

COMPLIANCE

ADVOCACY

EMPLOYEE SATISFACTION

CALIFORNIA BROKER

SERVING CALIFORNIA'S ANNUITY, LIFE & HEALTH INSURANCE PROFESSIONALS | JUNE 2025



INSIDE ►

GroupLTCi

New Guaranteed Issue Group LTCi to minimum 3 enrolled with inflation rider & life coverage. Now available for Cal Broker subscribers.

By BuddyIns



COVERED CALIFORNIA
SMALL BUSINESS



affordable health insurance options for small business

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

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

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

CONTACT US TO EXPLORE YOUR OPTIONS!

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

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

blue
california 

 **KAISER
PERMANENTE**

SHARP
HEALTH PLAN

Boost Your Client Offerings with PEO Solutions

BenefitMall's Professional Employer Organization (PEO) team bridges the gap and streamlines HR support, helping you deliver seamless solutions for your clients:

- **Client-First Guidance:** We help find the perfect PEO match focused on your client's top interests.
- **End-to-End Support:** From onboarding to renewals, we're with you at every step.
- **Simplified Process:** Leave the RFPs and discovery calls to us, so you can focus on growing your business.

Introduce your clients to the BenefitMall PEO advantage. Connect with our PEO team today!



What does CAHIP do for you?



Political Involvement

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

Education

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

Social Events

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

Community Involvement

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

Annual Events

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

Opportunities to Get Involved

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

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



California Agents and Health Insurance Professionals

(800) 322-5934 | info@cahip.com | www.cahip.com



EXCLUSIVE
**GROUP LONG TERM
CARE INSURANCE
BENEFIT FOR
CALIFORNIA
BROKERS**



AVAILABLE NOW IN
CALIFORNIA

California Broker Magazine has partnered with **BuddyIns**, specialists in long term care insurance, to bring you an exclusive guaranteed issue long term care with life insurance benefit.

Protect Yourself. Your Family. Your Employees.

WHY THIS MATTERS TO YOU

- ✓ **Guaranteed Issue Coverage –**
No health questions, up to age 70
- ✓ **5% Annual Inflation Growth –**
Keeps pace with rising care costs
- ✓ **Dual Protection –**
Long-term care benefit with whole life insurance
- ✓ **Up to 34 Months of LTC Coverage–**
Financial security when you need it most

HOW IT WORKS

- ✓ Receive 6% per month of your life insurance benefit for 17 months
- ✓ Then receive another 6% per month for an additional 17 months
- ✓ If you use your entire death benefit for LTC, the Restoration of **Death Benefit Rider** ensures your beneficiaries still receive a life insurance benefit

DON'T WAIT—SECURE YOUR FUTURE TODAY!

For information on this exclusive program, visit
<https://partner.buddyins.com/calbrokerltcigroup>

This benefit is available to California Broker Magazine subscribers who are actively working at least 20 hours per week.

TABLE *of* CONTENTS

SERVING CALIFORNIA'S ANNUITY, LIFE AND HEALTH INSURANCE PROFESSIONALS

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

14

CALIFORNIA POSITIVE**California's Bee Marketplace and Health**

California is home to a thriving bee industry that produces many types of honey. By understanding the connection between bees and your health, you can support your clients' health more effectively.

By CalBroker Magazine

16

ARAG**Navigating Natural Disasters: How Employers Can Support Their Workforce**

As we continue to witness the alarming rise in costly weather events, it's important for employers to prioritize disaster preparedness and recovery to safeguard their employees' well-being and ensure business continuity. Consider these tips that could help clients support their employees' efforts to recover and rebuild.

By Ann Cosimano, ARAG General Counsel

18

CRANKWHEEL**Mobile Meetings: Selling Insurance in a Remote World**

The future of selling insurance is mobile-first. Clients expect brokers to meet them on their terms, using tools that complement their busy lives. Those who adapt early will benefit from higher client satisfaction, loyalty, and referral rates.

By Jói Sigurdsson

20

BENEFITMALL**Cost Containment Without Compromise: A Broker's Playbook**

With healthcare costs continuing to climb, businesses need more than a standard benefits package. They need a plan. This is where benefits consultants bring real value, providing cost-containment strategies that help businesses stay competitive, compliant, and financially stable.

By John Wiesler, SVP Sales for BenefitMall

22

CLIENT CASE STUDIES**Rules, Laws & Regulations Regarding Access to Healthcare**

Healthcare laws constantly change, especially as plan coverages fluctuate. However, certain key statutes and regulations provide rights and have increased access to healthcare across the country. These laws have a significant impact on your clients, whether they're getting routine care or obtaining referrals for specialty care.

By Carmen Ponce-Robiatti

24

HEALTH & WELLNESS**Living for Longevity**

Instead of focusing on lifespan (ie: number of years of life), the study of longevity focuses on healthspan, or the quality of life and number of years of life without debilitating disease.

By Megan Wroe, MS, RD, CNE, CLEC

26

MEDICARE**Anticipating Dramatic Growth of Older Californians**

California is on the cusp of an unprecedented demographic shift, with projections indicating a dramatic increase in the older adult population by 2040. This report examines and projects characteristics of the state's older population and offers policy insights to help state leaders and stakeholders plan for this demographic shift.

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

28

LIFE INSURANCE**Unlocking Value: How Life Settlements Empower Clients and Brokers Alike**

Industry veteran Lisa Rehburg shares her journey from a family machine shop to the upper echelons of healthcare and insurance, culminating in her current passion: helping clients and brokers realize the hidden potential in life insurance policies.

By Phil Calhoun

ARTICLE EXPERIENCE OPTIONS:

LISTEN ▶

WATCH ▶

30

NAIFA

California Bill Passed

NAIFA-California is pleased to report that its co-sponsored bill, AB 943 (Rodriguez), has passed the Assembly and is now pending in the Senate.

By NAIFA

31

PROFESSIONAL DEVELOPMENT

Letters on Integrity

There is much to be done in American business to take the values statements that hang on boardroom walls and integrate them into the widespread organizational dialogue that enhances accountability, collaboration, initiative, and profitability. Among the ten essentials for getting value from values, here are six that leaped out at me about how organizations discover that money follows meaning.

By Russ Williams

32

PROFESSIONAL DEVELOPMENT

Why Would a 20 Something Choose to Work in Insurance?

When you ask a broker how they entered the insurance industry, many will say that they followed in a family member's footsteps or simply stumbled into an entry-level position. But as the average age of brokers continues to rise, it becomes increasingly important to engage the next generation of professionals and encourage them to consider the dynamic and evolving world of insurance.

By Maleigha Ponce

34

BUDDYINS

New Guaranteed Issue Group LTC Insurance Empowers California

For the first time in 15 years, California brokers have access to a groundbreaking group long-term care (LTC) insurance solution. This exclusive affiliate program, announced by Phil Calhoun, CEO of California Broker Media, and developed in partnership with BuddyINS and Integrity Advisors, brings guaranteed issue group LTC back to the Golden State—offering robust coverage, inflation protection, and a unique dual benefit structure.

By BuddyIns

ARTICLE EXPERIENCE OPTIONS: [LISTEN ▶](#) [WATCH ▶](#)

36

COMMISSION SOLUTIONS

Protecting Your Commissions

For health insurance brokers, years of dedication builds not just a business, but a lifeline for their families. Yet, many overlook what will happen to their commissions if they retire, become disabled, or pass away. In a recent webinar, Phil Calhoun and David Ethington shared three real-life case studies that illustrate the profound impact of commission protection planning on brokers and their loved ones.

By Phil Calhoun & David Ethington

ARTICLE EXPERIENCE OPTIONS: [LISTEN ▶](#) [WATCH ▶](#)

IN EVERY ISSUE

Industry News 8

Ad Index 39

**CALIFORNIA
BROKER**

PUBLISHER

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

PRODUCTION DIRECTOR

ZULMA MAZARIEGOS
Zulma@calbrokermag.com

ASSISTANT TO PRODUCTION DIRECTOR

GABRIELA PEREZ
Gabriela@calbrokermag.com

DIGITAL DIRECTOR

CARMEN PONCE
Carmen@calbrokermag.com

GRAPHIC DESIGN

PETER KOZLOWSKI
Peter@calbrokermag.com

CIRCULATION

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

ADVERTISING

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

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

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

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

How Does Medicare Cover Vaccines?

We are in the midst of an RNA revolution, set to change the future of medicine. However, that revolution is now in jeopardy. Yes, Medicare covers vaccines. Most vaccines are covered under Part D, the prescription drug benefit, but some are paid for by Part B. Part D plans include most commercially available vaccines on their formularies, but it's a good idea to confirm that the ones your doctor is recommending are included on your particular plan.

Certain vaccinations are always covered by Part B:

- Influenza (flu) shots, including both the seasonal flu vaccine and the H1NI (swine flu) vaccine
- Pneumococcal (pneumonia) shots
- Hepatitis B shots
- COVID-19 vaccine

Part B also covers vaccines after you have been exposed to a dangerous virus or disease. For example, Part B will cover a tetanus shot if you step on a rusty nail, or a rabies shot if you are bitten by a dog. Medicare covers all vaccines that the Advisory Committee on Immunization Practices (ACIP), an independent government body, recommends for adults. Medicare covers these vaccines without cost-sharing, so at no cost to you. This includes some vaccines that you might need before you travel outside the US. Vaccines that are not recommended by ACIP may be included on your plan's formulary, but your deductible and copay will apply. To avoid billing issues, make sure that your doctor or pharmacy administering the vaccines bills the appropriate part of Medicare. When you get a vaccine at your doctor's office, ask your doctor to contact your Part D plan first to find out how they can bill your Part D plan directly.

Hospital Employment By State:

By Mariah Taylor

Hospitals employed 6.7 million people in 2023, KFF found. KFF used 2023 data from the Quarterly Census of Employment and Wages, which includes more than 95% of U.S. jobs, to find the number of hospital employees by state and how hospital employment ranks among industry subsectors. Some physicians and employees were not included in the total for hospital employment if they worked in other settings, such as the ambulatory healthcare services subsector.

Here are four things to know about hospital employment:

1. On average, hospitals employed about 131,000 people across every state at Washington D.C. In 23 states, hospitals employed more than 100,000 individuals, and in four states — California, Florida, New York and Texas — hospitals employed more than 400,000 people.
2. Hospitals are the sixth-largest employer in the country, and among the top eight employers in every state.
3. In West Virginia, hospitals were the second-largest employer, and the third-largest employer in North Dakota, South Dakota and Wyoming.
4. Here is the number of individuals employed by hospitals in every state:
 - Alabama: 99,347
 - Alaska: 15,881
 - Arizona: 120,207
 - Arkansas: 66,472
 - California: 610,101

[READ FULL ARTICLE →](#)

Medtronic Diabetes Business: Medtronic To Separate Diabetes Business Into Standalone Company

Medtronic Diabetes Business: The spin off is expected to be complete within the next 18 months through a series of capital markets deals, with a preferred path of an initial public offering.

Bengaluru: Medical device maker Medtronic said on Wednesday it plans to separate its diabetes business, which houses its insulin pumps and other wearable devices, into a stand-alone company. The new company will be headed by Que Dallara. Medtronic's diabetes division, will house about 8,000 employees and be headquartered in Northridge, California.

The diabetes unit has recently struggled after a 2021 warning by regulators about the company's MiniMed 600 insulin pumps. The spin off would allow Medtronic to focus on more profitable businesses such as heart devices, its biggest revenue driver.

The spin off is expected to be complete within the next 18 months through a series of capital markets deals, with a preferred path of an initial public offering and subsequent split-off.

[READ FULL ARTICLE →](#)

SHRM California Members Elevate The Voice Of HR In Sacramento

On April 23, SHRM and SHRM California hosted their 2025 California Advocacy Day in Sacramento, bringing together nearly 100 HR professionals from across the state for a full afternoon of direct engagement with state lawmakers and staff. Held in conjunction with the California State HR Advocacy and Legislative Conference, this annual event empowers SHRM members to share their real-world experience and influence public policy affecting California's workplaces.

[READ FULL ARTICLE →](#)

82 Hospitals With The Lowest Readmission Rates By State

By Mariah Taylor

New York City-based Hospital for Special Surgery has the lowest unplanned readmission rate in the nation, according to CMS.

CMS' Unplanned Hospital Visits data is based on provider data for hospital return days, including unplanned readmission and unplanned hospital visit measures after outpatient procedures from July 2022 to June 2023. CMS updated the data April 30. The national hospital wide readmission rate was 14.6. A total of 1,986 hospitals have readmission rates under the national average.

Here are the hospitals with the lowest readmission rates in every state and the District of Columbia:

Note: This list includes ties in some states.

- Alabama: Northwest Medical Center (Winfield): 12.9
- Alaska: Providence Alaska Medical Center (Anchorage): 12.7
- Arizona: OASIS Hospital (Phoenix): 12.4
- Arkansas: Arkansas Surgical Hospital (North Little Rock): 12.3
- California: Sequoia Hospital (Redwood City): 12.8

[READ FULL ARTICLE →](#)

Alameda Health To Get \$77m To Expand Behavioral Health

By Mariah Taylor

Oakland, Calif.-based Alameda Health System was granted more than \$77 million to expand behavioral health services at two hospitals. Grant funds will be used to build a 10-bed inpatient medical detox and psychiatric care unit at San Leandro Hospital and two 20-bed units dedicated to geriatric psychiatric patients at Hayward-based St. Rose Hospital, according to a May 16 system news release.

