

PROFESSIONAL ASSOCIATIONS ■ COMMISSIONS PLANNING TIPS ■ CALIFORNIA'S BEST COVERAGE

CALIFORNIA BROKER

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

A professional portrait of Rosamaria Marrujo, a woman with dark, wavy hair, smiling warmly. She is wearing a white blazer with black lapels and cuffs, a silver chain bracelet, and a necklace with a pearl pendant. Her hands are clasped under her chin.

**NEWLY ELECTED
CAHIP PRESIDENT**
**Rosamaria
Marrujo**



Give Your Clients The Power of True Independence

At Pinnacle Claims Management, we answer only to you and your clients, not investors.

As an independent TPA, we're free from conflicts of interest and short-term pressures, giving you the flexibility to offer unmatched health benefits solutions that others can't. With transparency and a focus on long-term service, we're the partner who always puts your clients first.

Discover how PCMI's independence can elevate your client relationships. Partner with us today.



Discover Excellence.
pinnacletpa.com/excellence

PINNACLETM
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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!





California Agents and Health Insurance Professionals

CAHIP

NABIP - California

CAPITOL SUMMIT

MAY 12-14, 2025

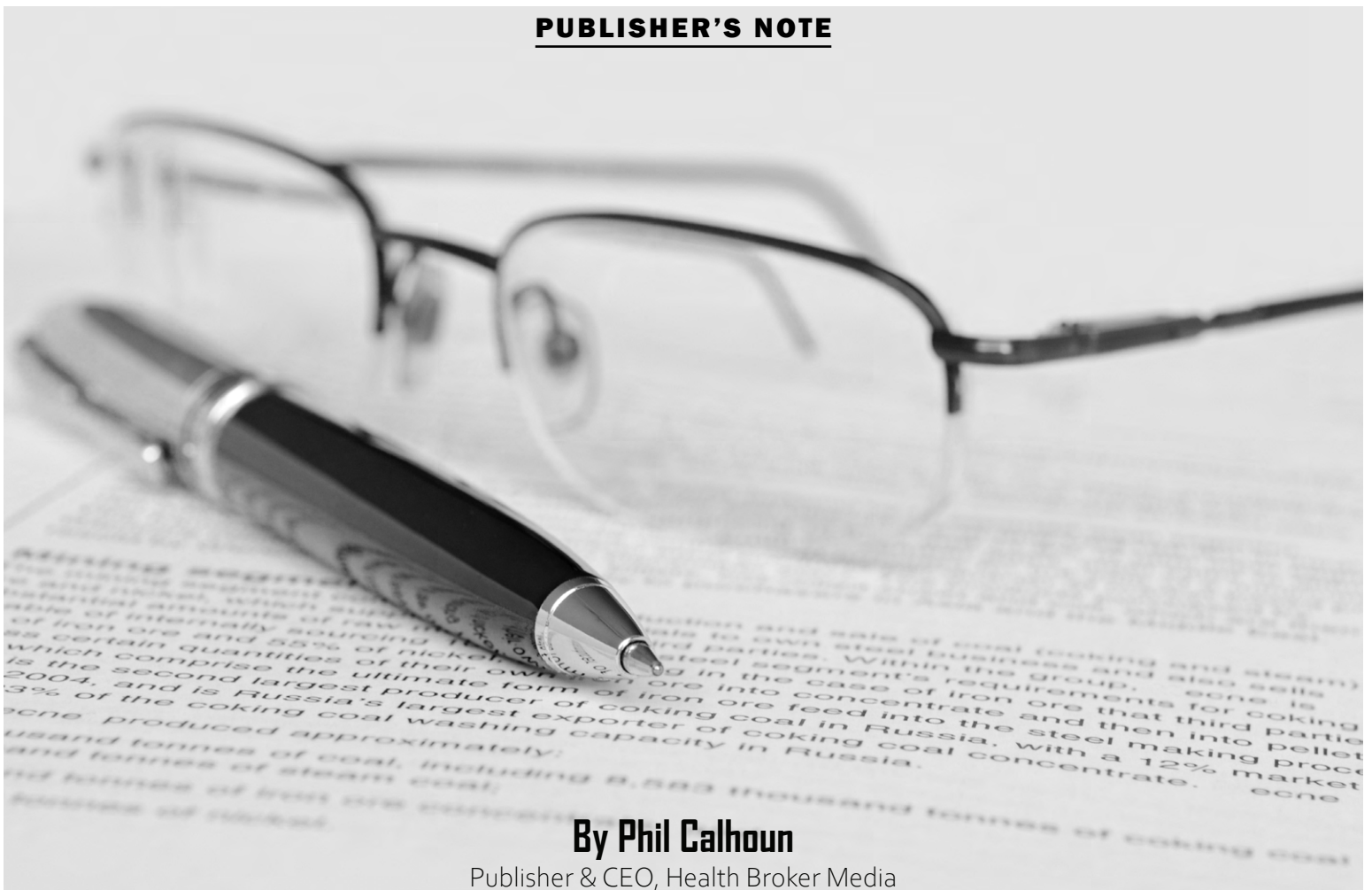
KIMPTON SAWYER HOTEL, SACRAMENTO

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



Register at www.cahip.com.

PUBLISHER'S NOTE



By Phil Calhoun

Publisher & CEO, Health Broker Media

We look forward to Rosamaria's work as president of CAHIP and support the efforts and plans outlined in the article.

For California, CAHIP is the association which is focused on addressing the needs of all California health insurance professionals. This work helps protect our commissions and provides us a path to collaborate with legislators when new ideas/laws are up for consideration. Association Board members at the national, state, and local levels, volunteer to work each week on critical issues that benefit the 250,000 licensed California life and health insurance professionals.

Membership fees support the survival and growth of our industry. The funds allow all of us access legislators and make sure the voice of all 250,000 health insurance professionals is heard. Dues also provide access to a Mentorship program, Healthcare Happy Hour podcasts, NABIP's Power Hour, Local Chapter Meetings, and much more.

Now is the time for each licensed life and health insurance professional to learn more about the association and get involved by joining and attending online and in person events.

California Broker reaches all 250,000 licensed health insurance professionals with our weekly newsletter and monthly magazine. Our goal is to help our subscribers to be the best health benefits advisor possible. We encourage non-members to consider the benefit of membership in CAHIP and support Rosamaria and the many other volunteers in the industry.

Please consider joining CAHIP.

JOIN NOW » www.nabip.org/membership/join-now

CALIFORNIA BROKER

MARCH

2025

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CALIFORNIA POSITIVE

A California History Timeline Part 1: Early California Life

California's history began with Native American tribes thriving for thousands of years before European explorers arrived in the 1500s. Spanish rule in the late 18th century introduced missions that disrupted indigenous life, followed by Mexican control in 1821, which expanded ranching and land grants. The U.S. took over in 1848 after the Mexican American War, and the discovery of gold that same year led to a massive population boom. This rapid growth fast-tracked California's admission as the 31st state in 1850.

By The Railyards

Researched By Gabriela Perez Orta

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Energy and Enthusiasm Leads the Way in 2025

CAHIP welcomes Rosamaria Marrujo as its new president, focusing on advocacy, leadership development, and chapter growth. With a background in Medicare and industry leadership, she aims to strengthen broker influence and expand CAHIP's impact. Marrujo encourages professionals to engage in legislative action and mentorship to shape the future of healthcare access.

By Phil Calhoun



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ACA COMPLIANCE

ACA Compliance in 2025:

What's Changing and What You Need to Know

ACA compliance in 2025 brings changes to affordability thresholds, IRS reporting, HSA's, and employer mandates. Employers must adapt to avoid penalties, while agents can help through plan reviews, education, and automation tools. Staying proactive ensures smooth compliance and cost savings.

