Seattle-based tech giant has hustled to build out Amazon Pharmacy: rolling out generic drug savings program RxPass and expanding it to Medicare, launching manufacturer coupons for select brand name medications and insulin and more. Now, Amazon says its new features announced Tuesday will help ensure people are filling their prescriptions and make it easier for caregivers to keep an eye on medications for their patients.

[READ FULL ARTICLE →](#)

Health Agents Must Start Now To Keep Clients From Losing ACA Coverage

By Susan Rupe

Health insurance agents who work in the Affordable Care Act market need to begin working with clients now to help them prepare for new regulations that will impact their eligibility for coverage.

The “One Big Beautiful Bill” along with new regulations from the Centers for Medicare and Medicaid Services will create some challenges for consumers to remain enrolled in ACA coverage. At a recent webinar organized by ACA Way, health agents were given some advice on how to keep their clients from being tossed off the ACA rolls. Open enrollment for ACA coverage begins Nov. 1 and runs through Jan. 15.

Cathy Grason, associate general counsel at Oscar Health, gave a rundown of some of the changes that will impact ACA coverage.

[READ FULL ARTICLE →](#)

KFF Study: Most Medicare Advantage Markets Are Highly Concentrated

By Paige Minemyer

Medicare Advantage (MA) markets are highly concentrated across the country, according to a new study from KFF.

As of 2024, 90% of Medicare beneficiaries live in a county where those enrolled in MA had plans sponsored by just one or two insurers, according to the report. The researchers found that 79% of counties were highly concentrated, and 18% were very highly concentrated. Fewer than 1% of counties were moderately concentrated, and virtually no counties were considered highly competitive marketplaces, the study says.

The majority (89%) of enrollees live in a county that is highly concentrated, while 4% are in very highly concentrated markets, according to the report. The study found 28.9 million of the total 32.3 million enrollees lived in a highly concentrated county last year.

[READ FULL ARTICLE →](#)

Amid ‘Intensifying’ Cost Of Care, Unitedhealth Plans To Exit Markets

By John Hilton

UnitedHealth Group is making the hard choices necessary to turn the floundering insurance giant around, CEO Stephen Hemsley assured Wall Street analysts Tuesday. Those hard choices include exiting plans serving 600,000 members, and potentially, more Affordable Care Act plans in the future. The insurer stumbled repeatedly since the beginning of 2024 and parted ways with its former CEO, Andrew Witty, and abandoned its earnings guidance on May 12. In the second quarter, UHG reported revenues of \$111.6 billion, slightly better than Wall Street expectations. Revenues increased \$13 billion compared to the second quarter of 2024. However, margins shrank from 4.3% in 2024 to 3.1% in Q2. .

[READ FULL ARTICLE →](#)

HOAG 1st In US To Offer Esophageal Cancer Screening Tool

By Elizabeth Gregerson

In June, Newport Beach, Calif.-based Hoag became the first hospital in the U.S. to offer EsoGuard testing. The test is used by physicians to detect precancerous DNA changes in esophageal cells, helping to identify patients at risk of developing Barrett’s esophagus and esophageal adenocarcinoma.

Detecting and treating Barrett’s esophagus can reduce cancer risk by up to 90%, according to a June 18 news release from Hoag.

To collect esophageal DNA, patients swallow a tethered capsule the size of a gelcap. After retrieval, cells collected by the capsule are analyzed to determine if further testing is required, the release said.

Kenneth Chang, MD, the James & Pamela Muzzy executive medical director endowed chair in gastrointestinal cancer, shared with Becker’s how Hoag integrated the test into clinical workflows.

[READ FULL ARTICLE →](#)

Why Eye Exams Are The New Front Line Of Preventive Care

Sponsored by EyeMed

When it comes to healthy living, routine preventive care is crucial. Those annual checkups with a healthcare professional are key to monitoring health conditions and catching problems early.

But many Americans are skipping their annual visits to their physician. While 53% of Americans had their vision checked in the last year, only 34% of Americans visited a primary care provider. So why are Americans avoiding primary care? There are several possible reasons:

- **Fear or embarrassment:** When asked by a primary care physician about their health or lifestyle choices, many people feel as if they are being criticized or judged. They may refuse tests or screenings to avoid receiving what they might perceive as bad news.
- **Scheduling challenges:** In a recent survey, 32% of U.S. adults mentioned difficulty making an appointment with their primary care provider.
- **Unaware of health risks:** Relatively healthy people may not think they are at risk of specific diseases or conditions until symptoms arise.

[READ FULL ARTICLE →](#)

UCSF, Stanford Launch \$200 Million Cancer Hub To Drive Breakthroughs In Care

By Erin Allday

UCSF and Stanford are launching a \$200 million cancer hub that will be the largest collaborative project of its kind on the West Coast, with the goal to dramatically improve cancer care, especially for the most stubborn diseases, over the next decade.

The Weill Family Foundation is funding the center with a \$100 million matching donation, for which Stanford and UCSF together have raised about \$25 million in institutional funds; each university will raise \$50 million over the next decade.

The first four grants from the hub, announced on Wednesday, will support “moonshot” projects focused on harnessing immune therapies, artificial intelligence and breakthroughs in metabolic research to fight the most stubborn cancers.

[READ FULL ARTICLE →](#)



2025 AUGUST EVENTS

August 4 @ 2:30-4pm EPI: Speed Dating: Always Know Who To Call! @ SF, CA
 August 7 @ 12:30-6pm CAHIP SD: Day at the Races @ Del Mar, CA
 August 13 @ 2:30-4:30pm EPI: Wealth Gaps, Value Gaps, Profit Gaps. Making Sense Of It All @ SD, CA
 August 14 @ 2:30-4:30pm EPI: Wealth Gaps, Value Gaps, Profit Gaps. Making Sense Of It All @ Costa Mesa, CA
 August 14 @ 3:30-6pm CAHIP Ventura: CAHIP Ventura County 2025 Bags And Brews Tournament @ Ventura, CA
 August 19 @ 11:30am-1pm NAIFA: Fresno Educational Luncheon @ Fresno, CA
 August 20 @ 4-7:30pm CAHIP GG: NABIP Region 8 Leadership Lab @ Seattle, WA
 August 26 @ 8am-4pm CAHIP Nor Cal: 2025 Business & Medicare Expo @ Citrus Heights, CA
 August 27 @ 2:30-4:30pm EPI: Case Study: Helping Affluent Families Avoid Or Resolve Conflict @ LA, CA
 August 27 @ 11:30am-2pm NAIFA SD + Strazzeri Mancini Present: Advanced Planning Workshop Series @ SD, CA
 August 28 @ 11:30am-1:30pm EPI: ESOPS As An Exit Option @ Norco, CA

VIRTUAL EVENTS

August 13 @ 1-5pm NABIP: Voluntary Worksite Certification - On-Line Course
 August 14 @ 1-2pm NABIP: Precision Medicine is Here: Learn How Brokers Can Support Their Valued Clients - Webinar
 August 28 @ 4-5pm NABIP: Medicare Insider Moments: How to Grow & Maximize Your Book of Business - Webinar
 August 28 @ 12-1pm NABIP: New Member Orientation - Zoom

SAVE THE DATE

September 4 @ 8am-5pm CAHIP LA: 2025 Medicare Summit @ Granada Hills, CA
 September 9 - 11 CAHIP OC: 13th Annual Senior Summit @ Temecula, CA
 September 16 @ 8am-5pm CAHIP GG: Medicare Mastery Conference 2025 @ San Jose, CA

RECORDED WEBINARS

CRC Benefits Compliance Webinars

CRC Benefits January Compliance Update Webinar w/ Misty Baker
 CRC Benefits February Compliance Update Webinar w/ Misty Baker & Carol Taylor
 CRC Benefits March Compliance Update Webinar: RxDC Explained w/ Misty Baker & Carol Taylor
 CRC Benefits April Compliance Update Webinar: MLR & 5500 w/ Misty Baker & Carol Taylor
 CRC Benefits May Compliance Update Webinar w/ Misty Baker & Carol Taylor
 CRC Benefits June Compliance Update Webinar w/ Misty Baker & Carol Taylor
 CRC Benefits July Compliance Update Webinar w/ Misty Baker & Carol Taylor

Commission Solutions 2025 Webinars

Commission Solutions January 8, 2025 Webinar: Mary's Journey To Protect, Grow and Sell Her Commissions
 Commission Solutions January 16, 2025 Webinar: How to Sell Your Health Insurance Book of Business
 Commission Solutions February 12, 2025 Webinar: Rick's Journey to Protect, Grow, and Sell his Commissions
 Commission Solutions February 20, 2025 Webinar: How To Use Advanced Tax Planning/Maximizing Retirement Income
 Commission Solutions March 12, 2025 Webinar: How Health Commissions Were Protected and How the Plan...
 Commission Solutions March 20, 2025 Webinar: How to Use Advanced Tax Planning for Maximizing Retirement Income
 Commission Solutions April 9, 2025 Webinar: Broker Succession Planning and the Impact on Loved Ones
 Commission Solutions April 17, 2025 Webinar: Help Baby Boomers as their Preferred Buyer and Successor

PARTNERS

CRC Benefits Resources
 Covered California Small Business: 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

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

Top 10 Best Healthy Restaurants in California (2025 Guide)

By Cal Broker Magazine



Discover the best healthy restaurants in California in 2025. From organic farm-to-table eateries to vegan hotspots in northern and southern California, these places serve clean, nutritious, and flavorful food for every diet.

Introduction: Healthy Dining in California

When it comes to wellness and clean eating, California is the ultimate destination. With its abundance of fresh produce, a thriving farm-to-table culture, and diverse culinary influences, the Golden State offers countless **healthy restaurants** to nourish your body and soul. Whether you're searching for **organic food in Los Angeles, vegan restaurants in San Francisco, or gluten-free spots in San Diego, California has it all.** In this guide, we'll cover the **top 10 healthy restaurants in California** that combine flavor, sustainability, and nutrition.

1. True Food Kitchen – Anti-Inflammatory Cuisine Across California

With locations in cities like El Segundo, Pasadena, Walnut Creek, and San Diego, True Food Kitchen is known for its science-backed approach to healthy eating, based on Dr. Andrew Weil's anti-inflammatory food pyramid.