The funds are part of \$3.3 billion awarded through the California Department of Health Care Services' Behavioral Health Continuum Infrastructure Program. Alameda is one of 124 sponsor organizations to receive an award in support of behavioral health infrastructure through the state bond.

Health Systems Need Radical Transformation. Are C-Suites Ready?

By Laura Dyrda

Health systems faced with ever-thinning margins and uncertain financial future may be tempted to double-down on cost cutting as an immediate option relief. But for most, that's not the best option.

Converging economic and sociological factors have impacted the health system, including workforce shortages, financial instability and elevated consumer expectations. The rapidly aging population is a factor as well; many healthcare organizations are strained by increased service demand as the Baby Boomer population grows older and needs more care.

[READ FULL ARTICLE →](#)

UC San Diego Debuts Precision Medicine Degree Program

By Elizabeth Gregerso

The University of California San Diego has launched a master's program for healthcare professionals looking to specialize in the development and delivery of precision oncology medicine.

The Master of Advanced Studies in Precision Medicine Therapeutics in Oncology program aims to address the imbalance between the growing number of precision oncology therapies available and the few cancer patients who actually receive these treatments, according to a May 12 news release from the university.

Applications for the inaugural class are expected to open in September, with the program slated to begin in fall 2026 at the UC San Diego campus.

The program can be completed in nine to 18 months and is "ideal for health care professionals looking to specialize in precision oncology, researchers interested in the application of AI in oncology, genomics, diagnostics and therapeutic applications, and industry professionals working in drug development, clinical trials and health care policy," the release said.

Where Pharmacy Techs Are In Highest Demand

In the first quarter of 2025, there were 39,111 job postings for pharmacy technicians nationwide, according to a May 14 report from the American Association of Colleges of Pharmacy. This marks a slight decline from the same period in 2024, which saw 39,716 pharmacy technician job postings. Demand was highest in the South, which recorded 14,541 job postings — more than double the 6,997 postings reported in the Northeast. The Midwest had 9,606 postings, followed by the West with 7,967.

Top states for pharmacy technician demand:

- Texas led all states with 2,912 pharmacy technician job postings, followed by:
- California: 2,765
- Florida: 2,488
- Ohio: 1,871
- New York: 1,737
- North Dakota reported the fewest job postings, with just 82.

[READ FULL ARTICLE →](#)

Scripps Memorial Hospital To Open State-Of-The-Art North Tower In La Jolla

Three floors of the new tower are dedicated to women's and children's services, following last year's closure of Scripps Mercy Chula Vista's maternity ward.

By Abbie Black

SAN DIEGO — Scripps Memorial Hospital La Jolla is set to open its new North Tower on June 1, marking what officials call “a revolution in health care in San Diego.”

The eight-story glass structure, which cost \$664 million and has been under construction for five years, will add 188 beds to the facility, bringing the total to 495 at the La Jolla campus.

“If we have a surge like we did with COVID, we're going to have capacity to be able to take care of a lot more patients,” said Chris Van Gorder, Scripps Health President and CEO. “This is clearly the newest and latest hospital here in San Diego County.”

Three floors of the new tower are dedicated to women's and children's services, an expansion that follows the closure of Scripps Mercy Chula Vista's maternity ward last year. • North Dakota reported the fewest job postings, with just 82.

[READ FULL ARTICLE →](#)

Women In Health Administration To Honor 8 Executives

By Kristin Kuchno

Women in Health Administration, a nonprofit association for women in healthcare leadership, has named its honorees for the 2025 Woman of the Year and Legacy Award for Lifetime Achievement.

June Simmons, founding president and CEO of San Fernando, Calif.-based Partners in Care Foundation, was selected as the 2025 Woman of the Year, according to a May 14 news release shared with Becker's.

Rhoda Weiss, PhD, a healthcare executive, educator, author and consultant, was named the Legacy Award for Lifetime Achievement honoree.

[READ FULL ARTICLE →](#)



Sutter Health To Provide Urgent Care And Health Clinic In Riverbank

By Ken Carlson

People in Riverbank will have more access to primary and urgent care with construction of a 10,000 square-foot center. But residents will have to wait more than a year for the new health services. Sutter Health announced Tuesday that it signed a lease for a care center at 1901 Claribel Road, not far from the new Costco in Riverbank. According to a news release, the facility will include a primary care clinic with two health providers and an urgent care center for walk-in visits, routine injuries and same-day medical issues. The urgent care with three clinical providers will be open 7 a.m. to 9 p.m. weekdays and 7 a.m. to 7 p.m. weekends. The health center will have imaging services including mammograms and ultrasound exams.

[FOR MORE INFORMATION →](#)

FDA Clears 1st Blood Test To Help Diagnose Alzheimer's Disease

By Youri Benadjaoud

The test is for older Americans already exhibiting signs of Alzheimer's. The Food and Drug Administration (FDA) cleared the first blood test on Friday to help diagnose Alzheimer's disease. The test, manufactured by Fujirebio Diagnostics, is for those aged 55 and older who are already exhibiting signs and symptoms of the disease, the agency said. Alzheimer's disease is a neurodegenerative disorder that gradually destroys memory and thinking skills. It is often characterized by amyloid plaques, which are clumps of protein that can be seen as dark spots in certain brain scans.

[READ FULL ARTICLE →](#)

Scientists Discover Potential New Targets For Alzheimer's Drugs

By Anne Trafton

Pathways involved in DNA repair and other cellular functions could contribute to the development of Alzheimer's. By combining information from many large datasets, MIT researchers have identified several new potential targets for treating or preventing Alzheimer's disease.

The study revealed genes and cellular pathways that haven't been linked to Alzheimer's before, including one involved in DNA repair. Identifying new drug targets is critical because many of the Alzheimer's drugs that have been developed to this point haven't been as successful as hoped.

Working with researchers at Harvard Medical School, the team used data from humans and fruit flies to identify cellular pathways linked to neurodegeneration. This allowed them to identify additional pathways that may be contributing to the development of Alzheimer's.

"All the evidence that we have indicates that there are many different pathways involved in the progression of Alzheimer's. It is multifactorial, and that may be why it's been so hard to develop effective drugs," says Ernest Fraenkel, the Grover M. Hermann Professor in Health Sciences and Technology in MIT's Department of Biological Engineering and the senior author of the study. "We will need some kind of combination of treatments that hit different parts of this disease."

[READ FULL ARTICLE →](#)

Study Reveals Impacts Of Alzheimer's Disease On The Whole Body

Source Baylor College of Medicine

While Alzheimer's disease is mostly considered a disorder of the brain, emerging evidence suggests that the condition also affects other organs of the body. Working with the laboratory fruit fly, researchers provide a new understanding of how Alzheimer's disease affects different tissues across the entire body. The findings reveal new insights into brain-body communication in neurodegeneration and pave the way for identifying novel biomarkers and therapeutic targets for Alzheimer's disease.

[READ FULL ARTICLE →](#)



2025 JUNE CONFERENCES

[June 28 - July 1 NABIP: Future Forward: Annual Convention @ Miami, FL](#)

EVENTS

[June 2 @2:30-4:30pm EPI: Opening Conversations With Business Owners @San Francisco, CA](#)
[June 10 @4-6pm CAHIP Ventura: Networking with an Edge @Oxnard, CA](#)
[June 12 @12-5:30pm CAHIP LA: Day at the Races at Santa Anita Park & CAHIP-LA General Meeting @Arcadia, CA](#)
[June 12 @2:30-4:30pm EPI: An Intimate Conversation With An Owner: Exit, Failure, Retry @Costa Mesa, CA](#)
[June 13 @11am-1:30pm NAIFA CA: Pismo Beach Dine & Connect @Pismo Beach, CA](#)
[June 18 @2:30-4:30pm EPI: San Diego An Intimate Conversation With An Owner: Exit, Failure, Retry @Cardiff, CA](#)
[June 18 @10-11am CAHIP NOR CAL: June Member Meeting](#)
[June 18 @5-7pm EPI: Conejo Valley Summer Social @Westlake Village, CA](#)
[June 18 @10:30am-7pm CAHIP SD: Annual Summer Classic Golf Tournament @San Diego, CA](#)
[June 25 @11:30am-2pm NAIFA-San Diego + Strazzeri Mancini Present: The Advanced Planning Workshop Series](#)
[June 25 @2:30-4:30pm EPI: Real Estate: How It Should Be Treated During Business Exit Planning Process @LA, CA](#)
[June 26 @11:30am-1:30pm EPI: Owners Panel Discussion @Norco, CA](#)
[June 26 @10am-12pm CAHIP Golden Gate: Annual Member Meeting 2025 @Lafayette, CA](#)
[June 26 @8:30am-1pm NAIFA CA: Greater Bay Area – High Net Worth Symposium @Walnut Creek, CA](#)

VIRTUAL EVENTS

[June 6 @ 1-2pm NABIP First Friday's Meeting with NABIP President Alycia Riedl - Zoom](#)
[June 24 @ 4-5pm NABIP: Medicare Insider Moments- Zoom](#)
[June 26 @ 12-1pm NABIP: New Member Orientation - Zoom](#)

RECORDED WEBINARS

[BenefitMall Compliance 2025 Webinars](#)
[Benefit Mall May Compliance Update Webinar w/ Misty Baker & Carol Taylor](#)
[Benefit Mall April Compliance Update Webinar: MLR & 5500 w/ Misty Baker & Carol Taylor](#)
[Benefit Mall March Compliance Update Webinar: RxDc Explained w/ Misty Baker & Carol Taylor](#)
[Benefit Mall February Compliance Update Webinar w/ Misty Baker & Carol Taylor](#)
[Benefit Mall January Compliance Update Webinar w/ Misty Baker](#)

Commission Solutions 2025 Webinars

[Commissions Solutions April 17: Help Baby Boomers as their Preferred Buyer and Successor](#)
[Commissions Solutions April 9: Broker Succession Planning and the Impact on Loved Ones](#)
[Commissions Solutions March 20: Broker Succession Planning and the Impact on Loved Ones](#)
[Commissions Solutions March 12: How Health Commissions Were Protected, Supporting a Broker's Survivors](#)
[Commissions Solutions Feb. 20: How To Use Advanced Tax Planning For Max Retirement Income](#)
[Commissions Solutions Feb. 12: Rick's Journey to Protect, Grow, and Sell his Commissions](#)
[Commissions Solutions Jan.16: How to Sell Your Health Insurance Book of Business](#)
[Commissions Solutions Jan. 8: Mary's Journey To Protect, Grow and Sell Her Commissions](#)

SAVE THE DATE

[July 10 @ 12-1pm NAIFA CA: Webinar: How Millions Of Homeowners Can Now Afford Long Term Care Insurance](#)

PARTNERS

[BenefitMall Resources](#)

[Covered California: Important Tax Information: How to get a Small Business Credit](#)
[IEHP: Health Education for Members Join no-cost health education classes just for IEHP members.](#)
[Pinnacle: Announcing Healthview, Refreshed: Simply A Better Experience](#)
[Sutter Health Plan: Prioritizing Mental Wellness](#)

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

California's Bee Marketplace and Health

By Cal Broker



In the Pacific Southwest - a region that includes Arizona, California, and Hawaii - 86 percent of planted acres depend on paid pollination services. Without beekeepers, California's farmers wouldn't be able to produce the bountiful yields the nation relies on. Spend a few hours wandering through a garden or strolling along a hiking trail, and you'll likely spot a buzzing bee. These fuzzy insects aren't just adorable creatures to watch — they're vital members of California's agriculture industry. Whether pollinating crops or filling their hives with honey, bees work tirelessly to sustain our ecosystems and food supplies. California is home to a thriving bee industry that produces many types of honey. By understanding the connection between bees and your health, you can support your clients' health more effectively.

The California Bee Industry

Bees are big business in California. Both commercially managed honeybees and wild honeybees help pollinate everything from almonds to pomegranates, contributing over \$11 billion annually to the state's economy. You might assume that most farms rely on wild pollinators, but that's not the case. A network of beekeepers move bee colonies around the country, renting them out to farmers who need help pollinating their crops. California spends more on pollination services than any other state, followed by Washington

and Michigan. Over 80 percent of the money spent on these services comes from almond farmers who need two colonies per acre of almond trees. In February, almost every managed colony in the United States gets transported to California to meet this demand. Many other crops also rely on honeybees to thrive, including apples, blueberries, cantaloupes, cherries, raspberries, and watermelon.

Inside the Beekeeping Process

Beekeeping may seem complex, especially if you've only seen these insects from a distance. However, the process is relatively straightforward when you break it down. Creating a colony is the first task on any aspiring beekeeper's to-do list. Some people buy established colonies from another beekeeper, while others choose package bees. The latter option involves buying a package filled with thousands of worker bees and a queen bee, which are used to start a new hive from the ground up. Once hives are established, they don't need much upkeep from their human caretakers. The bees work independently, traveling to nearby flowers and other plants to collect nectar. As they fly from plant to plant, they also pollinate, helping the plants grow and reproduce. Back at the hive, the bees chew the nectar and store it in honeycombs, where it gradually turns into honey. The beekeeper can then extract and sell this honey.

Making a Living in the Bee Industry

The bee business might seem niche, but there are several ways to earn money in this industry. Many beekeepers sell honey, either locally or through larger distribution channels. The price can vary widely based on color, location, and marketing, but the average wholesale price is around \$2.98 per pound nationally. Beekeepers can diversify their income by selling beeswax products such as candles and ornaments. Pollination services are another major source of income for beekeepers. Farmers pay over \$300 million annually for these services, with almond growers often paying higher costs due to their early growing season. Finally, some beekeepers sell colonies to farmers or hobbyists looking to start their own hives. Before the sale, a state apiary inspector should check all hives to make sure they're free from diseases and pests.

