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CELEBRATING MOTHERS

CALIFORNIA BROKER

SERVING CALIFORNIA'S ANNUITY, LIFE & HEALTH INSURANCE PROFESSIONALS

MAY 2025



INSIDE ►

MentalHealth

Parity in 2025: What Employers
and Advisors Need To Know

By Misty Baker



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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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Continuing To Grow

California Broker Media continues to grow. Last year, mid 2024, we added **ALL** California licensed life and health insurance professionals doing business in CA. We worked with the CA Department of Insurance to include resident and non-resident licensed in CA life and health insurance professionals as subscribers. Now with over **250,000** subscribers we clearly reach more life and health professionals than any other publication in the US. Our purpose is to educate and interact using our media, which is evolving as we expand from a read-only format to now having several articles in a **Read-Listen-Watch** format. Please let us know how you like this new format as we plan to expand to include in more articles.

We do want to stay connected with you and your input and feedback helps us drive our content. We also ask that you support our advertisers as they make the commitment to connect with you and help

educate and provide resources you can use to provide solutions to your clients. Please let our content authors and advertisers know you appreciate their work in CBM by clicking on their content and providing some feedback directly.

We continue to execute our mission, which is to provide valuable content that will help you learn and connect with resources to assist your clients. Mostly we want you to grow your business with marketing tips, retention ideas, California health care and insurance updates, and client service suggestions.

For May we feature **LTCi Group** information, Medicare suggestions and a reminder of our **July Special Medicare issue** as an opportunity for subscribers to author an article and advertise.

We also feature Exit Planning tips to help those looking to retire in three to five years, and we introduce our new effort to bring advertising to a manageable budget so subscribers can afford to reach all our readers with their services and products. Finally, the note wraps up with a few words about the Medicarians event I attended.

LTCi for Small Group: Great news for CA Broker Mag subscribers as we have partnered with a leading LTC insurance carrier, the industry's leading tech solution provider of education and enrollment, and your favorite Ca Insurance Journal, our California Broker Media. This collaboration enables all subscribers to bring the incredible group LTCi package to small businesses domiciled in CA. We are currently in the pilot phase, but you can learn more details in the BuddyIns article on Group LTCi. Many subscribers will qualify as well. Please look into this program as there is more information available on page 20.

Medicare: We are committed to providing you with regular Medicare News. Our July magazine will be another **Special Issue** packed with information on growing your Medicare business, and any updates or hints at carrier plan changes and more in 2026. If you want your company's services or products to reach more Medicare focused subscribers, you can review the July Special Issue details on page 19.

Exit Planning: Baby Boomers represent 83% of all small business owners and this translates to health insurance brokers making this trend something to consider. Over the next ten plus years there will be an impact as Baby Boomers exit the business. To help Baby Boomer brokers, we will provide more content with details about the advanced planning tools available to help active brokers with their exit planning work.

Any person looking to exit their lifelong work will benefit from all the planning steps involved. Selling their book of business spreads to considering income in retirement and what to do with personal time post exit. We will introduce comprehensive advanced planning advice from estate planning experts and retirement income tax mitigation planning experts to help those who are planning to exit in the next five to ten years. We have selected a few professionals who are able to offer free consultation on these key planning topics.

For more education on the many topics related to commission planning look for commission planning articles.

Marketing Your business: Grow and Cross Sell is a theme to consider as you move through your open enrollment with clients renewing coverage.

Medicarians was held last month in Las Vegas, and with 5,000 attendees, the event was highly active. There were numerous sessions covering topics from ways to cross sell other insurance products to new technology for agents and agencies to sell more Medicare plans and effectively manage the client service and support. I attended mostly to see friends and collaborate on topics we cover in CBM. We found potential new authors and advertisers and will introduce them next month.

Finally, a Happy Mother's Day to the many mothers who read California Broker Magazine!

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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.

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Are you a California history buff or simply curious about the events that shaped the Golden State? Either way, we've got you covered with our California History Timeline series. Discover how the rise and fall of the railroads shaped our state and the events leading up to today's climate and economy in the final installment of our three-part series.

