

TPA ■ EMPLOYER COMPLIANCE ■ HEALTH & WELLNESS

# CALIFORNIA BROKER

SERVING CALIFORNIA'S ANNUITY, LIFE & HEALTH INSURANCE PROFESSIONALS ■ DECEMBER 2024



In This Issue

## CaliforniaWines

Part 2



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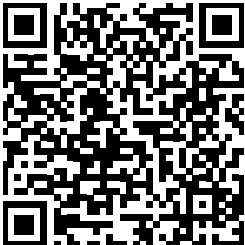




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## CAHIP INNOVATION EXPO

**The Queen Mary  
Long Beach, CA  
Monday,  
February 3, 2025**

### FEATURED OPENING PANEL:

**Who's the Captain of Your Ship?** Join the conversation with the national organizations fighting for the role of the agent as the number one consumer advocate for access to affordable healthcare! NABIP, NAIFA, HAFA and WIFS leadership will discuss what they do and why it matters to you and the communities we serve.

### AGENDA:

9:30 am	Welcome!
10:00 am	Who's the Captain of Your Ship: Trends and Transformations <ul style="list-style-type: none"><li>▶ National Association of Benefits &amp; Insurance Professionals (NABIP) President Alycia Riedl</li><li>▶ National Association of Benefits &amp; Insurance Professionals (NABIP) CEO Jessica Brooks-Woods</li><li>▶ Health Agents for America (HAFA) President &amp; CEO B. Ronnell Nolan</li><li>▶ National Association of Insurance &amp; Financial Advisors (NAIFA) CEO Kevin Mayeux</li><li>▶ Women in Insurance &amp; Financial Services (WIFS) President Toni Sova-Corfee</li></ul>
11:30 am	Speed-exhibiting
12:30 pm	Lunch
1:15 pm	Breakout Session 1 <ul style="list-style-type: none"><li>• Sick and Tired of Being Sick and Tired: Redefining Healthy</li><li>• Medicare AEP Wrap-up</li><li>• Exhibitor Demos</li></ul>
2:30 pm	The State of Health in California
3:30 pm	Breakout Session 2 <ul style="list-style-type: none"><li>• Sick and Tired of Being Sick and Tired: Redefining Healthy</li><li>• Employee Benefits + Tech = Doing More With Less</li><li>• Exhibitor Demos</li></ul>
4:30 pm	Closing
5:00 pm	Guest Book Signing, Happy Hour and Group Tours

# WHAT'S IN STORE



## PUBLISHER'S NOTE

### December is about giving and graciously receiving the Gifts of Joy and Peace!

Here's wishing you a great Holiday and hoping that you will enjoy the new year and receive the *gifts* you desire. We look forward to CAHIP and NAIFA keeping informed of political developments impacting our clients here in California. We hope our carrier partners will provide us with the lead time needed on coverage changes with the plans and provider networks so we can do the best job possible to inform and educate our clients. We also wish our General Agency partners will provide the same support and most importantly bring options to us, so our client's needs are met and their trust grows in us as we prove the vital role as their client advocate and build their trust in us as their valued advisor.

As my agency staff told me, our Group Division is still going at it for renewals "completed" in December and January and that more time is needed to complete the reconciliations work that often will run out into February. And our Medicare division is about to take it down a notch to enjoy the post AEP time, for a few weeks anyway, until OEP fires up and Turning 65 Medicare 101 work kicks into gear.

For my staff at Cal Broker Media, the work keeps going at a consistent monthly pace as we do the work to bring our subscribers all the news and information, we hope it helps you perform your best.

Our 2025 planning is still in progress. Our *gifts* to you include the four **Special Issues, January is our Planning for Success issue; July is our Medicare issue; September is our Group Benefits issue; and we wind up the year with our Long-Term Care insurance theme.** This leaves eight monthly topics which range from Professional Development to Planning for Success to Protect and Grow your book of business.

Also new for 2025 is a bigger push on our *e*-Calendar which lists upcoming educational events in our industry along with some fun California events; And live webinar invites as well as recorded content to watch, learn, enjoy. The Calendar is another *gift* for our subscribers and can be found in your email inbox the last week of each month or check for updates mid-month on our website, [www.calbroker.com](http://www.calbroker.com) and enjoy this *gift* of information monthly.

As we approach the Holiday season filled with extra Joy and Peace, and with gifts in mind. We ask for your input as a gift to us. We would like to know about your experience with all of our media. From the monthly magazine to our weekly newsletters, and the special emails with educational invites or valuable Cal Broker subscribers' offers from our advertisers. You may go to our website to provide your input or email us at [publisher@calbroker.com](mailto:publisher@calbroker.com). Your ideas will be noted and the top ten will be provided the opportunity to select from a few special gift options.

The more we know what content you appreciate most, the better we can provide more of the same. Sounds like a *gift* exchange, you give us your feedback and we give back to you more of what you like most.

Finally, for California Positive ideas please share your favorite places in our state as a gift to all subscribers. CA restaurants, activities, and relaxing spots you feel your colleagues would enjoy would be greatly appreciated. Nor Cal subscribers please share your ideas and So Cal subscribers please do the same. If you attend one of the California Events listed in our *e*-Calendar, please let them know you saw the event listed in Cal Broker, one last *gift* request.

*Phil Calhoun*

California Broker Magazine Publisher

# CALIFORNIA BROKER

DECEMBER

2024

SERVING CALIFORNIA'S ANNUITY, LIFE AND HEALTH INSURANCE PROFESSIONALS

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#### Publisher's Note

Read a note from our publisher, Phil Calhoun. Since the first issue back in since May 1981 to now there have been so many changes in the magazine publication industry. Cal Broker has also experienced many changes. Advertisers have come and gone, our team has changed, our new team is doing a wonderful job, our article contributors are doing a great job, and with our move to the current eMagazine, the future in digital media is fantastic for all.

By Phil Calhoun

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By Bill Cates,

CSP CPAE President, Referral Coach  
International

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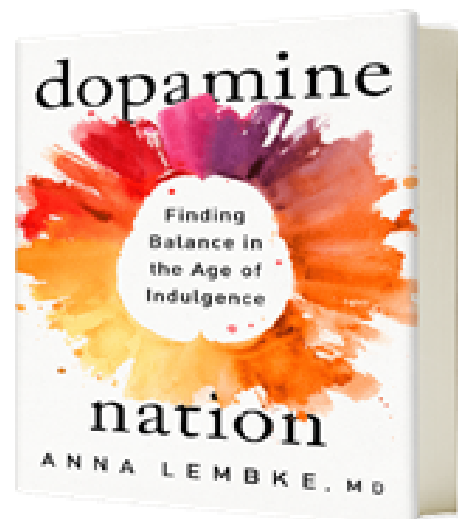
By Jói Sigurdsson

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This month, we're reviewing Dopamine Nation: Finding Balance in the Age of Indulgence by Dr. Anna Lembke. In Dopamine Nation, Dr. Anna Lembke, psychiatrist and author, explores the exciting new scientific discoveries that explain why the relentless pursuit of pleasure leads to pain . . . and what to do about it.

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By Elka R. Soussana

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By Kyle Gerdts

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By CalBroker Mag



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### What Sellers Need to Know

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By Phil Calhoun & David Ethington

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### NAIFA One America Summit

Learn how about industry developments and key events from the recent LTCi Summit sponsored by OneAmerica. There are many ballot initiatives addressing access to LTCi in several states. Also, NAIFA's VP Boyle encourages financial professionals to be aware and involved in consumer education on LTCi including the revitalized NAIFA Lifetime Healthcare Center.

## 35 THANK YOU

### My Experience at CalBroker

Emma Peters is moving on. We appreciate her work with California Broker and will miss her as she heads to graduate school to pursue her career dreams in higher education. Emma shares her experience as our media assistant.



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## 50 things to know about Amazon in healthcare

Amazon has been making big moves in healthcare over the past five-plus years.

Here are 50 things to know:

1. Amazon launched Haven Healthcare with Berkshire Hathaway and JPMorgan Chase in 2018 to lower healthcare costs for their employees and, in turn, the country as a whole.
2. Amazon acquired online pharmacy PillPack in 2018 for about \$750 million.
3. The tech giant unveiled Amazon Care, a hybrid healthcare offering for employees, in 2019.
4. Amazon rolled out online pharmacy Amazon Pharmacy in 2020.
5. Haven disbanded in 2021.

6. Clinic in 2022.
7. Amazon Care ceased operations in 2022.
8. Danville, Pa.-based Geisinger tapped Amazon as its strategic cloud provider in 2022 and said it planned to transition its entire digital portfolio of more than 400 applications and numerous workflows to Amazon Web Services.
9. Boston-based Tufts Medicine worked with Amazon in 2022 to move its entire digital healthcare ecosystem, including its Epic EHR infrastructure, to the cloud.
10. Amazon hired Aaron Martin, the former chief digital officer of Renton, Wash.-based Providence, in 2022 as a vice president of health.

**Read Full Article → <https://bit.ly/3Cw3hTz>**

## 50 top hospitals for surgical care: Healthgrades

By Mackenzie Bean

Healthgrades named the recipients of its 2024 Specialty Excellence Awards on Oct. 22, which include the top hospitals for surgical care.

The Surgical Care Excellence Award recognizes hospitals with the best clinical outcomes for 15 common surgeries, including cardiac, joint replacement and spine procedures. Healthgrades analyzed 2021-23 inpatient data from CMS' Medicare Provider Analysis and Review file, calculating a volume-weighted average for both mortality and complications to determine the top-performing hospitals. Learn more about the methodology here.

Below are Healthgrades' 50 top hospitals for surgical care, by state.

### California

- Eisenhower Medical Center (Rancho Mirage)
- Good Samaritan Hospital (San Jose)
- Kaiser Permanente Oakland Medical Center
- Kaiser Permanente San Jose Medical Center
- Los Robles Regional Medical Center (Thousand Oaks)
- Providence Saint John's Health Center (Santa Monica)
- Providence St. Jude Medical Center (Fullerton)
- Regional Medical Center of San Jose
- Riverside Community Hospital

**Read Full Article → <https://bit.ly/3YUFuEr>**

## California Mental Health Agency Director To Resign Following Conflict of Interest Allegations

By Molly Castle Work

California's mental health commission on Thursday announced its executive director would resign amid revelations that he traveled to the U.K. courtesy of a state vendor while he sought to prevent a budget cut that would have defunded the company's contract.