“
Dramatic temperature fluctuations stress bees, and high temperatures can reduce their feeding, which in turn decreases pollination.”

Types of Honey

When you picture honey, you probably think of bear-shaped bottles of golden liquid at your local grocery store. However, bees produce many types of honey, each with different colors and tastes depending on the plants they visit for nectar.

Here are a few common varieties:

- **Clover honey:** A popular type known for its light amber color and mild taste
- **Acacia honey:** Almost transparent and often used as a sweetener
- **Mānuka honey:** Produced in Australia and New Zealand by bees that feed on the nectar of the Mānuka tree
- **Orange blossom honey:** A sweet liquid made from citrus nectars

Some beekeepers also create infused honey by mixing raw honey with delicious flavors, such as cinnamon and vanilla.

Health Benefits of Honey

Researchers don't fully understand how honey affects health yet. However, it may have antibacterial and antifungal properties that support wellbeing.

Here are a few conditions that honey may help treat:

- **Burns:** Dabbing honey on burns might speed up healing.
- **Cold sores:** Swallowing honey may help heal cold sores, especially when combined with the medication acyclovir.
- **Cough:** For children, swallowing honey before bed reduces cough as effectively as the cough medicine dextromethorphan. However, more research is needed to determine if this home remedy works for adults.
- **Rosacea:** Topical honey products may improve redness and other rosacea symptoms.
- **Wounds:** Applying honey to wounds may accelerate healing and reduce inflammation, pain, and pus.

Many people also use honey as a wellness health cooking ingredient. For example, you could use honey to bake sweet bread, create a delicious honey balsamic salad dressing, or marinate chicken. Even mixing a teaspoon of honey in your morning coffee or tea can help you enjoy the health benefits of this delicious treat.

Bee Protections in California

Because bees are sensitive to environmental changes, they're among the first to feel the impact of climate change. Dramatic temperature fluctuations stress bees, and high temperatures can reduce their feeding, which in turn decreases pollination. Pesticides also pose significant threats, especially to California's native bee species. Fortunately, it's not all doom and gloom. In 2022, a California court ruled that four bee species could be eligible for protection under the California Endangered Species Act. Additionally, in 2023, the Pollinator Protection Act banned over-the-counter sales of neonicotinoids for lawns and gardens. The overuse of these insecticides has been linked to the rapid decline of several bee species.

Bees: The Key to Personal and Environmental Wellness

Bees are irreplaceable parts of California's agriculture industry. Without their essential pollination, many crops would struggle to thrive, leading to devastating effects on the state's economy and environment. By promoting bee conservation and the health benefits of honey, you can help protect these vital insects and your clients' well-being.

Sources:

1. Tahoe Quarterly: <https://tahoquarterly.com/environment/pollinators-in-peril>
2. USDA: <https://www.ers.usda.gov/webdocs/publications/101476/err-290.pdf?v=9354.8>
3. PennState Extension: <https://extension.psu.edu/beekeeping-honey-bees>
4. MedlinePlus: <https://medlineplus.gov/druginfo/natural/738.html>

NAVIGATING NATURAL DISASTERS: HOW EMPLOYERS CAN SUPPORT THEIR WORKFORCE

By Ann Cosimano, ARAG General Counsel



When disaster strikes, lives can change in an instant. From wildfires and hurricanes to tornadoes and floods, the U.S. has seen its fair share of significant weather and climate disasters in the past few years. And these disasters are becoming more frequent and increasingly costly.

In 2024, the U.S. experienced 27 weather and climate disasters, each reaching more than \$1 billion in damages. In total, these 2024 events resulted in \$183 billion worth of damages – nearly double the 2023 total of \$93 billion.

Sadly, many Californians know firsthand that 2025 hasn't started any better as they continue to recover from more than 700 wildfires in the state since January. Meteorologists warn that hot and dry conditions in California and the Southwest could accelerate yet another wildfire season this summer.

So, what does this mean for your clients? The short answer is that they must prepare for upcoming disasters now and anticipate what types of support employees will need in the aftermath of a natural disaster.

More Costly Weather Events, Fewer Insurance Options

The National Centers for Environmental Information has been collecting and analyzing data on weather and climate disasters from the past 40+ years. With this longer view, the growth trend is even more alarming. In the 1980s, the U.S. averaged 3.3 major weather events per year, with costs averaging \$22 billion each year. So far, in the 2020s, those averages have increased to a staggering 23 events per year, with annual costs of nearly \$150 billion.

Geographically, the South, Central, and Southeast regions in the U.S. have seen the highest frequency and cost from billion-dollar disaster events. Intense hurricanes, flooding, tornadoes, and winter storms have ravaged these parts of the country.

Fewer carriers are willing to underwrite that risk in severe weather areas like California, Florida, and Texas, and this scarcity has led to costlier insurance premiums.

According to the Congressional Budget Office, “people in many high-risk areas have faced difficulty obtaining or affording insurance coverage for their property. As risk and costs increase, premiums will increase as well, which may make insurance less affordable for homeowners. If state regulators do not allow higher premiums, insurers may exit high-risk areas, reducing the availability of insurance.”

Helping Employees Impacted By A Natural Disaster

In the wake of one of these types of climate or weather events, employees can face considerable loss. So, how can you help clients support their employees' efforts to recover and rebuild – or better yet, be more prepared going forward?

Consider these tips:

- **Provide regular communication and support.**
Regular check-ins with employees can help restore a sense of normalcy and relief, knowing that their employer understands the hardships they're facing. Direct them to the appropriate local, state or federal agencies who can provide critical information and services before, during and after a severe weather event.
 - Key resources include the Red Cross, FEMA and the Disaster Distress Helpline for access to crisis counsellors.
 - The Homeland Security and Emergency Management departments in each state provide a wealth of information, from tips on being prepared to finding an interim shelter, returning home safely, and applying for relief.
- **Consider creating flexible or adjusted work arrangements.**
If possible, added work flexibility (even if short-term) could help ease employees' stress. This adjustment can afford employees time to manage their personal responsibilities, such as handling repair work or other appointments to recover from the disaster, while still fulfilling their work duties and earning a paycheck.

Some employers have sponsored leave-sharing plans which allow employees to donate leave to their colleagues affected by a major disaster as additional paid time-off.



**BY FOSTERING A CULTURE
OF PREPAREDNESS,
OFFERING FLEXIBLE
WORK ARRANGEMENTS,
AND PROVIDING ACCESS
TO ESSENTIAL RESOURCES,
EMPLOYERS CAN SIGNIFICANTLY
MITIGATE THE IMPACT OF
NATURAL DISASTERS
ON THEIR WORKFORCE.**

- **Offer voluntary benefits that can provide much-needed assistance.**

Supplementing quality medical insurance with access to mental health care resources can help employees weather the storm – physically, mentally, and emotionally.

To help employees offset added financial burdens, explore tax-advantaged financial assistance programs.

These may include employee crisis funds, qualified disaster relief payments, or retirement plans with an option to allow distributions and loans from their plans for qualified employees.

Additionally, employees may face a surprising number of legal matters after a major weather event – like dealing with property disputes, contractor issues, home insurance problems, or identity theft and restoration. Providing access to a legal insurance plan that covers myriad legal situations can reduce both employees' financial burden and stress levels.

- **Plan ahead and be better prepared.**

Tapping into the same benefit suite can help employees prepare in advance of a crisis. For example, financial counselors can provide strategies for building an emergency fund to cover 3 to 6 months of living expenses. Or, through their legal plan, employees can work with an attorney to prepare or update important legal documents, like a will, living trust, and powers of attorney. Being proactive can help employees be resilient and return more quickly to what matters most – their families, friends, and careers.

Overall, the increasing frequency and severity of natural disasters in the U.S. highlights the urgent need for proactive preparation and robust support systems for employees across the country. Employers play a crucial role in helping their employees navigate the challenges posed by these events. And by fostering a culture of preparedness, offering flexible work arrangements, and providing access to essential resources, like financial wellness, mental health benefits and legal insurance, employers can significantly mitigate the impact of natural disasters on their workforce.

Ultimately, a well-prepared and supported workforce is better equipped to face the uncertainties of natural disasters and emerge stronger. As we continue to witness the alarming rise in costly weather events, it's important for employers to prioritize disaster preparedness and recovery to safeguard their employees' well-being and ensure business continuity.



Ann Cosiman is ARAG's General Counsel and directs the company's legal, regulatory, compliance, risk management and attorney relations departments. Having started her career as an attorney for nonprofit organizations, Cosimano brings a full understanding of — and deep respect for — members experiencing legal issues. She genuinely cares about improving the lives of others and aligns those values with her role as an executive leader.

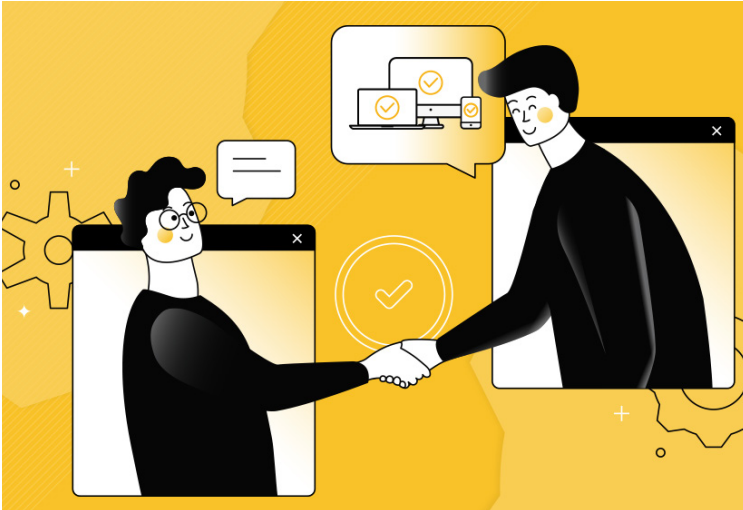
www.araglegal.com

Sources:

1. <https://www.ncei.noaa.gov/access/billions/>
2. <https://www.fire.ca.gov/incidents>
3. <https://www.ncei.noaa.gov/access/billions/>
4. <https://www.cbo.gov/publication/60674>
5. <https://www.redcross.org/get-help.html>
6. <https://www.fema.gov/>
7. <https://www.fema.gov/node/disaster-distress-helpline>
8. <https://www.dhs.gov/state-homeland-security-and-emergency-services>
9. <https://rsmus.com/insights/services/business-tax/how-employers-can-assist-employees-impacted-by-major-disasters.html>

Mobile Meetings: Selling Insurance In a Remote World

By Jói Sigurdsson



Once rooted in handshakes and office visits, the business of selling insurance is now being reshaped by screens, smartphones, and virtual connections. The rapid evolution toward digital-first engagement—accelerated by the global pandemic—has redefined how agents and brokers communicate with prospects and clients alike.

Mobile meetings have emerged as more than a temporary workaround. They're now a permanent fixture in the insurance sales toolkit, enabling producers to reach clients at home, in the carpool line, or between shifts at work.

In this article, we examine the realities of mobile-first selling: the expectations of today's insurance buyer, the practical challenges agents face, and the emerging technologies that help brokers close business faster and more efficiently.

The Modern Insurance Client: Always On, Always Mobile

Today's insurance clients live busy, fast-paced lives. They're constantly juggling work, family, and personal obligations. Whether they're hopping between meetings, running errands, or waiting at their child's soccer practice, their days demand convenience and flexibility.

To match their on-the-go lifestyles, they now expect seamless, mobile-friendly interactions from service providers, including insurance agents. Sales meetings need to be easy, quick, and value-driven to capture and hold their attention. Being available to clients when and where they prefer has evolved from a "nice to have" to a critical competitive advantage. For brokers, it's clear: catering to this mobile-first mindset is no longer optional. It's the gateway to growing your business and earning your clients' trust.

Challenges Agents Face in a Mobile-First Sales Environment

While mobile sales unlock new possibilities, they also demand a fresh approach to overcome persistent obstacles. Recognizing and addressing these difficulties is key to success:

1. Tech Friction

Clients will abandon meetings when technology becomes frustrating. Requiring downloads, app installations, or logins for a video or screen-sharing session can frustrate on-the-go clients and lead to missed opportunities.

2. Security Concerns:

Handling sensitive client information during virtual meetings brings data privacy and compliance to the forefront. Make sure your tech is compliant with HIPAA, SOC 2, and other industry standards. Clients expect convenience, but they also demand protection. Highlighting security during meetings can reinforce trust and credibility.

3. Attention Spans:

Your prospect isn't sitting in a quiet office. They're checking emails, handling errands, and fitting you into a busy day. That means your meeting needs to be sharp, engaging, and worth their time.

Three Best Practices for Running Effective Mobile Sales Meetings

Mastering mobile meetings means making the client experience as smooth and engaging as possible. Here are some best practices:

1. Plan and Prep Thoroughly

- **Send Calendar Invites:** Ensure clients can easily access your meeting by sending calendar invites with mobile-friendly links. Set up automated reminders to reduce no-shows and give clients a heads-up just before the meeting starts.
- **Minimize Setup Time for Clients:** Use tools that don't require downloads or account creation, ensuring clients can join in a click.
- **Test Your Setup:** Always check your device, internet connection, and tools before the meeting begins.