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With new federal regulations reinforcing mental health parity, employers and advisors are under increasing pressure to ensure that health plans provide the same level of coverage for mental health services as they do for medical and surgical care. So, what's changing, and how can advisors help employers stay compliant while supporting employee well-being.

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In the past few years, telehealth and telemedicine have become buzzwords that refer to remotely conducted medical care. Learn about how these practices affect daily life, as well as emerging trends and developments in telemedicine, to help your clients make informed decisions about their health, insurance, and plans for the future.

By CalBroker Magazine

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HEALTH AND WELLNESS

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By Gabriela Perez Orta

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HEALTH AND WELLNESS

Thriving Through Menopause

Menopause increases the risk of issues like insulin resistance, muscle loss, and osteoporosis due to declining estrogen levels. Strategies such as intermittent fasting, resistance training, eating more protein and fiber, and improving sleep can help manage these changes and boost overall health. These habits benefit people of all ages, making them powerful tools for long-term wellness and vitality.

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MEDICARE

Silver Sneakers 101

Moderate to intense exercise can slow the aging process by up to 10 years, according to research. From helping seniors move better to improving their mood, there are many reasons to encourage your health insurance clients to boost their exercise efforts as they enter their golden years. However, a gym membership can be costly, and finding a fitness program that's right for people in their senior years can be tough. Fortunately, there is a simple, free solution for your clients with certain Medicare plans: SilverSneakers.

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NAIFA

Making the Transition

When Tom passed away suddenly, the world collapsed for his wife Jeanie and their kids. Grief overwhelmed them and Jeanie admits she felt lost. Thankfully, her insurance professional, Barb Pietrangelo, reassured her that Tom's life insurance would help them make the immediate transition, paying for the funeral and ongoing bills and expenses.

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PROFESSIONAL DEVELOPMENT

Stepping Stones To Ethical Leadership

In an article that appeared in Business Ethics magazine, Gael O'Brien, author, national consultant to businesses asked: "Will a CEO's commitment to sustainability have the enduring motivation to do the hard work of building ethical and responsible corporate policies and practices?" Gael offered a CEO commitment game plan focusing on ten key action items that will help shape and sustain leadership and organizational credibility.

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COMMISSION SOLUTIONS

Protecting Your Commissions

In the world of health insurance, brokers work tirelessly to build their books of business, nurture client relationships, and ensure steady commissions. Without a proper plan in place, years of hard work can vanish, leaving loved ones without financial security.

By Phil Calhoun & David Ethington

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Tiny Molecules, Big Science

How RNA Research Could Transform Medicine, If We Let It

We are in the midst of an RNA revolution, set to change the future of medicine. However, that revolution is now in jeopardy.

Gene Yeo, Ph.D., professor of cellular and molecular medicine at University of California San Diego School of Medicine, studies some of the smallest molecules in biology, but their impact on human health is massive.

His research centers on RNAs, or ribonucleic acids, chemical messengers that are at the crux of everything that happens within living cells. While many people are familiar with DNA (deoxyribonucleic acid), which provides the instructions for the development, growth, and function of organisms, RNAs are what turn these instructions into biological reality.

[READ FULL ARTICLE →](#)

High Blood Sugar Increases Risk for Alzheimer's

Governor Gavin Newsom's first executive order back in 2019 called for California to reduce costs for certain Type 2 diabetes may lead to an increased risk of Alzheimer's Disease.

The human body wasn't designed to process sweets and starchy foods in the quantities most people consume today. The obvious consequence is obesity. However, underlying inflammation and the accumulation of excess body fat is something even more worrisome. There is a strong link between elevated blood sugar and brain degeneration.

Unfortunately for most Americans, the body's ability to handle sugar is severely taxed due to the standard American diet, which is heavy on breads, pastas, pastries, cereals, and other grain-based foods (primarily refined rather than whole grain). Potatoes, sweet coffee drinks, sodas, and desserts of all kinds round out the picture and the waistline.

[READ FULL ARTICLE →](#)

LIMRA Research: The Role of Workplace Benefits Brokers Is Changing

Governor Gavin Newsom's first executive order back in 2019 called for California to reduce costs for certain Type 2 A majority of American workers and their families rely on workplace benefits for their insurance needs. In a tight job market, employers use their benefits package to demonstrate their value proposition to attract new talent and keep current employees. LIMRA research finds over 60% of workers say they are at least somewhat more inclined to stay with their employer because of their benefits package. Workplace benefits are among the top three considerations when job seekers evaluate potential employers.