Menu Highlights:

- Ancient grains bowl
- Seasonal salads
- Grass-fed beef burger (with GF bun)

2. The Butcher's Daughter – Vegetarian Café in Los Angeles and San Francisco

A popular NYC transplant, this chic café and juice bar in Venice Beach, West Hollywood, and San Francisco offers veggie-forward dishes and cold-pressed juices. It's ideal for a light yet satisfying brunch after a morning beach walk.

Menu Highlights:

- Avocado toast on gluten-free bread
- Vegan ricotta & roasted tomato pizza
- Kale Caesar with crispy chickpeas

3. Café Gratitude – Organic Vegan Restaurant in Los Angeles

Café Gratitude combines nourishment and positivity. With its all-vegan, organic menu and affirming dish names like "I Am Nourished" and "I Am Whole," this place is a wellness icon in Los Angeles.

Menu Highlights:

- Macrobiotic bowl ("I Am Whole")
- Raw key lime pie
- Warm turmeric latte

4. Malibu Farm – Organic Dining on the Pier

With locations in Malibu and Newport Beach, Malibu Farm offers a beautiful oceanfront setting with a fresh, seasonal menu full of organic vegetables and responsibly sourced meats.

Menu Highlights:

- Zucchini crust pizza
- Grilled salmon kale salad
- Fresh-pressed watermelon juice

5. **Little Gem** – Gluten-Free Restaurant in Ojai

Located in Ojai, Little Gem is completely gluten-free and free of refined sugar. This stylish eatery offers nutrient-dense meals in a relaxed, modern atmosphere.

Menu Highlights:

- Rotisserie chicken bowl
- Roasted carrot hummus
- Coconut rice pudding

6. **PLANTA Cocina** – Upscale Vegan Fusion in Los Angeles

With locations in Canada and across the U.S., PLANTA approaches vegan dining with bold, unique flavors.

Located in scenic Marina del Rey, PLANTA Cocina offers chic waterfront vibes with a dynamic Latin- and Asian-inspired menu.

Menu Highlights:

- Udon noodles
- Bang Bang broccoli
- Queso fundido

7. **Wildseed** – Plant-Based Global Cuisine in San Francisco

Wildseed's colorful, globally inspired plant-based menu makes it a standout in San Francisco's health food scene. Their dishes are bold, balanced, and perfect for sharing.

Menu Highlights:

- Impossible meat kebabs
- Corn fritters with avo aioli
- Vegan coconut curry bowl

“
When it comes to wellness and clean eating, California is the ultimate destination
”

8. **Flower Child** – Fast-Casual Healthy Food in SoCal

Located in Del Mar, and Newport Beach, Flower Child is a bright, modern space offering bowls, wraps, and salads tailored to all types of eaters—vegan, keto, gluten-free, or paleo.

Menu Highlights:

- Mother Earth bowl
- Avocado toast on seeded GF bread
- Kombucha on tap

9. **The Plant Café Organic** – Organic Dining in San Francisco

The Plant Café specializes in sustainable and organic meals, including wild-caught fish and hormone-free poultry. Their smoothies and juices are also local favorites.

Menu Highlights:

- Black bean veggie burger
- Miso-glazed salmon
- Cacao maca smoothie

10. **Gracias Madre** – Vegan Mexican Food in Los Angeles

Gracias Madre brings an organic, plant-based twist to traditional Mexican cuisine. Located in vibrant West Hollywood, it's a favorite for those seeking bold flavor in a bustling area.

Menu Highlights:

- Jackfruit tacos
- Sweet potato flautas
- Cashew crema enchiladas

Tips for Finding the Best Healthy Restaurants in California

Local SEO Keywords: healthy restaurants near me California, vegan food near me LA, gluten-free cafes California

- Use Google Maps or Yelp with specific keywords like “organic vegan restaurant” or “gluten-free café.”
- Look for seasonal or local menus, which often indicate a restaurant's commitment to freshness and sustainability.
- Check allergen information or ask staff for ingredient details to ensure your dietary needs are met.

California's Clean Eating Scene Is Flourishing

California continues to lead the way in wellness-focused dining. With a variety of organic restaurants, vegan cafes, gluten-free kitchens, and farm-to-table eateries, the Golden State caters to every diet and lifestyle. Whether you're in San Diego, Los Angeles, or San Francisco, you'll find healthy options that are both nourishing and indulgent. So, next time you're searching for the best healthy restaurants in California, let this guide point you to places where wellness meets flavor—beautifully and sustainably.

ANTICIPATING DRAMATIC GROWTH IN THE NUMBER OF OLDER CALIFORNIANS

By Hans Johnson, Eric McGhee, Paulette Cha, and Shannon McConville,
with research support from Shalini Mustala



California's Aging Population - Part 3

OLDER CALIFORNIANS' ECONOMIC CIRCUMSTANCES

Economic security for older adults hinges on a number of factors, including housing stability and financial well-being. As incomes decline, many older adults face a decline in their standard of living and struggle to make ends meet, especially given the state's high cost of living. The PPIC Statewide Survey finds that more than a quarter of adults worry every day or almost every day about having sufficient funds for retirement.(4) Lower-income workers are especially anxious, with 40 percent of those in households with incomes of less than \$20,000 per year reporting worrying every day or nearly every day.(5)

Economic conditions among California's older adults in 2040 will be complex and varied. While many will enjoy the stability of homeownership, a significant portion will face financial challenges that could impact their ability to age in place and maintain a good quality of life. Black and Latino older residents will face even greater challenges, with higher shares projected to be renters with low incomes.

HOMEOWNERSHIP IS KEY TO HOUSING STABILITY

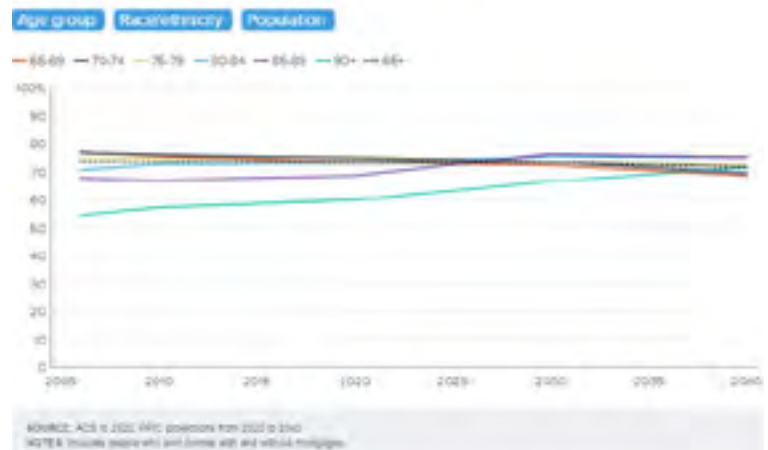
By 2040, the vast majority (70%) of older adults are projected to be homeowners, down only slightly from 73 percent in 2020 (Figure 7).(6) Most of these homeowners are likely to have accumulated substantial equity in their homes.(7) This high rate of homeownership provides a degree of housing stability for many older adults, but it

doesn't necessarily translate to overall financial security. Further, many who age in their homes are likely to need modifications; navigating stairs is the most common daily activity that older adults need help with (Maresova et al. 2019). About 35 percent of older California homeowners in 2022 owned their homes outright and may be "housing rich, income poor"—that is, they may have significant home equity but limited liquid assets or income. Another third have mortgages and may struggle to make payments as their incomes decline during retirement.

However, the 30 percent of older adults who are projected to be renters in 2040 are likely to face greater financial challenges. Renters are much more likely to be financially burdened by a combination of low incomes and rising housing costs. This group may face greater challenges in maintaining stable housing as they age. While adults over 65 make up only a small share of Californians experiencing homelessness, this group has experienced the largest growth in homelessness over the past five years (see Technical Appendix C for more details).

Figure 7

Homeownership rates will decline slightly but remain high among older adults
Percent living in owned home by age group



BY 2040, THE VAST MAJORITY OF OLDER ADULTS ARE PROJECTED TO BE HOMEOWNERS

Our models suggest that homeownership will rise relatively steeply among older Asian Californians while stagnating or declining among older Californians in other racial/ethnic groups. Renting will continue to be especially common among older Black (45% in 2020 and 43% in 2040) and Latino (34% in 2020 and 37% in 2040) residents.

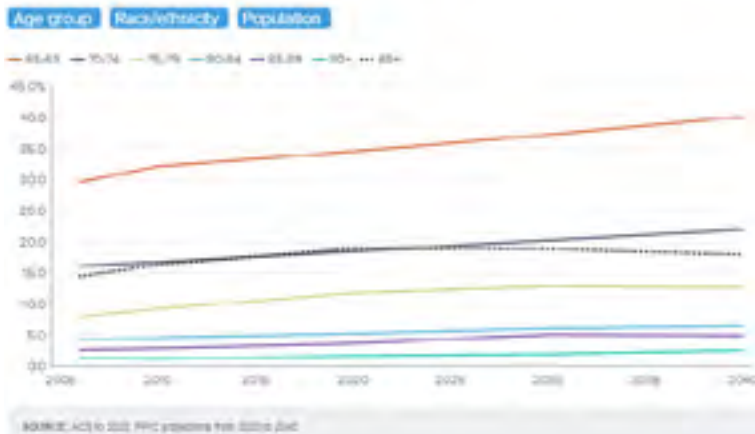
MORE OLDER ADULTS WILL REMAIN IN THE WORKFORCE

Labor force participation rates for 65- to 74-year-olds are projected to increase over the next 15 years. The largest gains in participation will be among those aged 65 to 69, driven at least in part by the age at which people are eligible for full social security benefits being raised to 67. This suggests that more older adults may be working out of necessity rather than choice, particularly those with lower levels of education and perhaps lower lifetime earnings.

These increases in labor force participation will be mostly offset by increasing shares of adults 75 and over who will not be working (Figure 8).