2. Use Visual Tools to Shorten the Sales Cycle

- Clients remember what they see far more than what they hear. Screen-sharing visuals, such as coverage comparisons, price quotes, or plan diagrams, can significantly speed up decision-making.

3. Build Rapport Remotely

- **Make Eye Contact:** When on video, ensuring eye contact can foster trust. Even when only your camera is on, if you look into the camera they will feel like you are making eye contact.
- **Personalize the Experience:** Use the client's name and reference details about their specific situations.
- **Match Their Energy:** Adapt your tone and pace to match the client's communication style.

Tech Spotlight: Frictionless Screen Sharing for Mobile Meetings

Today's clients expect speed and simplicity, especially when they're on their phones. If screen sharing takes more than a tap or two, you risk losing their attention. For brokers, the right tools make it easy to show a quote or walk through a plan.

“

Mobile meetings have become the **new standard** in insurance sales.

If you're **not using visual aids** that clients can access instantly, **you're falling behind.**

”

Consider this scenario:

A broker is speaking with a prospect who asks for clarification on a plan. The broker sends a quick link via text, and seconds later the client is viewing the relevant information on their phone—no downloads, no delays. Tools like CrankWheel are designed specifically for these moments, making screen sharing seamless and secure.

Mobile meetings have become the new standard in insurance sales. If you're not using visual aids that clients can access instantly, you're falling behind.

Case-in-Point: Real Scenarios Where Mobile Meetings Win

Here's how mobile-first meetings can create new opportunities for brokers:

🌟 Lunch Break Closer

An agent on the road connects with a Medicare client during their lunch break. The day before, they had used their screen sharing tool to sign a Medicare SOA with the client. Now, they use screen-sharing to quickly illustrate coverage plans, answer all questions, and close the sale in under 30 minutes.

🌟 The Busy HR Professional

While finalizing group insurance for her company, an HR manager attends a virtual meeting from her phone at the school pickup line. With the help of mobile-optimized tools, she easily approves the proposal on the spot.

🌟 Cold Lead to Warm Close

A prospect is still exploring providers, but a broker's polished, visually compelling meeting—from a simple text link to a screen-share demo—turns their curiosity into confidence.

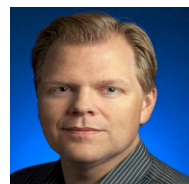
The Future of Mobile Selling in Insurance

The future of selling insurance is mobile-first. Clients expect brokers to meet them on their terms, using tools that complement their busy lives. Those who adapt early will benefit from higher client satisfaction, loyalty, and referral rates. The better you are at seamlessly integrating technology into your client relationships, the more you'll stand out as a reliable, forward-thinking professional.

Start exploring ways to simplify your mobile meetings.

Try CrankWheel or similar solutions to transform your approach and win over busy clients instantly. Invest in solutions that eliminate friction and put client convenience at the forefront. You'll not only secure deals faster but also build trust that lasts well beyond the sale.

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



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.

Sources:

1. <https://crankwheel.com/calbrokermag>

Cost Containment Without Compromise: A Broker's Playbook

By John Wiesler, SVP Sales for BenefitMall

Employers are facing a tough balancing act: offering competitive benefits while keeping healthcare costs in check. That's where you come in. As a benefits advisor, your role isn't just about finding cost savings, it's about delivering solutions that preserve value without cutting corners. Achieving the right mix of affordability, compliance, and employee satisfaction takes strategy, foresight, and execution.

With healthcare costs continuing to climb, businesses need more than a standard benefits package. They need a plan. This is where benefits consultants bring real value, providing cost-containment strategies that help businesses stay competitive, compliant, and financially stable. Brokers who proactively implement these solutions don't just save clients money, they strengthen relationships, stand out in the market, and increase client retention. In fact, well-executed cost-containment strategies can reduce overall healthcare costs by as much as 20 percent.

A Smarter Approach to Cost Containment

Level-Funded Plans: The Best of Both Worlds

Level-funded health plans offer a practical middle ground for employers looking to control healthcare costs. They provide the predictability of fully insured plans while allowing businesses to reap the savings potential of self-funding. It's no surprise their adoption is growing by 15 percent each year, particularly among small to mid-sized businesses that want more flexibility without taking on excessive risk. The challenge for employers is lowering healthcare costs without sacrificing benefits or predictability. Level-funded plans make that possible. They give businesses more control over expenses while avoiding the volatility of fully self-funded plans. With the right approach, such as analyzing claims data, adjusting funding strategies, and managing risk effectively, employers can cut costs while still offering strong benefits.

For brokers, this presents a major opportunity. Those who understand how to structure level-funded plans can guide clients through plan design, claims management, and stop-loss integration, delivering real financial impact. Success comes from a hands-on strategy that involves evaluating each client's risk tolerance, workforce demographics, and budget to determine if level funding is the right fit. It also means working closely with carriers and third-party administrators (TPAs) to create plans that align with business goals.

The real value lies in ongoing engagement. Brokers who stay involved by monitoring claims data, fine-tuning funding strategies, and keeping clients ahead of compliance updates help employers maintain a sustainable, high-value benefits package. By taking an active role in managing level-funded plans, brokers ensure clients keep costs in check without compromising benefit quality.

Reference-Based Pricing (RBP)

One strategy gaining traction in cost containment is reference-based pricing (RBP). Some employers have successfully used it to rein in healthcare spending, with a 2023 study showing average savings of 20 percent and some seeing reductions as high as 30 percent.

Unlike traditional plans that negotiate rates often far above Medicare benchmarks, RBP sets fixed reimbursement limits, typically tied to Medicare rates. This approach gives employers greater cost predictability while increasing pricing transparency. However, because RBP does not rely on a predefined provider network, employees may face balance billing if a provider charges more than the plan's reimbursement limit.

For brokers, guiding clients through RBP requires a strategic approach. The first step is identifying providers willing to accept reference-based pricing and helping employers understand both the potential savings and risks. Since RBP plans depend on a third-party administrator (TPA) to negotiate with providers and handle disputes, clients need a clear understanding of how those disputes are managed. Educating employees on balance billing protections and negotiation services can also help reduce unexpected costs.

By proactively addressing these challenges, brokers reinforce their role as trusted advisors. With the right guidance, employers can leverage RBP to control costs, improve pricing transparency, and stay compliant with affordability and minimum value requirements. While RBP focuses on controlling provider costs, ICHRAs take a different approach by shifting how employers provide coverage. Instead of negotiating rates, ICHRAs allow businesses to manage benefits spending more predictably while giving employees greater flexibility.

Individual Coverage Health Reimbursement Arrangements (ICHRAs)

ICHRAs give employers a way to control costs while still offering employees access to health insurance. Instead of sponsoring a traditional group plan, employers reimburse employees for individual coverage, providing flexibility while staying compliant with ACA affordability requirements. From 2023 to 2024, ICHRA adoption grew by 29 percent, with large employers seeing an 84 percent increase.

For many businesses, ICHRAs offer cost predictability and greater plan choice. They can be particularly effective for small- to mid-sized companies, employers with remote or multi-state workforces, or those looking for better budget control. Contributions are defined upfront, helping employers avoid unpredictable group premium hikes. Most contribute between \$300 and \$800 per employee per month, depending on industry and location.

However, ICHRAs aren't a fit for every employer. Their value depends on how individual health plan prices compare to small group rates. In some states, like Georgia, Ohio, and Colorado, lower individual premiums make ICHRAs a cost-effective alternative. But where individual plan costs run high, small group coverage may provide better value. Employers must evaluate regional insurance costs before deciding if an ICHRA makes financial sense.

Beyond cost, the employee experience matters. Choosing and managing individual coverage can feel overwhelming for those used to employer-sponsored group plans. Narrower provider networks may also limit access to preferred doctors and hospitals. Employees eligible for ACA subsidies may find an ICHRA less beneficial, making it a less attractive option in some cases.

When structured correctly, ICHRAs can be a powerful cost-containment tool. Brokers who understand both group and individual markets can help clients make informed decisions, balancing cost, workforce needs, and regulatory requirements. While no single solution fits all, having a strong grasp of available strategies keeps brokers competitive and valuable to their clients.

Wellness Programs: A Strategic Cost-Containment Tool

Wellness programs offer a proactive way for employers to promote healthier lifestyles while reducing healthcare costs. When structured effectively, they contribute to lower absenteeism, reduced claims, and higher workplace productivity. Research shows that for every dollar spent on wellness programs, companies can save up to \$3 through lower healthcare expenses and improved employee performance.

Employers can integrate wellness initiatives into their benefits strategy by offering preventive care incentives, subsidized gym memberships, biometric screenings, and mental health resources. Well-designed programs encourage healthier habits and can lead to long-term savings. Incentives like premium discounts for completing health risk assessments or participating in wellness challenges help boost engagement and reinforce positive behaviors. For brokers, wellness programs are a chance to add value beyond traditional plan management. Aligning these initiatives with broader cost-containment strategies helps employers create more sustainable benefits solutions. At the same time, ensuring compliance with ADA and GINA guidelines when offering financial incentives or premium discounts is key to avoiding regulatory issues while maximizing participation.

Clear Communication: The Key to Success

Even the best cost-containment strategies fall flat if employees don't understand them. Clear communication is key. Help employers craft messaging that simplifies complex concepts, highlights the value of strategies like RBP and level-funded plans, and ensures employees know how to access resources for balance billing or claims disputes. Making benefits information easy to find, whether through mobile apps, benefits portals, or straightforward explanations, improves engagement. A recent survey found that 78 percent of employees who received clear communication about their benefits reported higher job satisfaction. When employees understand their options, they make better choices, leading to stronger participation and more effective cost control.

Bottom Line

Saving on benefits costs doesn't have to mean sacrificing compliance or quality. Today's clients expect more than a broker who simply manages renewals. They need a strategic partner who anticipates challenges, delivers innovative solutions, and provides proactive guidance. By leveraging ICHRAs, reference-based pricing, level-funded plans, and wellness programs, brokers can offer measurable savings while ensuring compliance is built into cost-containment efforts. But cost containment is just one piece of the bigger picture. Success comes from having the right general agency partner, one that brings more than just products but real expertise, strong relationships, and hands-on support.

At BenefitMall, we give brokers access to top-tier carrier partnerships, smart technology solutions, and a team of industry experts who understand what it takes to succeed. Our consultative approach helps brokers simplify compliance, build effective benefits strategies, and provide real value to their clients. With a dedicated compliance team, digital tools to streamline plan management and full-service broker support, we help you strengthen relationships and drive long-term growth.

Controlling costs is important, but so is making sure clients have a sustainable, high-value benefits strategy. The right partner makes all the difference. Reach out to your local BenefitMall team today to see how we can help you succeed.



John Wiesler is the Senior Vice President of Sales at BenefitMall, overseeing the strategy and growth of the company's General Agency Business. He brings over 35 years of experience in sales and leadership, including executive roles at Humana Inc. Wiesler holds an MBA in Organizational Leadership and multiple industry designations, including RHU, REBC, and CEBC. He is also an active member of the National Association of Benefits and Insurance Professionals (NABIP) and serves on several nonprofit boards.

Sources:

- 6 Degrees Health. (2023). Benefits of Cost Containment for Everyone. <https://www.6degreeshealth.com/benefits-of-cost-containment-sdh/>
- Health Plan Trends Insights. (2023). Level-Funded Plans: Growth and Adoption. <https://www.healthplaninsights.com/level-funded-growth>
- Employer Benefits Research Group. (2023). Cost Savings with Reference-Based Pricing. <https://www.employerbenefitsresearch.com/rbp-savings>
- BenefitsPro. (2024, May 23). Popularity of ICHRAs and QSEHRAs Rapidly Increasing Among Employers of All Sizes. <https://www.benefitspro.com/2024/05/23/popularity-of-ichra-and-qsehra-rapidly-increasing-among-employers-of-all-sizes>
- LifeRaft. (2024). 2024 Small Group vs. Individual Premium Cost Differences by State. <https://blog.liferaft.co/guides/2024-small-group-individual-premium-cost-difference-state>
- LifeRaft. (2024). 2024 Small Group vs. Individual Premium Cost Differences by State. <https://blog.liferaft.co/guides/2024-small-group-individual-premium-cost-difference-state>
- World Economic Forum. (2025). Thriving Workplaces: How Employers Can Improve Productivity and Change Lives. https://reports.weforum.org/docs/WEF_Thriving_Workplaces_How_Employers_can_Improve_Productivity_and_Change_Lives_2025.pdf
- BenefitsPro. (2024). Most Benefits Communication And Education Efforts Fall Short, Employees Say. <https://www.benefitspro.com/2024/08/01/most-benefits-communication-and-education-efforts-fall-short-employees-say/>

Rules, Laws, and Regulations Regarding Access to Healthcare

By Carmen Ponce-Robiatti

Healthcare laws constantly change, especially as plan coverages fluctuate. However, certain key statutes and regulations provide rights and have increased access to healthcare across the country.

Since the introduction of certain healthcare laws, 50 million U.S. citizens, or one in seven residents, have found health insurance through the private insurance marketplace since 2014. These laws have a significant impact on your clients, whether they're getting routine care or obtaining referrals for specialty care.

Federal Laws

The federal government has several key laws that regulate general access to healthcare in public and private insurance, including the Affordable Care Act, Medicare and Medicaid, and the Children's Health Insurance Program.

Affordable Care Act

The Affordable Care Act (ACA) was passed into law in March 2010 and expanded access to healthcare through a combination of Medicaid expansion, health insurance marketplaces, and employer mandates.