With five generations in the workplace, there has been a need to expand benefits beyond the basics. Employers recognize they must address new needs, particularly around things like caregiving benefits, absence and leave benefits, and wellness benefits in all forms, as well as personalizing/customizing benefits to keep their workers happy. Most employers (79%) turn to their brokers or benefits advisors to help them identify and evaluate the myriad of choices and select the benefits that best suit their employee base.

[READ FULL ARTICLE →](#)

LIMRA: Workplace Life Insurance Sales Post Gains for Fourth Consecutive Year, Set New Record in 2024

Workplace disability insurance and supplemental health product sales also increased in 2024. Marking the fourth consecutive year of new premium growth, workplace life insurance, disability insurance and supplemental health products sales all rose in 2024, according to LIMRA's 2024 workplace benefits sales surveys.

Life Insurance

For the fifth consecutive quarter, workplace life insurance new premium increased. Total workplace life insurance new premium was over \$925 million in the fourth quarter, a 10% jump from prior year results. While the number of employer groups sold fell 1%, participants rose 9% in the fourth quarter.

New premium for term products, which represents just over 80% of workplace life insurance sales, rose 13% over the prior year, while new premium for permanent products fell 1% from the same period last year. Workplace life insurance new premium totaled a record-high \$4.5 billion in 2024, up 8% from 2023 premium.

[READ FULL ARTICLE →](#)

Correcting the Record about Social Security Office Closings

Recent reports in the media that the Social Security Administration (SSA) is permanently closing local field offices are false. Since January 1, 2025, the agency has not permanently closed or announced the permanent closure of any local field office. From time to time, SSA must temporarily close a local field office for reasons such as weather, damage, or facilities issues, and it reopens when the issues are resolved. The agency has announced the permanent closure of one hearing office, in White Plains, NY.

SSA works closely with local congressional delegations before closing any office permanently. The agency also reassigns employees from an affected office to other locations to help communities access in-person services.

“SSA is committed to providing service where people need help and our local field offices are no exception,” said Lee Dudek, Acting Commissioner of Social Security. “We have not permanently closed any local field offices this year.”

SSA identified for the General Services Administration underutilized office space to ensure the government is spending taxpayer money as prudently as possible. The agency provided GSA a list of sites for termination. Most of these are small hearing rooms with no assigned employees. Since most hearings are held virtually, SSA no longer needs these underutilized rooms.

[FOR MORE SS NEWS →](#)

UCSF Fresno Celebrates 50 Years of Training Local Doctors

By Talya Sanders

Regional campus creates pathway for developing critical medical expertise, clinical trials and high-quality care in San Joaquin Valley, from trauma and burns to sickle cell anemia and Alzheimer's.

[READ FULL ARTICLE →](#)

How Will Healthcare Change By 2030? 21 Payer Leaders Weigh In

By Rylee Wilson

Patient expectations will push healthcare to evolve by 2030, according to 21 payer executives. Leaders said AI, new models of care and a push toward convenience will transform healthcare in the next five years. Becker's connected with 21 leaders to learn how healthcare will be different in 2030.

[READ FULL ARTICLE →](#)

Trump Directive To Agencies Could Chop Healthcare Regulations Faster Than Expected

By Emma Beavins, Dave Muoio, Noah Tong

Starting in 10 days, the Department of Health and Human Services (HHS) may begin slashing regulations it considers to be unlawful or to exceed the agency's authority, according to a memorandum sent by the president on Wednesday.

Experts speculated the memorandum could rapidly diminish the number of federal healthcare regulations on the books.

The president said cutting regulations will lower costs for American consumers and businesses and promote economic growth and innovation. The memorandum follows a slew of deregulatory initiatives in the last few days, including a request for information from the Office of Management and Budget (OMB) on burdensome regulations and an order for the Federal Trade Commission (FTC) to seek out anticompetitive rules.