Toby Ewing, executive director of the Mental Health Services Oversight and Accountability Commission, will step down effective Nov. 22. Documents obtained by KFF Health News show that he tried in June to protect state funding for Kooth, a London-based digital mental health company with a contract to develop a virtual tool to help California tackle its youth mental health crisis.

He had been on paid administrative leave pending an investigation since September.

**Read Full Article → <https://bit.ly/4eH9xW2>**

## What is the Medicare Shared Savings Program?

The Medicare Shared Savings Program (MSSP) is a voluntary program in which healthcare professionals collaborate to provide better care to Medicare recipients while saving money.

The MSSP rewards groups of healthcare professionals for keeping patients healthy and avoiding unnecessary treatments or hospital visits. This aims to prevent doctors and hospitals from claiming money for services that are not needed.

If these groups of medical professionals and hospitals succeed in improving care and reducing costs, they get a bonus in the form of sharing some of the money saved by Medicare.

The goal of MSSP is to improve people's care while cutting down on unnecessary spending.

**Read Full Article → <https://bit.ly/3YSwEas>**

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## CY 2025 Medicare Hospital Outpatient Prospective Payment System and Ambulatory Surgical Center Payment System Final Rule (CMS 1809-FC)

On November 1, 2024, the Centers for Medicare & Medicaid Services (CMS) issued Medicare payment rates for hospital outpatient and Ambulatory Surgical Center (ASC) services for calendar year (CY 2025). The Hospital Outpatient Prospective Payment System (OPPS) and ASC Payment System final rule is published annually.

In addition to finalizing payment rates, this year's rule includes policies that align with several key goals of the Biden-Harris Administration, including responding to the maternal health crisis, addressing health disparities, expanding access to behavioral health care, improving transparency in the health system, and promoting safe, effective, and patient-centered care. The final rule advances the agency's commitment to strengthening Medicare and uses the lessons learned from the COVID-19 public health emergency (PHE) to inform the approach to quality measurement, focusing on changes that would help address health inequities.

**Read Full Article → <https://go.cms.gov/3Zb2IYa>**

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## Workplace benefits: How to help workers understand and use them

By Susan Rupe

A disconnect exists between what workplace benefits employers offer their workers and how workers understand and use these benefits.

Todd Katz, MetLife's head of U.S. group benefits, told InsuranceNewsNet that open enrollment season is the time for benefits brokers to communicate those benefits to workers in a way they understand, and then understanding how many workers are actually using their benefits.

Workers' share of health care costs continues to increase, Katz said, and that puts more pressure on employers to offer a broad array of wellness and voluntary benefit options.

**Read Full Article → <https://bit.ly/40MGcwy>**

### Can standing too much be harmful to heart health?

Past research shows that sitting for long periods can harm our cardiovascular health.

Other studies say that standing may help fix some of the harmful effects of sitting.

Researchers at the University of Sydney found that standing more does not improve heart health compared with sitting over the long term, and may increase a person's risk for circulatory issues related to standing.

Scientists also report that sitting for more than 10 hours a day potentially increases a person's risk for both cardiovascular disease and orthostatic circulatory disease.

Previous research shows that sitting for prolonged periods can be harmful to our overall health, including cardiovascular health.

Past studies report that standing for periods of time may help negate some of the harmful effects of sitting too long.

**Read Full Article → <https://bit.ly/4eBmGA1>**



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### Short bursts of activity may better stimulate weight loss

Walking in short bursts or climbing stairs can burn 20% to 60% more energy than sustained activity for the same distance, a new study has found.

Researchers at the University of Milan, in Italy, enrolled 10 participants with an average age of 27 who were subjected to 10- to 240-second bursts of treadmill walking or stair-climber rounds.

Experts caution that the findings cannot be broadly applied due to the small number of participants and their relatively young, healthy status.

Walking for short bursts or climbing stairs can burn 20% to 60% more energy than sustained activity for the same distance, a new study published in the Proceedings of the Royal Society B has found.

Researchers at the University of Milan, in Italy, wanted to understand how walking's metabolic cost was affected by the duration of the activity.

**Read Full Article → <https://bit.ly/3CzlezL>**



**Insurer lobby blames government policies for 2025 Medicare Advantage market makeup**

The Better Medicare Alliance is warning of disruptions to care for America's seniors, though MA premiums and major benefits are essentially unchanged next year.

By Rebecca Pifer  
Senior Reporter

A key lobbying group for Medicare Advantage insurers is ringing warning bells about disruptions to care as a result of increasingly unfriendly government regulations — despite the Biden administration projecting stability in the market next year.

Insurers will offer fewer MA plans nationally in 2025, and on average have raised the out-of-pocket burden on seniors while winnowing the supplemental benefits so popular in the privatized Medicare program, according to an analysis of CMS data performed by Avalere on behalf of the Better Medicare Alliance. The findings mirror those from other research groups.

Insurers were forced to take these steps as a result of stricter government policies, including payment cuts, the BMA said.

**Read Full Article → <https://bit.ly/4hRphIV>**

**Sutter Health plans to build \$67.8 million specialty care center on Elk Grove campus**

By Brandon Downs

ELK GROVE – Sutter Health announced plans to construct a \$67.8 million specialty care center at its Elk Grove location.

The new specialty care center is projected to bring 44 more physicians to the Sutter Elk Grove Care Complex on Laguna Boulevard and expand its Sutter Urgent Care Center.

"With this expansion, the residents of Elk Grove and neighboring communities will have access to specialty physicians and services closer to home. This includes physician specialists in cardiology, neurology, urology and women's health," said Warner Thomas, president and CEO of Sutter Health. "In addition, the new care center will provide the opportunity to expand our primary care services, bringing additional family medicine physicians to this growing community."

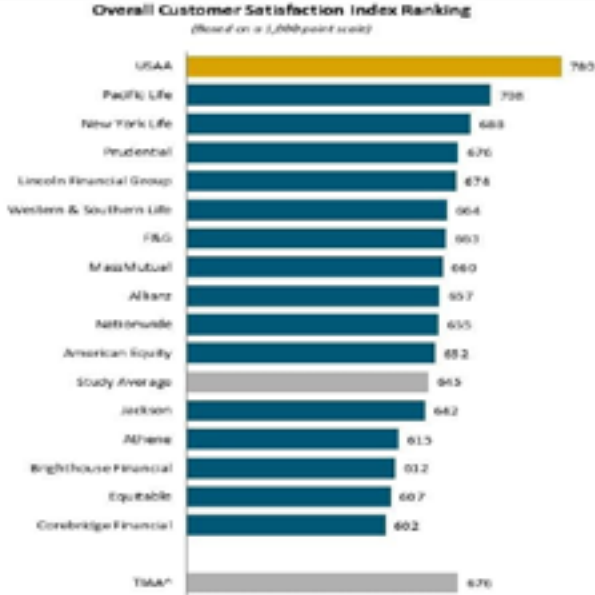
Sutter Health says of the 44 clinicians that are expected to be brought in, 27 will be specialists and 17 will be additional primary-care physicians for families and people of all ages. They are set to join the 20 primary-care physicians and five specialists currently at the Sutter Elk Grove Care Complex.

Construction of the new 56,000-square-foot, two-story building is expected to begin by summer 2025, with plans to be completed in 2026. It will be located just south of the outpatient surgical center on Laguna Boulevard and southeast of the care center on Laguna Boulevard.

Sutter Health says it's on pace to open 24 new care centers across Northern California in 2024, which aims to increase access to primary and specialty care doctors, along with reducing patient travel time.

**2024's Top Annuity Providers Ranked by J.D. Power**

**J.D. Power 2024 U.S. Individual Annuity Study<sup>SM</sup>**  
Overall Customer Satisfaction Index Ranking  
(Based on a 1,000-point scale)



\*TIAA is not an eligible provider as it does not meet study award criteria.  
Source: J.D. Power 2024 U.S. Individual Annuity Study<sup>SM</sup>  
Charts and graphs extracted from this press release for use by the media must be accompanied by a statement identifying J.D. Power as the publisher and the study from which it originated as the source. All things are based on numerical scores, and are not necessarily an endorsement or approval. No advertising or other promotional use can be made of the information in this release or J.D. Power's survey results without the express prior written consent of J.D. Power.

USAA ranks highest among individual annuity providers for customer satisfaction with a score of 780, according to the recently released J.D. Power 2024 U.S. Individual Annuity Study.

Pacific Life (708) ranks second and New York Life (688) ranks third, with Prudential (676) and Lincoln Financial (674) rounding out the top five. The study average score was 645, based on a 1,000-point scale.

The U.S. Individual Annuity Study was redesigned for 2024, making scores not comparable year over year with previous studies. The updated study measures the experiences of customers of the largest individual annuity companies in the United States across eight core dimensions (in order of importance): trust, value for price, ability to get service, ease of doing business, people, product offerings, digital channels, and problem resolution.

JD-Power-Annuity-Survey

**Read Full Article → <https://bit.ly/4fK3260>**

**Your First Look At 2025 Tax Rates: Projected Brackets, Standard Deductions And More**

*Bloomberg Tax & Accounting predicts that inflation-adjusted amounts in the tax code will increase by 2.8% from the 2024 numbers. This is about half the increase that taxpayers saw in 2024, and a significant drop from the 7.1% increase in 2023.*

By Kelly Phillips Erb

The U.S. Bureau of Labor Statistics reported that the consumer price index (CPI) increased by 0.2% on a seasonally adjusted basis in August after rising the same level in July—over the last 12 months, the all items index increased 2.5% before seasonal adjustment. You won't just feel the impact of those boosts in your wallet; you'll also see them on your tax forms. Those higher numbers (although slight) push out deduction limitations and will result in upward adjustments to tax brackets and increases to other key thresholds.