A few of the major changes under the ACA are:

- The ACA expanded Medicaid eligibility to individuals with incomes up to 138 percent of the federal poverty level.
- The ACA required employers with 50 or more employees to offer minimum essential coverage to their employees, or face penalties.
- The ACA prohibits insurance companies from denying coverage or charging higher premiums for individuals with pre-existing conditions.
- The ACA requires non-grandfathered health insurance coverage in the individual and small group markets to cover essential health benefits (EHB).

Additionally, the ACA set rules for employer's known as the ACA affordability threshold. Under the ACA, an employer's health insurance is considered "affordable" if the employee's share of the premium for self-only coverage is below a certain percentage of their household income (9.02 percent in 2025).

Medicare and Medicaid

Medicare and Medicaid are public or federally funded health insurance programs that increase access to care for:

- Older people
- People with disabilities
- People with end-stage renal disease
- Low-income individuals and families
- Pregnant people
- People who need long-term care

General Medicare benefits are the same in every state, but Medicare Advantage plans may differ. Regardless, these plans must cover mandatory services like inpatient or outpatient urgent care, lab tests and X-rays, home health services, and routine services. Both programs give millions of people access to healthcare that may otherwise be too expensive.

Children's Health Insurance Program (CHIP)

Some families earn too much money to qualify for Medicaid but still can't access healthcare because insurance or tests and procedures are too expensive. CHIP covers essential services for children in these families, including:

- Routine checkups
- Vaccines
- Prescriptions
- Dental and vision care
- Lab tests and X-rays
- Inpatient and outpatient hospital care

Some services are free through CHIP. Others may have low-cost co-pays or premiums, but these fees will be less than 5 percent of your household income.

“In California, mental health care is not optional or second-class”

California State Laws

Additional state laws regulate the specifics of local healthcare access, outlining mandatory coverage, HMO and PPO operations, timely access to care, and mental health or behavioral healthcare access. Such laws fall under these key acts and regulations in California.

Knox-Keene Act

The Knox-Keene Act is a California law that protects consumers by making sure health insurance plans do what they promise—like giving people access to doctors, timely care, and clear information about what's covered.

Who Does It Impact?

1. Health Plans & Insurers: Any company that offers HMOs or managed care plans in California must follow this law. These companies are licensed and regulated by the California Department of Managed Health Care (DMHC).

2. Consumers: Anyone enrolled in a California HMO or managed care plan is protected by this law. It ensures enrollees have access to care, can file complaints, and aren't denied important services unfairly.

3. Employers: Employers who offer health benefits through HMOs or managed care plans in California are indirectly affected because the law ensures the plans they offer are compliant and consumer-friendly.

Key Protections Under the Knox-Keene Act:

- Timely Access to Care (you can't be made to wait too long for appointments)
- Network Adequacy (plans must have enough doctors and specialists)
- Clear Plan Information (you must be told what's covered and how the plan works)
- Grievance & Appeals Process (you can file complaints if care is denied)
- Emergency Services Coverage (you're covered for emergencies, even out-of-network)

Think of Knox-Keene as California's way of making sure HMOs don't cut corners—it's about making sure health plans treat members fairly and provide real access to care.

Timely Access to Care

Timely access to care is a requirement outlined in the Knox-Keene Act. This regulation limits wait times for accessing non-urgent, urgent, or specialty care and mental health and substance use appointments. It also sets limits to phone wait times and callbacks.

The limits are as follows:

- Urgent care
 - No prior authorization required: appointments within 48 hours
 - Prior authorization required: appointments within 96 hours
- Non-urgent care
 - Primary care appointment: 10 days
 - Specialty care physician: 15 days
 - Mental health appointment with non-physician professional: 10 days
 - Other appointments, such as labs, imaging, or physical therapy: 15 days
- Follow-up care
 - Mental health or substance use follow-up: 10 days from previous appointment
- Telephone inquiries
 - Calling a health professional for urgent problems: available 24-7
 - Callbacks for urgent problems: within 30 minutes
 - Calling your insurance customer service: answer within 10 minutes

Mental Health Parity and Addiction Equity Act (MHPAEA)

The Mental Health Parity and Addiction Equity Act (MHPAEA) of 2008 is a federal law that generally prevents group health plans and health insurance issuers that provide mental health or substance use disorder (MH/SUD) benefits from imposing less favorable benefit limitations on those benefits than on medical/surgical benefits. California actually goes beyond the federal MHPAEA laws with stronger state laws to protect mental health access.

Key Differences in California

The federal law focuses on "serious mental illnesses," but California requires coverage for all mental health conditions listed in the DSM-5 (the guide doctors use to diagnose mental health issues).

Under California law (and the Knox-Keene Act), plans must provide appointments within a certain time frame (e.g., 10 business days for a non-urgent mental health visit).

Under California law, plans must support network adequacy. If an in-network provider or facility within a reasonable distance cannot provide mental health or addiction care in a timely manner, an insurer must arrange for care from an out-of-network provider or facility as the same cost and coverage to the member as in-network.

In California, mental health care is not optional or second-class—health plans must treat it with the same seriousness, access, and coverage as physical health care.

Helping Your Clients Understand Healthcare Access Rights

Healthcare laws and regulations are complex with many details and exceptions. However, your clients have basic health rights to access necessary care, tests, and treatments without waiting long. Understanding these laws helps you advocate for your clients and find the right plans that meet their needs.



Carmen Ponce is the Vice President of Client services at Integrity Advisors, where she leads client relations with a focus on delivering high-quality, personalized service. With a strong commitment to ensuring individuals have access to appropriate healthcare coverage, Carmen has built a reputation for treating clients with care, transparency, and integrity. She plays a key role in developing service strategies that prioritize client needs and long-term satisfaction. *avid runner and completes several long-distance events annually.*

Sources:

1. U.S. Department of the Treasury: "U.S. Department of the Treasury Releases New Data Showing Nearly 50 Million Americans Have Been Covered Through Affordable Care Act Health Insurance Marketplaces Since 2014."
2. Healthcare.gov: "Affordable coverage."
3. Healthcare.gov: "Medicaid & CHIP."
4. DMHC.gov: "2024 Edition: California Knox-Keene Health Care Service Plan Act and Regulations."

Living for Longevity

By Megan Wroe, MS, RD, CNE, CLEC



Longevity has become a trendy term lately, but it's not exactly the quest for eternal youth some may think it is, since living longer doesn't always mean living better (especially here in the U.S. where more than half of adults over age 65 have a metabolic condition and more than a quarter of this population experiencing a debilitating fall). Instead of focusing on lifespan (ie: number of years of life), the study of longevity focuses on healthspan, or the quality of life and number of years of life without debilitating disease. Likewise, when looking at strategies that can be employed for improved longevity, we are not looking to reverse aging, but rather to enhance aging so that independence, vitality, and purpose are experienced no matter what decade or chapter a person is in.

The most common age-related diseases that degrade quality of life in later years and have a negative impact on longevity are cardiovascular disease, metabolic diseases, cancer, dementia, and osteoporosis. While risk of each of these diagnoses increases with every decade, individual risk can be significantly reduced with a variety of lifestyle strategies that should be employed early in life since the earlier the risk intervention, the greater the impact. In fact, centenarian studies have shown that many age-related diagnoses can be delayed until the last few years of life or even prevented altogether when these same lifestyle strategies are used in combination and consistently over a lifetime.

So, what are these powerful lifestyle strategies? They fall into five key areas: movement, nutrition, cognitive stimulation, sleep and socialization. Choose at least one thing to implement consistently from each category and you'll be well on your way to living for longevity.

Movement

Moving throughout the day improves blood pressure, blood sugar, cognitive function, bone strength, overall mobility, and mood. The goal isn't perfection; it's consistency and variation. Cardio is great for cardiovascular health but doesn't do a whole lot for bone and muscles. Strength training is essential for bone, muscles and glycemic control, but doesn't do much if it isn't partnered with some mobility work. The moral here is to do lots of different types of movement as often as you can.

- **Zone 2 Cardio:** Walking, swimming, dancing, or biking for at least 150 minutes per week has been shown to lower cardiovascular mortality risk by 30 percent. Choose an activity you like that gets your heart rate up a little, but you could still have a conversation. This can be broken up into 10-minute increments throughout your day too!
- **High-Intensity Interval Training (HIIT):** One weekly session of short cardio bursts (aka sprints) can improve insulin sensitivity and VO2 max—a marker of heart and lung function. A large recent study even showed that just one minute of HIIT training per week improved longevity markers by one percent! Don't let the idea of sprints scare you – choose ANY method of movement where you can push yourself as fast as you can possibly go. This can be high knees and sprints across a field or can be kicking in a pool as fast as possible or on a stationary bike or even recumbent bike. The key is FAST and HARD. Start with just two 15 second bursts with 2 full minutes in between rest. Eventually you can do up to 10 bursts of 15-30 seconds just once a week.
- **Strength Training:** Just two sessions per week of lifting weights can reduce the risk of Type 2 diabetes by 30 percent and helps prevent sarcopenia (age-related muscle loss), which is linked to falls and fractures. Even cooler is that heavy lifting 1-2 times per week can actually rebuild lost bone in those with osteoporosis! The key with weightlifting is doing it right, which means lifting heavier than you think. Hire a trainer to do this safely and effectively 2-3 times per week.
- **Flexibility and Balance Training:** Tai chi, yoga, and Pilates reduce fall risk and improve joint function better than almost any other exercise modality. Yoga has also been shown to reduce inflammatory markers associated with cancer and heart disease. In general, you want to move your body in all planes and angles as often as possible to promote daily movements like unloading the groceries or even going to the bathroom!

Nutrition

What we eat daily plays a central role in managing inflammation, maintaining energy, preventing disease, and building strong tissues. As we age, the body requires more quality protein and more fiber to offset physiological changes so these should be the focus of every meal and snack.

- **Protein:** Eating 25–30 grams of protein per meal helps preserve lean muscle mass and supports immune health. A 2020 study in *The Journal of Nutrition* linked higher protein intake with lower all-cause mortality in older adults. Your daily protein intake should be 1g per pound of lean body mass. If you don't know yours, find a gym that offers body composition measurements. You can even find home scales that give good estimates!
- **Fiber:** A high-fiber diet is linked to a 22 percent reduced risk of stroke and a 30 percent lower risk of Type 2 diabetes. Fiber also supports gut health, which affects everything from metabolism to immunity. Your goal is 25g minimum per day of plant fiber.
- **Colorful, Plant-Forward Eating:** Foods rich in polyphenols (like berries, olive oil, and leafy greens) reduce inflammation and oxidative stress—major contributors to cancer and neurodegenerative diseases. Your goal is at least three different colors per day and at least five cups of produce per day.

Cognitive Stimulation

Keeping the brain challenged and engaged is one of the most powerful tools in delaying neurodegenerative disease.

- **Dual-Task Exercises:** Doing movements along with cognitive tasks, such as walking while reciting words or dancing with choreography, improve memory, and executive function. Activities like dancing, yoga, and choreography-based workouts not only improve balance and mobility, but they also delay cognitive decline. A 2017 study in *Frontiers in Human Neuroscience* found that dancing improved brain volume in seniors more than traditional fitness, particularly in areas affected by Alzheimer's.
- **Yoga and meditation** improve both structural and functional aspects of the brain. Research shows yoga practitioners have greater hippocampal volume—a brain region affected early in Alzheimer's disease.
- **Synapses:** Learn new skills, try new hobbies, change your normal routes, engage in puzzle games – all of these things trigger new synaptic connections involved in learning and keep the brain active and vibrant, preventing cognitive decline.

Even five to ten minutes daily of reading, puzzles, language learning, or brain games can enhance memory and focus. Bonus points if it's social, as learning boosts results.

Sleep

Quality sleep is essential for longevity—this is when the body repairs tissues, balances hormones, and clears waste from the brain via the glymphatic system, helping reduce dementia risk. Poor sleep is associated with a 33 percent increased risk of dementia, as shown in a 2021 *Nature Communications* study

- Adults over 60 should aim for 7–9 hours per night.
- **Sleep Stealers** (to minimize): inconsistent sleep and wake times, lack of movement during the day, lack of natural sun exposure during the day, late or long naps, caffeine after 1:00pm, blue lighting/screens an hour before bed, eating two hours before bed, hot room temperature.

Socialization

Loneliness is now recognized as a major health risk. The U.S. Surgeon General has equated its impact on mortality to smoking 15 cigarettes a day due to the significant resulting increased risk in cardiovascular disease, metabolic disease and dementia.

- Socially connected older adults have lower rates of depression, better cognitive function, and fewer chronic diseases.
- Those with strong social networks show better recovery from illness and are more likely to stay active and engaged.
- A 2022 study in *The Lancet Healthy Longevity* found that social isolation increased the risk of developing dementia by 28 percent

Joining a walking group, attending a class, or even scheduling regular phone calls can help maintain this essential health pillar. The key is to have personal contact every single day. Even a trip to the grocery store to talk to the person at the counter is a social connection so stop getting groceries delivered.

Aging is inevitable, but how we age is deeply influenced by our choices. Enhancing healthspan doesn't require perfection—just intention. Every walk taken, healthy meal eaten, conversation had, or new hobby tried is a vote for a stronger, more resilient version of you.