By Misty Baker

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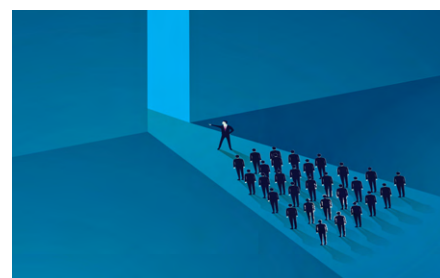
PROFESSIONAL DEVELOPMENT

Letters On Integrity

inspiring ethical excellence

Leadership is evolving from a traditional profit-driven, command-and-control model to one centered on sustainability and meaning. Today's employees seek purpose alongside financial success, requiring leaders to adopt a more interconnected and relational approach. This shift moves from a rigid, top-down structure to one where leadership is shared and driven by values. Organizations that fail to embrace this transformation risk becoming obsolete, highlighting the importance of ethical leadership, shared meaning, and long-term sustainability in the modern business world.

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6 Tips for Reaching a Wider Audience with LinkedIn

LinkedIn is a powerful platform for financial professionals to expand their reach and build meaningful connections. A strong profile, active engagement through thoughtful comments, and strategies like the “3 by 5” method can significantly boost visibility. While content posting success varies, authentic networking and strategic interactions can drive business growth, making LinkedIn a valuable tool for professional development.

By Bill Cates, CSP, CPAE

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GLP-1s and Lifestyle Health: Key Considerations for Weight Management

GLP-1 medications support weight loss by regulating appetite and digestions, but they work best when combined with healthy lifestyle habits, maintaining muscle through protein intake and strength training is essential to prevent muscle loss and support metabolism. Managing digestive side effects and considering supplements like electrolytes and probiotics can improve well-being.

By Megan Wroe, MS, RD, CNE, CLEC

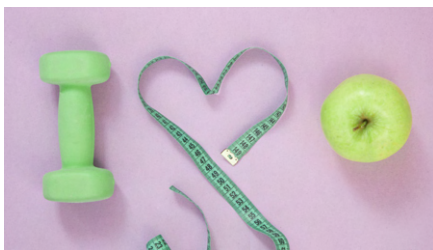
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COMMISSION PROTECTION

Health Broker’s Plan for Success Today and Tomorrow

The planning process for successful insurance professionals begins with an understanding of how to create a significant book of business. Success is often defined as executing a comprehensive business plan to Protect, Grow, and eventually Sell their health commissions.

By Phil Calhoun



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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

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California Resident Licensing Fingerprint Requirements

New Live Scan Fingerprint Vendor for California Resident License Applicants

Please review the attached Notice from the California Department of Insurance regarding “New Live Scan Fingerprint Vendor for California Resident License Applicants.”

[CLICK TO READ FULL DETAILS →](#)

For California Farmworkers, Telehealth Visits With Mexican Doctors Fill a Gap

By Victoria Clayton

SALINAS, Calif. — This coastal valley made famous by the novelist John Steinbeck is sometimes known affectionately as “America’s salad bowl,” though the planting and harvesting is done mostly by immigrants from Mexico.

For Taylor Farms, a major global purveyor of packaged salads and cut vegetables, that’s made it a logical place to pioneer a novel type of health care for its workforce, one that could have broad utility in the smartphone era: cross-border medical consultations through an app.

The company is among the first customers of a startup called MiSalud, which connects Spanish-speaking Taylor Farms employees to physicians and mental health therapists in Mexico. Providers aren’t licensed in the U.S. and can’t prescribe medications but instead serve as health coaches who can dispense advice and work with a U.S.-based doctor if needed.

[READ FULL ARTICLE »](#)

State insulin program still has no firm timeline

Megan Myscofski

Governor Gavin Newsom’s first executive order back in 2019 called for California to reduce costs for certain medications and led to the creation of CalRx, the state’s project for creating and distributing low-cost, common medicines.

In 2023, Newsom announced that CalRx would make its own biosimilar insulin available the following year.

But it’s 2025, and Department of Health Care Access and Information Director Elizabeth Landsburg told lawmakers at a hearing on Wednesday they’re still waiting to begin clinical trials.

“Our internal and external experts all believe that the implementational time frame, while not as fast as we had hoped, are not outside of industry norms,” she said.

After the trials, the state can apply for US Food and Drug Administration approval, which normally takes about a year.

[READ FULL ARTICLE →](#)

5 RECENT CANCER CENTER GIFTS

Elizabeth Gregerson

Here are five recent donations given to cancer centers and health systems across the U.S.:

UCI Health-Irvine in California will receive \$11 million from the Clemons Family Foundation to support cancer research and the completion of two building projects.

Rutgers Cancer Institute and RWJBarnabas Health, both based in New Brunswick, N.J., received \$25,000 from the Kay Yow Cancer Fund to support underserved patients' needs.

The Stony Brook (N.Y.) Cancer Center received \$1.25 million from the Betty Ajces Trust to enhance clinical trials and research.

Jackson-based University of Mississippi Medical Center received \$25 million from John and Sandy Black — the single largest gift in the center's history — to support a new facility for the UMMC Cancer Center and Research Institute.

Newport Beach, Calif.-based Hoag received an additional \$50 million from the Sun Family Foundation for the expansion of the system's Irvine hospital campus, including the creation of clinical cancer care facilities

MemorialCare launches pediatric care network

Long Beach, Calif.-based Miller Children's & Women's Hospital, part of MemorialCare Health System of Fountain Valley, Calif., is launching a network to provide primary and specialty pediatric care.

The Miller Children's Care Network integrates pediatricians and specialists to improve quality, access and value of healthcare to patients in South Los Angeles and North Orange County. The network looks to foster strong partnerships between primary care and specialist pediatricians to create a unified approach to healthcare.

[READ FULL ARTICLE →](#)

California HCA hospital to close pediatric unit

Erica Carbajal

Thousand Oaks, Calif.-based Los Robles Regional Medical Center plans to close its pediatric unit July 1, according to an internal memo obtained by the Ventura County Star.

Hospital officials attributed the 12-bed unit's closure to low patient volumes and increasing demand for adult medical-surgical beds. The unit had an average census of fewer than two patients a day and employs 17 staff members, all of whom are expected to be offered other positions within the organization, officials said.

"By permanently closing the pediatric unit, we will be able to put greater focus on the specialties and services our community needs most," Phil Buttell, CEO of the 382-bed acute care hospital, part of Nashville, Tenn.-based HCA Healthcare, said in a memo to staff, according to the report.

The hospital will continue to treat pediatric patients in its emergency department, and will maintain its birthing and neonatal ICUs.

The closure leaves Ventura County Medical Center, located 25 miles northwest of Los Robles, as the only hospital in Ventura County with a pediatric unit.

LIMRA Research Shows Employee Wellness Declined While Stress Increased Over the Last Two Years

Workers look to employers to provide wellness programs

Coming out of the pandemic, workers are feeling more stress with many facing education debt, rising inflation, housing shortages, and increased pricing on groceries and other consumer goods. LIMRA research, *Wellness at Work: Financial, Emotional, and Physical Wellness Programs in the Workplace*, shows that workers — particularly younger ones — are looking for employers to help with wellness programs, services, education and benefits.

LIMRA defines financial wellness as being confident in your financial situation, able to withstand unexpected expenses, and being able to plan for a financially secure future. Benefits that directly help with financial wellness include health insurance, a retirement plan, paid time off and wellness programs.



[READ FULL ARTICLE →](#)

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Physician Assistant’s pay, by state

Compensation for physician assistants/associates varies by state, with California PAs earning the highest average income in 2023 at \$143,074 — an 11.5% increase from 2019, according to a report released Feb. 24 by the National Commission on Certification of Physician Assistants.

The NCCPA’s 2023 Statistical Profile of Board Certified PAs by State examines PA roles across the U.S., including practice disciplines, settings and locations, job satisfaction, burnout and pay. From January 2021 to Dec. 31, 2023, about 150,000 board-certified PAs provided responses for the report.