Figure 8

Larger shares of adults ages 65 to 74 will be working in 2040
Labor force participation rate by age group



WE SEE ONLY MINIMAL SHIFTS IN LABOR FORCE PARTICIPATION RATES BY RACE/ETHNICITY

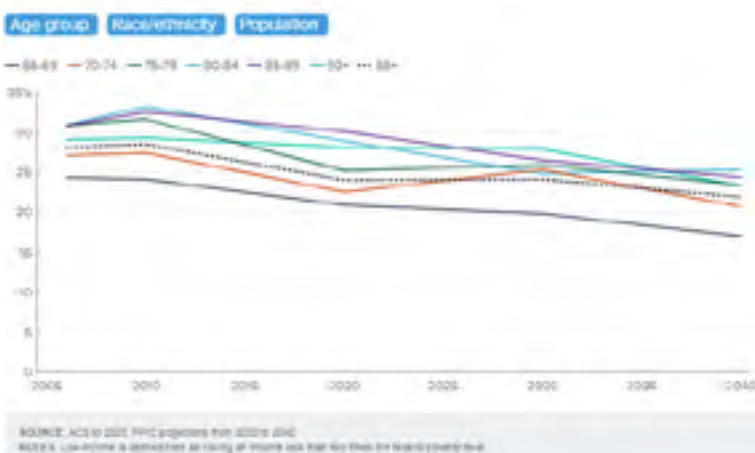
We see only minimal shifts in labor force participation rates by race/ethnicity (Figure 8). While older white and Black adults had higher rates of labor force participation in 2020, our models suggest a narrowing of the racial/ethnic gap. By 2040, about 18 percent of older adults across all racial/ethnic groups will be in the labor force. This likely reflects the older age structure of white Californians relative to Latinos and Asians.

LARGE NUMBERS OF OLDER CALIFORNIANS WILL HAVE LOW INCOMES

The variation in income as people age makes projections challenging. Nonetheless, an assessment of poverty levels is important in understanding economic well-being among older adults, especially as it relates to eligibility for Medi-Cal, California’s Medicaid program, which covers the cost of long-term services and supports.(8) Our model suggests a modest decline in poverty and near-poverty rates among older adults (Figure 9). The share of older adults with incomes less than two times the federal poverty level (about \$19,700 for a two-person household in 2023) is expected to decrease from 24 percent in 2020 to 22 percent in 2040. The oldest age groups will remain especially likely to live in low-income households, with about one in four adults aged 80 to 89 living in or near poverty. Overall, the number of older Californians with low incomes is expected to grow from about 1.4 million in 2020 to nearly 2 million in 2040.

Figure 9

Substantial shares of older Californians will be poor or near-poor
Percent low income by age group



THERE WILL BE MANY LOW-INCOME OLDER ADULTS ACROSS ALL RACIAL ETHNIC GROUPS

Because the population of older adults will be growing, there will be many more low-income older adults across all racial ethnic groups. Our projections suggest that Black and Latino older adults will continue to have higher rates of poverty or near poverty than white and Asian older adults. While we project relatively large declines for Latino older adults and moderate declines for white and Asian older adults, the increasing trend in poverty among older Black adults is cause for concern (Figure 9). Projected declines in poverty rates among older adults are consistent with supplemental poverty measures, which provide a more holistic accounting of poverty by factoring in items such as housing costs and medical expenses (refer to Technical Appendix A for more details). SPM poverty rose among older adults in 2022; it will be important to monitor this trend.

LIVING ARRANGEMENTS AND WELL-BEING ARE KEY CONCERNS

As California’s population ages, living arrangements and well-being become increasingly important considerations for policymakers and service providers. Recent trends and projections highlight several key issues related to the way older Californians will manage their daily lives in the coming decades.

Older adults overwhelmingly express a desire to stay in their homes and communities as they age—or to “age in place.” Policies such as in-home supportive services aim to support older adults in maintaining their independence and quality of life within familiar surroundings. At the same time, improvements in health have lowered age-specific rates of difficulty with self-care and independent living. (9) In other words, older Californians begin to experience difficulties caring for themselves later in life than they used to. However, the dramatic increases in the 85-plus population over the coming decades will lead to large increases in older Californians who need help.

Family connections will continue to play a crucial role in the living arrangements of older adults. By 2040, the majority of older Californians are projected to be living with family members, with 59 percent residing with a spouse and a significant portion living with other family members. Multigenerational family households, especially common in older Latino and Asian communities, are important and growing.

The share of older adults living alone is expected to decrease from 22 percent to 19 percent; this shift is partly attributable to increased life expectancy among men, which will mitigate the number of women living alone in their later years. However, gender disparities in longevity will persist, with older women aged 80 and over remaining the most likely to live alone (28%). Owing to a greater prevalence of multigenerational households, Asian and Latino older adults will remain much less likely to live alone than their white or Black peers (Figure 10).

[READ FULL ARTICLE →](#)

Part 4 Coming Next Month

Source:

- <https://www.ppic.org/publication/californias-aging-population/>
- <https://aging.ca.gov/download.ashx?IE0rcNUV0zavKPgbEICWaq%3d%3d>
- <https://mpa.aging.ca.gov/DashBoard/#dashboard-county-profiles>
- <https://www.youtube.com/embed/Ch0wDJEIOM>
- <https://mpa.aging.ca.gov/UpdatesAndAnnualReports/>
- <https://mpa.aging.ca.gov/DashBoard/#dashboard-county-profiles>

California Aging Impact on Healthcare

By Cal Broker Magazine



Approximately 10,000 Baby Boomers (those born between 1946 and 1964) turn 65 every day. As a result, the healthcare industry faces significant challenges, including workforce shortages and a rise in aging diseases due to older age.

Let's discuss how the healthcare system can adapt by leveraging technology, innovation, and workforce evolution to meet these unprecedented demands. This information can empower you to navigate these changes and support clients in an era of increases in healthcare demands.

The Aging Population: A Growing Challenge

The Baby Boomer generation is aging rapidly, with all Boomers set to be 65 or older by 2030. In California, adults aged 50+ are the fastest-growing group in the safety-net care system, many of whom are low-income and face complex health and social needs. This trend is driving greater demand for healthcare services, especially for chronic conditions like diabetes and heart disease.

Simultaneously, the healthcare workforce is shrinking as many professionals from the same generation retire. By 2040, the proportion of Californians aged 17 and younger is projected to drop by five percentage points. A comparable decline in the working-age population will result in fewer contributors to increasing healthcare costs, pension benefits, and other public programs.

The dual challenge of increasing patient demand and a shrinking provider workforce calls for innovative strategies to guarantee access to quality care for all. Analyzing the many facets of this complex issue can help in identifying practical solutions.

Technological Advancements in Healthcare

Historically, safety-net providers haven't focused on this older demographic. To compensate, the California state government has crafted the California Master Plan for Aging, which takes a strategic and thorough approach to accommodating the challenges of an aging population.

California's community health centers and public hospitals are uniquely equipped to offer customized, integrated care to older adults with complex conditions. These providers serve diverse low-income populations and are poised to meet the evolving needs of this growing group.

Through the use of cutting-edge technology, California's healthcare system is effectively supporting its senior population. Here are examples of coordinated services that extend beyond traditional clinical care.

Telehealth

Telehealth enables remote consultations and monitoring. It has recently emerged as a vital tool, especially during the COVID-19 pandemic. For older adults with mobility issues or those living in rural areas, telehealth provides access to care without the need for travel. Video consultations, remote monitoring devices, and online health platforms can reduce hospital visits while improving patient outcomes.

Artificial Intelligence (AI)

Machine learning algorithms analyze medical images, predict disease risks, and recommend personalized treatments. AI-powered systems can identify early signs of heart or brain diseases and cancer, allowing interventions before conditions worsen. Thus, AI is revolutionizing

healthcare by enhancing early diagnosis and treatment. This proactive approach improves patient outcomes and reduces the burden on healthcare providers.

Tech Modeling of Treatments and Genetics

Advancements in genetic research and tech modeling are paving the way for personalized medicine. For example, gene therapy is becoming a promising option for inherited diseases, offering hope to many families. Healthcare professionals can also tailor treatments to individual needs by analyzing a patient's genetic makeup. This boosts therapeutic efficacy and minimizes side effects.

Evolution of Younger Healthcare Professionals

As experienced healthcare providers retire, California's healthcare system is seeing a change, with fresh talents stepping in to fill the gaps. These new providers are key to handling the rising needs of older adults without compromising the quality of care.

Empowering the Current Workforce

Nurse practitioners and physician assistants are now taking on expanded roles. These professionals provide primary care, manage chronic diseases, and even perform minor procedures. Such support staff is critical to resolving physician shortages particularly in underserved areas.

Advanced training allows NPs and PAs to deliver high-quality care, often at a lower cost. Encouraging more students to pursue these careers and providing opportunities for professional growth will be essential in meeting the growing demand.

"As experienced healthcare providers retire, California's healthcare system is seeing a change, with fresh talents stepping in to fill the gaps"

Inspiring the Next Generation

Healthcare organizations and educational institutions must collaborate to attract younger professionals. Initiatives like loan forgiveness programs, scholarships, and mentorship opportunities can make healthcare careers more appealing. Fostering diversity in the workforce allows patients from all backgrounds to receive culturally competent care.

Updates in Healthcare Infrastructure

After tackling workforce challenges, the logical next step is exploring how the healthcare support system can evolve to meet the unique requirements of aging residents.

Expanding Care Facilities

As the demand for senior care increases, healthcare systems must adapt their facilities to meet the unique needs of older adults, including specialized services and accessibility features. This includes adding more senior-friendly spaces, providing mobility aids, offering services such as memory care and chronic disease management, and investing in technology to improve patient monitoring and care coordination.

Offering Community-Based Care

Neighborhood support initiatives, such as home health services and adult daycare centers, allow seniors to receive care while maintaining independence. These programs can reduce hospital admissions and lower healthcare costs, making them optimal care solutions for patients and providers.

Emphasizing Preventive Care

Vaccinations, regular screenings, and lifestyle counseling can prevent or delay the onset of chronic diseases. Educating the elderly population about the importance of preventive care and offering accessible services will play a significant role in maintaining their health.

Innovations in Prescription Medicine

The pharmaceutical industry is developing new medications for acute and chronic conditions. From drugs that slow the progression of Alzheimer's to advanced biologics for autoimmune diseases, breakthroughs in pharmaceutical therapies are improving the quality of life for many seniors.

Digital pills fitted with sensors are helping patients adhere to medication regimens by sending reminders and tracking doses, which results in better health outcomes.