**St. Jude
Wellness Center**

St. Jude Wellness Center offers nutrition, fitness and stress resilience services to help optimize your health. To learn more about services, programs and monthly free webinars on a variety of health and wellness topics, visit the [Programs & Events](#) page at:

www.stjudewellnesscenter.org
714-578-8770



Megan Wroe, MS, RD, CNE, CLEC manages St. Jude Wellness Center, an integrative wellness department of St. Jude Medical Center. St. Jude Wellness Center is located in Brea, CA and offers a variety of nutrition, fitness and restorative programs and services for prevention and condition management such as PD.

Visit their website for more information:
www.stjudewellnesscenter.org

ANTICIPATING DRAMATIC GROWTH IN THE NUMBER OF OLDER CALIFORNIANS

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



California's Aging Population- Article Series

KEY TAKEAWAYS

California is on the cusp of an unprecedented demographic shift, with projections indicating a dramatic increase in the older adult population by 2040. This report examines and projects characteristics of the state's older population and offers policy insights to help state leaders and stakeholders plan for this demographic shift.

Dramatic growth. By 2040, 22 percent of Californians will be 65 or older, up from 14 percent in 2020. The older population, ages 65+, will increase by 59 percent, while the working-age population, ages 20–64, will remain largely unchanged and the child population, ages 0–17, will decrease by 24 percent. This shift will result in an old-age dependency ratio of 38 older adults per 100 working-age adults, up from 24 in 2020, and the highest ever recorded.

Culturally and linguistically competent care. The older adult population will become increasingly diverse, with no single racial or ethnic group constituting a majority. Growth rates will be highest among Latino and Asian older adults. A high proportion of Latino (60 percent) and

Asian (85 percent) older adults will be foreign born, with about 75 percent speaking a language other than English at home. This increasing diversity will require culturally and linguistically appropriate services and a more diverse health care workforce.

Support for older homeowners and renters. Seven in ten older adults are projected to be homeowners by 2040, slightly down from 73 percent in 2020. Some will be “housing rich, income poor.” The 27 percent who will be renters face greater financial burdens due to lower incomes and increasing housing costs.

Workplace adaptations to support older workers remaining in the labor force. The share of older adults with incomes less than twice the federal poverty level is expected to decline but remain substantial at 22 percent in 2040 (down from 24 percent in 2000)—and given the large increases in the number of older adults, there will be about 600,000 more who are low-income in 2040. Labor force participation is projected to increase for those aged 65 to 74, especially among less-educated workers, possibly out of financial necessity.

Expanded resources for family caregivers. Family connections will remain crucial, with 59 percent of older adults living with a spouse and the share living alone decreasing from 22 percent to 18 percent. However, challenges in independent living will persist. Among adults over 80, one in three will have difficulties staying in their homes without assistance, and one in five will experience self-care limitations.

Meeting increased demand for Medi-Cal and home and community-based services. Despite a 51 percent increase in older adults in institutional settings, only 3 percent of the total older population is expected to live in such facilities. The vast majority are expected to remain in their own homes.

California is entering an unprecedented demographic era, with declining populations of working-age adults and rapid growth in the number of older adults. These changes will have large impacts on the state, including:

Fewer workers as more Californians retire. Higher demand for health care services and the workers who provide those services

Greater need for long-term care. Budgetary challenges stemming from fewer income taxpayers and more older adults requiring services

To help them prepare for this major demographic challenge, state policymakers have put together a Master Plan on Aging (MPA) that provides a roadmap to support the health and well-being of Californians ages 60 and over. Launched in 2021, the MPA focuses on five key goals: housing, health, inclusion/equity, caregiving, and economic security for older adults and people with disabilities. Central to the MPA is the use of data to drive decision-making and track progress. A Data Dashboard for Aging monitors key indicators (such as poverty status, education, and homelessness), while an Implementation Tracker provides updates on specific initiatives. These tools are meant to help guide policy and funding decisions as California works towards creating an age- and disability-friendly state. However, many of these measures lack current data; data on future changes in socioeconomic and other characteristics of the state's older population is limited.

In this report, we aim to inform the policymaking process by examining how California's older population is projected to change. We also highlight characteristics of the older population that are most relevant to policy and program considerations (Department of Finance 2024), including:

Care needs for the oldest Californians. Californians who are 85 years old and over have substantially greater health care needs and levels of disability. Managing and financing their care will require careful planning as this demographic grows in size.

Rising demand for Medi-Cal and other care services. Medi-Cal is already the primary payer for long-term care and is taking on increasing importance in home- and community-based services that help Californians age in place. Given the projected increase in the number of low-income older adults, it will be crucial to prepare the Medi-Cal program to respond effectively. The In-Home Supportive Services (IHSS) program will also experience substantial growth, necessitating increased resources and potentially expanded eligibility criteria.

Labor force participation. Working will help some older adults cover their cost of living, especially those with few financial resources, but workplace adaptations will be needed for older workers.

Race/ethnicity and nativity. California's increasingly diverse older adult population will have a range of cultural and linguistic needs and preferences for health care, multigenerational living arrangements, and aging services.

Housing stability. Helping homeowners modify their homes to age in place, and helping older renters stay housed, will keep older Californians in their communities and reduce unnecessary transitions to nursing care.

Difficulty with self-care and/or independent living. Understanding the extent to which older adults have assistance and companionship, especially if they have difficulties meeting all of their own needs, is helpful for planning Medi-Cal investments in home- and community-based services and can provide information about family caregiving.

California's Aging Population- Article Series
Continues in July's Special Medicare Issue

Sources:

1. <https://www.ppic.org/publication/californias-aging-population/>

UNLOCKING VALUE: HOW LIFE SETTLEMENTS EMPOWER CLIENTS AND BROKERS ALIKE

By Phil Calhoun

Lisa Rehburg participated in a recorded interview. The video interview has been transcribed here. The following is Phil Calhoun's (Cal Broker) summarization of Lisa Rehburg's interview



ARTICLE EXPERIENCE OPTIONS:

[LISTEN ▶](#)

[WATCH ▶](#)

In a rapidly evolving insurance landscape, few opportunities offer as much untapped value as life settlements. Industry veteran Lisa Rehburg shares her journey from a family machine shop to the upper echelons of healthcare and insurance, culminating in her current passion: helping clients and brokers realize the hidden potential in life insurance policies. Her insights illuminate not only the mechanics of life settlements, but also the profound impact they can have on clients' financial well-being and brokers' business growth.

From Machine Shop to Market Leader

Lisa Rehburg's career is a testament to adaptability and vision. Raised in her father's machine shop, she learned early the importance of broadening her horizons. "All you know is me," her father told her at 18, prompting her to seek new experiences. Like many in the insurance field, she "fell into" the industry, starting part-time at a third-party administrator while attending college. Her drive and talent propelled her to VP of Marketing, and she later served in key roles at Blue Cross of California, Colonial Life, and Allstate Benefits. Throughout her career, Rehburg has worked closely with insurance agents and brokers, building relationships that now serve as the foundation for her work in life settlements. "It's just a privilege to work with insurance agents and brokers and the teams that I was working with throughout my career," she reflected.

Discovering Life Settlements: A Win-Win-Win

After years of corporate travel, Rehburg sought a new direction—one that would keep her closer to home while leveraging her expertise and network. She discovered life settlements, a niche but growing sector where everyone stands to benefit: clients, agents, and investors. "It's a win-win-win," she emphasized. Clients unlock value from policies they no longer need, agents gain a new revenue stream, and investors acquire assets with predictable returns.

But what exactly is a life settlement? In simple terms, it's the sale of an existing life insurance policy to a third party for a lump sum, often far exceeding the policy's cash surrender value. The buyer assumes responsibility for future premiums and becomes the beneficiary, while the original policyholder receives immediate cash.

The Market's Untapped Potential

Each year, approximately 2.5 million seniors lapse or surrender their life insurance policies—often unaware that these policies are valuable assets that can be sold. The reasons vary: some no longer need coverage, others find premiums unaffordable, and some simply wish to repurpose the funds. "Many people don't know that they can sell it because the policy is an asset that they own," Rehburg explained.

The process is straightforward and analogous to selling a car: the client signs over ownership, the buyer pays a lump sum and assumes all future obligations. Remarkably, life settlements typically generate six times the cash surrender value, making them a superior financial option for many policyholders.

Ideal Scenarios for Life Settlements

Rehburg highlighted several common scenarios where life settlements provide significant value:

- **Business Transitions:** When a business is sold, an owner retires, or a key executive departs, existing life insurance policies tied to buy-sell agreements or key person coverage may no longer be needed. Rather than letting these policies lapse, selling them can unlock substantial value.
- **Aging Clients:** Seniors, particularly those with Medicare, are prime candidates. Institutional buyers prefer policies where the insured's life expectancy is 10-15 years or less, making the senior market especially relevant.
- **Policy Changes:** Universal life policies often “implode” as clients age, with rising costs and depleted cash values. Term policies nearing the end of their term or conversion period are also frequently abandoned, leaving clients with nothing. Life settlements offer a solution in both cases, turning expiring policies into cash.

Opening the Conversation: Tips for Brokers

For brokers, introducing the concept of life settlements can be a game-changer. Rehburg recommends several practical strategies:

- **Identify Trigger Events:** Retirement, business sales, or changes in partnership are prime opportunities to discuss life settlements.
- **Educate Clients:** Add information about life settlements to newsletters and websites. Rehburg offers a fillable PDF flyer that agents can customize and share with clients, raising awareness and positioning themselves as trusted advisors.
- **Retain Client Relationships:** With direct-to-consumer buyers advertising on TV, it's crucial for agents to inform clients about their ability to broker life settlements. Otherwise, clients may sell policies directly—often at a lower price—while agents miss out on commissions and lose control of the client relationship.
“These buyers don't have competition when people call them directly. They also do not have a fiduciary duty to clients... As brokers, we work with many different buying entities to interject competition. Now we can leverage them against each other to get the client the most amount of money.”

Solving Real Problems and Creating Opportunities

The cash from a life settlement can address a range of client needs:

- **Long-Term Care:** Many seniors use the proceeds to fund long-term care, aging in place, or home care expenses not covered by insurance.
- **Financial Flexibility:** Clients may repurpose funds for other investments, annuities, or simply to enhance their quality of life.
- **Avoiding Waste:** Too often, clients let valuable policies lapse. Rehburg recounted agents who regretted not knowing about life settlements sooner, having let their own policies go for nothing.

For agents, the benefits are twofold: they help clients maximize value and earn commissions on the sale, while opening doors to additional product sales and deepening client trust.

The Path Forward

Rehburg's message is clear: life settlements are an underutilized tool that can make a meaningful difference for both clients and brokers. By educating themselves and their clients, brokers can ensure that no policy's value goes unrealized.

As the webinar concluded, Rehburg encouraged agents to reach out for further education and support. “It's great to educate brokers and to give them opportunities to earn and also solve clients' problems,” she said—an ethos that defines her career and the promise of life settlements for the future.



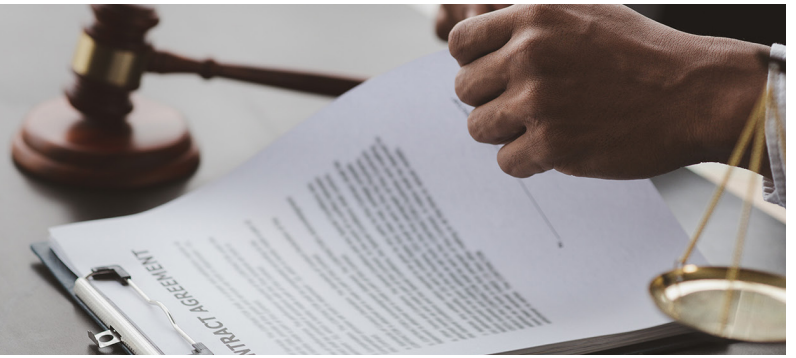
Lisa Rehburg is president of Rehburg Life Insurance Settlements, a life insurance settlements broker. Lisa is passionate about assisting financial, insurance, legal and non-profit professionals to help their clients benefit from their unwanted or unneeded life insurance policies. She has been in the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

www.rehburglifesettlements.com

714-349-7981

NAIFA-CA BILL PASSED

By NAIFA



NAIFA-California is pleased to report that its co-sponsored bill, AB 943 (Rodriquez), has passed the Assembly and is now pending in the Senate.

What does AB 943 (Rodriquez) do?

This measure would streamline pre-licensing education by reducing time-based requirements to 12 hours, while reinforcing professional and ethical standards through robust testing. Key benefits include:

- **Increased Accessibility:** A shorter, more focused curriculum lowers entry barriers for individuals with limited financial and scheduling flexibility, expanding pathways to economic self-reliance.
- **Enhanced Workforce Development:** By eliminating duplicative content and emphasizing Ethics and the Code, the proposal prioritizes real-world decision-making skills that directly benefit both consumers and professionals.
- **Alignment with National Best Practices:** As only 19 states still impose pre-licensing mandates, this reform modernizes California's licensing process, keeping pace with industry trends and ensuring that professional standards are maintained without unnecessary burdens.



By adopting this measure, California can support a more diverse and economically self-sufficient insurance workforce

By adopting this measure, California can support a more diverse and economically self-sufficient insurance workforce, empowering individuals to build sustainable careers while ensuring consumer protection and professional accountability.

NAIFA-California continues to oppose two Senate Bills that are still moving through the process – SB 242 (Blakespear) related to Medigap and SB 354 (Limon) related to Insurance Information Privacy Protection Act (IIPPA).

What does SB 242 (Blakespear) do?