**Read Full Article → <https://bit.ly/3ASjn9K>**



# DECEMBER

# 2024



# Industry Calendar



S	M	T	W	TH	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

## 2024 CONFERENCES

Dec 13 @3:30-5:30pm CAHIP-OC Annual Holiday Harbor Cruise @Balboa Pavilion

## 2025 CONFERENCES

Feb 3 2025 @9am-5pm CAHIP 2025 Innovation Expo @Long Beach, CA

Feb 11 2025 @ 8am-3pm CAHIP-OC Annual Sales Symposium @ Lake Forest, CA

## DECEMBER

Dec 1 @8am-December 13 @5pm CAHIP NorCal Toy Drive @River Oak Center

Dec 3 @9-11am BBSI Wage and Hour Essentials: Protecting Your Business @BBSI Long Beach

Dec 4 @8am-12:30pm BBSI Red Cross Cert-Blended First Aid/CPR @BBSI Long Beach

Dec 9 @11am-7pm EPI Orange County One Big Holiday Party! @San Diego, CA

Dec 10 @3-5:00pm CAHIP Ventura County Holiday Charity Event @Ventura, CA

Dec 10 @5-7:30pm CAHIP Taco Tequila Tuesday: Member Appreciation Event @San Diego, CA

Dec 11 @9-11:15am BBSI Long Beach Supervisor Harassment Prevention Training @BBSI Long Beach

Dec 11 @11am-1:00pm EPI Conejo Valley Holiday Lunch Social @WestLake Village, CA

Dec 12 @9-11:15am Supervisor Prevention Training in Spanish @BBSI Long Beach

Dec13 @8am-12:30pm BBSI Long Beach Red Cross Instructor Led First Aid/CPR @Long Beach,CA

Dec 18 @9-10:15am BBSI Employee Harassment Prevention Training in Spanish @BBSI Long Beach

## VIRTUAL EVENTS

Dec 3 @3pm EST NAIFA Post-Election 2024: The Impact on Insurance and Financial Services

## RECORDED WEBINARS

Benefit Mall October Compliance Webinar w/ Misty Baker

Benefit Mall September Compliance Webinar

Benefit Mall August Compliance Webinar

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

# California Wine: Learn from the Experts

By Peter G. Michel & Emma Peters

## Part 2 of 2

In our first issue on California Wine, we discussed how consuming California wine is a part of a healthy lifestyle and enhances dining/social experiences, while also being a major contributor to the nation's economy and California's tourism. Its rich history is diverse and a key element to what makes California such a great state to explore.

It must be acknowledged that there have recently been concerns in the wine industry, which include the impact of climate change, which affects grape quality and yields due to extreme weather patterns. Additionally, rising production costs and labor shortages are challenging wineries to maintain profitability. Finally, changing consumer preferences, particularly among younger generations favoring alternative beverages, are prompting wineries to adapt their marketing and product offerings.

Despite these concerns, there are many California vintners and wine industry workers working hard to combat these challenges and keep the beautiful history of the wine industry in this state alive and thriving. We asked four industry experts who work full-time in the industry to highlight their efforts.

**Peter Michel**  
VP / General Manager  
of J&L Wines,

Central California Distributor located in Paso Robles,  
CA ([www.jandlwines.com](http://www.jandlwines.com))

*In what ways does working in this industry contribute to the quality of your and your family's life?*

"I have worked in the restaurant and wine industry for many decades now and truly feel that the wine business has enhanced the quality of my life experiences. I have been able to travel to many of California's, France's and Italy's most beautiful vineyards, experienced how wine enhances the world's diverse cuisines and thoroughly enjoyed many social get-togethers with friends and family."

**"Wine sales are cyclical and there is a current trend to enjoy other alcoholic beverages. We have to remember that only wine has evolved as the perfect complement to dining experiences for thousands of years."**

*What new marketing trends are shaping the wine industry?  
What is working for you?*

Many consumers stick with their "go-to" varietals like Chardonnay, Cabernet Sauvignon, Zinfandel and Pinot Noirs. While it's fun to explore the differences of styles and appellations with these wines, it is just as fun to "explore" California's diverse white wines and styles like round flavorful Pinot Gris, crisp Sauvignon Blancs and mineral driven Rieslings. Or reds like nice medium bodied Valdiguie or Counoise, bold and balanced Rhone varietals (Syrah, Grenache & Mourvedre) or enjoy the dark cherry and plum notes that exude from California's top Merlots and Sangioveses. Variety is the spice of life."

**Katie Grassini McKillen-**  
**Grassini Family Vineyards**

*In what ways does working in this industry contribute to the quality of your and your family's life?*

Working in the wine industry has deeply enriched our family's life in so many ways. We have the opportunity to work in breathtaking vineyard landscapes, all while being surrounded by family and a community of passionate, skilled professionals who inspire us every day. My parents often joke that the winery was created for their grandchildren, and it's truly heartwarming to watch the kids enjoy the vineyard—riding tractors and running through the vines. On a personal note, the wine industry has brought even more to our family: both my sister and I met our husbands through it—hers a winemaker, and mine a wine sales representative for a respected local distributor!



*What new marketing trends are shaping the wine industry? What is working for you?*

One of the most influential marketing trends I've noticed in the wine industry is the focus on storytelling and creating a personal connection with consumers. People are increasingly interested in the stories behind the wines they drink—who made them, where they came from, and the unique qualities of our vineyard. For us, sharing our family's journey and the passion that drives our small estate winery has resonated well with our audience. We've also seen success with targeted email campaigns that highlight new releases and special seasonal offers while providing educational content about Bordeaux varietals and our winemaking process.

Another growing trend is sustainability and transparency. Wine enthusiasts are becoming more conscious of how their wines are made, so highlighting our sustainable vineyard practices and commitment to quality has been a crucial part of our marketing. By embracing these trends, we've been able to build stronger connections with our customers and create a loyal following.

To combat climate change, we've adapted our farming practices and implement water-saving technologies in the winery, but we will continue to explore new strategies for water management.

Another challenging trend is the workforce. As a small, family-owned winery, finding skilled labor is becoming more difficult, especially during critical times like harvest. Ensuring we have a dependable team in place to meet the demands of production is essential. While we have a strong production team year-round, it's become increasingly difficult to find seasonal harvest labor and/or interns to work the harvest months.

*What makes a visit to your winery stand out against others?*



A visit to the Grassini Family Vineyards winery or tasting room is truly special because of the people and the sense of community we've cultivated. Our production team's dedication to crafting exceptional wines is evident in every bottle, with meticulous attention to detail that allows our Bordeaux varietals to shine. But what really sets us apart is our incredible tasting room experience. Our sales staff isn't just knowledgeable—they're warm, caring, and genuinely focused on making every guest feel welcome. We want visitors to feel like they're part of our family, whether it's their first time or they've been coming for years.

In addition to the personal connection we strive for, our family's commitment to giving back to the community is central to who we are. We regularly host non-profit events, donate wine to charitable auctions, and support local causes. When guests visit us, they're not just experiencing great wine—they're becoming part of a winery that values community, family, and making a positive impact. That's what makes a visit to our winery stand out.

[Click Here for Upcoming Grassini Events](#)

## **Michael & Steven Honig- Honig Vineyard & Wine**

*In what ways does working in this industry contribute to the quality of your and your family's life?*

Honig is a family winery that currently has six family members from two different generations (3rd and 4th Generation) working side by side. The wine industry has given us all a great life working for a brand we are all passionate about. We grow the grapes, make them into wine. We bottle it, market it, sell it, and represent it. To make wine in a sustainable manner from the land we grew-up enjoying and seeing the positive response of those that drink our wines, it is very gratifying.

*What new marketing trends are shaping the wine industry? What is working for you?*

We see wine consumption in decline, so we are all fighting for a slice of a smaller pie. Honig is promoting the family aspect of our business because so many of our peers have been sold to hedge funds and large corporations. We also focus on being Sustainably Farmed, Solar Powered, and have an All-Female Winemaking Team. Our wines are Woman Made!

Fortunately our industry helps inform consumers how wine as a beverage is enjoyed with family and friends to enhance our meals and lives. We as a winery, and our industry, need to promote that message to younger legal drinking age adults about the health benefits of drinking wine.



*What makes a visit to your winery stand out against others?*



We have a lovely tasting room where we make our guests feel like family. The tasting room is in the geographic center of the Napa Valley in the Rutherford Appellation with views of the Mayacamas Mountain Range to the West, the Vaca Mountain Range to the East and Mount St. Helena to the North. Located across a ¼ mile from the main Rutherford Rd, visitors experience the feeling of being in the heart of the Napa Valley.

[Click Here for Upcoming Events at Honig](#)

### **Paul Frankel- Sculpterra**

*In what ways does working in this industry contribute to the quality of your and your family's life?*

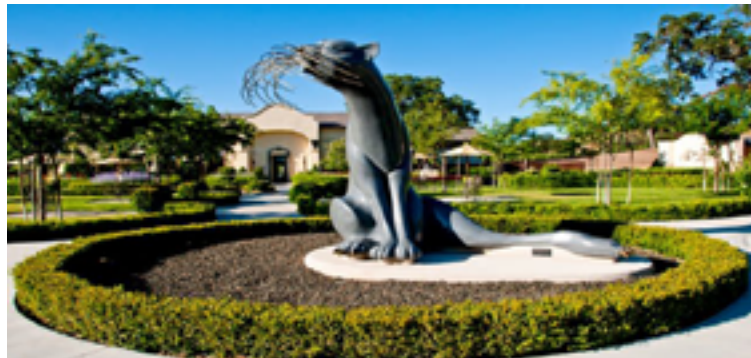
I work and live at a winery. I live on the neighboring property, and I am the son of the owners. I am very passionate about grape growing and winemaking. I basically live at the winery and do everything that needs to be done. I am married and have 1 son. My son Abraham helps me out at the winery all the time and I love that part about winemaking. I majored in Wine & Viticulture at Cal Poly in San Luis Obispo and was raised in the vineyard and winery. I am a big wine fan and am in love with the process of creating wine each unique lot each year.

*What new marketing trends are shaping the wine industry? What is working for you?*

We rely heavily on email "e news marketing". We send out on the 1st of the month where I lay out everything going on in the vineyard, winery and tasting room. We do social media as well, but those benefits are hard to track. Emailing certainly gets an instant response especially when we announce a special sale.

For years the research has shown numerous health benefits of red wine like antioxidants, resveratrol etc., which positively impact heart health. French people, drink wine and eat cheese and live until they're 100 years old. Red wine in moderation has major health benefits.

*What makes a visit to your winery stand out against others?*



Sculpterra has a world class one-of-a-kind sculpture garden. There is really nothing like it in all of California. Our winery is all about art and features local paintings, photographs, metal rod iron decor and so much more! Our property combined with our wines make for a major attraction and a HUGE draw for our guests.

[Click Here for Upcoming Events at Sculpterra](#)

California's wine industry supports the livelihood of tens of thousands of workers and their families throughout our great country. There are over 6,000 wineries up and down the state of California open for people to enjoy visiting and partaking in the fruit of their vines. All offer great wines with a diversity of memorable experiences. We at California Broker are so grateful to have such dedicated vintners and workers in our California wine industry, especially to those who contributed to this article.