Policy and Advocacy for Systemic Change

Addressing the challenges posed by an aging society requires robust policy support. Increased funding for healthcare training programs, investment in telehealth infrastructure, and incentives for innovation in medicine and technology are crucial. Advocacy groups are striving to make sure seniors have access to affordable care and resources.

A Collaborative Future

Providers, policymakers, tech developers, and communities must work together to create a sustainable system that meets the needs of Baby Boomers. Embracing innovation, supporting a new generation of professionals, and prioritizing patient-centered care will help the healthcare industry rise to the occasion.

This shift offers significant opportunities to stay ahead of the curve. Understanding the evolving landscape of healthcare and embracing emerging technologies and new treatments, allows you to offer tailored solutions to your clients. This can improve customer satisfaction and retention in the long run. Furthermore, as the healthcare system becomes more complex, your expertise will be invaluable in guiding clients through these changes, positioning you as a trusted advisor in the industry.

Source:

1. SeniorLiving.org: "The Baby Boomer Generation."
2. California Health Care Foundation: "Improving Care for California's Older Adults: The Role of Community Health Centers and Public Hospital Systems."
3. California Health Care Foundation: "Improving Care for Older Adults with Complex Needs."
4. Little Hoover Commission: "California's Independent Voice for Reform."

Turning Cold Calls Into Warm Conversions With Virtual Sales Tools

By Jói Sigurdsson , CEO of CrankWheel



When was the last time you picked up the phone for a cold call that truly stood out? Cold calling has long been a staple in the sales playbook, but traditional methods are no longer as effective as they once were. Prospects are busier, more skeptical, and harder to engage than ever. Yet, there's good news. Cold calling isn't dead. It's simply evolving.

The rise of virtual sales tools has transformed cold calls from cold interruptions into warm, consultative, and productive conversations. By leveraging the right technology, sales professionals can now engage with their prospects more effectively, build trust faster, and ultimately close more deals.

The Problem with Traditional Cold Calls

Cold calling has long suffered from several challenges, causing reluctance from both sales professionals and their prospects. Here are the key hurdles sales reps face today:

A Lack of Visual Context

Without visuals, relaying complex ideas or demonstrating a product's value becomes far more difficult. Prospects often lose interest or fail to grasp the message.

Gatekeeper Resistance

Reaching decision-makers is tougher than ever, with gatekeepers filtering calls and prospects reluctant to answer unknown numbers.

Low Attention Spans and High Skepticism

With countless sales pitches competing for attention, prospects are quick to end conversations when they don't immediately see value.

These traditional barriers require a fresh take, and virtual tools provide the solutions sales professionals need to adapt and thrive.

The Power of "See It Now" in a Cold Call

Imagine trying to explain a nuanced concept verbally. Now, imagine showing a prospect a clear, visual example in real time. Which is more compelling?

By adding a visual element to cold calls, sales reps can instantly elevate their conversations. Here's why this approach works:

Immediate Engagement

When prospects can "see it now," they're more likely to stay engaged and retain the core message.

Enhanced Credibility

Sharing a graph, chart, or product walkthroughs during a call elevates your professionalism and authenticity.

Stronger Connections

Visuals help establish rapport by making conversations feel personal, relevant, and consultative.

Real-World Example:

A Medicare broker uses a quick screen-sharing tool during calls to show a comparison chart of coverage options. Within moments, clients see the value of switching plans and are eager to move forward. Simple, yet effective.

Virtual Sales Tools That Bridge the Trust Gap

To modernize your cold calling strategy, it's essential to adopt virtual tools that enhance engagement and trust. Below are some of the most impactful tools to have in your toolkit:

1. Screen Sharing Without Downloads

Tools like CrankWheel allow you to share screens instantly, without requiring downloads or logins from the prospect. It's perfect for quick visual demonstrations that don't disrupt the flow of the call.

2. Click-to-Join Video Calling

Seamlessly transition from a voice call to a video call using tools like Zoom or Microsoft Teams. This enables face-to-face interaction, building trust and human connection almost instantly.

3. eSignature Platforms

Close deals faster by eliminating unnecessary friction. Tools like DocuSign and HelloSign allow prospects to sign agreements during the call, streamlining the sales process.

4. CRM with Call + Screen Integration

CRMs like HubSpot or Salesforce take virtual selling further by integrating call records, screen-sharing tools, and personalized follow-ups into one seamless platform.

Each tool creates an opportunity to elevate how you handle cold calls, making them more efficient, impactful, and engaging.

Mindset Shift: From Interruptive to Consultative

The key to success in modern cold calling is a mindset shift. Instead of being seen as interruptive, position yourself as a trusted advisor by leveraging virtual tools. When you can show instead of just tell, the conversation feels more valuable. Prospects are quicker to recognize you as a solution provider, rather than just another salesperson.

Cold Calling Isn't Dead. It Just Needs Better Tools

Cold calling is no longer just about hustle and persistence. It's about blending proven strategies with innovative tools to create value-driven, meaningful conversations. By adopting virtual sales tools, you can transform the way you approach cold calls, turning what was once a time-consuming process into a seamless, trust-building interaction.

The next time you pick up the phone, make it count. Try out tools like CrankWheel, DocuSign, and HubSpot. And remember, the right combination of preparation and technology can turn even the coldest call into a warm conversion. Motivated to level-up your virtual sales game? Adopt these strategies today and see the difference for yourself!

The key to success in modern cold calling is a mindset shift.

“ Instead of being seen as interruptive, position yourself as a trusted advisor by leveraging virtual tools. ”

Cold Calling Flow: Integrating Tech Seamlessly

For virtual sales tools to work, they must integrate naturally into your process. Here's an example of an effective, tech-driven cold call structure:

1. Hook

Kick off with a relevance-based introduction. For instance, reference a challenge common to the prospect's industry or role.

2. Engage

Quickly identify the need or challenge the prospect faces through smart, targeted questions.

3. Show

Send a clickable link or visual aid on the spot to illustrate exactly how your product solves their problem.

4. Solve

Present a tailored solution that addresses their specific need.

5. Close or Schedule Next Steps

Seal the next step before ending the call, whether it's scheduling a demo, sending a customized proposal, or closing the sale.



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. Unlock higher close rates with seamless screen sharing. Join our exclusive webinar for Cal Broker Magazine readers and discover how CrankWheel helps agents close more deals with a faster time to close. <https://crankwheel.com/calbrokermag>

Sources:

1. <https://crankwheel.ewebinar.com/webinar/crankwheel-for-california-brokers-20556>

CalCPA Health: 66 Years Of Service & Stability For California's Financial Professionals

Via Interview with Ron Lang By Phil Calhoun

ARTICLE EXPERIENCE OPTIONS:

[LISTEN ▶](#)

[WATCH ▶](#)



Part 1 of a 3-Part Series

As CalCPA Health celebrates its 66th anniversary, its story stands as a testament to the power of community-driven solutions in the often-turbulent world of health insurance. In this first installment of a three-part series, California Broker Media CEO Phil Calhoun sat down with Ron Lang, CEO of CalCPA Health, to explore the unique structure, mission, and value CalCPA Health brings to California's financial professionals. This article also incorporates insights from industry sources and regulatory data to provide a broader context.

A Unique Legacy Born From Necessity

CalCPA Health was founded in 1959 by the California Society of Certified Public Accountants (CalCPA) to address a persistent problem: small employers, especially in financial services, had difficulty obtaining and maintaining health insurance. According to the U.S. Small Business Administration, small businesses have historically faced higher premiums and fewer choices than larger employers, due in part to limited bargaining power and risk pools (SBA, 2023). Ron Lang, who has led CalCPA Health for 13 years, explained, "Not very many businesses make it 66 years, especially in the health insurance business where we've had the government trying to put us out of business for the last year.

So, it's quite an accomplishment." The organization's model was to pool together small firms—often with fewer than 100 employees, and sometimes just three or four partners and staff—to create the critical mass needed for large employer-style benefits and rate stability. Lang emphasized, "The whole idea behind CalCPA Health was to bring together a large volume of these smaller firms, to create critical mass to be able to provide them with large employer style benefits and spread that risk out to provide rate stability and a really large group product to these small employers. And it's worked for decades, obviously, we're still around."

Not-for-Profit and Standalone: A Different Kind of Carrier

Unlike many association health plans, CalCPA Health is a licensed, admitted, not-for-profit insurance carrier domiciled in California. This distinction is significant. While association health plans have drawn scrutiny from regulators for sometimes lacking transparency or sufficient consumer protections (Kaiser Family Foundation, 2022), CalCPA Health operates under strict state oversight. Lang clarified, "We are an insurance carrier. We're domiciled in the state of California, we're licensed, we're an admitted carrier. Although we are married to the CalCPA, the society, we are a standalone entity. We're a not-for-profit. So, our loss ratios and things are much better than what the national commercial insurance companies put out there." This not-for-profit status allows CalCPA Health to focus on long-term rate stability and value-added services, rather than maximizing shareholder returns. "We've been able to offer long-term rate stability, products that are tailored to the industry, and a lot of additional value adds—what we call non-premium value adds—to the mix. We give a good value proposition to these employers," Lang said.

Leveraging Anthem's Network for Nationwide Access

A key feature of CalCPA Health's offering is its partnership with Anthem, one of the largest provider networks in the country. According to the California Department of Managed Health Care, broad network access is a top priority for employers and employees alike (DMHC, 2024).

Lang explained, “We rent Anthem’s large group provider network, and there’s a couple reasons for that. One is that we wanted to give the best access to our members to providers in the state of California and nationally, because a lot of firms are domiciled here but have employees scattered around the country. That provides us with that national network.” He added that this arrangement also streamlines the member experience: “When they walk in with our logo and the Anthem logo on that card, the doctor immediately knows how to get access to the benefits and if there’s authorizations or deductibles. That’s all immediately accessible to the docs because we’ve partnered with Anthem.” This partnership has been in place since at least the late 1960s, giving CalCPA Health members reliable access to care for decades.