Here is average 2023 PA income in each state, per the report:

Note: PAs estimated their total income in the last calendar year from all PA positions combined.

California — \$143,074

Nevada — \$137,295

Connecticut — \$135,312

Washington — \$133,548

[READ FULL ARTICLE »](#)

UC San Diego Health's 10-year strategy for patient experience

UC San Diego Health credits its "leading the way" framework with "[e]levating patient experiences during the most vulnerable moments of their lives."

Positive patient experiences can speed recovery and improve health outcomes, the National Institutes of Health and Agency for Healthcare Research and Quality found, according to a Feb. 10 report featured in Discoveries, the system's health sciences magazine.

[Read Full Article →](#)

MemorialCare launches pediatric care network

Long Beach, Calif.-based Miller Children's & Women's Hospital, part of MemorialCare Health System of Fountain Valley, Calif., is launching a network to provide primary and specialty pediatric care.

The Miller Children's Care Network integrates pediatricians and specialists to improve quality, access and value of healthcare to patients in South Los Angeles and North Orange County. The network looks to foster strong partnerships between primary care and specialist pediatricians to create a unified approach to healthcare.

[Read Full Article →](#)

Specialty Drugs And Cancer Surgery Claims Will Push Up Stop-Loss Renewal Prices, Says Cigna CFO

The villains were injectable specialty drugs like Keytruda and inpatient surgical procedures for seriously ill patients.

Stop-loss insurance costs spiked at Cigna in the fourth quarter, and that will lead to price increases for employers renewing their coverage.

Company executives talked about the coming wave of stop-loss increases Thursday, during a conference call with securities analysts.

[Read Full Article →](#)

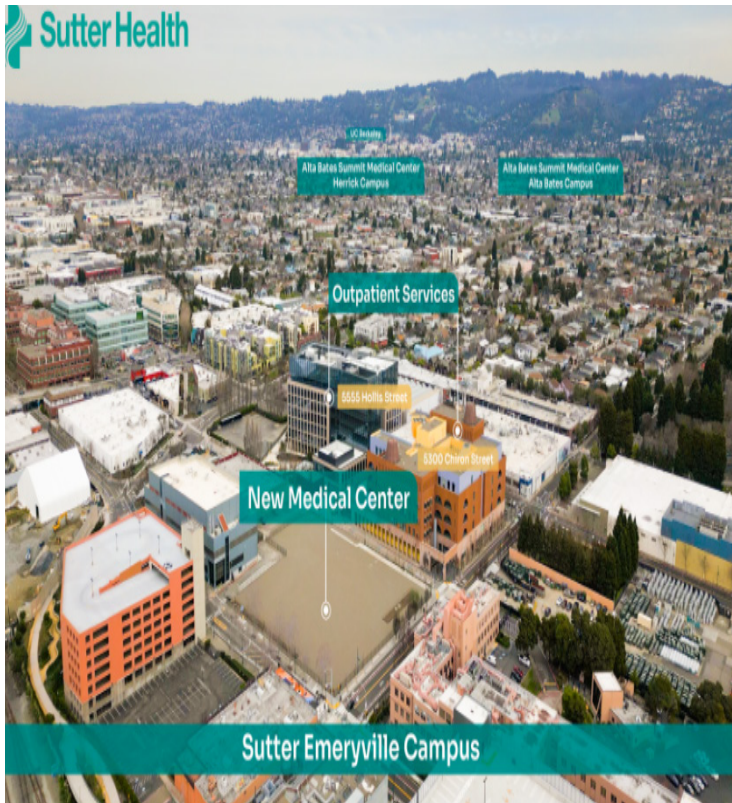
Ozempic and Wegovy officially moved off FDA's drug shortage list

By Joseph Choi

Ozempic and Wegovy, the widely popular forms of semaglutide sold to treat diabetes and obesity, have officially been removed from the Food and Drug Administration's (FDA) drug shortage list nearly four months after the agency found the drugs to be available.

The FDA's drug shortage list now states that as of Feb. 21, 2025, the shortages of Ozempic and Wegovy injections are over. The shortages were first declared in August 2022.

[READ FULL ARTICLE »](#)



Sutter Health investing \$1B to build new California hospital, expand ambulatory care services

Berkeley's Alta Bates hospital will be replaced by new Sutter medical campus in Emeryville


The \$1 billion Emeryville campus will include a 200-bed hospital. After it opens around 2032, Alta Bates will close its hospital but offer outpatient surgery, an urgent care clinic and possibly skilled nursing.

By Kate Darby Rauch


In a major shift in East Bay health services, Sutter Health announced today it's building a comprehensive new medical campus in Emeryville with outpatient care and a 200-bed hospital.

The \$1 billion-plus medical center, which will be located in existing and new buildings at Horton and 53rd streets, is designed to replace Sutter's current 339-bed Alta Bates hospital on Ashby Avenue, according to a Sutter press release on the new facility.

[READ FULL ARTICLE](#)



**Power of You.
Power of Us.**



Your Voice Matters: Advocate for CA's Insurance Future on March 26

NAIFA-California's 2025 Legislative Day

This year, NAIFA-California 2025 Legislative Day takes on even greater importance as our state grapples with the aftermath of devastating fires and the pressing insurance challenges they've created. The evolving landscape of wildfire recovery, risk management, and insurance accessibility demands the collective voice of our industry to advocate for meaningful solutions. Now, more than ever, your presence is vital to ensure that the concerns of insurance professionals and their clients are addressed at the state level.

[Learn More and Register](#) →

MARCH 2025 Industry Calendar

To do list

MON	TUE	WED	THU	FRI	SAT	SUN
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
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CALIFORNIA BROKER

2025 MARCH CONFERENCES

- Mar 9 - 12 The ILTCI Conference @Philadelphia, PA
- Mar 25 @1-5pm NAIFA-California Sales Summit @Sacramento, CA
- Mar 26 @8:30am-4pm NAIFA-California 2025 Legislative Day on the Hill @Sacramento, CA
- Mar 31 - Apr 02 NABIP Medicarians @Las Vegas, NV
- Mar 31 @8am-5pm CAHIP Medicarians @Las Vegas, NV

MARCH MEETINGS

- Mar 12 @12pm EST NAIFA Journal Live - The Risks of Premium-Financed Life Insurance
- Mar 13 @2:30-4:30pm EPI UHNW Collaborative Case Study @Costa Mesa, CA
- Mar 14 @5-10pm CAHIP NorCal Anual Crab Feed @Citrus Heights, CA
- Mar 19 @11am-1pm EPI Business Owner/Trusted Advisor Observations & Insights @Westlake Village, CA
- Mar 19 @2:30-4:30pm EPI UHNW Collaborative Case Study @Cardiff, CA
- Mar 27 @11:30 - 2:30pm EPI The Psychology Of An Exit @Norco, CA
- Mar 30 @8am-5pm CAHIP NorCal 2025 Women's Leadership Summit @Citrus Heights, CA

VIRTUAL EVENTS

- Mar 2 @2-3pm NABIP LPRT Masterclass - Employee Navigator Update - Zoom
- Mar 4 @10am BenefitMall Compliance Changes: What You Need to Know for 2025 - Zoom
- Mar 7 @1-2pm NABIP First Friday's Meeting with NABIP President Alycia Riedl - Zoom
- Mar 13 @8-9:30am CAHIP-LA March 2025 - Breakfast Bites - Zoom
- Mar 26 @2-3pm NABIP Power Hour - Zoom
- Mar 26 @2:30-4:30pm EPI ESOPS For Those That Don't Want To Sell To A Third Party - Zoom
- Mar 27 @12-1pm NABIP New Member Orientation - Zoom
- Mar 27 @12-1pm NABIP Leadership Forum -Tech Training
- Mar 27@10-11:30am NAIFA Medicare and Social Security