[READ FULL ARTICLE →](#)

New California Law Mandates Fertility & IVF Coverage for Large Group Plans – with New Requirements for Small Group Plans

Word & Brown, by Paul Roberts

A new California law is about to make infertility coverage – including IVF (in vitro fertilization) – a standard benefit in fully insured Large Group plans. SB 729, signed into law by Governor Newsom in 2024, requires plans issued, amended, or renewed on or after July 1, 2025, to include coverage for the diagnosis and treatment of infertility. This includes IVF and related services that were previously considered optional or add-on benefits in many plans.

It also requires insurers in the Small Group market to make at least one plan available that includes the same level of infertility coverage required for Large Group plans, also effective July 1, 2025.

The law applies to fully insured health plans regulated by either the California Department of Insurance (CDI) or the Department of Managed Health Care (DMHC). It does not apply to self-funded or level-funded plans, which fall outside the state's regulatory purview.

[READ FULL ARTICLE →](#)

Sharp Healthcare To Expand Generative Ai Tool Across System

By Naomi Diaz

A new California law is about to make infertility coverage – including IVF (in vitro fertilization) – a standard benefit San Diego-based Sharp HealthCare is scaling Abridge's generative AI platform across its organization to create comprehensive, compliant and billable documentation.

The expansion follows a successful pilot of the tool, which generates structured notes in real time. According to an April 10 news release, the health system saw improvements in documentation during the trial.

Sharp HealthCare clinicians reported an 83% reduction in note-writing effort, an 83% increase in work satisfaction and a 75% boost in note quality during the pilot.

AI Streamlines Pharmacy Work At 2 California Systems

By Paige Twenter

At some health systems and hospitals, AI technology is taking the burden of nonclinical, tedious tasks off the hands of pharmacy workers, according to an April 8 article on the American Society of Health-System Pharmacists' website.

For example, a large language model platform developed by San Francisco-based UCSF Health helps sort incoming faxes, read invoices and discover documentation and billing opportunities.

Kendall Gross, PharmD, pharmacy informatics manager at UCSF Health, said future opportunities for AI's use in pharmacy include prior authorizations, prescribing, dose adjustments and streamlining audits.

[READ FULL ARTICLE →](#)

Patient privacy amid the rise of AI: 5 notes

By Francesca Mathewes

While healthcare data breaches fell slightly in 2024 compared to 2023, the number of individuals affected by data breaches sky-rocketed, driven by the February 2024 ransomware attack on Change Healthcare that compromised the data of approximately 190 million people.

As technology like AI and EHR systems develop at a rapid pace, many are wondering how to best protect patients' privacy in an increasingly cloud-based healthcare industry.

[READ FULL ARTICLE →](#)

Top-Paying States For Registered Nurses

By Claire Wallace

California is the highest-paying state for registered nurses, according to 2024 data from the U.S. Bureau of Labor Statistics, published April 2. In 10 states, RNs earn more than \$100,000 on average. Here are the five top-paying states for RNs in 2025:

- 1. California: \$148,330**
- 2. Hawaii: \$123,720**
- 3. Oregon: \$120,470**
- 4. Washington: \$115,740**
- 5. Massachusetts: \$112,610**

Children's Hospital Of Orange County, Rady Children's Unveil 2024 Merger Agreement

By Dave Muoio

Two of southern California's largest pediatric providers are planning to come together in 2024. The parent companies of Children's Hospital of Orange County (CHOC) and Rady Children's Hospital-San Diego announced Wednesday an agreement to merge under the new banner of Rady Children's Health. The arrangement, which is subject to regulatory review, stands to help the organizations improve patient outcomes, increase access to care, accelerate treatment research and bolster their clinical and nonclinical workforces, the children's hospitals said in their joint reveal.

[READ FULL ARTICLE →](#)



Introducing a New Sutter Health Plan Website

Dear Broker,
 We are excited to announce that on April 1, Sutter Health Plan launched a new website. Featuring over a dozen new pages, this new site focuses on improving functionality and creating a more seamless experience for you, your clients and their employees. These enhancements make it easier than ever to find providers, explore our product offerings and access key information and resources — empowering you to serve your clients with even greater efficiency.