This measure would require a new 90-day annual enrollment period with guaranteed issue for seniors seeking to purchase Medicare Supplement Insurance (Medigap). NAIFA-California opposed the bill, since it would significantly increase premiums for seniors and would likely reduce access to coverage by driving competition out of the Medicare marketplace as we have seen in other states that have implemented similar enrollment requirements.

What does SB 354 (Limon) do?

This measure would make significant revisions to the Insurance Information Privacy Protection Act (IIPPA). In doing so, the bill introduces several provisions that pose significant challenges for insurers and agents and, in some instances, could have unintended negative consequences for consumers. These provisions would impose excessive regulatory burdens on insurers and businesses, creating operational inefficiencies, potential privacy risks, and confusion among consumers.

Both SB 242 and SB 354 are pending in the Senate Appropriations and could be held by the committee next week or amended to try to address some of our concerns. If they pass, they will go to the Senate floor for consideration before the House of Origin deadline on June 6, 2025.



LETTERS ON



INSPIRING ETHICAL EXCELLENCE

By Russ Williams

My friend, Greg Arbues, was a successful business professional for many years. Now a pastor, Greg remains a professional leader who champions the messages of trust and integrity. Greg once sent me a thought-provoking article on the value of values in organizations. The article underscored the fact that there is much to be done in American business to take the values statements that hang on boardroom walls and integrate them into the widespread organizational dialogue that enhances accountability, collaboration, initiative, and profitability.

Among the ten essentials for getting value from values, here are six that leaped out at me about how organizations discover that money follows meaning:

- **Organizational values find meaning through workforce conversations.**
- **Values inspire...they point to long-term intentions.**
- **Principles and statements about why we do our work invoke a higher purpose. In turn, this purpose can become part of the company's brand and source of competitive differentiation.**
- **Values guide leadership choice and decisions.**
- **Values that are constantly discussed with storytelling that promotes consistent, high standards.**

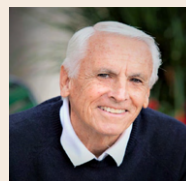
“In short, it’s not the words that make a difference; it’s the conversation. People can be more readily relied on to do the right thing and to guide their colleagues to do the same as an organization becomes a community united by shared purpose.” Who drives the values conversation? You know the answer...Leaders of Integrity pursuing their influence for good!

“*The pursuit of meaning is grounded in the constant exploration of how values find life in the products and services we sell.*”

Mission Integrity Action

Your work as a business leader is to both understand and articulate to those you influence that money follows meaning. The pursuit of meaning is grounded in the constant exploration of how values find life in the products and services we sell. As a leader of influence this week, be aware that with every occasion you bring the values story into the conversations of your work, you elevate the meaning of work...with yourself and those you lead. It’s a task that always remains incomplete and in need of your attention...with daily focus and inspired action.

**JOURNEYING WITH YOU...
...INSPIRING ETHICAL EXCELLENCE!**



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

WHY WOULD A TWENTY-SOMETHING CHOOSE TO WORK IN INSURANCE?

By Maleigha Ponce



When you ask a broker how they entered the insurance industry, many will say that they followed in a family member's footsteps or simply stumbled into an entry-level position. But as the average age of brokers continues to rise, it becomes increasingly important to engage the next generation of professionals and encourage them to consider the dynamic and evolving world of insurance. Young adults are not only needed to fill the roles left by a retiring workforce, they are essential for driving innovation, embracing change, and offering fresh perspectives.

So, how do we attract younger professionals to the field? Speaking as someone in their twenties, there are several compelling aspects of the industry that make it an excellent choice for those at the beginning of their career journey. Beyond the basic qualities of a good job, the insurance field offers young professionals a high degree of flexibility, diverse career paths, a strong and supportive peer network, with distinct advantages for those who start early.

One of the most underrated benefits of working in insurance is how customizable the work environment can be. If you're entrepreneurial, starting your own agency is possible with relatively low startup costs. For those who prefer a more structured route, there are stable W-2 positions available at companies of all sizes. Career paths can also be tailored to individual strengths: those with strong interpersonal skills may excel in client-facing roles. Conversely, if they prefer

to work behind the scenes, one might thrive in underwriting or broker support positions. And in today's post-pandemic world, many young professionals would appreciate that remote, in-office, and hybrid work options are more accessible than ever.

When weighing their options in prospective job markets, it is important to note how young professionals bring qualities that align perfectly with the modernizing insurance industry. Adaptability, energy, and technological fluency give them a natural advantage in navigating the changes that are reshaping the field. As the insurance arena changes and adapts, so must the professional. Oftentimes, a young person's familiarity with technology combined with their versatility means they will thrive as the industry continues to develop. With the potential to have lifelong careers, young professionals have ample time to build long-term client relationships, expand skill sets, and grow professionally and financially. With enough dedication, it's almost guaranteed that they will have the opportunity to thrive and succeed by the time they retire.

Though it may be intimidating when thinking about how large and intricate the insurance arena can be, it is important to note that there is quite a lot of support provided, both professionally and casually. Brokers never have to navigate challenges alone. When a broker has a question about any facet of the industry, there is always someone who will be there to answer. Broker assistance can come in the form

of a carrier support team, a general agency, professional associations or even your peers. As the middleman between the client and the carrier, an agent alongside a good broker support team helps address any problems the client may have with claims, billing, or benefits. As an entrepreneur, the independent broker has access to services like promotional/sales materials, compliance guidance, and even continuing education classes at no cost to them just by working with a general agency. Finally, networking with your peers allows the broker to stay abreast of trends and create connections that foster referrals and overall professional improvement. All of these resources promote growth and sustainability and allow them to service their clients effectively. This type of support can easily encourage and reassure any new professional that they are on the right path.

Lastly, and perhaps most meaningfully, insurance offers the chance to make a real impact. Brokers often assist clients during some of the most difficult and confusing times in their lives. The world of insurance is one often shrouded in mystery, and its inner workings are often especially intimidating to the consumer. That is why it is important

Ultimately, choosing a career at a young age isn't about having every answer. It is important to find a path that offers room to grow, space to explore, and the chance to build something meaningful. The insurance industry may not always be the obvious choice, but that's exactly what makes it so powerful. It's a career that rewards curiosity, initiative, and a desire to help people. These rewards can benefit you not just now, but over a lifetime. For a 20-something, it's important to realize stepping into this world isn't just about starting a job. The insurance industry isn't just something to bide your time, it's about entering into a role where your age isn't a limitation, but a unique advantage. You have the time, the energy, and the fresh perspective to do more than follow a predetermined path. In fact, you get to choose where your path will take you in life. In this world, industries are shifting, and traditional roles are being redefined, however insurance remains a space where stability and innovation coexist. It's more than just about policies and paperwork; it's about helping people and developing personally and professionally. This career encourages the kind of growth that doesn't just build a resume but builds character. And that's the kind of career worth considering.

“
The insurance industry may not always be the obvious choice, but that's exactly what makes it so powerful. It's a career that rewards curiosity, initiative, and a desire to help people.
”

that we as brokers speak up for the consumer when they come to us unsure of what their rights are. Brokers have the opportunity and responsibility to advocate for, educate, and protect their clients. We are there to guide them, so that they can make informed decisions about their health. We have a duty to protect our vulnerable populations from missteps that can greatly affect their health, finances and their future. As a young professional, you have the ability to foster this trust and relationship with your clients so that they have one less thing to worry about. This is a mutually beneficial relationship with your client where you can develop professionally while helping others. These skills and values not only support a rewarding career but are also deeply transferable to any path they may choose later.



Maleigha Ponce is an independent broker who works primarily in the small group arena and prides herself in excellent client service and satisfaction. She hopes to provide personal insight into the ever developing health and life insurance industry, as seen through the lens of the everyday broker. If you or someone you know would like a review of your company's benefits, please don't hesitate to reach out. We offer a variety of products that fit your budget while improving your employees' lives.

Maleigha@integrity-advisors.com

714-315-3148

NEW GUARANTEED ISSUE GROUP LTC INSURANCE EMPOWERS CALIFORNIA BROKERS TO PROTECT THEMSELVES AND THEIR CLIENTS

By BuddyIns

ARTICLE EXPERIENCE OPTIONS:

[LISTEN ▶](#)

[WATCH ▶](#)



- **Restoration of Death Benefit Rider:** Even if the LTC benefit is used, a rider can restore the full death benefit—an unusually generous feature. If you use your entire death benefit to pay for long-term care, the Restoration of Death Benefit Rider can restore up to 50 percent of the original death benefit (up to a maximum of \$50,000), ensuring that your beneficiaries still receive a financial legacy—even after extensive LTC needs have been met. This protection remains available up to the insured’s age of 121, providing added peace of mind for both care and legacy planning.

- **Level Premiums:** Premiums for the life insurance portion are guaranteed level for life; the LTC rider is guaranteed renewable, with rates only adjustable on a class basis and with state approval.

WHY BROKERS SHOULD LEAD BY EXAMPLE:

Personal Protection and Confidence

Carmen Ponce shared, “The personal experience is always the best educator. As I go through it personally, I understand how this impacts me, my family’s financial health, and it makes it easier for me to have confidence in the program and reiterate that to all of my small business clients.”

For brokers, enrolling themselves and their teams first is not just about protection—it’s about building credibility and firsthand knowledge to better serve clients.

FILLING THE FINANCIAL SECURITY GAP

Many professionals have life insurance but lack coverage for the potentially devastating costs of long-term care. As Ponce noted, “We have quite a lot of life insurance... but not if we become incapacitated or need something additional. That could be a serious financial burden that I could pass on, and we don’t want that.”

This group LTC plan fills that gap, offering a crucial layer of security for families and businesses alike.

A COMPETITIVE EDGE FOR RECRUITMENT AND RETENTION

A Benefit Few Can Match

In a competitive labor market, agencies need affordable, meaningful benefits to attract and retain talent. Phil Calhoun, CEO of California Broker Media, emphasized, “Our goal is to help brokers find proven solutions that protect their clients and their own businesses. This program is unique in that it gives agencies a benefit that’s not available elsewhere, helping them address the recruiting and retention concerns employers face and helps them stand out with this benefit as they recruit new key employees as well as keep their best people.”

EMPLOYER-PAID BASE PLANS AND HIGHER PARTICIPATION

Employers can provide a base level of coverage for their team, and the program offers guaranteed issue as long as at least three employees enroll. Employee interest and engagement also increase significantly when they understand the value of long-term care coverage, making this an efficient and effective benefit strategy.

A NEW ERA FOR CALIFORNIA BROKERS

For the first time in 15 years, California brokers have access to a groundbreaking group long-term care (LTC) insurance solution. This exclusive affiliate program, announced by Phil Calhoun, CEO of California Broker Media, and developed in partnership with BuddyINS and Integrity Advisors, brings guaranteed issue group LTC back to the Golden State—offering robust coverage, inflation protection, and a unique dual benefit structure.

In a recent pre-recorded video discussion, industry leaders including Marc Glickman, FSA, CLTC, Founder, BuddyINS; Carmen Ponce, VP of Client Services, Integrity Advisors; Gretchen Barry, Chief Marketing Officer, BuddyINS; and David Ethington, VP of Medicare Division, Integrity Advisors explored how this program can empower brokers, agencies, and their clients.

WHY THIS PROGRAM IS A GAME-CHANGER:

Guaranteed Issue-Down to Three Employees

As Marc Glickman explains, “The employer group market is the fastest-growing segment of long-term care. We’re excited to bring guaranteed issue solutions to California, even for small groups starting at three employees. This opens the door for brokers and their clients who may have been left out in the past.”

- **Guaranteed issue** is available for groups as small as three employees. Even sole practitioners or small partnerships can qualify by funding coverage for themselves.
- **No medical underwriting** is required for base coverage amounts during the initial enrollment period, making LTC protection accessible to more Californians than ever before.

5% COMPOUND INFLATION GROWTH-A CALIFORNIA FIRST

The plan offers a five percent compound inflation growth rider, ensuring benefits keep pace with the rising cost of care—a critical feature in California’s high-cost environment. This is a standout benefit rarely available in group LTC products and especially significant for younger enrollees looking to lock in lasting value.

DUAL BENEFITS: LIFE INSURANCE AND LTC IN ONE POLICY

This group LTC solution is built on a whole life insurance chassis with an LTC rider. If the LTC benefit is never used, the policy pays out a death benefit to beneficiaries. If LTC is needed, the insured can access a monthly benefit (6 percent of the initial life insurance coverage per month) for up to 34 months.

HOW THE PROGRAM WORKS:

Eligibility and Coverage Details

- **Who's Eligible:** Actively-at-work employees ages 18-70 are eligible for guaranteed issue up to \$75,000 in life insurance benefit. Working spouses can receive guaranteed issue up to \$10,000, and up to \$75,000 with simplified underwriting.
- **LTC Benefit:** 5 percent of the initial life insurance coverage per month for up to 34 months.
- **Inflation Protection:** Optional 5 percent compound inflation growth rider.
- **Restoration of Death Benefit:** If LTC benefits are used, the Restoration of Death Benefit Rider can restore the life insurance coverage up to \$75,000. In the event you were to use the death benefit for LTC benefits, Allstate would restore the death benefit to 100% of the original amount, even if you used all of the death benefit for LTC.
- **Portability:** Coverage is fully portable, employees can take their policy with them if they leave the agency, as long as premiums are paid.
- **No Health Questions:** For guaranteed issue amounts during the initial enrollment period.

ENROLLMENT AND EDUCATION

Gretchen Barry explained, "Education is the foundation of successful LTC planning. We provide brokers with the tools and resources they need to educate their clients, making the process transparent and straightforward for everyone involved." BuddyINS provides brokers with a dedicated landing page with educational resources, a quoting tool, and a simple online application, all designed to help them and their small business clients.