*Click here to read information that explains the quality of life and risk of cancer having to do with wine consumption.*



**Peter G. Michel**, is currently General Manager / VP of Sales with J&L Wines, a wholesale wine & spirits distributor located in Paso Robles, California. He has spent over thirty years in key sales and management positions directing sales /marketing teams, advising producers of marketing strategies and managing logistics and operational aspects of California

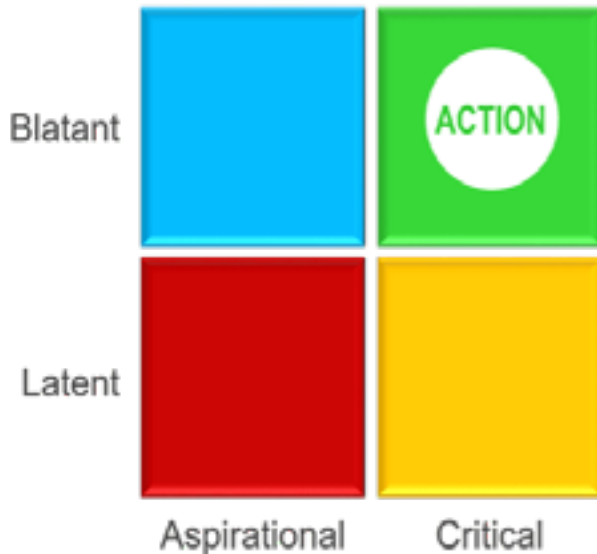
distributors. After a successful restaurant management career, Peter acquired a great interest in the wine business and joined Wine Warehouse, a large statewide distributor as a sales representative and worked his way up to Senior Vice President of Marketing. In 2013, he relocated to Cambria, California managing the family-owned J&L Wines and enjoying the Central Coast's lifestyle and the area's diverse wine regions.



**Emma Peters**, is the media assistant at California Broker Magazine. She recently graduated from Point Loma Nazarene University summa cum laude, with a Bachelor of Arts in Literature and a minor in Humanities.

# Are You Solving the Right Problems?

Michael Skok's BLAC & White Model



*As much as possible, you want your business to be in the position of addressing problems that are blatant and critical – as they are far more acute than those that are latent and aspirational. Blatant and critical problems stand in the way of growth, goals, and dreams. They increase risk.*

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**By Bill Cates, CSP, CPAE**

President, Referral Coach International

**W**hat does it take to move a prospect or client to take action?

Psychologists have been telling us for years that there are two main motivators of action for human beings:

- 1. Prevent or Eliminate a Problem**
- 2. Take Advantage of an Opportunity**

It's my understanding that most psychologists and neuroscientists would agree that preventing or eliminating a problem (pain) is the most powerful of these. This is why most sales trainers will tell you to "go for the pain."

Some old-school trainers will tell you to "twist the knife until it hurts." I find that rather extreme language, don't you?

Michael Skok, a venture capitalist based in Boston and founder of the firm Start Up Secrets has created a simple, yet brilliant model that you can use to determine if the problem you are attempting to solve is worthy of your time and attention and if your prospect or client is likely take action to fix that problem.

### *Is the Issue Blatant or Latent?*

If the problem is Blatant... obvious... easily recognizable... that's a good thing, for all concerned. When the prospect or client knows they have the problem, you don't have to spend too much time bringing it to the surface. You state it – their head starts shaking "yes." You're relevant. You have their attention.

If you demonstrate that you might have a solution for this problem, you will likely retain their interest long enough to move them to action.

On the other hand, if the problem is Latent... hidden... not clearly recognizable or understood, then you have some work in front of you.

For example, many folks are unaware of the importance of certain types of insurance, such as Disability Insurance (DI) and Long-Term Care Insurance (LTCI). The professionals who represent DI or LTCI often find themselves in a long process of discovery and education. They have to ask their clients gently probing questions and provide information along the way to help this latent problem become more blatant.

Skok calls this, “Missionary Selling.” I often refer to this as “the double sale.” First, you have to “sell” the prospect that there is a problem in the first place. Then you have to “sell” them that you’re the one to fix that problem.

### ***Is the issue Aspirational or Critical?***

***Aspirational*** problems are optional, allowing a prospect or client to easily ignore that problem for life. There often isn’t enough emotional juice to create action to fix the problem. I would put them in the category of “Not compelling.”

Critical problems need attention and resolution; usually the sooner the better. There’s usually a big and obvious cost or huge missed opportunity for not resolving the problem. If a prospect or client says, “We have to get this taken care of.” All you usually need to do is convince them that you’re the person to help them do that. You’ll see in the diagram that when a problem or issue – or even a desire – is both Blatant and Critical – you’re in the “White” space where action takes place.

As much as possible, you want your business to be in the position of addressing problems that are blatant and critical – as they are far more acute than those that are latent and aspirational. Blatant and critical problems stand in the way of growth, goals, and dreams. They increase risk.

### ***Move from Aspirational to Critical***

With all of this said, if you are knowledgeable about your product/service, if you understand the significance of the problem, and if you have a good handle on your prospects or client’s context – you may be able to move a problem from one quadrant to another rather quickly. One way to do this is to always discuss the implications or impact of not fixing the problem.

As you help your prospects get in touch with the impact of a problem – on them, their business, their family, etc. – the problem may move in their mind from latent and/or aspirational to blatant and critical.

### **How much is this situation costing you?**

### **What opportunities are you missing and how do you feel about that?**

### **What is the cost of doing nothing?**

My advice is this. As you discuss a prospect’s situation and you discover various challenges and opportunities they may have, try to see in what quadrant that issue seems to fit. Is the problem Blatant and Critical? Wonderful! You’re where you want to be. Not either? All is not lost, but you have some quality probing and educating to do.



**Bill Cates, CSP, CPAE**, works with financial advisors to speed up their growth without increasing their marketing budget. Advisors tap into Bill’s proven process to multiply their best clients through introductions from advocates and Centers of Influence, communicate their value proposition more effectively, and create a reputation in a profitable target market.

Bill helps advisors move from push prospecting to magnetic marketing – to attract more Right-Fit Clients™. Bill is the author of 3 best-selling books, *Get More Referrals Now*, *Beyond Referrals*, and *Radical Relevance*. Bill’s newest book, *The Language of Referrals* was released in March of 2024.

He is the founder of *The Cates Academy for Relationship Marketing™*, was named the #1 Financial Advisor Influencer by Indigo Marketing, and is the host of the acclaimed Top Advisor Podcast ([www.TopAdvisorPodcast.com](http://www.TopAdvisorPodcast.com)) – now ranked in the Top 5% of podcasts worldwide

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# Steps to Mastering the Art of Selling Over the Phone

By **Jóí Sigurdsson**  
CrankWheel

**T**he humble phone call is the #1 preferred channel for insurance customers to complete transactions <sup>(1)</sup>. It's your customers' most preferred option, and it's a way for you to complete more sales conversations on any given day, compared to in-person consultations, while still achieving a personal connection. Have you mastered the important art of completing sales over a phone call?

## 1 Step: Provide the Reason for the Call

Studies show that opening your sales call with a reason for calling tends to increase sales success by a factor of more than two <sup>(2)</sup>. The primary reason for this is simple; people like to know the reasons for things, even if they're not particularly important or pressing reasons. If you're calling because they filled out a form on your website, let them know as it's a warm opening.

## 2 Step: Never ask "Did I catch you at a bad time?"

A recent study of almost 100,000 cold calls found that asking a lead if you have caught them at a bad time will lower your chances of landing a sale by at least 40% <sup>(3)</sup>. Instead of leading with this question, ask your client something more genuine like "how have you been?" or a similar question that interrupts the patterns of conversation that they may be used to from virtual consultations.

## 3 Step: Listen Carefully

Every call is an opportunity to listen for valuable clues <sup>(3)</sup>. Do they have children? There's a reason for life insurance. Is their spouse working or not? There will be different plans that are more and less suitable. Do they have pre-existing conditions or existing partial coverage? Do they seem more concerned with finding the lowest price, or are there other priorities that may influence their purchasing decision? The more you know about your client's situation, the better you can help them and the more opportunities you may find. <sup>(4)</sup>

## 4 Step: Share your Screen Early

Insurance is complicated. There are multiple options available and going over them all can make even the most interested client lose interest very quickly. By sharing your screen in the sales call, you can easily compare different plans, the cost and what is included. A picture is worth a thousand words and the risk of you over-explaining is less. Make sure to use friction-free screen sharing software such as CrankWheel <sup>(5)</sup> or Whereby <sup>(6)</sup>. Anything that delays your prospect from seeing your screen, such as installation, software prompts, technical troubleshooting or needing to fiddle with audio or video settings, cools down the opening. Ideally, choose a platform that will let you send a simple text message or email with a link, and all you need to tell them is "I sent you a link, please click on it."

## 5 Step: Establish Yourself as an Expert Advisor

When you are selling health or life insurance, it is important to establish yourself as a credible and knowledgeable expert <sup>(7)</sup>. Your potential clients need to feel confident that they are purchasing from someone who is well-informed and who will take care of them professionally. One way to establish your credibility is to wear business attire and turn on your webcam in a screen sharing session during the call. Showing your face helps establish trust, and seeing that you are dressed nicely, as you would if you were meeting them in person, helps your client see that you take the meeting seriously. Right after that, you can screen share your license for their state, to establish that you are an expert.

## 6 Step: Prepare for Objections and Address them Visually

Objections are a natural part of selling insurance. While they may not be enjoyable, they indicate that your prospect is considering your offer. To effectively handle objections, it's important to be prepared in advance <sup>(8)</sup>. A common objection is being satisfied with a current provider or feeling that there's no reason to switch. Ask when they last shopped around for insurance, as changes in the market and the insured's demographics can impact rates.

Another common one is expense. In this case, it can be helpful to find a middle ground that offers the necessary coverage at a more affordable price. If a prospect says they need to think about it, you can ask them directly what they need to consider, and whether that is something you could cover in this very all.

It's a great best practice to keep a slide or web page on hand for each objection you commonly encounter, that you can screen share during the call to visually address the issue and propose alternative solutions that will be more beneficial to your client.