RECORDED WEBINARS

- Commissions Solutions January 8, 2025 Webinar: Mary's Journey To Protect, Grow and Sell Her Commissions
- Commissions Solutions January 16, 2025 Webinar: How to Sell Your Health Book of Business
- Benefit Mall January Compliance Update Webinar w/ Misty Baker
- Benefit Mall November Compliance Webinar w/ Misty Baker
- Benefit Mall October Compliance Webinar w/ Misty Baker
- Benefit Mall September Compliance Webinar
- Benefit Mall August Compliance Webinar

SAVE THE DATE

- Apr 9 & 10 SHRM The AI+HI Project 2025 Conferences @ San Francisco, CA
- Apr 21 @10am-7pm CAHIP-OC 28th Annual Charity Golf Classic @ Aliso Viejo, CA
- Apr 24 @11am-1:30pm NAIFA Pathway To Excellence Awards Ceremony @ Granada Hills, CA
- Apr 24 @8am-5pm CAHIP-GG Annual CE Symposium
- Apr 29 @8am-6pm CAHIP-LA Annual Conference 2025 @ Los Angeles, CA

PARTNERS

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

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

A California History Timeline

Part 1:

Early California Life

By The Railyards

Researched By Gabriela Perez Orta

“ Explore a timeline from the earliest days of California and discover the events that shaped our state.”

Part 1 of 3

California is home to over 39 million people, making it the nation's most populous state. With so many people living, working, and playing in the Golden State, it can be hard to imagine its beginnings.

Once, California was occupied only by indigenous people skillfully utilizing and living in harmony with the area's natural resources.

Explore a timeline from the earliest days of California and discover the events that shaped our state.

A California History Timeline: Early California

Native American tribes populated the area now known as California for an estimated 13,000 - 15,000 years before the 1500s.

Over 100 tribes and bands populated the area, including the Karok, Maidu, Cahuilleno, Mojave, Yokuts, Pomo, Paiute, and Modoc tribes. California's rugged mountain ranges and deserts made it difficult for indigenous groups to travel great distances, and tribes were isolated from each other, living in family groups or clans.

Ample food supply, temperate climate, and absence of wars contributed to a large, healthy population estimated at around 300,000 when Europeans first came to California—13% of the total population of indigenous peoples in North America.

European Explorers Arrive at the “Island” of California

European explorers from England and Spain began exploring the Pacific Coast of California in the mid-16th century. For centuries, European myth held that California was an island; the area was named after a 1500 Spanish novel called *The Adventures of Esplandian*, which was about an island kingdom of Amazonian-like warrior women ruled by Queen Calafia.

When Spanish conquistador Hernan Cortes led an expedition that first landed at the southern tip of Baja, California, in 1533, he and his men named the new land “California” as a nod to the novel. They reported to Spain that the new land was an island, not knowing the Baja area was a peninsula.

For over two hundred years, mapmakers continued to draw California as an island, some even showing the “island” stretching all the way up past Oregon.

The island myth was finally ended after Jesuit missionaries followed the Colorado River down to its delta and confirmed its connection to the mainland. In 1747, the King of Spain issued an official proclamation that the island of California was no more.

Spanish Rule Dramatically Alters Life for Native Californians

For five decades stretching from 1769 to 1821, the Spanish Crown asserted sovereignty over California, or Alta California, as it was known at the time. The Spanish frontier stretched across the continent from California to Florida.

The Spanish rule forever changed the lives of the 300,000 indigenous peoples once living in California.

The purpose of the Spanish colonization was to convert native people into loyal Spanish citizens using missionization. In 1769, Spain's Captain Gaspar Portola and Father Junipero Serra founded Mission San Diego, the first of 21 missions that would stretch all the way to Sonoma.

Padres chose mission sites that were close to existing Native American communities. When Spanish diseases and rapid environmental degradation caused by Spanish invasive species dramatically altered the natives' environment and food sources, the missions presented themselves as an alternative to starvation and disease.

Mission life was difficult, and once California natives entered the communities, they were expected to labor hard and embrace the Spanish culture.

The missions were built by the California natives who lived, worked, and often died within their walls until the mission era ended during the Mexican Period of California.

Mexico Gains Control of California and Ushers in a Cattle Economy

The Mexican War of Independence was waged from 1810 to 1821. This armed conflict was led by Mexican-born Spaniards, Mestizos, Zambos, and Amerindians, who sought independence from Spain.

What started as a peasants' rebellion against their colonial masters became an unlikely alliance between "liberales" (liberals) and "conservadores" (conservatives), revolting against oppression and conquistador privilege.

When Mexico achieved independence in 1821, control of the region passed to Mexico. Now, Californians were allowed to hold land once they had been naturalized and converted to Catholicism.

Under Mexican rule, governors were encouraged to make more land grants for individual ranchos and remove the natives and mission properties from the control of Franciscan missionaries. However, most mission land was granted to white Californians or recently-arrived, well-connected immigrants from Mexico, not to the natives who helped build them.

A new culture and a new economy took root in California. This was the legendary time of the *ranchero*, where cattle-raising and making beef and hides became central to economic life. The Californios (Mexican citizens living in California) developed a unique culture that blended Spanish, Mexican, and indigenous influences; their social, political, and economic practices significantly influenced California's development.

During Mexican control of California, sea commerce and Anglo-American settlers' migration increased. Trappers, traders, and explorers made perilous journeys to settle in California, including the infamous Donner Party of 1846.

This aroused the territorial ambitions of the United States, which supported a small contingent of Californians revolting against the Mexican government in 1846.

On June 10, 1846, Americans near Sonoma took up arms and declared an independent California Republic, bearing a homemade flag with a single star and painted image of a grizzly bear. The uprising was known as the Bear Flag Revolt.¹

That same year, Mexico and America were officially at war. U.S. President James K. Polk had his sights on Texas, California, New Mexico, and the rest of what is now known as the U.S. Southwest territory.

When his offer to purchase that land was rejected, Polk provoked a fight.

Two years later, in 1848, the Mexican-American War 2 was over. Mexico had lost about one-third of its territory, including California, Utah, Nevada, Arizona, and New Mexico.

California Becomes the 31st State

Mexico's loss of California became the United States' gain, especially when gold was discovered in Sutter's Mill a mere nine days after the territory was ceded to the U.S. in the 1848 Treaty of Guadalupe Hidalgo.

There was one specific event that helped California become the 31st U.S. state:

The Gold Rush

California's Gold Rush 3 was officially on, and fortune seekers began flooding the area, chasing dreams of riches and fist-sized gold nuggets.

While the Gold Rush brought many new inhabitants to California, it was devastating to the Indigenous people. Members of the Miwok, Maidu, and Nissenan tribes helped James Marshall at Sutter's Mill. But, when the influx of miners settled into the area, they brought diseases and violence that decimated the Indigenous populations throughout California and Oregon.

It's estimated that 100,000 Indigenous people lived in California before the discovery of gold, but the native population declined to a mere 30,000 after the Gold Rush.

California only needed 60,000 inhabitants to achieve statehood and the onslaught of gold-seeking people who migrated into the area provided more than the necessary number of settlers.

Before the Gold Rush⁴, emigration to California had been so slow it would've taken decades to reach that population size. Most of the newly acquired regions in the U.S. went through long periods as territories before gaining the needed inhabitants to become states.

In light of the rapid growth and population boom, Congress allowed California to jump straight into full statehood without ever passing through the formal territorial stage.

In 1850, California officially became the 31st state—in record-breaking time.

Follow along for the next chapter in California's history in A California History, Part 2: A Gold Rush to Prosperity.