Here are some of the new features of our website.

Provider Search: We’ve added several new features, including:

- Separate pages for searching providers and locations.
- Enhanced provider profiles featuring images and comprehensive information about each provider.
- A ‘Book an Appointment’ function that shows the earliest available appointments for each provider and allows members to schedule new primary care patient appointments directly from the provider’s profile.

Portals: Specific portal pages for you, your clients and their employees designed to enhance self-service options.

All pages include:

- A clear outline of features and available resources.
 - Step-by-step registration instructions.
- Group Enrollment: We’ve created a new group enrollment page for brokers and updated the small group enrollment page for employers. These pages include step-by-step instructions for:
- Brokers submitting either small or large groups for coverage.
 - Employers submitting small groups for coverage.
- Forms, Resources and Products: The website new features:
- Audience-specific forms and resources pages, making it easier for you, your clients and their employees to find important information.
 - A dedicated page for each line of business with detailed information, providing easy access to plan documents, product portfolios and rate guides.

We’re excited for you and your clients to experience all of the new and upgraded features. Some website URLs may have changed, so please be sure to update any saved bookmarks in your browser. If you have any questions about the new website, please contact your Account Manager.

[FOR MORE INFORMATION →](#)



New Small Group Network Promotion

Now through the end of December 2025, new small groups will be allowed to select all networks for Anthem Blue Cross!

New cases submitted to Anthem from now through December 2025 will be allowed to choose any number and any combination of networks with no restrictions for the life of the group.

Please contact your BenefitMall sales team to learn more!

Sincerely,

Mike Suess Market Director Northern California	Brian Sullivan Market Director Southern California
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[FOR MORE INFORMATION →](#)



CALIFORNIA BROKER

SERVING CALIFORNIA'S ANNUITY, LIFE AND HEALTH INSURANCE PROFESSIONALS



EVENTS

- May 08 @ 8:30am-5pm CAHIP NorCal: Annual Golf Tournament
- May 08 @ 2:30-4:30pm EPI: Integrated Tax, Estate, & Charitable Planning @ Costa Mesa, CA
- May 14 @ 4-6:30pm EPI: Greater Los Angeles Chapter - Spring Mixer @ LA, CA
- May 20 @ 7am-4:30pm CAHIP: C2025 CAHIP-IE Sales Symposium @ Riverside, CA
- May 21 @ 11am-1pm EPI: Chapter Member Mastermind Case Studies @ Westlake Village, CA
- May 21 @ 2:30-4:30pm EPI: Integrated Tax, Estate, & Charitable Planning @ Cardiff, CA
- May 22 @ 11:30am-1:30pm EPI: When Family Business Conflict Stalls Business Succession Planning @ Norco, CA
- May 28 @ 2:30-4:30pm EPI: Facilitating A Successful Business Transition @ LA, CA
- May 30 CAHIP OC: 22nd Annual Celebration of Women in Business Charity Luncheon @ Newport Beach, CA

VIRTUAL EVENTS

- May 02 @ 1-2pm NABIP First Friday's Meeting with NABIP President Alycia Riedl - Zoom
- May 06 @ 2-3pm NABIP: LPRT Masterclass - AI for Insurance Brokers - Zoom
- May 22 @ 12-1pm NABIP: New Member Orientation - Zoom
- May 27 @ 4-5pm NABIP: Medicare Insider Moments - Zoom
- May 28 @ 3-4pm NABIP: Power Hour - Zoom
- May 29 @ 1-2pm NABIP Leadership Forum - Leadership Forum - Leadership Gurus Panel

RECORDED WEBINARS

- Commissions Solutions March 20, 2025 Webinar: How to Use Advanced Tax Planning for Retirement Income
- Commissions Solutions March 12, 2025 Webinar: Survivor Stories – How Health Commissions Were Protected
- Commissions Solutions Feb. 20, 2025 Webinar: Planning for the Future: Agencies, Family & Employees
- Commissions Solutions Feb. 12, 2025 Webinar: Rick's Story: Protecting, Growing & Selling Commissions
- Commissions Solutions Jan.16, 2025 Webinar: How to Sell Your Health Book of Business
- Commissions Solutions Jan. 8, 2025 Webinar: Mary's Journey To Protect, Grow and Sell Her Commissions
- Benefit Mall January Compliance Update Webinar w/ Misty Baker