**"The humble phone call is the #1 preferred channel for insurance customers to complete transactions."**

## 7 Step: End With a Close, or a Fallback Action

If you've been around the block a few times, it's possible you've already mastered all of the above suggestions. This, then, is the most important tip and always worth reiterating. It's best to end the call with an attempt to close the deal, and if you've been able to move past initial pleasantries and qualification, to a visual presentation and objection handling, then very often you will be able to do so.

**"Studies show that opening your sales call with a reason for calling tends to increase sales success by a factor of more than two."**



**Click here for CrankWheel's extended special trial for California Broker Magazine readers.**



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

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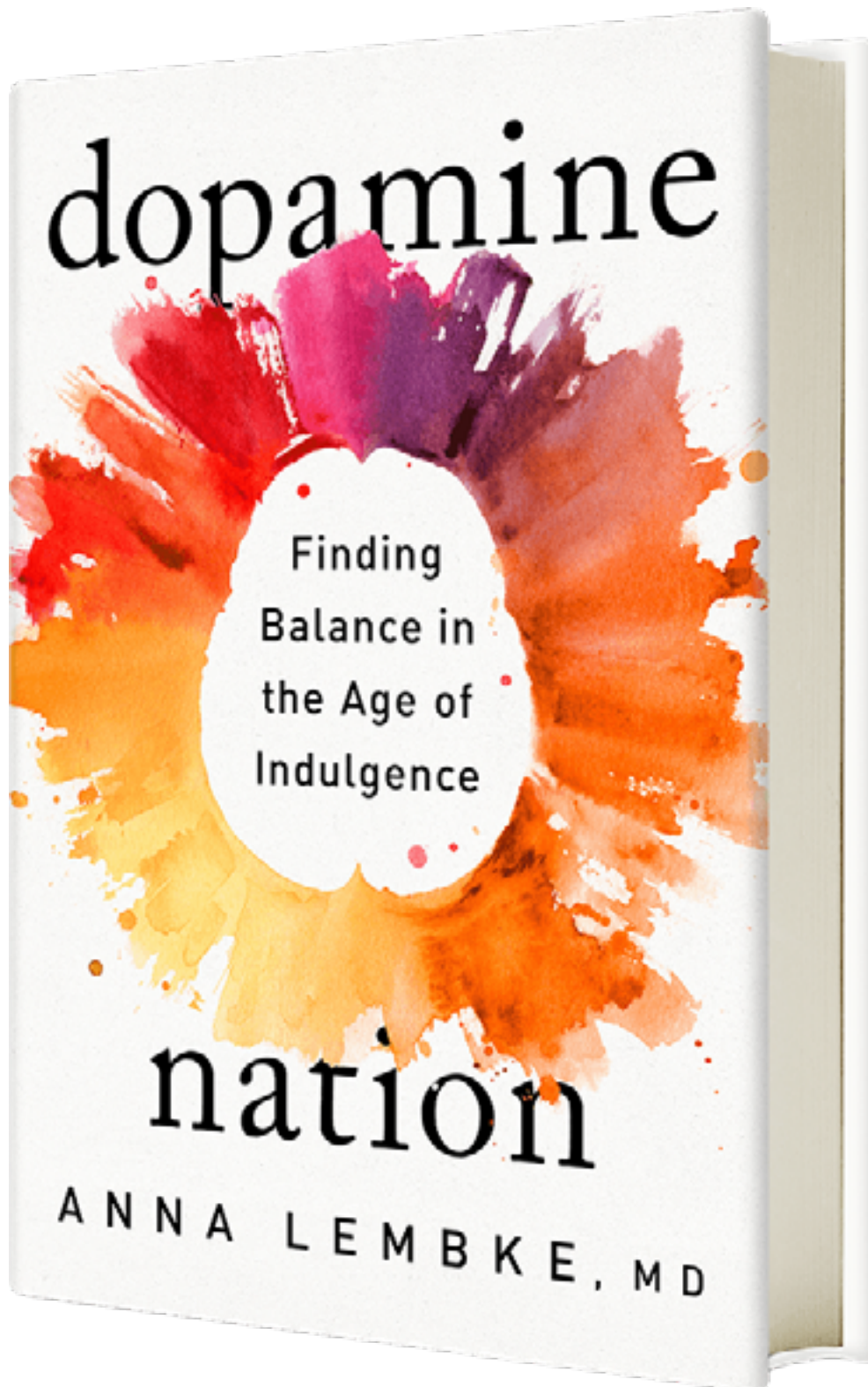
# Dopamine Nation: *Finding Balance in the Age of Indulgence*

By Emma Peters

This month, we're  
reviewing:

*Dopamine Nation: Finding Balance  
in the Age of Indulgence*  
by Dr. Anna Lembke.

In *Dopamine Nation*, Dr. Anna Lembke, psychiatrist and author, explores the exciting new scientific discoveries that explain why the relentless pursuit of pleasure leads to pain . . . and what to do about it. Condensing complex neuroscience into easy-to-understand metaphors, Lembke illustrates how finding contentment and connectedness means keeping dopamine in check. The lived experiences of her patients are the gripping fabric of her narrative. Their riveting stories of suffering and redemption give us all hope for managing our consumption and transforming our lives. As health insurance professionals, you can be advocates to your clients who may be experiencing the negative effects of unprecedented access to high-reward, high-dopamine stimuli and provide the resources and techniques mentioned in this book to help them achieve balance in their health, both physical and mental.



In the age of social media, AI and other emerging technologies which have become overwhelmingly present in our lives, we are only beginning to understand how a constant use of screens and media is affecting our brains and mental health. Dr. Lembke explores how this constant stream of stimuli (whether it be texting, TikToking, Instagramming, Facebooking, online shopping, etc.) negatively impacts the chemistry of our brains, and can prove to be as addictive as an actual drug. In clear terms, she explains the neuroscientific discovery that the brain processes pain and pleasure in the same place. Because of this, pleasure and pain work like opposite sides of a balance beam. She states, "...With repeated exposure to the same or similar pleasure stimulus, the initial deviation to the side of pleasure gets weaker and shorter and the after-response to the side of pain gets stronger and longer..." (Lembke 53). In simple terms, the first time you look at your Instagram feed it may feel exciting as you see what your friends are doing, post a picture or watch a funny video. To experience that same pleasure, you look at it again a few minutes later, but it wasn't as satisfying as the first time. Even though it wasn't as fun to look on Instagram, after you put your phone down your urge is somehow even stronger to pick it back up. What is happening? Lembke explains that, "With prolonged, heavy drug use, the pleasure-pain balance eventually gets weighted to the side of pain. Our pleasure set point changes as our capacity to experience pleasure goes down and our vulnerability to pain goes up" (Lembke 54). Essentially, overexposure to this stimulus reduces our ability to experience pleasure whatsoever.

Don't be dismayed, Lembke doesn't describe this problem without providing ample solutions and methods to help balance our brains when they are being impacted by these ever-present stimuli. She explains how in the same way that pleasure can lead to pain, exposure to pain can lead to pleasure as well. Lembke uses the example of exercise. Working out technically puts our bodies through some form of pain or discomfort. However, it increases many of the chemicals in our brain involved in positive mood regulation. Lembke also discusses the importance of radical honesty in regard to overcoming indulgence. She says, "...honesty enhances awareness, creates more satisfying relationships, holds us accountable to a more authentic narrative, and strengthens our ability to delay gratification" (Lembke 204). Her last solution to overcome dopamine addiction is something called prosocial shame. Although shame is usually thought of as being inherently negative, she makes the distinction that it only becomes truly destructive when others shame behaviors through rejection, condemnation or shunning. However, prosocial shame is a behavior which allows others to hold us closer, keep us accountable and provide clear guidance for recovery.

Although these may seem like intense insights for addiction that is only applicable to drugs/alcohol, this book shows that similar methods can be applied to something as tame as social media addiction. It may not be as negatively perceived as dangerous substances, but Dr. Lembke provides evidence throughout her book that it's currently causing mental health issues for many individuals. It's important that those in the health insurance industry recognize these emerging health threats and support clients through resources such as the advice found within this book.

If you're interested in reading more, [click this link](#) to find Dopamine Nation available for purchase.

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In the age of social media, AI and other emerging technologies which have become overwhelmingly present in our lives, we are only beginning to understand how a constant use of screens and media is affecting our brains and mental health.

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**Emma Peters** is the media assistant at California Broker Magazine. She recently graduated from Point Loma Nazarene University summa cum laude, with a Bachelor of Arts in Literature and a minor in Humanities.



# BUILDING A STRONG FOUNDATION:

The Employee Handbook as a Blueprint for Success in 2025

By Misty Baker

**W**hat is the key to a thriving business? The people who make it tick. A motivated, engaged workforce—one that understands the company’s mission and buys into it—is the real engine behind long-term success. But how do you make sure everyone is aligned and on the same page? That is where a well-structured employee handbook comes in.

Studies show that companies with comprehensive handbooks experience 30% fewer workplace disputes, better morale, and more cohesive teams<sup>1</sup>. Think of it like a skyscraper: just as a sturdy foundation is essential for a building to rise, an employee handbook provides the structure, direction, and stability a business needs to stand tall.

As an employee benefits advisor, you are like the architect, guiding your clients in crafting this blueprint for their business. Your insights not only energize their workforce but also ensure compliance, clarity, and long-term success.

## Laying the Groundwork: Why Your Clients Need a Blueprint

For your clients, especially those juggling different teams and funding arrangements, an employee handbook is not just a list of rules; it is a critical tool that keeps their business running smoothly. Research shows that companies with clear policies experience 20% lower turnover<sup>2</sup>. By helping your clients develop a thorough handbook, you are giving them a foundation that fosters stability, consistency, and a positive work environment, regardless of how their business evolves. Now is the perfect time to help your clients establish that foundation for 2025.

## Establishing the Framework: Employment Basics

Any handbook should start with a company’s mission, values, and employment policies. This section defines the company’s values and expectations for employees. In today’s diverse workplace, emphasizing equal opportunity and non-discrimination is more important than ever.

Did you know companies that clearly define their commitment to diversity and inclusion see a 25% boost in employee satisfaction<sup>3</sup>? By laying this groundwork, your clients will create a more unified and appealing workplace for everyone involved.

## Erecting the Walls: Workplace Policies

Once the foundation is set, the next step is to build the framework through workplace policies. These policies establish boundaries and set standards for day-to-day behavior within the company. They provide structure while ensuring the company remains adaptable to changing needs.