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

Sources:

1. www.history.com/topics/19th-century/bear-flag-revolt
2. www.history.com/topics/19th-century/mexican-american-war
3. www.history.com/topics/19th-century/gold-rush-of-1849
4. railyards.com/blog/sacramentos-new-gold-rush-offers-opportunities-in-state-capital



Energy and Enthusiasm Leads the Way in 2025

By Phil Calhoun

Publisher & CEO, Health Broker Media

WELCOME



**Rosamaria
Marrujo**

With over 255,000 licensed health and life insurance professionals across California relying on timely industry updates, CAHIP remains a trusted source for essential news, events, and regulatory insights. As the association ushers in a new chapter, we are proud to introduce Rosamaria, the newly appointed president of CAHIP.

Rosamaria brings a fresh perspective and a commitment to strengthening the industry, advocating for professionals, and ensuring Californians have access to the best coverage options. Stay tuned as she shares her plans for the future and how CAHIP will continue to support its members in an evolving healthcare landscape.

Welcome Rosamaria. Can you share about your journey to the insurance industry?

Like many in the industry, I didn't grow up thinking I'd work in insurance. With no family connections to the field, it wasn't on my radar—yet somehow, it became the perfect fit.

My father came to the U.S. from Portugal in pursuit of the "American Dream," while my mother, born in New York to two lively Greek parents, grew up with a strong sense of culture and resilience. Hard work was the norm in our household, and that mindset shaped me early on.

How did you get into insurance?

Originally, I set out to become a teacher, and my family fully expected me to follow that path. But as I got deeper into the education system, I realized the structure wasn't for me. I wanted more room for growth, more opportunity—something beyond the traditional career track. That curiosity led me to explore new industries, and insurance stood out as a space where I could build something of my own.

What started as a leap into the unknown quickly turned into a passion. The ability to help people, grow a business, and carve out a career on my own terms was exactly what I had been looking for.

At 13, I was asked to be a gymnastics coach. Leading teams taught me what it meant to be a mentor, a lesson that stuck with me.

Insurance wasn't on my radar until my grandparents got sick. Watching my family struggle with the complexities of coverage sparked my curiosity—why was it so complicated? That question led me to get my license and dive into Medicare.

When I started, Medicare was all about Supplements, and Advantage plans had just launched. In Long Island, NY, the plans were outstanding. I took a grassroots approach, quickly became a top producer, and caught the attention of carriers who asked me to train others. That opened the door to building my own NMO/FMO, Trusted American Insurance.

Insurance wasn't part of the plan—it found me. But the best opportunities often appear when you're open to seeing them.

What growth stages did you experience?

As my agency grew, I hit a common roadblock—how do I take this to the next level? I quickly realized I couldn't do it alone. That's when I started networking, and everything changed.

One of the first pivotal moments was meeting Helen Ornellas, a past president of CAHIP NorCal. She was deeply involved in the industry and generous with her wisdom. I'll never forget when she invited me to my first networking event. That one meeting opened doors I didn't even know existed.

Through CAHIP, I connected with top professionals, gained industry insights, and stayed ahead of carrier changes, provider shifts, and legislative updates—all critical to serving my clients. Before these connections, I had no idea how much brokers could impact policy by educating legislators.

The more I engaged, the more I grew—not just in business but as a leader. Conversations with C-suite executives and industry experts pushed me to improve. Their feedback, even the tough kind, shaped me into a stronger professional.

Looking back, joining a professional association wasn't just beneficial—it was a game-changer. Surrounding yourself with the right people accelerates your growth in ways you can't imagine.

Left to right: Ronnell Nolan, Health Agents for America, Jessica Woods-Brooks, NABIP, Rosamaria Marrujo, CAHIP



And what are your plans for CAHIP as President this year?

As President of CAHIP, my mission is clear—strengthen our industry, unify our chapters, and create lasting impact through advocacy and leadership. Right now, I am focused on calls to action in three key areas:

1. Elevating Our Voice Through Legislative Action

Insurance professionals play a critical role in protecting individuals and businesses, yet our influence is often overshadowed by carriers. That is changing. We are not just representatives of plans—we are trusted advisors and advocates. CAHIP is taking legislative issues head-on, working at the grassroots level to ensure brokers have a strong voice in policy decisions.

Through our Advisory Council, we develop a roadmap that empowers brokers to meet with legislators, present clear, well-researched proposals, and champion policies that strengthen our industry. NABIP's national campaign is highlighting the impact brokers make, and California is leading the way in leveraging this momentum.

2. Building Leadership for the Future

A strong association doesn't just grow—it evolves. Too often, we lose experienced members because there's no clear succession plan to keep their knowledge in the fold. I am fostering leadership at every level, ensuring new and seasoned professionals collaborate, exchange ideas, and create sustainable growth.

By tapping into the experience of past presidents and industry leaders, we are developing mentorship opportunities that build confidence in emerging professionals while keeping our organization strong. True leadership isn't about one person—it's about creating a movement that lasts.

3. Strengthening and Unifying CAHIP Chapters

Growth starts at the local level. Many of our chapters face challenges in expanding their reach, and that is where unity becomes essential. The state board actively works with local chapters and NABIP to increase membership, provide better resources, and foster professional development.

Our membership team, led by Irma Romero, drives new initiatives to connect existing and new members, ensuring they understand the full value of their membership. This isn't just about numbers—it's about creating a network of professionals who support each other, drive industry change, and make an impact beyond themselves.

Be Part of the Movement

This isn't just my vision—it's a call to action. If you're a broker, an industry leader, or someone passionate about shaping the future of insurance, now is the time to step up. Join CAHIP, get involved in legislative efforts, mentor the next generation, and help redefine what it means to be a broker today.

The future of our industry depends on us. Let's build it together.

Thank you for taking the time to share your journey, passion for this industry, and vision as CAHIP President.



Rosamaria Marrujo, Founder and CEO of Trusted American Insurance Agency (TAIA), is a trailblazer in the healthcare and insurance industry. As President of CAHIP, she leads initiatives that protect consumer rights, strengthen the role of insurance professionals, and influence policy at both the state and national levels.

With nearly 18 years of Medicare expertise, she has dedicated her career to advocacy, mentorship, and innovation. A respected speaker on Social Security, Medicare, and patient advocacy, she provides insights that shape the industry. Through initiatives like Scroll.care, she continues to enhance healthcare access while reinforcing the vital role of insurance advisors.

Marrujo's leadership is defined by her vision for a stronger, more connected industry—one where professionals are empowered, consumers are protected, and healthcare remains accessible to all.

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CAHIP MEMBERSHIP VALUE CAHIP VP of Membership Irma Romero



Would You Play a Game If You Knew the Rules Were Always Changing?

Guess what? You're in the game. As brokers, agents, and consultants, we navigate a playing field where the rules are constantly shifting—new legislation, carrier changes, compliance updates. It's what we do.

And since we're in the business of insurance, let me ask you this: Would you offer your client a product you wouldn't buy yourself? Of course not! So why wouldn't you invest in the very organization that fights for you, educates you, and strengthens our profession?

Who Protects the Broker— Together, We Can!

My commitment is clear—growing CAHIP membership and strengthening our voice. In a world filled with distractions and constant change, we must unite just like lawyers, realtors, nurses, doctors, and pharmaceutical companies do. Who is protecting our industry—the broker, agent, and consultant. No one knows the consumer's challenges with accessing affordable healthcare better than we do.

We are the person-to-person connection, the boots on the ground, the advocates working on making healthcare accessible and affordable.

- » We deliver the tough news when premiums rise for employer groups, individuals, and families.
- » We find solutions for individuals and families who don't have employer-sponsored health coverage.
- » We guide seniors through choices with Medicare, helping them make informed choices in an ever-changing landscape.

Brokers go above and beyond to find the best solutions and the most affordable options. We see firsthand how legislation impacts our clients. We know the real-world effects of policy changes, and that's why our unity, engagement, and advocacy are critical.

CAHIP Is Your Insurance Policy in an Ever-Changing Industry

At CAHIP Innovation, we launched our 3rd Annual Membership Campaign, and now it's time to act! Membership isn't just about having a title—it's about being part of a powerful tribe that works together to shape the future of healthcare.