Plan Design and Transparent Underwriting

CalCPA Health designs and rates its plans internally, using in-house actuaries and external consultants. This is a departure from many association plans, which often rely on external carriers for plan design and pricing. “We design and rate the plans from scratch ourselves. We have in-house actuaries and then we have an actuarial consulting firm to sign off on things. So, we create the plans, design the benefits, and then we do the ratings on all of our plans,” Lang said. Membership eligibility is broad, encompassing not only CPAs but also a range of financial professionals, including wealth managers and insurance agencies. For partnerships and S-corps, at least half the ownership must be CalCPA members; for publicly traded companies, the executive teams qualify.

“Our data has shown that people tend to go to the doctor around their home rather than necessarily their place of work.”

On the underwriting side, CalCPA Health has always been 100 percent community rated, even before the Affordable Care Act (ACA) required it. Community rating, as defined by the ACA, means that premiums are not based on an individual group’s health status but rather on broader risk pools, promoting fairness and stability (Healthcare.gov, 2024). Lang noted, “Whether it’s a large group or small group, we community rate across the entire book of business and we’ve always had to file all of our rates with the Department of Insurance. It’s all very transparent as far as what our rates are.”

CalCPA Health also rates employees based on their home zip code, which often results in more competitive rates. “Our data has shown that people tend to go to the doctor around their home rather than necessarily their place of work. By rating at the employee zip code, we’re segmenting better and it tends to make us a little bit more competitive,” Lang shared.

Rate Stability: A Key Value

CalCPA Health’s record of rate stability is especially important for small businesses. According to a 2023 survey by the National Federation of Independent Business, unpredictable health insurance costs remain a top concern for small employers. Lang explained, “The last time we were in double digits was coming out of the Affordable Care Act when we had total chaos. Over the last eight or nine years, if you add up each of the increases, we come out below four percent over that period of time.”

He continued, “If you’re running a business, particularly a small business, and you get hit with a 15 or 20 percent rate increase, I’m just not sure how you run your business while you’re doing that. For most of these financial services and CPA firms, their health plan costs are usually higher than IT, higher than rent. The only cost that’s more than that is salaries. So, it’s a big number.”

Looking Ahead

As CalCPA Health continues its mission, its not-for-profit model, transparent practices, and commitment to member value remain its guiding principles. In the next installment of this three-part series, Ron Lang will discuss the evolving challenges facing California’s financial professionals and how CalCPA Health is adapting to meet those needs in a changing healthcare environment.

Part 2 Coming Next Month



Ron Lang is the CEO of CalCPA and has over 30 years of experience in all aspects of insurance operations, systems and finance. In addition to having numerous articles published and conducting CE classes, he has been a frequent speaker and panelist at conferences including those sponsored by the Insurance Accounting and Systems Association (IASA), and is a former president of IASA’s Northern California Chapter. Lang is a Certified Management Accountant and a graduate of Michigan State University with a bachelor’s degree in financial administration.

Sources:

1. U.S. Small Business Administration, “Health Care Options for Small Businesses,” 2023
2. Kaiser Family Foundation, “Association Health Plans: What’s At Stake?” 2022
3. California Department of Managed Health Care, “Health Plan Network Adequacy,” 2024
4. Healthcare.gov, “Community Rating,” 2024
5. National Federation of Independent Business, “Small Business Problems & Priorities,” 2023

Genetic Testing's Impact On Mental Health Medication Management: A Health Insurance Broker's Perspective

By Carmen Ponce-Robiatti

In the ever-evolving landscape of healthcare, one of the most promising advancements in recent years is the integration of genetic testing into mental health medication management. As a health insurance broker, I've observed firsthand the transformative potential of pharmacogenomics—an emerging field that studies how genes affect an individual's response to drugs. With mental health conditions such as depression, anxiety, and bipolar disorder affecting millions, the ability to tailor medication treatments to a patient's genetic profile presents an opportunity for improved efficacy and reduced trial-and-error prescribing.

Benefits of Genetic Testing in Medication Management

1. Increased Treatment Success Rates

With genetic testing, healthcare providers can match patients with the medications most likely to work for them, leading to improved treatment outcomes and faster relief from symptoms.

2. Reduction in Adverse Drug Reactions

Mental health medications often come with side effects, and the wrong medication can exacerbate symptoms or cause severe reactions. By tailoring prescriptions to a patient's genetic profile, the likelihood of adverse drug reactions decreases significantly.

3. Lower Healthcare Costs

Trial-and-error prescribing results in frequent doctor visits, medication changes, and sometimes hospitalization. Genetic testing streamlines the process, reducing unnecessary expenditures for both patients and insurers.

4. Improved Medication Adherence

Many patients discontinue psychiatric medications due to intolerable side effects or lack of efficacy. Personalized medication selection enhances adherence by reducing these common frustrations.

How Genetic Testing Works

Genetic tests for mental health medications typically analyze enzymes in the liver—particularly cytochrome P450 enzymes—that metabolize psychiatric drugs. Variants in these genes can classify patients into one of four categories:

1. Poor Metabolizers – These individuals process drugs more slowly, leading to higher drug levels in the bloodstream, increasing the risk of side effects and toxicity.

2. Intermediate Metabolizers – These patients metabolize drugs slower than normal but not as severely as poor metabolizers.

3. Normal (Extensive) Metabolizers – They process medications as expected, ensuring proper therapeutic effects.

4. Ultra-Rapid Metabolizers – These individuals break down medications too quickly, leading to subtherapeutic levels, which reduces medication effectiveness.

Understanding a patient's metabolism profile allows physicians to select the most effective medication and dose, thereby reducing the need for trial and error.

Challenges and Considerations in Health Insurance Coverage

Despite its potential benefits, genetic testing for mental health medication management is not yet universally covered by health insurance plans. Several factors contribute to this:

1. Cost of Testing

Genetic tests range from \$200 to \$2,000, depending on the breadth of analysis. While the price has dropped in recent years, insurers remain cautious about widespread reimbursement due to cost concerns.

2. Evidence of Clinical Utility

While research strongly suggests that pharmacogenetic testing improves treatment outcomes, insurers require long-term, large-scale studies proving cost-effectiveness before widely covering these tests.

3. Insurance Policy Variability

Some insurance plans cover pharmacogenetic testing for psychiatric medications, while others do not. Policies often require prior authorization, evidence of failed treatments, or a specialist's recommendation.

4. Privacy and Ethical Concerns

Genetic testing raises concerns about privacy and potential discrimination. The Genetic Information Nondiscrimination Act (GINA) protects individuals from health insurance and employment discrimination based on genetic information, but patients may still be wary.

The Future of Genetic Testing in Mental Health Treatment

As genetic testing becomes more refined and research continues to validate its effectiveness, health insurers are increasingly considering coverage expansions. Key factors driving future adoption include:

- **Decreasing Costs:** Technological advancements continue to reduce the cost of genetic testing, making it more feasible for insurance coverage.
- **Policy Changes:** Advocacy from healthcare providers, patient organizations, and pharmaceutical companies may push for broader insurance reimbursement.
- **Data-Driven Evidence:** More real-world studies demonstrating cost savings and improved patient outcomes will likely persuade insurers to cover these tests more comprehensively.

"As a fellow health insurance broker, I see tremendous potential in advocating for broader coverage of genetic testing"

The Role of Health Insurance Brokers in Genetic Testing Adoption

As a health insurance broker, our role is to help our clients navigate the complexities of coverage options and advocate for policies that improve patient care. With the growing recognition of genetic testing's benefits in mental health treatment, brokers must:

- **Educate Clients:** Inform employers, individuals, and healthcare providers about the availability and potential benefits of genetic testing.
- **Analyze Plan Options:** Identify insurers that offer pharmacogenetic test coverage and guide clients toward the most suitable policies.
- **Advocate for Expanded Coverage:** Work with insurers and policymakers to encourage broader reimbursement for genetic testing based on clinical evidence.
- **Facilitate Access:** Help patients understand prior authorization requirements and assist them in obtaining coverage where available.

Conclusion

Genetic testing represents a major advancement in mental health medication management, offering personalized treatment solutions that improve outcomes, reduce side effects, and lower healthcare costs. While challenges in insurance coverage persist, the future is promising as research continues to validate its effectiveness. As a fellow health insurance broker, I see tremendous potential in advocating for broader coverage of genetic testing, ensuring patients receive the best possible care while also promoting cost efficiency within the healthcare system. By staying informed and proactive, brokers can play a pivotal role in bridging the gap between innovation and accessibility in mental health treatment. priority for employers and employees alike (DMHC, 2024).

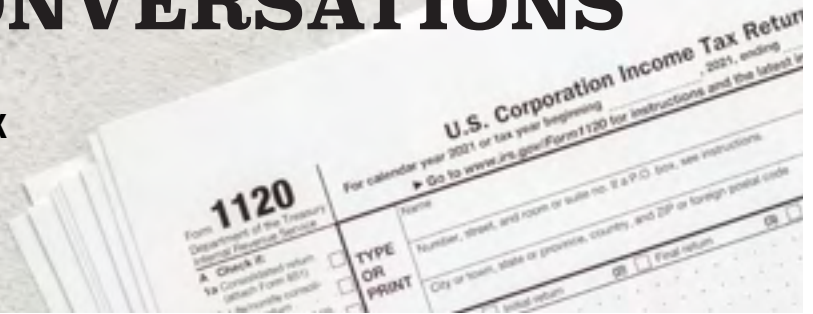


Carmen Ponce-Robiatti is the Vice President of Client Services and Renewals at Integrity Advisors. She has over 18 years of experience as a health insurance broker/advocate. Her passion is helping her clients navigate the tumultuous health insurance sector. Her professional focus is on advocating for clients at every need, from wrestling with a health insurance carrier or educating a doctor's office staff about coverage or an employer about compliance, her aim is targeted on her client's needs which are always first and foremost.

Carmen@integrity-advisors.com 714-380-3996

MASTER THE NEW TAX LAW FOR CLIENT CONVERSATIONS

By NAIFA Featuring: Kathleen Bilderback (Counsel, Sandberg Phoenix) and Nick Sutter (Associate, Steptoe)



CALIFORNIA BROKERS SHARPEN STRATEGIES AS TAX LAW AND INSURANCE RULES ACCELERATE CHANGE IN 2025

Seasoned health and life brokers in California face a landscape where tax law and state regulation are driving fundamental and rapid transformation. A recent conversation between Diane Boyle (SVP, Government Relations at NAIFA), Kathleen Bilderback (Counsel, Sandberg Phoenix), and Nick Sutter (Associate, Steptoe) provided an insider’s look at the implications for brokerage strategy, compliance, and effective client advocacy entering 2025.