SAVE THE DATE

- June 12 @ 5:30-10pm CAHIP Sacramento: PAC Event @ Sacramento, CA
- June 28 – July 1 NABIP Future Forward: Annual Convention @ Miami, FL

PARTNERS

- BenefitMall Resources
- Covered California News
- IEHP: Health Education for Members Join no-cost health education classes just for IEHP members.
- Pinnacle: Announcing Healthview, Refreshed: Simply A Better Experience
- Sutter Health Plan: Prioritizing Mental Wellness

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

A California History Timeline Part 3: The Rise and Fall of the Railroads

By The Railyards
Researched By Gabriela Perez Orta



“ The long-deserted Sacramento Railyards area lay dormant for decades. But plans to revitalize the area are finally coming to fruition as the over 244-acre development is moving forward, bringing housing, jobs, and culture to the state’s capital.”

Are you a California history buff or simply curious about the events that shaped the Golden State? Either way, we’ve got you covered with our California History Timeline series. Discover how the rise and fall of the railroads shaped our state and the events leading up to today’s climate and economy in the final installment of our three-part series.

The Rise and Fall of California’s Railroad Industry

The completion of the transcontinental railroad in 1869 permanently changed California’s economy, especially for the men who controlled this new technology.

Four ambitious Sacramento merchants, Leland Stanford (founder of Stanford University), Collis Potter Huntington, Mark Hopkins Jr., and Charles Crocker, known as The Big Four, founded the Central Pacific Railroad (CPRR) in 1861. The first rails were laid in Sacramento two years later.

Construction began in earnest in 1865 as the CPRR raced to connect to the Union Pacific Railroad under the 1862 Pacific Railroad Act that chartered the

railroad companies with building a transcontinental railroad linking the Eastern and Western United States.

The completion of the transcontinental railroad cut travel for the 3,000-mile journey across the United States from a trip that could take months to one that could be completed in under a week.

That meant that goods could also be shipped cross-country, and California’s agricultural economy boomed as a result.

As the Gold Rush waned, farming became a primary economic activity in California. Farmers planted fruit, cotton, sugar beets, wheat, and vegetables. Refrigerated railcars were invented in the Sacramento railroad shops, allowing farmers to ship their goods across the country.

In the 1880s, the Southern Pacific Railroad (which had formally merged with the Central Pacific Railroad in 1959) was the largest landowner in the state. The railroad’s publicity department flooded the nation with articles and stories of California’s charm, natural beauty, climate, and heritage. The PR efforts worked, and California saw an influx of newcomers, especially in Southern California.

Up north, the railroads brought no shortage of employment opportunities to Sacramento. By 1910, 33 percent of all Sacramento jobs were with the Southern Pacific Railroad.

The Decline of Commuter Rail Travel Shifts CA Economy

By 1945, American travel began to change forever. What had been a railroad country shifted to an automobile country, and, as more people moved to independent auto travel, it changed the shape of cities and towns.

In rail-focused towns, shopping, housing, and jobs spread out from transportation hubs. But as more people embraced automobiles, they began to sprawl out from city centers and into suburbs. Federal and state governments poured money into highways and interstates. Businesses that previously needed railway access followed, gravitating towards highways.

By 1966, less than two percent of all intercity passengers traveled by rail. As a result, many rail companies quit, failed, or merged.

The Future of California's Economy

As rail travel declined, California's economy shifted. In 1965, California supplanted New York as the leading state in exporting manufactured goods. By the 1970s, the development of Silicon Valley meant that California was becoming a leader in manufacturing computers and electronic devices.

By the 1990s, the state was attracting highly educated workers from all over the world. The state's economy shifted away from manufacturing and into sectors such as professional services, film and television, arts and recreation, construction, transportation, agriculture, government, education, and construction.

In Sacramento, a new economy is springing up where the original Central Pacific Railroad/Southern Pacific Shops had once been the epicenter of employment and technology in the region.