- Stay ahead of the changes – Knowledge is power, and CAHIP keeps you informed.
- Build a network that has your back – This is your community, your people.
- Advocate for the industry that feeds your family – If we don't protect our profession, who will?
- Protect your clients – We help ensure your clients have access to affordable, quality healthcare.

The more we engage, grow, and advocate, the stronger we all become. So don't just sit back—get involved, invite others, and make an impact!

**Now is the time to act. Now is the time to grow.
Now is the time to protect our industry.**

Confirm your active membership or renew today!

www.nabip.org/membership/join-now

What does CAHIP do for you?



Political Involvement

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

Education

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

Social Events

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

Community Involvement

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

Annual Events

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

Opportunities to Get Involved

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

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



California Agents and Health Insurance Professionals

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COMPLIANCE



ACA Compliance in 2025: What's Changing and What You Need to Know

By Misty Baker

Director of Compliance and Government Affairs for BenefitMall

“Staying on top of ACA compliance can be daunting, but every twist and turn in healthcare policy brings new opportunities and challenges for those of us helping clients stay compliant.”

It's a new year, and the ACA is making sure we don't coast into 2025 without paying attention! Staying on top of ACA compliance can be daunting, but every twist and turn in healthcare policy brings new opportunities and challenges for those of us helping clients stay compliant.

The ACA has been in place for over a decade. But it's far from static. While the act's primary provisions remain unchanged, the details, like affordability thresholds, reporting guidelines, and penalties, shift constantly. These changes often stem from new legislation, IRS guidance, or evolving public health policies. Let's dive into what's changing in 2025 and how we can stay ahead together.

Key Changes to ACA Compliance in 2025

Affordability Threshold Adjustments

In 2025, one of the most significant changes revolves around the affordability thresholds for health insurance plans.

The ACA mandates that employers with 50 or more full-time equivalent (FTE) employees must offer affordable health insurance to their workers.

For 2025, the affordability threshold is increasing to 9.02% of an employee's household income (up from 8.39% in 2024)¹. This means employees can only be asked to pay a percentage of their income for employer-sponsored health coverage, which can't exceed this threshold for the insurance to remain affordable under the ACA.

Employers will need to take a closer look at their insurance offerings to ensure they meet this requirement. For agents advising clients, this is a crucial adjustment to address. Annual evaluations of clients' health plans are key to ensuring premiums, deductibles, and out-of-pocket costs don't push employees beyond the affordability line.

IRS Reporting Requirements

The ACA requires employers to report certain health insurance information to the IRS annually, using forms 1094-C and 1095-C. As of 2025, the IRS is tightening enforcement of ACA reporting requirements, with enhanced penalties for non-compliance. If an employer fails to file the required forms, they may face penalties of \$330 per return. And if mistakes are found after filing, they could be hit with an additional fine of up to \$560 per return².

With the rise of digital tools and platforms, why not make reporting a breeze? Automated systems can reduce errors and simplify the entire process. By encouraging clients to adopt these technologies, agents can help save time and money while ensuring compliance. And really, who wants to deal with those fines?

Expansion of Health Savings Accounts (HSAs)

While this change is less about compliance and more about flexibility, it's still one to keep on your radar. In 2025, the annual limit for Health Savings Accounts (HSAs) will increase to \$4,300 for individual coverage and \$8,550 for family coverage, up from \$4,150 and \$8,300 in 2024³. The catch-up contribution for those over 55 remains \$1,000. This gives employees more room to save for healthcare expenses and aligns with growing efforts to provide more control over healthcare spending.

For employee benefits agents, this is an exciting opportunity to help clients integrate HSAs into their health plans. Employers are always looking for ways to make healthcare more affordable without cutting corners. Pairing high-deductible health plans with HSAs can be a game-changer for both employers and employees. It's a practical win-win.

Employer Mandate Compliance and Penalties

One of the key compliance components of the ACA is the employer mandate, which requires businesses with 50 or more full-time employees to offer health insurance or face penalties. For 2025, the IRS is breaking away from old trends and setting new ones. In a surprising move, it has reduced penalty amounts for the first time in years!

According to the ACA Times, the 4980H(a) penalty, which applies when employers fail to offer minimum essential coverage to at least 95% of full-time employees, has decreased to \$2,900 annually per employee (down from \$2,970 in 2024). Similarly, the 4980H(b) penalty, which applies when offered coverage is unaffordable or does not meet minimum value standards, has dropped to \$4,350 annually per employee (down from \$4,460 in 2024)⁴.

This adjustment underscores the importance of compliance, even with slightly reduced penalties. Employers need to ensure their coverage meets both affordability and adequacy standards. For agents, this is a prime opportunity to guide clients with a balanced, strategic approach that addresses both legal compliance and cost-saving measures.

Changes to the Medicaid Unwinding Process

The Medicaid unwinding process, which started in 2023, continues to be a focal point for ACA compliance in 2025. During the pandemic, many individuals remained enrolled in Medicaid even if they no longer met eligibility requirements. However, with the end of the public health emergency, Medicaid enrollees must now re-verify their eligibility. As millions transition out of Medicaid, agents may see an uptick in employees seeking alternative health coverage options.

For employers, this is a critical time to engage with affected employees. Agents can assist employers in helping these employees transition into ACA marketplace plans or employer-sponsored health plans. This moment also presents a chance for employers to reassess their health benefits offerings, ensuring they align with ACA's coverage and affordability rules.

By guiding employers through these changes, agents help ensure compliance while preventing gaps that could lead to fines or disruptions in healthcare coverage.

How to Stay Ahead of the Curve

ACA regulations are constantly evolving, and staying proactive is the best way to help clients avoid costly mistakes. While many of these strategies have been discussed before, it's worth repeating: 2025 brings new changes and adjustments that demand attention. Let's break down a few key actions to keep your clients compliant and confident.

Annual Plan Reviews

ACA compliance adjustments can sneak up on the unprepared. Regularly reviewing health plans ensures affordability thresholds, reporting requirements, and coverage adequacy are up to date. Periodic reviews also show proactive oversight, keeping those penalties far away.

Ongoing Education

Let's face it: healthcare laws are always evolving. Staying ahead means making a habit of keeping up with IRS updates, legislative changes, and market trends. Joining webinars, subscribing to newsletters, or leaning on your compliance team are smart ways to stay informed.

Automation and Digital Tools

Why manually track ACA compliance when technology can do it better? Tools like BenefitMall's ACA reporting software can simplify the process. These platforms generate necessary forms, reduce errors, and help meet tight deadlines—saving your clients from unnecessary fines and hassle.

Consultation on Health Savings Plans

With high-deductible health plans (HDHPs) gaining popularity, HSAs are becoming a favorite for cost-conscious employers. Offering HSAs as part of employee benefits packages isn't just smart, it's a win-win for everyone. Employers contain costs, employees gain flexibility, and everyone stays aligned with compliance goals.

Bottom Line

Navigating ACA compliance can feel overwhelming, but it doesn't have to be. With proactive planning and the right support, compliance can become an opportunity instead of a burden. BenefitMall is here to help. From robust ACA reporting tools to our knowledgeable compliance team, we're ready to support your efforts in 2025 and beyond.

Take the next step toward compliance success. Contact us today to schedule a personalized compliance review or learn more about the tools and strategies we offer to help you and your clients.



Misty Baker, is an expert in Affordable Care Act (ACA) compliance with over 20 years of experience in ACA, ERISA, FMLA, COBRA, and legislative advocacy. She has served as a lobbyist in Texas and held leadership roles in various industry organizations, including the National Association of Health Underwriters (NAHU). Misty is currently the Director of Compliance and Government Affairs at BenefitMall, where

she helps agents and clients navigate health insurance regulations. Outside of work, she enjoys gardening, cooking, traveling, and spending time with her husband, children, and dog.