For example, consider how companies with clear policies around attendance and remote work experience higher levels of productivity. Clear guidelines on these matters prevent confusion, allowing employees to focus on their work rather than wondering about expectations. With the rise of hybrid and flexible work arrangements, it is essential that companies have well-defined remote work and attendance policies now more than ever.

Encourage your clients to clarify guidelines on attendance, dress codes, remote work options, and social media use. Strong social media policies are crucial; in fact, Deloitte reports that 56% of organizations with these policies face fewer online behavior issues<sup>4</sup>. With well-defined policies in place, your clients will have the structure they need to support a productive and engaged workforce.

Have you helped your clients address emerging trends like flexible work policies? It is becoming increasingly vital as companies adapt to employee preferences for a better work-life balance.

## Securing the Foundation: Code of Conduct

A company's code of conduct serves as the core that holds everything together. It ensures ethical behavior, professionalism, and respect in the workplace.

Collaborate with your clients to outline clear guidelines on conflicts of interest, confidentiality, and ethical standards. A well-crafted code of conduct can reduce ethical violations by fifteen%<sup>5</sup>, reinforcing a strong internal culture that can withstand any challenge.

## Adding the Roof: Compensation and Benefits

Like a protective roof, transparent compensation and benefits policies help safeguard employees' trust and well-being. Employees need to feel that their compensation matches their contributions, which is why clarity in this area is key to employee satisfaction.

Guide your clients in offering clear explanations of pay structures, bonuses, and benefits packages, including any new offerings like mental health days or flexible working options. Transparency in these areas not only fosters a secure work environment but also helps companies attract 20% more candidates and retain 30% more employees<sup>6</sup>.

It also provides a solid foundation for trust, as employees are more likely to stay with companies that communicate openly about how they are valued.

A good example comes from a company that updated its benefit structure to include mental health days during the pandemic. The result? Higher employee retention rates and an uptick in employee engagement. With clear policies in place, your clients will ensure employees feel valued and supported—ensuring that their workforce thrives as the business grows.

## Installing the Windows: Working Hours and Attendance

Well-defined working hours and attendance policies provide clarity and light, helping employees understand their responsibilities.

Assist your clients in making working hours, break periods, remote work options, and time-off procedures straightforward and easy to follow. Clear attendance policies can reduce absenteeism by up to twelve%<sup>7</sup>, and in 2025's increasingly flexible work environments, transparency around these expectations is crucial for employee satisfaction and productivity.

## Ensuring Safety: Health and Safety

No building is complete without safety measures, and in business, a robust health and safety program is essential for protecting employees.

Help your clients develop thorough safety guidelines, including workplace safety protocols, emergency procedures, and the use of personal protective equipment (PPE). According to OSHA, companies with robust safety programs experience 40% fewer workplace accidents<sup>8</sup>. As businesses evolve in 2025, it is also important to consider mental health resources and safety protocols for remote workers, ensuring the company is prepared for all eventualities.

## Planning for Exit: Termination Procedures

A well-designed building always includes clear exits, and businesses need them, too—especially when it comes to employee terminations.

Collaborate with your clients to create transparent resignation, layoff, and termination policies, including exit interviews and final paycheck processes. A structured termination process reduces legal disputes by twenty-five%<sup>9</sup>, protecting both the business and its employees. Having these procedures in place ensures a smooth transition, much like having clear escape routes in case of an emergency.

## -The Blueprint as a Living Document

Just as buildings may need renovations, an employee handbook is not a one-and-done project. It is a living document that must evolve alongside the business.

Encourage your clients to regularly review and update their handbooks, ensuring they remain compliant with the latest regulations aligned with company goals. Involving employees in the process can provide valuable insights and keep the document relevant. This ongoing review ensures that the handbook stays current, much like consulting a building's occupants before making changes to its design.

## Bottom Line: Your Role as the Architect

When you help your clients develop a comprehensive employee handbook, you are doing more than checking off a compliance box, you are acting as the architect of their long-term success. A well-crafted handbook lays a solid foundation, fosters clarity, enhances workplace culture, and ensures everyone is aligned.

As an employee benefits advisor, you have the power to design thriving businesses alongside your clients. With BenefitMall as your trusted partner, you will have the tools and expertise to guide them through compliance, enrollment, quoting, and more. Start 2025 with a solid blueprint for success. Reach out to BenefitMall today, and together, we will construct a foundation that stands the test of time.

  
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**Misty Baker**, director of compliance and government affairs at BenefitMall, is an Affordable Care Act compliance and agent advocate, specializing in ACA, ERISA, FMLA, COBRA, and legislative

advocacy for over 20 years. She was a registered lobbyist in Texas for four years and is a strategic leader focused on compliance, agent knowledge, legislative advocacy, and ultimate client understanding of how to be successful in the changing world of compliance. Her passions include agent education, insurance advocacy inside and outside of the Capitol, and compliance.

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# GOING SOCIAL: HOW BROKERS CAN LEVERAGE SOCIAL MEDIA FOR BUSINESS GROWTH

By Elka R Soussana

**S**ocial media has evolved into one of the most powerful platforms for connecting with clients, building brand credibility, and sharing valuable information—all from the comfort of your office (or favorite coffee shop). As brokers in today’s digital world, using social media isn’t just optional; it’s essential to reaching new clients and staying top-of-mind with existing ones. Let’s look at how to make the most of social media to grow your business and stand out in a crowded industry.

## **Step 1.** Make the Most of Facebook Groups and LinkedIn Communities

Think of social media as your new networking venue—without the need for name tags. Facebook Groups and LinkedIn Communities are perfect spaces to connect with your target audience, whether it’s Medicare beneficiaries, small business owners, or individuals exploring their health coverage options.

Consider joining and participating in groups where your clients are active. For Medicare brokers, groups focused on retirement planning or Medicare support can be great spots to offer insights. Individual and group health brokers can connect in small business or local networking groups. Rather than pushing sales, focus on sharing expertise and answering questions. Over time, group members will recognize your value, making you the go-to expert in their feeds.

**As brokers in today’s digital world, using social media isn’t just optional; it’s essential to reaching new clients and staying top-of-mind with existing ones.**



## **Step 2.** Use Social Media as an Education Hub, Not Just a Sales Platform

Remember, people aren’t logging on to social media looking to be sold to. They’re there for information, entertainment, and connection. Use your social media channels to educate and provide value. Short explainer videos, infographics, and simple posts that demystify complex insurance topics—like Medicare Part D options, small group coverage choices, or benefits of individual health plans—can go a long way.

You could also post “Did You Know?” facts about common insurance misconceptions, create easy guides for Open Enrollment, or share quick, helpful tips for navigating benefits. By positioning yourself as an educator, not just a salesperson, you’ll build credibility and trust.

## **Step 3.** Show the Personal Side of Your Brand

Social media thrives on human connection. Sharing the occasional behind-the-scenes glimpse of your day or posting a quick video about why you became a broker can make a big difference. Clients want to work with real people, not faceless businesses.

Introduce yourself to your audience and share relatable moments, like a snapshot of your favorite workspace or a fun anecdote about your pet’s “help” during a virtual meeting. Not every post needs to be about insurance—showing a little personality goes a long way in building rapport with potential clients.

## **Step 4.** **Leverage Visuals to Stand Out**

The social media world is a visual one, so make the most of it! Use tools like Canva to create engaging graphics, whether it's a quick chart comparing Medicare plans, an infographic on common Open Enrollment questions, or a checklist for what to bring to a health plan review meeting.

Visuals make your posts eye-catching and help to convey information quickly. And don't forget to mix in photos or short videos—whether it's a quick Q&A on camera or a client story (with permission, of course). People remember visuals more than text, so give your audience something memorable to scroll by.

## **Step 5.** **Engage Actively and Consistently**

Social media is not a “set it and forget it” tool. Engagement is what makes social media work, so be prepared to respond to comments, answer questions, and start conversations. When someone comments on your post or sends a direct message, make it a priority to respond promptly. Showing you're accessible and approachable goes a long way toward building trust.

Also, don't hesitate to initiate engagement by commenting on relevant posts, sharing industry news, or reacting to content that aligns with your values. Think of social media as a continuous conversation—your clients want to know you're there and that you care.

## **Step 6.** **Share Client Stories to Build Credibility**

Testimonials are powerful, and social media is a great place to showcase them. Share stories from clients (with permission) who benefited from your services, like a Medicare client who found the perfect plan with your guidance or a small business owner who saved on group benefits. You can even get creative and turn these stories into visuals or short videos for added impact.

Authentic stories help potential clients see how you make a difference. Real-life examples are far more compelling than traditional ads and help potential clients envision the same success for themselves.

## **Step 7.** **Use Hashtags and Keywords Strategically**

While hashtags are often associated with Instagram, they work across platforms, helping people interested in specific topics find your content. For instance, if you post a guide on Open Enrollment, try adding hashtags like #OpenEnrollmentTips, #MedicareBroker, or #HealthInsuranceHelp to attract the right audience.

LinkedIn, in particular, allows users to follow specific hashtags. Adding a few relevant tags can ensure your posts appear in feeds of users interested in those topics. Just keep the hashtags specific and relevant to avoid getting lost in a sea of unrelated content.

## **Step 8.** **Experiment with Paid Social Media Ads for Targeted Reach**

Organic reach on social media is valuable, but for strategic growth, consider experimenting with paid advertising. Platforms like Facebook and LinkedIn allow you to target ads to specific demographics, whether it's Medicare beneficiaries, small business owners, or individuals looking for health insurance. Start small, targeting specific services during Open Enrollment, or create ads promoting a special webinar or educational session.

Social media ads can help you reach new clients quickly and get your message in front of people who might not have found you otherwise. It's a budget-friendly way to build awareness and drive inquiries.

## **Step 9.** **Use Analytics to Refine Your Approach**

Social media provides real-time feedback, so take advantage of it. Use analytics tools to track which posts perform best, what type of content engages your audience, and where you might improve. If posts about plan benefits get high engagement but testimonials don't, adjust your content mix accordingly.

Tracking what resonates lets you tailor your content to better fit your audience's interests and keeps your strategy dynamic. Think of analytics as your social media GPS, helping you navigate the most effective path to reach clients.

### ***A Note on Compliance for Medicare and ACA Brokers***

As you dive into the world of social media, it's important to keep compliance top of mind, especially if you're working with Medicare or ACA (Affordable Care Act) plans. Social media can be a fantastic tool for client engagement, but it's also a space where strict regulatory guidelines apply.