FEDERAL TAX POLICY DRIVES A NEW VALUE PROPOSITION

Diane Boyle opened the discussion with a pointed observation: “Every time the tax code changes, it changes your value proposition to clients. Don’t assume CPAs or attorneys will catch all the nuances impacting long-term insurance planning. Your expertise becomes even more critical.” She clarified that major reforms—like the changes enacted through HR 1—reverberate through the products California brokers rely on, affecting planning with annuities, life insurance, and executive benefit solutions.

Kathleen Bilderback reinforced the importance of clarity: “Clients are confused. The law is written for compliance, not clarity. Brokers are the ones connecting legal changes to real-life financial protection for clients.” In a competitive market, California brokers must wield this knowledge proactively, positioning themselves as the vital link between regulatory change and meaningful protection.

Nick Sutter underscored the essential role brokers serve: “You’re on the front lines translating legislative intent into actionable solutions for families and business owners. Proactive communication is now table stakes.”

CALIFORNIA'S REGULATORY PUSH INCREASES BROKER RESPONSIBILITIES

The interview highlighted several state-level changes unique to California, requiring immediate adaptation by licensed insurance professionals:

1. Wildfire Coverage and the FAIR Plan Shift

The conversation focused on increased insurance mandates for carriers operating in fire-prone and underserved areas. According to the panel, California’s approach now requires more expansive property coverage. Boyle advised, “Carriers must cover more, but clients will feel the rate impact. Educate them on mitigation efforts—home hardening, defensible space—to help them save.”

Brokers were urged to seize this as an educational opportunity, emphasizing value through discussions around disaster mitigation and claims management.

2. Auto and Property Minimums Rise

As the state enacts higher auto liability minimums for 2025, brokers should lead with transparency. When minimums double, carrier filings and client costs will shift accordingly. The discussion stressed the importance of brokers reviewing plan designs and communicating these changes before clients see a premium spike.

3. Expanded Consumer Protections and Claims Timeframes

For brokers with clients in wildfire or emergency zones, extended timelines to claim replacement costs—up to three years—are now in effect. Boyle pointed out that “ALE [additional living expense] coverage can’t be penalized if a client buys a new home or rebuilds elsewhere. That’s a crucial point brokers need to reinforce with policyholders considering relocation.”

BEST INTEREST, TRAINING, AND THE MODERN SALES PROCESS

California’s life and annuity landscape also draws scrutiny as new best interest rules and training mandates become effective. Bilderback was adamant: “‘Best interest’ is more than compliance—it’s about preserving trust and standing out as a consultative partner in an era of commoditization.” She stressed that today’s successful broker needs meticulous documentation: documenting the rationale for annuity and permanent life sales, and anchoring every recommendation to explicit client needs.

Boyle emphasized ongoing education: brokers must ensure “completed annuity training courses” are on file and that recommendations squarely align with the best interest obligations laid out in the new regulatory framework.



Brokers who anchor their practices in forward-looking guidance

not quotes alone will protect their market share and

secure deeper client loyalty in the years ahead.



PROACTIVE CLIENT COMMUNICATION IS CRITICAL

The discussion repeatedly returned to the necessity of broker-driven outreach. Sutter commented: “Regulatory agility is a brokerage’s strongest asset in today’s market. Those who automate compliance while doubling down on communication will win client loyalty.” Concrete suggestions included regular policy reviews keyed to new state minimums and coverage shifts, leveraging webinars and tailored updates to keep clients ahead of both price changes and compliance needs.

COLLABORATIVE PLANNING FOR HIGH-NETWORTH AND BUSINESS CLIENTS

The panel’s closing consensus was clear: for business owners and affluent clients, the role of the insurance broker is inseparable from sound legal and tax planning. Bilderback asserted that insurance professionals must align more closely than ever with legal and tax advisors—not to abdicate responsibility, but to proactively lead and document the insurance piece of the planning puzzle.

THE BROKER’S MANDATE: LEADERSHIP IN UNCERTAINTY

“If you wait for clients to ask about these changes, you’ve already missed an opportunity. Proactive education—backed by compliance, tax awareness, and actionable recommendations—is the value brokers will be paid for going forward,” concluded the panel.

In this new era, California’s insurance professionals must blend up-to-the-minute compliance mastery with the business acumen to reframe change as opportunity. The insights from Boyle, Bilderback, and Sutter make it clear: brokers who anchor their practices in forward-looking guidance—not quotes alone—will protect their market share and secure deeper client loyalty in the years ahead.



Kathleen W. Bilderback is a founding member of Affinity Law Group, LLC, a firm dedicated to providing comprehensive legal services to businesses, their owners, and executives throughout all stages of their life cycles. She holds dual degrees in Accounting and Theatre from St. Louis University and earned both his J.D. and LL.M. in Taxation from Washington University School of Law in St. Louis. With a practice focused on estate, business, and executive benefits planning—as well as estate and executive compensation planning with life insurance—Kathleen brings extensive expertise to complex legal and financial matters.

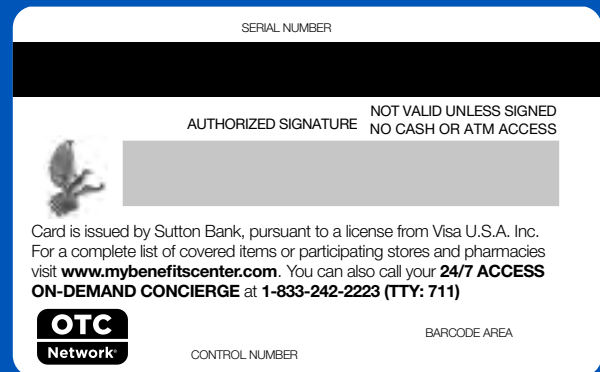
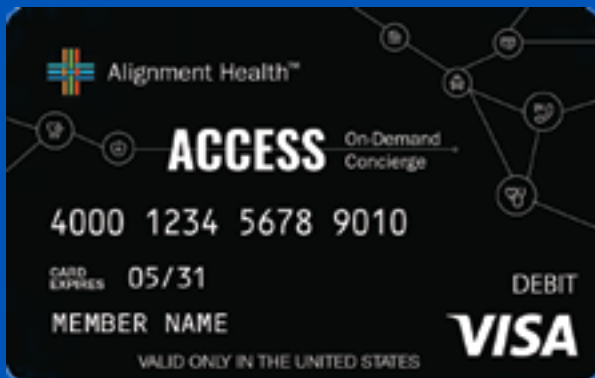


Nick Sutter is a member of Steptoe’s Tax and Government Affairs & Public Policy practices who leverages his Capitol Hill experience to advise corporations, trade associations, and nonprofit organizations on a broad range of matters before federal agencies and Congress.

JOIN THE TEAM OF ONE OF THE FASTEST GROWING MEDICARE ADVANTAGE COMPANIES!



Alignment Health Plan includes the ACCESS On-Demand concierge card giving members access to 24/7 care, service, and so much more!



LEARN ABOUT THE PLANS THAT OFFER MORE HEALTHCARE COVERAGE OPTIONS TO MEDICARE BENEFICIARIES IN CALIFORNIA

Working with Alignment, you will receive:

-  Top commissions with lifetime renewals
-  Local, field-based broker support with extensive Medicare expertise
-  Broker support, Concierge, and Medicare-dedicated member services!
-  Support staff is U.S. based, and 100% Alignment employees
-  A secure broker portal with complete transparency, including online enrollment, application status, commissions, and membership reporting
-  Innovative product offerings (In many areas, multi-plan offerings)

Y0141_24566EN_C 2024

Join us and learn how adding Alignment Health Plan to your portfolio will be instrumental in growing your Medicare business.

CALL US TODAY!

1-888-793-5700

LETTERS ON



INSPIRING ETHICAL EXCELLENCE

By Russ Williams

MANAGING CHOICE: WHAT DO I HONOR?

“Act as if what you do makes a difference. It does.” - William James

The moral and ethical life of an individual is like a two-sided coin. The moral life asks one question by looking within oneself; while the ethical life asks the same question looking to the world of relationships.

THE EDGE OF THE COIN SYMBOLICALLY HOLDS THE COMMON QUESTION: What do I honor? Ultimately, there are two distinct ways that this question can be answered: Do I honor feelings or behavior? How an individual answers that question determines the nature of their values and the way they connect to their world.

Yes, moral and ethical predictability follows in the wake of the question, What do I honor? Said differently, individuals and organizations define themselves by this fundamental question. How so? The Ethical Edge mission of inspiring ethical excellence is premised on the message that moral and ethical discovery is pursued by individuals who courageously explore the question of honor in their relationship with others. All wisdom literature confirms this fact.

So, let's explore the premise that no man is an island. Said, differently, we live in relationship to self and others. If our personal feelings define the measurement of relating to ourselves and others, we will always behave seeking to make ourselves feel good. Consequently, behavior will always be premised on what I am getting from someone in order to feel good. In contrast, if my good is found in relationship, then I will discover that seeking my good is fulfilled in what I am giving to enhance the good of others. Feeling good for myself alone is subjective; Expressing good for myself and others is objective.

In business, the subjective storyline of What do you honor plays out as organizations pursue feeling good about profits independent of the means of producing them. Business has a name for this kind of good feeling: Greed. What if sustainable profitability can only be objectified by honoring our professional relationships with others? Often, the moral and ethical fog of businesses and professional leaders is seen in the failed regard to respect the human capital that produces corporate profitability.

“Often, the moral and ethical fog of businesses and professional leaders is seen in the failed regard to respect the human capital that produces corporate profitability”

Mission Integrity Action

What do you honor this week as you go about your relationship-building at home, at work and in the community? Put yourself to the test by asking the fundamental question, What do I honor...my feelings or my behavior? Explore this fundamental question of the moral and ethical life.

Journeying with you...inspiring ethical excellence!



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.

Working With Seniors? Here's a New Way to Help

By Lisa Rehburg



If you are writing Medicare products for your clients, there is another tool in your toolbox to help them—life insurance settlements. Before you think “I don’t write life insurance” or “I am not a life insurance expert,” don’t worry, you don’t have to. The only pre-requisite is working with seniors.