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PROFESSIONAL DEVELOPMENT

Letters On Integrity

inspiring ethical excellence

By Russ Williams

THE LEADERSHIP SHIFT: WHERE MONEY FOLLOWS MEANING



In an article that once appeared in Forbes, Bill George, Harvard Business School professor and former healthcare CEO, commented on the seismic shift of leadership consciousness emerging now: “I think we are going through a massive generational change in leadership. The great corporations in the 1950’s and 60’s were command-and-control organizations. In the 21st century, that concept has totally gone out as today’s employees are knowledge workers...they’re looking for meaning, as well as money.

Let’s describe the leadership shift by contrasting two distinct paradigms. The old leadership paradigm operates with the fulcrum of short-term gain driven by profits. The new leadership paradigm’s fulcrum is sustainability driven by marketplace meaning. What’s the difference in the two? Each produces dynamic products and services benefiting customers and shareholders. But the new leadership model puts tremendous importance on the psychic income that today’s knowledge workers must experience in order to have skin in the game! And the skin is meaning!

Said differently, the old business model of leadership is Newtonian cause & effect; the new business model of leadership is Quantum cause & effect. The old organizational action is mechanical and functional; the new action is inter-connective and relational. The old model is one where the mind of organizational leadership is limited to the few; the new organizational mind knows that leadership is held by the many.

Mission Integrity Action

Can today’s Boomers and Gen X & Gen Y leaders learn from each other about the new cause and effect business paradigm where money follows meaning? The Boomers have the most to learn, which makes them vulnerable simply because of the challenge of questioning what has always worked in the past! Therefore, the answer to the question suggests that no matter what generation your heritage from the 20th century is, the 21st century organizational leaders place tremendous focus on sustainability through shared values and meaning. Where such conversations are absent in organizations, leaders beware ... the peril of dinosaurs!

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.

To set up your 2-month Clarity Conversation Consult email or call:

**centerjccc@aol.com
949-254-5205**

**“All truths are easy to understand once they are discovered;
the point is to discover them.”**

Galileo





6

Tips for Reaching a Wider Audience with LinkedIn

By **Bill Cates**, CSP, CPAE

President, Referral Coach International

In the dynamic world of professional networking, LinkedIn can become a platform for financial professionals seeking to expand their reach and build meaningful connections.

Engaging Effectively on LinkedIn

Comments on posts extend beyond the original poster, reaching their entire network. Thus, thoughtful comments, asking specific questions, or making thought provoking statements can significantly amplify your reach. It's not just about adding to the conversation; it's about sparking new ones.

Building a Strong LinkedIn Profile

A robust LinkedIn presence starts with a well-crafted profile – what LinkedIn expert Richard Bliss refers to as the “digital house.”

This involves a representative background image, a professional photo, a compelling headline, and a regularly updated profile.

This aesthetic appeal must be matched with:

- ◇ *Active participation in conversations*
- ◇ *Promptly responding to comments and*
- ◇ *Engaging with various connections*

Expanding Your Network and Visibility

Try using this “3 by 5” strategy: leaving three comments daily on posts from 1st to 3rd degree connections for five consecutive days. Such commitment can lead to a 300-500% increase in profile views. Furthermore, the LinkedIn algorithm values early interactions on a post, making prompt engagement crucial for expanding reach.

Content and Prospecting on LinkedIn

While having a great profile is essential, the effectiveness of posting content and prospecting on LinkedIn is debatable. Financial professionals have witnessed varying degrees of success. However, it's clear that relevant, compelling messaging targeted at a defined market can garner attention and prompt action.

One effective strategy is to engage authentically with your network, as demonstrated by financial advisor Jackie Porter. Her focus on building "business friendships" through consistent interaction, rather than direct prospecting or content posting, has led to acquiring new clients and business.

6 Tips for Boosting Post Engagement

To increase engagement and visibility of your LinkedIn posts, consider these tips:

1. Post Timing and Response:

Publish your posts when you can actively engage with the initial reactions. Prompt responses to comments within the first 30 minutes can significantly boost your post's visibility.

2. Use Real Photos Over Clipart:

Authentic photos tend to engage more than clipart. Sometimes, not using any graphic at all can often be more effective.

3. Strategic Posting Frequency:

Be mindful of how often you post. Rapidly posting new content can cut short the life of a trending post.

4. Selective Tagging:

Tagging people should be done judiciously. Over-tagging without engagement can be perceived as spamming.

5. Effective Hashtag Use:

Using 3 to 5 relevant hashtags can help categorize your content and attract the right audience.

6. Network Support:

Form a support group within your network to mutually engage and enhance each other's posts.

LinkedIn as a Strategic Tool

LinkedIn transcends its role as a mere networking platform. It's a strategic tool that, when leveraged with these insights and practices, can significantly impact your professional growth and business development. While there's no one-size-fits-all approach, understanding and applying these principles can enhance your LinkedIn experience, translating into tangible business results and fostering deeper, more meaningful professional relationships.

"While there's no one-size-fits-all approach, understanding and applying these principles can enhance your LinkedIn experience, translating into tangible business results and fostering deeper, more meaningful professional relationships."



Bill Cates, CSP, CPAE, works with financial advisors to speed up their growth without increasing their marketing budget. Advisors tap into Bill's proven process to multiply their best clients through introductions from advocates and Centers of Influence, communicate their value proposition more effectively, and create a reputation in a profitable target market. Bill helps advisors move from push prospecting to magnetic marketing – to attract more Right-Fit Clients™.

Bill is the author of 3 best-selling books, *Get More Referrals Now*, *Beyond Referrals*, and *Radical Relevance*. Bill's newest book, *The Language of Referrals* was released in March of 2024. He is the founder of The Cates Academy for Relationship Marketing™, was named the #1 Financial Advisor Influencer by Indigo Marketing, and is the host of the acclaimed Top Advisor Podcast (www.TopAdvisorPodcast.com) – now ranked in the Top 5% of podcasts worldwide.

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CalBroker readers can get valuable free tools here:
www.ReferralCoach.com/resources

GLP-1s and Lifestyle Health: Key Considerations for Weight Management

By Megan Wroe,
MS, RD, CNE, CLEC

GLP-1 receptor agonists (GLP-1s) are a class of medications originally designed to help manage type 2 diabetes, but they have become famous for their use in effective weight management. GLP-1s mimic a natural hormone in the body that helps regulate blood sugar, slows down digestion, and reduces appetite, among a laundry list of other things.

While Ozempic is the name most people recognize, it is just one of several GLP-1 medications. Others include Wegovy, Mounjaro, Rybelsus, and Saxenda, each with slight differences in how they work and their intended use, so using the term “Ozempic” to apply to this entire class of medications is not accurate.

Although these medications can be effective for weight loss, they are not a magic fix. Losing significant weight without making lifestyle changes to accompany that weight loss can still lead to inflammatory processes and risk of disease. Another important consideration for those using GLP-1s is that when stopping these medications, the risk of regain is extremely high, making sustainable lifestyle habits while taking the GLP-1 all the more important. We will take a look at the most effective lifestyle strategies for long-term health, independent of weight, while taking a GLP-1.

Prioritizing Protein for Muscle Health

Weight loss from GLP-1s is not just from fat—it can also include lean mass, specifically muscle loss if protein intake is too low.

Maintaining muscle is essential for metabolism, strength, and long-term health. Encourage clients to include high-quality protein in each meal, such as lean meats, fish, eggs, dairy, legumes, tofu, and nuts. A general goal is at least 20–30 grams of protein per meal.

Managing Digestive Side Effects

GLP-1s slow down how quickly food leaves the stomach, which can lead to nausea, bloating, and early fullness for some people. To reduce discomfort:

- Eat smaller, more frequent meals instead of large portions.
- Choose soft, easy-to-digest foods like soups, smoothies, and cooked vegetables.
- Stay hydrated, but avoid drinking large amounts of liquid right before or during meals.
- Slowly increase fiber intake to a goal of at least 30g per day.