CONTRACTING AND CERTIFICATION

To participate as a broker, Cal Broker subscribers may choose to complete a basic long-term care insurance certification (as required by California law) and submit contracting forms to be appointed as producing agents. Once certified, brokers gain access to the exclusive offer negotiated by California Broker Media and BuddyINS.

TURNKEY SUPPORT FOR AGENCIES

The program is designed to be easy for agencies of all sizes. Support is available throughout the process, including help with unique situations such as supplementing existing LTC coverage. The BuddyINS and Integrity Advisors teams provide ongoing education, communication templates, and personalized assistance.

WHY NOW? THE EARLY ADOPTER ADVANTAGE

David Ethington, VP of Medicare Division at Integrity Advisors, shared, "Through my own experience, I've realized how important it is to have a partner when navigating complex healthcare needs. This program gives brokers and their clients a real solution for one of the biggest concerns in retirement—long-term care expenses."

Early adopters will enjoy a significant competitive advantage as more agencies begin to offer these solutions to businesses. As Marc Glickman emphasized, "Seize the opportunity today. Secure your benefits before policy windows close and stay ahead of potential state mandates like payroll taxes on LTC."

Key Facts at a Glance

- Guaranteed Issue up to \$75,000 for employees (up to age 70); \$10,000 for working spouses (higher with simplified underwriting)
- 6% monthly LTC benefit for up to 34 months
- 5% annual compound inflation growth (optional)
- Whole life insurance with LTC rider-death benefit remains even if LTC is used (with restoration rider)
- Level premiums for life insurance portion; LTCi portion is guaranteed renewable
- Portable coverage
- No health questions for GI amounts during initial enrollment
- Dedicated quoting and educational resources available online

WATCH OR LISTEN TO THE PRERECORDED VIDEO

For a quick overview of this group long-term care insurance program, you can watch or listen to the prerecorded video featuring Phil Calhoun, Marc Glickman, Carmen Ponce, Gretchen Barry, and David Ethington. The presentation highlights key product features, enrollment tips, and broker insights.

HAVE QUESTIONS OR NEED MORE INFORMATION?

If you have questions or want to learn more about the group long-term care insurance program, simply fill out the inquiry form at this link. Once submitted, a member of the Integrity Advisors team will personally reach out to assist you with your questions and guide you through the next steps.

VISIT THE DEDICATED LANDING PAGE

To explore all the program details, review frequently asked questions, use the cost vs. benefit calculator, and start your enrollment, visit the official landing page at:

<https://partner.buddyins.com/calbrokerltcigroup>

California Broker Media is committed to empowering brokers with the tools, knowledge, and products needed to serve themselves and their clients with confidence. This new affiliate program delivers real value and peace of mind in an ever-changing insurance environment.



Marc Glickman, FSA, CLTC is CEO and co-founder of BuddyIns, a leading long-term care insurance education, marketing and technology company. Marc is a licensed insurance agent in all 50 states and serves on the Board of Advisors for CLTC. Marc has over 15 years of experience as an actuary including as the chief investment officer and chief sales officer for a major LTC insurance company. Marc earned his degree in economics from Yale University. In 2019, he was named one of the top 20 innovators in the insurance brokerage space.

marc@buddyins.com
818-264-5464

Sources:

1. <https://buddyins.com/about-us>
2. <https://www.ltc-cltc.com/page/marc-glickman>
3. <https://www.linkedin.com/in/marcglickman>
4. <https://www.youtube.com/watch?v=g-nl4NaKUU>
5. <https://buddyins.com/resource/author/gretchen-barry>
6. <https://integrity-advisors.com/david-ethington-1>
7. <http://www4.cbs.state.or.us/ex/imd/reports/rpt/index.cfm?ProgID=REG8015>
8. <http://www4.cbs.state.or.us/ex/imd/reports/rpt/index.cfm?ProgID=REG8105>
9. <https://partner.buddyins.com/calbrokerltcigroup>

Protecting Broker Commissions

Real Stories of Planning, Loss, and Legacy

By Phil Calhoun & David Ethington

ARTICLE EXPERIENCE OPTIONS:

[LISTEN ▶](#)

[WATCH ▶](#)

For health insurance brokers, years of dedication builds not just a business, but a lifeline for their families. Yet, many overlook what will happen to their commissions if they retire, become disabled, or pass away. In a recent webinar, Phil Calhoun and David Ethington shared three real-life case studies that illustrate the profound impact of commission protection planning on brokers and their loved ones.

Why Commission Protection Matters

Brokers spend decades serving clients, building relationships, and earning the commissions that support their families. Despite this, many fail to plan for the future of their commissions. Phil Calhoun, a long-time industry leader, opened the webinar by emphasizing the critical need for education: “Our education focus is really our mission.” He explained that brokers must first understand the risks and options for protecting their commissions before they can make informed decisions about their legacy.

This issue is especially pressing as the broker population ages. “There’s just a lot of Baby Boomer brokers that, over the next 10 years, will be looking for some type of exit,” Calhoun noted. Without a plan, a broker’s lifetime of work—and the income it provides—can disappear overnight, leaving families in a precarious situation. The goal, Calhoun said, is to ensure brokers can “move from being aware to actually having a plan in place.”

Case Study 1: Scott D. - A Legacy Preserved

Scott built a thriving career in health, life, and Medicare insurance. Recognizing the importance of planning, Scott worked with Integrity Advisors to ensure his commissions would continue supporting his wife, Judy, after his passing. Judy described the process as “a great idea,” noting that without it, “the commissions would be lost.”

When Scott passed away in 2020, the impact of his planning became immediately clear. Judy began receiving consistent monthly payments from his commissions, which provided crucial financial support. She said this income “made a huge difference,” especially when other expected sources, like Social Security, fell short. “I thought I was going to receive two thousand dollars a month, but a letter came and explained that because of my pension from working as a teacher, I was not able to get Social Security... Scott and I were married over 50 years, and Scott paid into Social Security for over 50 years. But as his spouse, I got 250 dollars.” Judy’s experience

highlights a critical lesson: commission protection is as essential as any other form of insurance. “You wouldn’t go through life without life, car, or homeowners insurance,” she said, urging other brokers to put a plan in place. For Judy, Scott’s foresight meant stability and peace of mind during a difficult transition—a true testament to the value of commission protection planning.

Case Study 2:

John and Denise E. - Security for a Family’s Future

John spent nearly five decades serving clients and building a strong book of business, always keeping his family’s well-being in mind. Before retiring, he made sure his commissions would continue to support his wife, Denise and their children, including one with special needs.

For Denise, John’s decision to plan ahead reflected his devotion to his family. She recalled that John “wanted to make sure I would be taken care of, especially with our son’s ongoing needs.” After John retired, the transition was smooth, and the ongoing commission income provided the security he’d hoped for. Denise explained, “It’s more than just money—it’s the security John wanted for us.”

Their story demonstrates that with proper planning, a broker’s legacy can offer lasting peace of mind, especially for families with unique or ongoing needs. The steady commission income allowed Denise to keep their household running and continue supporting their children without the added stress of financial uncertainty. For families caring for a special needs child, this continuity can be life-changing, ensuring that vital resources remain available for years to come.

Case Study 3:

Rachel and Dee - A Daughter Benefits from Planning

Rachel’s father, Dee, was also proactive about succession planning. Thanks to the steps he took, Rachel continued to receive commission income after his passing—a lifeline during a difficult time. “After he passed, the steady income from his commissions helped me cover expenses and gave me time to grieve without worrying about finances,” Rachel shared.

For Rachel, her father’s planning was about more than money. “It’s about honoring my dad’s legacy and knowing that he took steps to protect our future.” Her experience underscores that commission protection isn’t just for spouses; it can help children and other heirs achieve stability and pursue their own

goals. Dee's foresight turned his book of business into a true family asset, supporting Rachel as she navigated life after his passing.

Rachel's story is a reminder that thoughtful planning can transform a broker's career into a lasting source of security for the next generation. For many families, commission income can bridge the gap during transitions, fund education, or provide for caregiving needs-making succession planning an act of love as much as a financial decision

The Planning Process: Simple, Effective, Essential

Calhoun and Ethington outlined a straightforward three-step process for commission protection:

- 1. Education and Awareness:** Brokers must understand the risks and available options.
- 2. Agreement and Succession Planning:** Designating a family member, partner, or trusted employee ensures protection of commissions along with a proven written plan.
- 3. Client Retention and Ongoing Support:** A Successor must have a proven retention plan and the ability to maintain client relationships which will preserve the value of the business, commissions post transfer.

Calhoun explained, "We have the agreement, the commission transfer process carriers require, and a client retention plan," emphasizing that they can act as consultants or successors, depending on a broker's needs. This flexible approach allows brokers to tailor their succession plans to their unique circumstances, ensuring that both clients and families are well-served.

The Broader Industry Context

With a significant portion of brokers nearing retirement, the need for commission protection is only growing. According to industry estimates, a large share of health insurance brokers are Baby Boomers preparing to exit the industry. Without proper planning, their families risk losing a vital source of income, and clients may face disruption in service.

Organizations like Integrity Advisors are stepping up, offering not just planning services but also education and resources to help brokers secure their legacies.

New for 2025 is how Integrity Advisors provides a training program for Successor Buyers to help more brokers work together and use proven processes Phil and David have developed.

Planning Is an Act of Love

The stories of Scott and Judy, John and Denise, and Rachel and Dee underscore a vital truth: commission protection planning is not just a financial decision, but an act of care and responsibility. We focus on what will work so our broker clients accomplish the commission protection they require. With our planning process and the brokers we train as Preferred Successor Buyers, we will help more brokers gain planning stability with their commissions.

For younger brokers the message is clear, with our help you can make a difference for older brokers who need a plan to protect their commissions while they stay active. For all health brokers take the time to educate yourself, and look to develop a plan to ensure that the commissions you've worked so hard to earn continue to support your loved ones will continue for years to come.

Make a Difference Today

If you are a health insurance broker, now is the time to take action. Learn about commission planning. If you are a Baby Boomer broker please do not leave your legacy to chance. Start by educating yourself about your options, speak with a trusted advisor, and put a commission protection plan in place. Whether you are years from retirement or planning your exit soon take steps so you can make a difference for your loved ones tomorrow.

Reach out to a commission protection specialist or organizations like Integrity Advisors to begin the conversation. Your family, your clients, and your legacy deserve nothing less. Protect the value of your life's work-plan ahead and ensure that your commissions continue to provide security and support for those who matter most.



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



Phil Calhoun is owner and publisher of California Broker Media and he owns Integrity Advisors a health insurance agency. Phil started Commission.Solutions to provide coaching for health insurance professionals on how to protect, grow and sell health commissions. Phil is an active member of

several insurance associations including the California Association of Health Insurance Professionals (CAHIP) and local chapters in Orange County, Los Angeles, San Diego and Inland Empire Health Insurance Professionals. He serves as board of directors for [EPI Orange County and Certified Founder Group Associate](#)

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



David Ethington is VP of the Medicare Division and director of Broker Relations with Commission Solutions, part of Integrity Advisors. His work has excelled due to his commitment to providing the best service to both health clients and health brokers. David respects the hard work it takes to build a book of business and enjoys working with retiring brokers and their families. He serves as the CAHIP-Orange





County VP of Membership. David has participated in the commission protection process for seven years. He's also involved in acquisitions, especially in the broker relationship transfer of commissions. David lives in Orange County with his wife and their cats. He is an avid runner and completes several long-distance events annually.

[CLICK HERE](#) to arrange a no obligation 15-minute coach session
David@commissionsolutions.com
714-664-0605

NOT SURE WHERE TO START YOUR PLANNING?



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

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

Let's Have A Conversation

commission.solutions



[CLICK HERE TO VISIT MY CALENDLY AND SCHEDULE A PHONE CALL WITH ME](#)

Contact: Phil Calhoun

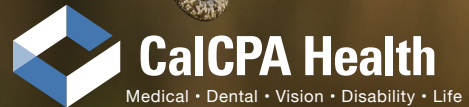
714-664-0311

phil@commission.solutions

Can't Stop Talking About CalCPA Health?



Write With Us In 2025!
CalCPAHealth.com/CalBroker • 866.954.7406



ad index

2

Covered California Small Business
www.coveredca.com/forsmallbusines

3

BenefitMall
[Learn More](#)

4

CAHIP
[Confirm your active membership or renew today!](#)

5

BuddyINS
<https://partner.buddyins.com/calbrokeritcigroup>

38

Commission Solutions
commission.solutions
[Would you like to schedule a phone call with me?](#)
["Click Here"](#)

39

CalCPA Health
<https://calcpahealth.com/CalBrokerOE/>
866-954-7406

40

Pinnacle Claims Management Inc.
www.pinnacletpa.com/excellence



Delivering Smarter Health Benefit Solutions for Your Clients is **A Big Win for Your Business.**

Your clients need more than a TPA—they need a **healthcare strategy that delivers long-term value.**

Pinnacle Claims Management helps brokers offer plans that prioritize member well-being through proactive clinical care, seamless technology, and strategic cost management. Our high-touch service model means members get the right care at the right time, keeping businesses productive and financially strong.

Partner with us and give your clients the smarter health solutions they need to build a stronger, more resilient workforce.



Discover Excellence.
pinnacletpa.com/excellence

PINNACLE[™]
CLAIMS MANAGEMENT, INC.