For Medicare brokers, avoid discussing specific plans or benefits in a way that could be construed as steering or misrepresenting options. Always stay general in educational posts, focusing on topics like open enrollment timelines, coverage basics, and common questions. The Centers for Medicare & Medicaid Services (CMS) has specific guidelines for Medicare marketing, so make sure all social media content is compliant.

For ACA-focused brokers, keep in mind that the Affordable Care Act also has its own set of rules. Avoid making any false or exaggerated claims about plan savings or benefits, and be cautious not to imply endorsements by government bodies. Stick to educational content that informs clients without crossing regulatory boundaries.

When in doubt, it's a good idea to review your social media strategy with your compliance department or a trusted compliance advisor to ensure your posts are within the guidelines. Social media can be a powerful tool, but keeping it compliant is essential for maintaining trust and avoiding issues.

### ***Final Thoughts***

As brokers, social media is an invaluable tool to grow your business in a digitally driven world. By choosing the right platforms, focusing on education, and showcasing the human side of your brand, you can create a social media presence that's as dynamic as it is effective.

Your expertise is what sets you apart—social media simply amplifies it to a wider audience. With a mix of consistency, creativity, and strategic engagement, you can use social media to build a community around your business and stay top-of-mind with clients who value your guidance.



**For more insights on navigating the digital landscape as a broker, check out [www.simplerhorizons.com](http://www.simplerhorizons.com)**



**Elka Soussana**, the driving force behind Simpler Horizons Insurance Solutions, a thriving senior general agency boasting over 100 independent agents. Currently serving as the Vice Chair for the CAHIP-LA Medicare board and as an advisor for the Foundation for Senior Services, Elka is a respected figure in the insurance and senior services sectors. Since making her mark in the Medicare space in 2012, she has skillfully navigated its complexities, ensuring both her agents and the seniors they serve can make informed choices.

# 5 REASONS TO HIRE A THIRD-PARTY ADMINISTRATOR (TPA)

BY KYLE GERDTS

**“THIRD-PARTY ADMINISTRATORS (TPAS) PLAY A CRUCIAL ROLE IN HANDLING THESE COMPLEXITIES, OFFERING COMPANIES BOTH EFFICIENCY AND PEACE OF MIND.”**

**M**anaging employee benefits in today’s fast-paced and ever-evolving business environment requires knowledge, time, and a proactive approach. Third-party administrators (TPAs) play a crucial role in handling these complexities, offering companies both efficiency and peace of mind. Here are five key reasons why partnering with a TPA could be a strategic advantage for your organization.



## 1. EXPERTISE IN BENEFITS ADMINISTRATION AND REGULATORY COMPLIANCE

Navigating employee benefits, from medical to dental to vision, demands deep industry knowledge and up-to-date regulatory insights. TPAs bring years of experience to benefit management, ensuring businesses remain compliant with healthcare laws like the Affordable Care Act (ACA) and HIPAA. This partnership reduces compliance risks and allows companies to focus on core objectives while safeguarding against potential liabilities.

## 2. EFFICIENT CLAIMS PROCESSING AND ENHANCED CUSTOMER SERVICE

Timely and accurate claims processing is crucial to employee satisfaction. TPAs offer proven systems for handling claims with speed and sensitivity, which fosters trust and reliability. Beyond claims, TPAs provide dedicated customer service teams to answer questions, resolve issues, and support employees through their benefits experience. This reliable support system enhances the overall employee experience, reinforcing their sense of being valued.

## 3. COST SAVINGS AND BUDGET CONTROL

Cost management is a priority for most organizations, especially in healthcare and benefits. Partnering with a TPA can uncover savings and improve budget control. By leveraging industry expertise, TPAs can identify cost-saving opportunities, such as network discounts and tailored plan designs, helping organizations make data-driven decisions that align with financial goals and maintain competitive, sustainable benefits.

## 4. ACCESS TO ADVANCED TECHNOLOGY AND DATA INSIGHTS

With a TPA, companies gain access to technology and data analytics tools that enhance administration and offer valuable insights. Online portals and mobile apps make it easy for employees to access their benefits and check claims status, while robust reporting capabilities provide employers with data to track trends and make informed adjustments. Leveraging data insights enables businesses to meet employee needs conveniently and optimize benefits offerings.

## 5. CUSTOMIZED SOLUTIONS TO FIT UNIQUE BUSINESS NEEDS

A key advantage of working with a TPA is the flexibility to customize benefits programs. TPAs can tailor plans that reflect a company's culture and priorities, from comprehensive health packages to targeted options like dental, vision, or wellness programs. This customized approach helps ensure that benefits remain competitive, cost-effective, and aligned with organizational goals.

*“Choosing a TPA can streamline benefits management, reduce administrative burdens, and enhance employee satisfaction, helping businesses focus on growth and operational success.”*

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Specialist® (CSFS®) designation through  
Health Care Administrators Association  
(HCAA). Kyle holds a BS from Fresno Pacific  
University.

# Considerations for a Healthy Pregnancy: Health Insurance and Prenatal Care

A photograph of three pregnant women of diverse backgrounds standing together and smiling. The woman on the left is white with blonde hair, wearing a light beige t-shirt and white leggings. The woman in the middle is Black with dark hair, wearing a white t-shirt and maroon leggings, and has a white headband. The woman on the right is Hispanic with brown hair, wearing a light blue t-shirt and black leggings. They are all looking towards the camera with happy expressions.

**W**ith the wealth of information available about pregnancy, your clients may wonder which guidelines to follow. Use these considerations for a healthy pregnancy to help expectant mothers and their families make the right choices.

## What to Consider for a Healthy Pregnancy

No two pregnancies are the same, but there are a few guidelines everyone can follow. Here are a few factors your clients can consider when planning for pregnancy.

### Dietary considerations

Eating a balanced diet is important during pregnancy. This means getting enough protein, fats, and carbohydrates to sustain the mother and the baby. Most doctors recommend eating around 300 extra calories a day in the later trimesters and eliminating potentially unsafe foods such as raw fish, soft cheese, and unpasteurized dairy.

Many women struggle with morning sickness during the first trimester and are not able to eat normally for a while. This is usually fine, and it will not hurt the baby. However, if a mother-to-be is very sick or having trouble eating or drinking anything, she should ask her provider about a type of severe morning sickness called hyperemesis gravidarum.

It's important for pregnant women, or those who are trying to conceive, to get enough specific nutrients such as folic acid, iron, and calcium. Prenatal vitamins are specially formulated to support pregnancy, and women can choose a type and brand that works best for them, with options including tablets, gummies, and liquids.

### Exercise

Getting regular exercise during pregnancy can help reduce aches and pains, boost mood, and strengthen the cardiovascular system. Exercise may also decrease the risk of common conditions related to pregnancy, such as pre-eclampsia and gestational diabetes. Experts agree that the following types of exercise are safe for most pregnant women:

- **Walking:** Walking is an ideal low-impact activity that strengthens the muscles and helps the joints stay healthy. Even walking for 30 minutes at a leisurely pace every day can help regulate blood sugar, sleep, and mood.
- **Swimming or water aerobics:** Exercising in water can temporarily lighten the load of pregnancy as it reduces weight on muscles and joints. It can also allow the mother-to-be to move at a slower pace but still experience the benefit of cardiovascular exercise.
- **Prenatal yoga:** Prenatal yoga is modified to be gentler and easier on the pregnant body. It's important to choose an instructor who has experience teaching pregnant women and who understands which poses may be unsafe during pregnancy.

Pregnancy can make exercise challenging, and not all routines are safe for expectant mothers. You should encourage a pregnant client to speak to her provider to determine what is most appropriate for her individual situation.

### Mental and emotional health

Pregnancy can take a toll on mental health. Dramatic hormonal shifts, upcoming life changes, and pre-existing conditions such as anxiety, depression, and ADHD may make it difficult for a mother-to-be to regulate her mood or cope with regular stressors. Additionally, medications that are not pregnancy-safe may need to be changed or stopped temporarily.

Some women may experience postpartum depression and anxiety after the baby is born. Others may also struggle with perinatal depression and anxiety, which can impact mental health during pregnancy. If a client's obstetrician is not currently checking on her mental and emotional health, you might encourage her to find a provider who considers these aspects.

## Frequently Asked Questions About Health Insurance and Pregnancy

Your pregnant clients, as well as those planning a pregnancy, should be well-informed about the benefits their health insurance offers. Consider these FAQs to have constructive conversations with your clients when they ask about these topics.

### 1. What tests, checkups, and treatments might health insurance cover?

Pregnancy care begins with prenatal care, which involves regular visits with a provider, such as an OB-GYN or nurse midwife, to make sure the pregnancy is progressing well. Prenatal care may include the following:

- Ultrasounds
- Genetic testing
- Glucose screenings and management of gestational diabetes
- Newborn screenings, NICU stays, and additional care for the mother and baby during their hospital stay

### 2. Do Medicaid plans cover pregnancy and prenatal care?

Your clients may want to know that all Medicaid and Marketplace plans cover pregnancy, prenatal care, and childbirth. Certain essential services, such as newborn care, are also covered.

If possible, it's a good idea to sign up for a plan with prenatal care before getting pregnant. However, Medicaid and other Marketplace plans, such as the Children's Health Insurance Program, cannot charge higher premiums or refuse coverage based on a client's pregnancy status.

### 3. What if a patient is still on her parent's health insurance plan?

Usually, these plans cover pregnancy and prenatal care. However, there is one important exception: If a plan was "grandfathered" in — meaning that a woman's parents purchased an older plan that is still considered valid — coverage for pre-existing conditions such as pregnancy or prenatal care may not be included.

This is where a health insurance broker can be a valuable ally. It's crucial for your clients to understand the type of insurance they have and how it may impact their family planning goals.

### 4. Will a birth center or other non-hospital birth be covered?

Health insurance plans may cover other types of birth experiences, such as those at home or in a birth center, but it's a good idea to verify coverage if your client wishes to go this route. You may also want to help your client check to see whether her birth center of choice is affiliated with her provider or hospital under her insurance plan.

### Help Your Clients Choose the Right Insurance for Pregnancy

Pregnancy can be a time filled with joy and wonder, but it can also bring waves of uncertainty and stress to expectant families, especially when the cost of medical care factors into the mix. Help your clients have a healthy pregnancy and prepare for their babies by providing them with the most recent and relevant health insurance information.