Preventing Muscle Loss with Strength Training

Muscle loss is a concern for those on GLP-1s, but is especially concerning for those coming off of a GLP-1 who are at risk of then regaining weight with lower muscle mass, thereby leading to sarcopenic obesity. Strength training—such as bodyweight exercises, resistance bands, or weightlifting—helps preserve muscle and keep metabolism strong. Clients should aim for at least 2–3 sessions per week. Personal training or a personalized resistance program is highly recommended to ensure that muscle continues to be stressed appropriately for each individual.

“Weight loss from GLP-1s is not just from fat—it can also include lean mass, specifically muscle loss if protein intake is too low. Maintaining muscle is essential for metabolism, strength, and long-term health.”



Aerobic Activity for Heart Health

Regular movement is essential for overall well-being, and aerobic exercise (walking, swimming, cycling) supports cardiovascular health and insulin sensitivity. Encourage at least 150 minutes of moderate exercise per week, adjusted based on individual fitness levels.

Considering Supplements

Depending on their diet, some individuals on GLP-1s may benefit from:

- **Electrolytes**
(to prevent dehydration from reduced food intake).
- **Protein supplements**
(if struggling to meet protein goals through food).
- **Probiotics**
(to support gut health, especially if digestion is affected).

Clients should always check with their healthcare provider before adding supplements.

- **Vitamin D and Omega3's**
(to support metabolism and anti-inflammatory processes)

GLP-1 medications are without doubt a valuable tool for weight loss, but they work best when combined with a well-rounded approach to health. It is also highly recommended that clients talk with a doctor willing to discuss personalized dosage, as micro doses sometimes even taken in cyclical fashion may be more beneficial than the standard dose for diabetes. Personalized medicine plus personalized lifestyle is the perfect equation for an overall healthy lifestyle.

The Wellness Center is offering the following workshops for our community this month:

- * **Yoga for Spinal Mobility:**
March 19 at 3:30pm (in person) - \$25
- * **Personalized Meal Prep Webinar:**
March 20 at noon (Zoom) – Free
- * **Virtual Cooking Class:**
March 26 at 11:30am - Free



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
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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

Health Broker's Plan for Success Today and Tomorrow



By Phil Calhoun

On the surface, for all active health insurance professionals, it may seem the main goal in planning is to do the work necessary to harvest the value of your hard work not just each month but also through the ability to benefit from the multiple of revenues when you sell your book of business to another party.

When planning to enhance the attractiveness of your business to buyers, the goal is always to reap as much value as possible.

When looking in the future, the preparation to build a book of business is to someday cash out. Not all sellers retire. Some invest in another venture. Either way, the hope is to grow revenues and when ready to sell, retain as much of the value you receive, be it from a sale or merger, after you pay taxes.

The planning process for successful insurance professionals begins with an understanding of how to create a significant book of business. Health insurance professionals of all ages have the same focus. Success is often defined as executing a comprehensive business plan to Protect, Grow, and eventually Sell their health commissions.

So How Does a Health Broker Make Their “Company” Significant?

A great place to start is to use an assessment to address both your agency and you personally are prepared for a future sale. We work with the Founders Group on a number of resources for business owners. The Anatomy of a True Start survey is ideal place to begin for all business owners including health insurance professionals regardless of their age.

From the responses one can learn a great deal of information, all based on a set of facts that line out areas of a business that have proven to lead to greater value and success in a future sale or merger. Doing the survey way ahead of your eventual exit enables you to focus over time on building the processes that add value to your book of business.

The bar to measure success for sellers, including health insurance professionals, is to consider what you need to have in place by the time you reach the “end game.” Starting with the end game in mind means knowing both the value of the book of business today and to take action to build a plan to improve the value. With the plan you will have steps to pursue to do the work to build more than revenue. Many areas that increase value include technology, efficiency tools, and employee management to name a few. The goal is that at some point in the future, your exit is highly profitable. Another enhancement of the process is to look critically at your personal goals post the sale. Avoiding seller’s remorse is the purpose of this self-evaluation.

Business coaches agree, starting with the end game in mind is the basis to begin successful planning.

“Exit planning can provide the plan, concept, effort, and process into a clear, simple strategy. The goal is take this knowledge and build a business that is transferrable at the highest value possible. “The future of you, your family, and your business are addressed by exit planning through creating value today.” states Christopher Snider, CEO of the Exit Planning Institute.



Health Insurance Professionals

We invite you to take the Anatomy of a True Start survey. After completing the survey, you will receive your results. If you would like input, we are available. Often the follow up to the Anatomy of a True Start survey is a 15-minute phone call where you can get answers to your questions. The survey and phone call are at no cost.

With this survey and a call to cover your planning questions, the next step for many health insurance professionals is to start working on a plan to build the value of their agency. We developed a tool to help. We focus on areas specific to health insurance agents and brokers with the goal to enhance the owner's and their company's readiness to sell.

This tool is the **Health Broker's Business Attractiveness Index**. The Index helps answer the question "How attractive is my business in the eyes of a buyer?"

For health insurance professionals your buyer could be a family member, employee, or third-party. The ten categories covered in our Index addresses success points which scored then average to produce the overall Attractiveness Score as a guide for health insurance professionals. With this information you will have the areas to work on to enhance your book of business value.

These results help you build a plan to increase the overall readiness to sell your business. You will find guidelines to make improvements and when you make these changes you will be rewarded with greater value when selling or looking to a partner.

Remember Buyers can include investors, bankers, partners, and your employees.

Working with non-employee buyers brings a set of unique requirements which need to be viewed as opportunities to step up your business management game. Outside buyers look for ways to discount your value but they will place value in the work you perform on your business to identify key success factors. With a plan to strengthen the weaknesses of your agency you have a way to measure improvements.

When you outline the progress made in an annual update business plan report, you will be in a good position to enhance buyer attractiveness. The investment of your time in your business will pay off greatly as you will have more buyers looking at your business and more options for your future.

Summary

Active brokers who desire to build a plan to Protect, Grow and Sell their health commissions can use tools to guide them in the process. Start with the Founders Group Anatomy of a True Start survey, this provides a valuable tool to dig into your readiness to sell. Attractiveness and Readiness are two separate areas. For health insurance professionals who then want to identify the best practices that lead to being ready to sell we have our

Health Broker's Business Attractiveness Index.

Together these two tools become critically important in the process of managing and growing a healthy health insurance agency. Active brokers can use the results to identify areas of strength to build on as well as weaknesses to address to increase agency value.

If you are personally ready to work on a succession plan (exit plan), it does not automatically mean your business is attractive to buyers. To attract buyers and get the greatest value, brokers will find there are more aspects of their business than just the annual commissions paid to you or your agency. "Some argue that Readiness is more important than Attractiveness because it also includes personal and financial readiness." Chris Snider states. "In order for your business to be significant, it must be both attractive to clients and potential buyers, as well as be ready to be transitioned" summarizes Snider.

To learn more about how to plan to protect, grow, and sell your commissions, contact us.

From our one-on-one coaching on how to find and work with **Active Brokers** who do not have a successor and places you as their successor, to our process of assisting buyers and seller through a successful contractual agreement, we have options.

Christopher Snider is CEO of the Exit Planning Institute. Author of **Walking to Destiny**.

Exit Planning Institute meetings are listed in our **eCalendar**, find a local meeting and join, or go to Southern California Institute to learn how you can help you business owner clients with their Exit Planning. Remember to say you learned about the EPI from California Broker.

[Become a Certified Exit Planning Advisor - Exit Planning Institute](#)

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

Call for a no obligation 15-minute call to get answers to your next step to build your plan. **["Click Here"](#)**







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](#)**

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.

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