Two and a half million seniors per year will lapse or surrender their life insurance policies, walking away with little or nothing. Some of these seniors could easily be your clients, and you can help them—and, if you fit this category, you could be helped as well.

The reason these 2.5 million seniors drop their policies is because they no longer want them, no longer need them, can no longer afford them, or perhaps, want to repurpose the policy into taking care of themselves. Think about it this way, the original house people purchased years ago, may no longer suit their needs. Perhaps it is too big, no longer near their children or family, far from health care, etc. The solution, many times, is to sell it and move. The principle is the same with life insurance policies.

Over time, the reason a client purchases a life insurance policy may change, or the need for it no longer exists. Perhaps a spouse has passed away, the house is now paid off, and the kids are out of the house, retirement has changed the budget, or the policy premiums are becoming too unaffordable to maintain. These are just a few examples. And, clients believe that their only option is to drop the policy by lapsing or surrendering it. Enter life insurance settlements as a solution.

value for their policies. Life insurance settlements work best for seniors. Since you are already working with seniors, adding life insurance settlements as a service to help them make sense. Simply send an email to your clients that you offer this service, send a postcard, write a blog, add a paragraph to your website, etc. Or, just listen for your client telling you that they are going to lapse or surrender a policy, or they are trying to find ways to pay for long term care needs.

“Life insurance settlements have been legal since 1911 and are highly regulated by Departments of Insurance across the country”

Life insurance settlements are simply a way for a client to sell their life insurance policy for cash. The buyers, typically institutional investors, will become the new owner of the policy, pay the premium, and become the beneficiary. It is an investment for them. On average, clients receive three to five times cash surrender value for their policies, and even term policies can be sold. In fact, last year, clients who sold their policies received 6.2 times cash surrender

If you also write long-term care insurance, and have a client that needs to pay for care needs, but cannot qualify for long term care insurance, selling a life insurance policy can be another answer to this problem.



Lisa Rehburg is president of Rehburg Life Insurance Settlements, a life insurance settlements broker. Lisa is passionate about assisting financial, insurance, legal and non-profit professionals to help their clients benefit from their unwanted or unneeded life insurance policies. She has been in the health and life insurance industries for over 30 years.

www.rehburglifesettlements.com 714-349-7981

Case Study:

A Medicare agent we worked with had a client with a \$500,000 universal life policy. The policy had no more cash left in it. The premium was \$38,000 per year to continue it for another nine years and almost \$51,000 per year after that. The premium was getting very expensive. The client's only option was to surrender the policy for nothing. Enter their Medicare agent who told them that they should look at selling the policy.

The policy sold for \$145,000 with the Medicare agent making \$15,000. Now that the client has the money, she may need other products and services that the agent offered.

Life insurance settlements have been legal since 1911 and are highly regulated by Departments of Insurance across the country. These regulations cover both life insurance settlements, brokers (like us), as well as buyers. Life insurance settlements are not the perfect fit for everyone, and they are certainly not appropriate for clients who want to keep their policy for their beneficiaries. However, if you have a client that is going to lapse or surrender their policy, life insurance settlements offer a better financial option to your client, and another revenue source for you.

Win – Win.

From Advocacy To Action · How Brokers Can Thrive In California's Dynamic Insurance Industry

By Rosamaria Marrujo interviewed by Phil Calhoun

ARTICLE EXPERIENCE OPTIONS:

[LISTEN ▶](#)

[WATCH ▶](#)



Navigating Change and Building Trust in California's Evolving Insurance Landscape

The California insurance market in 2025 is a study in both complexity and opportunity. As regulatory shifts, product innovations, and consumer expectations reshape the industry, brokers are called to do more than simply sell—they must advocate, educate, and adapt. Few voices capture this ethos better than Rosamaria Marrujo, founder of Trusted American Insurance Agency and former president of the California Agents & Health Insurance Professionals (CAHIP).

In a recent conversation with Phil Calhoun, CEO of California Broker Magazine, Marrujo offered a candid, actionable perspective on what it takes to succeed as a broker in today's California. Her journey from educator to industry leader, along with her commitment to mentorship and advocacy, offers a blueprint for brokers seeking to build sustainable, client-centric practices.

From Caregiver to Industry Leader

Marrujo's entry into insurance was deeply personal. "I came in originally wanting to be an educator," she recalls. "But my family needed care—Medicare was an issue, and they weren't getting access to services. I became the full caretaker for my grandparents until they passed away and really got to understand how deeply the system impacts caregivers and families."

That experience revealed the information gap facing consumers, especially in Medicare and Social Security planning. "Everyone was confused about this Medicare system and Social Security planning—the whole business of health care. Because that's what this is, it's a business. If you look at it in the eyes of a business, you can do better for your client," Marrujo says. Her early work in diverse communities—from Queens, New York, to Sacramento—underscored the universal need for trusted guidance. "We are not just brokers. We are healthcare advocates, therapists, friends. We do so much to support clients as if they were our own family," she emphasizes.

The California Context: Regulation, Product, and Market Trends

California's insurance market continues to evolve at a rapid pace. For 2025, Covered California announced a preliminary weighted average rate increase of 7.9 percent for individual health plans, driven by rising healthcare utilization, pharmacy costs, and ongoing provider and labor pressures. However, robust state and federal subsidies, including expanded cost-sharing reduction programs, are mitigating consumer impacts and broadening access—especially with the inclusion of DACA recipients in ACA coverage for the first time.

Medicare Advantage remains a growth engine, with 465 plans available statewide in 2025—up from 421 in 2024. All Medicare-eligible Californians have access to a \$0-premium plan, and the average monthly premium has dropped to \$12.48.

Plan innovation is also strong, with more integrated care for dual-eligible beneficiaries and expanded behavioral health networks.

Regulatory changes are also reshaping broker practices. Notably, starting January 1, 2025, agents licensed after January 1, 2024, who sell non-term life insurance policies with cash value must complete a new four-hour training course focused on product features, sales ethics, and compliance. This is part of California's ongoing push for higher professional standards and consumer protection.

Success Strategies: Advocacy, Education, and Diversification

For Marrujo, technical acumen is only part of the equation. "Being knowledgeable is your key to success. If you can really take in this information and not look at it from, 'I just want to offer this product and sell certain things,' but look at it on a deeper level—those are the most successful brokers I have ever worked with."

She urges brokers to embrace continuous learning and adaptability: "Our business is on fire 24/7, changing. If you're not willing to change, this is not a fit for you. The government has new changes, carriers have to adapt and change, and we always have to be prepared to communicate that to clients in a calming manner."

Marrujo also stresses the importance of diversification. "You need to diversify your thought processes. Maybe you want to be an expert at Medicare or life insurance but then have a partnership of referral partners for other lines. That's called networking, that's called building relationships." She encourages brokers to look beyond their local market, consider fee-for-service models where permitted, and explore book-of-business acquisitions as a growth lever.

Building Partnerships and Community

Networking and collaboration are recurring themes in Marrujo's approach. "Your time is valuable. You need to look at yourself first—what is your strategy, what is producing revenue, what is not? Once you have that, decide where to focus your networking," she advises.

She recommends leveraging professional associations such as CAHIP, NAIFA, and WIFS, as well as local chambers of commerce and community events. "There are legislators, political advisors, all different types of people at these events. You never know who you're going to meet. Don't be afraid to do it. Take the first step."

Mentorship and peer learning are also vital. "It can be lonely when you're running your own business. That's why you have to be part of a mentorship, a team, or an association. The top producers are participating in networking in some way or another. Certifications and ongoing training can help you rebrand and establish yourself in the industry."

Client Service in a Changing Market

Marrujo's client philosophy is rooted in transparency and advocacy. "We're very transparent here at my agency. We tell clients what's not available anymore, and if we're asked to do something we can't, we give them steps to do it on their own or offer a fee-for-service if compliant."

She sees the broker's role as evolving alongside the market: "Even if AI and new technologies come, you're never going to change that human interaction. If you're in education or service, this industry gives you so many opportunities to develop those horizons and create a lucrative business that feels good when you're done servicing people."

Actionable Takeaways for California Brokers

- **Stay Informed:** Monitor regulatory updates, especially around product compliance and training requirements.
- **Diversify:** Expand your portfolio, consider partnerships, and explore new markets and service models.
- **Network:** Leverage associations, community events, and mentorship for support and business development.
- **Educate and Advocate:** Prioritize ongoing education and client advocacy to build lasting relationships and trust.
- **Embrace Change:** Adapt to new products, technologies, and market shifts to remain competitive and compliant.

As Marrujo concludes, "All I want to do is give as much information as possible so brokers can be the best they can be. It's my gratitude, my give-back. That's got to be your decision—what do you want to get out of this industry?"

For California brokers navigating 2025, her advice is clear: lead with knowledge, empathy, and a willingness to evolve. The market demands nothing less.



Rosamaria Marrujo is a true entrepreneur. After starting out as an insurance agent in New York in 2008, she has now built a large Field Marketing Organization (FMO) with over 6,000 agents nationwide. In addition to being president and CEO of Trusted American Insurance Agency, Rosamaria successfully runs multiple businesses: Trusted Medicare Answers, Trusted Conference, and Trusted Media Consulting, and The Marrujo Foundation. She has spoken on the topics of entrepreneurship, Medicare, Social Security, insurance, brand awareness, business development and unleashing one's potential for 20 years.

Sources:

1. <https://www.coveredca.com/newsroom/news-releases>
2. <https://www.healthinsurance.org/aca-marketplace/california/>
3. <https://www.betterce.com/comprehensive-guide-to-california-life-insurance-agent-training-changes-in-2025/>
4. <https://www.chcf.org/resource/california-health-insurers-enrollment-almanac/>
5. <https://calmatters.org/health/2025/07/federal-budget-health-care-medicaid-medi-cal/>

When AEP Is Just Too Much

By Phil Calhoun & David Ethington



In our work with hundreds of brokers, we find there are common considerations. **The Top FIVE Considerations** when planning to Stay or Leave the business include:

1. How do I not run out of money in retirement if I sell my commissions?
2. What is the value of my book of business, and can I sell part of my commissions?
3. Is it better to be paid out overtime or take a buyout with a one-time payment?
4. Do I really need a plan to protect and grow my commissions if I stay active?
5. Who is the likely buyer of my commissions?