*“Getting regular exercise during pregnancy can help reduce aches and pains, boost mood, and strengthen the cardiovascular system. Exercise may also decrease the risk of common conditions related to pregnancy, such as pre-eclampsia and gestational diabetes.”*

Sources:

1. The American College of Obstetricians and Gynecologists: "Exercise During Pregnancy."
2. HealthCare.gov: "Health coverage if you're pregnant, plan to get pregnant, or recently gave birth."
3. BetterHealth Channel: "Pregnancy and your mental health."
4. Johns Hopkins Medicine: "Nutrition During Pregnancy."

# WHAT SELLERS NEED TO KNOW



***“Your commissions are worth less when the number of Boomer brokers selling outpace the younger brokers looking to buy.”***

**By Phil Calhoun  
&  
David Ethington**

## **Part One:**

**Your Transition to Retirement-When and Why?**

## **Part Two:**

**Financial Pre-Retirement Planning-  
How to reach maximum future income**

## **Part Three:**

**How to keep more using tax strategies and financial deal points**

Transition concerns many brokers have when looking to sell in the future includes the When and Why to 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*.

Unless you have a crystal ball and see an industry trend that will reduce commissions or cause one to work longer but get paid less, When and Why sell are personal matters. To get to an answer on when, more questions arise such as “Are you looking to find other ways to spend your time?” “Do you have a health concern?” “Is Burnout a factor?”

### **Managing “Seller’s Remorse” is possible.**

Often times business solutions are available to address an individual’s personal motivation to sell or retire. For many Sellers, the daily work of running an agency, servicing clients, and in some cases managing employees, becomes a burden and the idea to sell and spend time traveling, more time with family, and take up part-time interests such as doing good works for others or a hobby never fully experienced, seems so much more fun. It is possible a gradual move to reduce the time at work can refresh and bring positive energy, especially when the core business is managed by staff or outsourced.

***When a plan is developed that addresses Seller Remorse the Seller can redirect energy into areas where they enjoy a sense of self-worth.***

If more time is needed to decide to sell, the focus can shift to finding a Successor.

You keep your commissions, and your Successor is prepared as needed to protect your commissions in all life events. We suggest the **Commission Protection Plan (CPP)** be considered for active brokers not ready to sell but in need of a formal plan that provides direction on the payout to you or your family. The CPP is a fit for active brokers with a Successor and is the best way to protect health commissions short of having a partner or employee ready to step up as your Successor.

Many Sellers are not current with the technology in the industry. Using paper applications and a Rolodex file are fine while they worked. Technology replaced these tools for many practical reasons, for contact management and enrollment efficiency. This lack of technology, can be a mainly why brokers decide to sell.

### **When to Sell**

Seventy five percent of all businesses are owned by Baby Boomers. This aging trend applies to health insurance professionals. You can be the Boomer broker who waits too long or you can decide to build your plan now. The peak time to sell is before the Boomer wave really hits in the next 5 to 10 years. Combine this with the fact that many older brokers have not modernized.

With the Boomer retirement glut it is possible in a few years that the supply of Buyers will not match the demand. Sellers with modern agency systems are more attractive to Buyers.

**Transition concerns many brokers have when looking to plan to sell in the future includes the When and Why to 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.**

For Buyers, this trend is your opportunity. Learn more about how to become a Successor for an active broker. Imagine with three or four Successor arrangements in place, you will have the next ten years lined up with new business as every few years one of your active brokers moves to retirement and you will acquire their book.

**Avoiding Seller's Remorse**

Some brokers consider selling some lines of their business and keeping some of the clients. The idea is to keep sales adrenaline flowing. This one foot in approach requires a Buyer willing to work with the Seller to coordinate efforts when the Seller stays in touch with clients "sold to the Buyer".

*After a taste of retirement many Buyers report the Sellers they work with may originally thought about staying active, but they often lose interest as their focus shifts to other pursuits.*

In the case where a Seller stays active and does work with the Buyer in a complementary way, the result can be positive. What does not work is when the Seller remains actively involved and then second guesses the Buyer's guidance to clients and openly advises clients to take certain actions in opposition to the Buyer. These Seller actions are unwanted, detrimental to clients, and considered interference. A healthier process, which is usually outlined when Buyers and Sellers work through the standard purchase agreement, is when the Seller responsibilities post sale are focused on proven and proper process to transition of clients to the Buyer. All collaborative work needs to be addressed in writing and agreed to by both parties.

Is there a way a Seller can work with the Buyer to slowly disengage?

Sellers most often sell and move out of the industry. Recently two Sellers we worked with moved out of the state. While a few Sellers start a new business, others stay connected in the business but avoid competition and instead complement the work of the Buyer. Examples include doing seminars with the Buyer such as Medicare 101 classes to help the Buyer 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.

**Summary**

Our commission planning work over the past 12 years has led to actual experience with Seller's remorse. Preparing to sell is personal and necessary.

It is common when clients become friends, the Seller misses their role as trusted advisor and subject matter expert. Consistent commission checks are also hard to give up. Many sellers experience remorse a few months after the sale.

**What we Provide Buyers and Sellers**

We help health insurance professionals understand why insurance carriers are not broker friendly when it comes to their health commissions. Our Mission is to educate brokers on options to protect health commissions.

*We offer professional advice and planning processes.*

- ◇ *For the Active Broker* of any age we help them protect their commissions. **See the Commission Protection Plan (CPP.)**
- ◇ *For Brokers looking to Grow*, we provide our Health Commission Certified Buyer training.

**Keep an eye out for our  
2025 Commission Webinar Education Calendar**

- ◇ *For Agency Owners* with subagents we apply the CPP to help your subagents protect their commissions and for you to be their Successor. **The Martin Agency Solution video.**

For All Sellers we provide the key processes to make certain the deal includes a proven agreement, a commission transfer process, and a transition plan designed to retain clients and commissions.

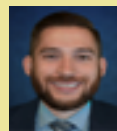
**Visit [www.commission.solutions](http://www.commission.solutions) to learn more about planning to protect, grow and sell your commissions, it needs to happen.**

Integrity Advisors is a health insurance agency which specializes in educating health brokers on the importance of commission protection. Commission Solutions is a program offered by Integrity Advisors.



**Phil Calhoun MBA**, is a board member of the Exit Planning Institute Orange County Chapter, he owns Integrity Advisors.

[Click here to arrange a no obligation 15-minute coach session](#)  
[Phil@commissionsolutions](mailto:Phil@commissionsolutions.com)  
**714-664-0311**



**David Ethington**, is an expert in the process to acquire and transfer health commissions. He has trained many brokers in commission education and built the commission transfer planning module for Medicare and Group commissions provided to our broker colleagues.

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**NAIFA's Boyle Discusses  
LTC Policy Matters at  
OneAmerica Summit**

NAIFA Senior Vice President for Government Relations Diane Boyle participated in a legislative panel at OneAmerica's Long-Term Care Summit. The summit featured discussions by industry thought leaders focused on the future of long-term care, covering everything from industry trends and government and regulation considerations to consumer perspectives.

The inaugural forum presented by OneAmerica Financial was a robust discussion on the long-term care industry, bringing a range of viewpoints and perspectives. Boyle provided insight on the recent election's impact on LTC and updates on the Washington Cares program and other state ballot initiatives.

On the federal side, Boyle provided background on the Well-Being Insurance for Seniors to be at Home Act (WISH) Act of 2021, which could make a return in the next Congress. The legislation would create a catastrophic long-term care benefit paid for by a 0.6% payroll tax. The bill author, Rep. Tom Suozzi (D-NY), is currently looking for a Republican cosponsor. Boyle also discussed the potential for a federal caregiver tax credit, which President-Elect Trump touted during his campaign.

Boyle concluded by urging financial professionals to be politically engaged. It is vital, she said, for the industry to humanize tax issues to show that financial products, services, and professionals provide crucial and valuable benefits to consumers who are the lawmakers' constituents.

Long-term care is one area of focus of NAIFA's revitalized Lifetime Healthcare Center. The Center will host a November 19 Impact Day program of virtual presentations exploring the trends and challenges of lifetime healthcare.

**MY EXPERIENCE AT CAL BROKER**



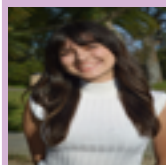
**By Emma Peters**

My name is Emma Peters, and I have worked as an intern and then a media assistant at California Broker Magazine since September of 2023. I graduated college from Point Loma Nazarene University with my B.A. in Literature. After I graduated, I knew that eventually I wanted to apply to graduate school to pursue English studies at a higher level, but I wanted to take a year or so to get more job experience before I continued my schooling. I was incredibly fortunate to have a connection to Phil Calhoun (publisher of Cal Broker) who was looking for an intern to assist with the magazine.

Although my degree did not specialize in health insurance, Phil recognized that I had skills in writing, research and organization which could be valuable for Cal Broker. He and others in the Cal Broker team made sure to train me in the programs used in magazine production, introduced me to industry experts and allowed me to shadow the creation of an online publication. I was also able to participate and collaborate with new developments to the magazine such as the E-Calendar. Not only was I valued for what I brought to the company already, Phil was invested in my professional growth as he provided ample opportunities for me to grow within Cal Broker and elevate my position. In the transition from Intern to Media Assistant I had more responsibility in the editing process for the magazine and in choosing articles to write for each month. Because of this job, I have gained significant experience in different forms of writing, professional networking, participating in the process for an online publication and much more. I have met and interacted with many professionals which I wouldn't have known otherwise and have felt valued as an individual.

Thank you, Cal Broker!

**Emma Peters** is the media assistant at California Broker Magazine. She recently graduated from Point Loma Nazarene University summa cum laude, with a Bachelor of Arts in Literature and a minor in Humanities.





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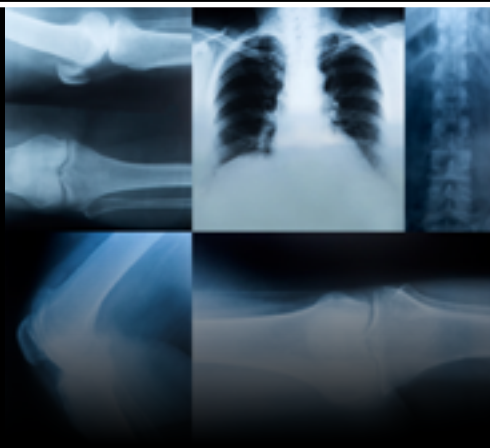


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