The long-deserted Sacramento Railyards area lay dormant for decades. But plans to revitalize the area are finally coming to fruition as the over 244-acre development is moving forward, bringing housing, jobs, and culture to the state's capital.

Eight of the original railroad shop buildings are still standing. These historic buildings, built between 1868 and 1917, are being adaptively reused as the centerpiece for the Central Shops District in the Railyards development. This over 500,000-square-foot retail district will be home to eateries, entertainment, art galleries, museums, retail shops, and more.

Surrounding the Central Shops District, projects such as a Kaiser Permanente Medical Center, residential housing projects, commercial buildings, and affordable senior housing projects are in various stages of development.

The over 244-acre infill development project in the former location of the historic railroad will double the size of Downtown Sacramento, bringing more employment and housing opportunities to California's capital.

As we close out our California History series, it's clear that the forces that shaped early California, from the Gold Rush to the rise and fall of the railroad industry continue to influence the state's identity today. California's story is one of resilience, reinvention, and forward momentum. As we look ahead, projects like the Sacramento railyard development remind us that while history provides the foundation, the future is built by those bold enough to dream bigger.



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

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Celebrating Mothers

By Cal Broker Magazine



Mother's Day is a chance to show gratitude and love for mothers and mother figures. Whether it's a simple card or a spiritual or memorial tradition for remembering moms who've passed, gestures and gifts can give the day meaning for you or your clients. Consider offering your clients well wishes and exploring the following ideas on Mother's Day.

“

The role and experience of motherhood and mothering are diverse, and many people relate to being a mother without bearing biological children.

”

Honoring Mothers on Mother's Day

While Mother's Day is not a public or religious holiday, it was once a special church event. Americans celebrate Mother's Day annually on the second Sunday of May, which dates back to the early 1900s. The first official Mother's Day was a Christian church celebration to honor mothers and reunite war-divided families.

Now, Mother's Day is as symbolic and important, but it carries less religious meaning for many. It serves as a special moment to recognize mothers, the act of mothering, and those who nurture families, children, communities, and even countries. Some families celebrate with meals, meaningful gestures, family activities, gifts, and flowers -specifically carnations and a card.

Spiritual Traditions

Spiritual and memorial traditions are also important for many families, whether religious practices or memorial gestures.

Spiritual Celebrations of Mom

Mother's Day today is more of a special day to recognize and spend time with those important figures in your life. However, Mother's Day was and still is a church celebration, and many families observe the day by going to church services or special religious events and may:

- Offer prayers for mothers
- Perform religious rituals and celebrations to various goddesses of mothers
- Make devotions and offerings to religious mothers

Honoring Spiritual Mothers and Mother Figures

The role and experience of motherhood and mothering are diverse, and many people relate to being a mother without bearing biological children. For some families, aunts, grandmothers, sisters, friends, or mentors are mothers, mother figures, or spiritual mothers, all of whom can be celebrated on this special day.

Remembering Mothers

In addition, some people have mothers who have passed away, making Mother's Day a potentially painful, sad, or bittersweet holiday. Families and clients may engage in special rituals, traditions, or activities to honor and remember their mother or mother figures. They might:

- Visit their grave and bring fresh flowers or other meaningful items
- Light a candle for mothers
- Visit their favorite restaurant or location
- Share happy memories with loved ones
- Cook their favorite meal
- Donate to a favorite charity in their name
- Write them a letter
- Chat with their friends, siblings, or family to learn more about their life

Gestures & Gifts for Mom on Mother's Day

Gestures and gifts are ways people show love and appreciation for important people. As with any gift, the more personalized and thoughtful, the more meaningful it is. But how and what do you buy for someone who may have everything they need or want? Here are some ideas of what moms really want on Mother's Day to get you started.

Weekend Getaway

Moms with children at home often juggle full-time jobs, many household duties, a long to-do list, and never-ending children's needs and activities. A weekend getaway may be the perfect short break to catch her breath, rest, and refresh her mind and spirit.

Exciting travel weekends may be an option, but a few nights at a nearby hotel where she can order room service, watch her favorite shows, and sleep in may be the perfect little break. This option is also a wonderful self-care treat for moms and mother figures with adult children.