The transition considerations above center on When and Why Sell. When to sell needs just as much thought as Why sell your commissions. Getting through these two questions requires considering both facts on the process of selling health commissions along with a deep evaluation of readiness to sell.

WHEN TO SELL

With the many changes in the health insurance industry, especially with Medicare, you do not need a crystal ball to know there are more changes in our industry coming. The ideal time to sell is often before one's health becomes a factor while the business is still growing, when carrier changes present the risk of reduced commissions.

Your answers to these questions can drive your decision on when to sell. "How will you find other ways to spend your time?" "Do you have a health concern?" "Is Burnout a factor?"

When a broker is aware of solutions available that will address their motivation to sell, retire, or implement a formal plan to protect commission loss in the event of an unexpected life event, they gain the knowledge necessary to work towards the decision on when to sell.

When AEP is too much to think about, too hard to get through one more time, or just a step you want to eliminate, here are some options.

You must complete and pass AHIP to continue receiving MAPD commissions.

When You Are Ready to Work on Your PLAN B, here are three options to consider.

1. **Stay Active with Medicare Supplements**, but Sell your MAPD and PDP to a friendly colleague who will purchase only your Medicare Advantage portion of your book while protecting your Med Supp book while you stay active. NO AEP FOR YOU!
2. **SELL ALL NOW:** We can work out a solid payout option for your entire book of Medicare using a total purchase option. NO AEP FOR YOU!
3. **STAY ACTIVE:** Keep all your commissions, and continue to work as usual but implement a plan to protect your commissions. This plan is proven to protect ALL commissions, including Medicare books. (Also, a fit for Group books)

NEXT STEP:

Start with a call. Brokers need help taking a deeper dive into their options so they can clarify which solutions are the best. A phone call is FREE and gets questions answered. If the plan is to sell now, the process can be managed with help from experts.

If more time is needed to decide to sell, or a broker just wants to stay active, the focus turns to finding a Successor to collaborate with to protect commissions. In this type of plan, you need to keep your commissions while your Successor is prepared to be ready when needed. The ideal solution in this case is our Commission Protection Plan (CPP). The CPP is the ideal fit for active brokers who are not ready to sell and is the best way to protect health commissions while continuing to work.

Take this short assessment to identify if you are growing your business, staying up with the competition, and positively impacting the value of your book of business for a future sale.

1. Do you plan to no longer use paper applications?
2. Do you plan to avoid using emails or texts to your clients to provide them with updates on changes to their plan coverage or provider networks?
3. Do you plan to implement an online contact management program and send emails to clients on a regular basis, not just for open enrollment?
4. Do you use Zoom or another online meeting program to meet with your clients and prospects?

If you answered NO to most of the questions, consider how you might use technology to make your job easier and make your business more valuable. Staying the course is a sign that you will eventually lose out on new business to competitors. As your client base shrinks, you will find the value of your book of business shrinks. Your options to retire and sell for top price will be limited. Buyers will pay less for a low tech, slow growth book of business.

"Timing will be impacted when the number of Boomer brokers selling outpaces those younger brokers looking to buy; remember, when demand to sell exceeds the supply of buyers, values paid will be reduced."

How to RIDE The Great Boomer Exit Wave

Seventy-five percent of all businesses are owned by Baby Boomers. If you meet this defined age group, you are clearly not alone. The market for buyers to acquire Boomer books of business is growing, as many health insurance professionals will retire over the next 10 to 12 years, which is described as the Great Boomer Exit Wave. This reality opens many doors for brokers looking to buy health insurance commissions. The best time to sell is before the "WAVE" passes.

How Does a Slow Disengagement Option Work

There is a way a Seller can collaborate with the Buyer to slowly disengage. Sellers most often sell and move out of the industry. We are seeing a trend for the opposite. Recently, two Sellers we worked with moved out of the state. While a few Sellers move and then start a new business, others stay connected in the business and complement the work of the Buyer. Examples include Sellers doing seminars with the Buyer such as Medicare 101 classes to help the Seller stay active in a complementary way. For group clients, staying engaged through the next open enrollment for each client also taps into the complementary aspect between Buyer and Seller. When Sellers decide to help in this way, they must stay current with new coverages and medical plans to succeed in this role. The Buyer works out compensation and incentives for the Seller to perform this slow disengagement role. The payout period may be longer due to the Seller's commitment for a few years post sale. In group cases, there can be a split broker of record if a carrier allows this option. Medicare carriers in most states will not have this option.

[READ FULL ARTICLE →](#)

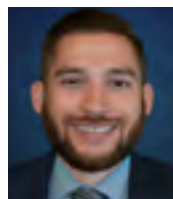


To learn more about commission planning options go to: www.commission.solutions



Phil Calhoun is the owner and publisher of California Broker Media, and he owns Integrity Advisors, a health insurance agency. Phil started Commission.Solutions to provide coaching for health insurance professionals on how to protect, grow and sell health commissions. Phil 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 serves on board for the Exit Planning Institute.

[CLICK HERE to arrange a no obligation 15-minute coach session](#)
Phil@commissionsolutions.com 714-664-0311



David Ethington is VP of the Medicare Division and director of Broker Relations with Commission Solutions, part of Integrity Advisors. His work has excelled due to his commitment to providing the best service to both health clients and health brokers. David respects the hard work it takes to build a book of business and enjoys working with retiring brokers and their families. David has participated in the commission protection process for seven years. He's also involved in acquisitions, especially in the broker relationship transfer of commissions. David lives in Orange County with his wife and their cats. He is an avid runner and completes several long-distance events annually.

David@commission.solutions 714-664-0605

Both Phil and David are Members of CAHIP OC.

THE PREFERRED SUCCESSOR- BUYER TEAM



MEET THE TEAM THAT CAN HELP YOU PROTECT YOUR COMMISSIONS:

These health insurance professionals completed our required training to earn the designation of a Preferred Successor - Buyer. They are now part of the team at Commission Solutions. Our team helps active health brokers get their planning questions answered. Active Brokers need to learn about Commission Planning, how to protect, grow, and eventually sell their health commissions, which is important to understand. These Preferred Successor - Buyers are part of our planning team, and they look for health brokers who need a plan to protect their commissions. The training we provide enables them to help educate brokers that they find in their networks.

The first step in the planning process is to set a FREE 15-minute phone call. During the call you will get your health commission questions answered by our team. David Ethington and Phil Calhoun lead the team, and they have ten years of experience educating brokers on commission planning and developing customized plans for Active Brokers. All Active Brokers need a plan to protect their commissions, and they need to work with a Successor Broker to implement their plan. Our Preferred Successor - Buyers are a great option. If you already have a partner, colleague, or family member who can be your Successor, then you still need our agreement and expertise to build out your personalized plan. If you need a trusted person who will commit to protecting your commissions while you remain active, you can select one of our Preferred Successor - Buyer brokers or call us to learn more about the planning process.

Phil Calhoun

phil@commission.solutions

714-612-0306

Reach out today.



Elliott Martin
Martin & Associates

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

www.martinassociatesmedicare.com



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.

559-287-3407 cell

www.brokertransitionsolutions.com/protect
Connect with me on LinkedIn



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.

I am actively seeking opportunities to acquire additional IFP business. Please feel free to contact me at 800-771-7653

www.commission.solutions

TURN 65 INTO OPPORTUNITY & INCOME

Serve your clients your way,
with Financial Grade's full support.

2 Paths
1 Smart Move

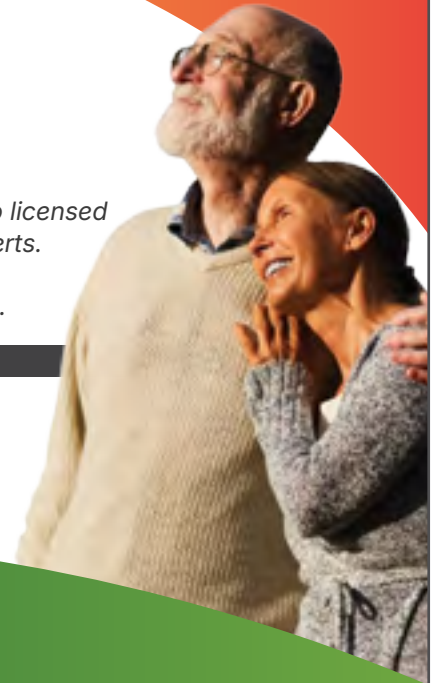
Refer or Get
Contracted - Either
Way, You Win

GET CONTRACTED

Be a go-to Medicare advisor,
earn what others leave behind and
do it at zero cost to you or your clients.

REFER

Send clients to licensed
Medicare experts.
Earn a bonus
per enrollment.



Every day, 11,000+ Americans turn 65.
Don't miss the moment to grow your business.
Turn your current clientele base into profit with Medicare.

Partner with
Financial Grade

Call 855-202-5789 to Learn More or
Join Our Next Broker Webinar

 info@financialgrade.com

 www.financialgrade.com

ad index

2

Covered California

www.coveredca.com/forsmallbusines

3

CAHIP

[Senior Summit](#)

4

NAIFA-California e3 Conference

September 28-30, 2025

Hyatt Regency Newport Beach

1107 Jamboree Rd, Newport Beach, CA 92660

[Click to Register](#)

28

Alignment Health Plan

<https://www.alignmenthealthplan.com>

888-793-5700

36

Commission Solutions

commission.solutions

[Would you like to schedule a phone call with me? "Click Here"](#)

37

Financial Grade

<https://financialgrade.com/>

38

Pinnacle Claims Management Inc.

www.pinnacletpa.com/excellence



PINNACLE
Rx*Solutions*

We don't just
manage pharmacy benefits.
We humanize them.

PinnacleRx Solutions goes beyond cost control.

We deliver a truly humanized pharmacy experience—transparent, data-smart, and grounded in care.

From personalized member support to better health outcomes, our approach puts people at the center.

That means smarter solutions for you and a healthier, more resilient workforce.

It's time to expect more from your Pharmacy Benefits Manager.

**Discover a
smarter solution to
pharmacy benefits.**

prxsolutions.com/excellence