Clean House

Staying on top of dust bunnies, baseboards, and even the basics of cleaning can be overwhelming when you're busy with work and life. Cleaning your mom's house or hiring a cleaner for one or several cleans may be just what your mom needs. You can combine this gift with other activities, like a mani-pedi or a massage, and clean her space while she's out at her appointment.

Coffee or Dinner and a Chat

Sometimes, your mom just wants to hear from you and visit with you. Why not take her out for coffee or dinner and enjoy a slow afternoon or evening together? Catch up and chat about the latest in your lives and connect.

Time With Family

While some moms want to enjoy some time alone for a break and a mental reset, others just want to spend time with their kids and the family. Consider stopping by to visit or invite your parents or mother over for a weekend or afternoon. Enjoy a meal, take a walk, watch your favorite movies, or visit your local shops together.

A Chore-Free Day

Maybe you want to do something meaningful but don't want to spend money. In that case, try taking over all the chores and unseen work she does for the day and let her take a break. You might:

- Empty and reload the dishwasher
- Wash, fold, and put away the laundry
- Organize the playroom
- Make a meal plan and grocery list, and do the shopping
- Cook the meals for the family
- Take care of bath and bedtime for the kids
- Tidy up and clean the house

Breakfast in Bed

You might also start the day with breakfast in bed because is there anything better than waking up to a mug of hot coffee and a plate of your favorite breakfast? There are a few ways to pull this off for your mother or your children's mother, especially if you don't live together.

Consider ordering food from her favorite breakfast spot and sending it via a meal delivery service or make it yourself and deliver it to her door. If you live together, surprise her with breakfast in bed and involve the kids in cooking.

Don't forget to clean up after.

Recognizing Your Clients on Mother's Day

Mother's Day is a special moment for individuals and families. You might use these ideas for mothers and mother figures in your life. However, consider sending a simple card, letter, or email with good wishes to your clients on Mother's Day to build connections and nurture your client relationship.

Links:

1. www.calbrokermag.com/insurance-insider-newsletter/the-truth-about-mothers-day-a-movement-against-war/
2. www.calbrokermag.com/insurance-insider-newsletter/leaders-need-self-care-too/
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1. Smithsonian American Women's History Museum: "The History of Mother's Day: From Global Peace to Greeting Cards."
2. National Women's History Alliance: "History of Mother's Day."
3. Boston Public Library: "The Origins and Practices of Holidays: Mother's Day."

Unlocking the Advantages Of a CCSB Partnership

By Covered California for Small Business



FOR **SMALL
BUSINESS**

In the evolving landscape of health insurance, agents are constantly seeking ways to enhance their offerings and streamline their operations. Partnering with **Covered California for Small Business (CCSB)** emerges as a compelling strategy. **CCSB** stands out by providing a robust selection of high-quality health plans from reputable providers, tailored to meet the diverse needs of small businesses. This partnership is not just about expanding your portfolio; it's about elevating the service you provide to small businesses, fostering growth for them and for your agency.

Why CCSB Stands Out for Small Business

Covered California for Small Business is a dedicated marketplace that delivers quality, affordable group health and dental insurance, catering specifically to employers with 1 to 100 full-time equivalent employees and to meet the need of small businesses. A major advantage for small businesses is the chance to qualify for federal tax credits. This can substantially decrease the expense of health benefits, making it a more affordable option for many.

The Benefits of Partnering with CCSB

1 Choice and Flexibility:

» Employees benefit from the ability to choose from a range of health plans provided by trusted carriers, including Blue Shield, Kaiser, and Sharp, finding the plan that best suits their needs, while employers can keep their budget in check.

» The selection includes PPO and HMO plans across four metallic tiers (Platinum, Gold, Silver, Bronze), and optional dental coverage through Delta Dental (HMO and PPO options), enhancing the overall benefits package.

» Getting a quote is straightforward—by contacting CCSB, agents can easily match their clients with plans that fit their needs and budget.

2 Simplified Billing Process:

» CCSB simplifies the billing process by consolidating all health insurance plans into a single bill, even when offering plans from multiple carriers, making administration easier for your clients.

3 Access to Exclusive Tax Credits:

» Small businesses may be eligible for federal tax credits, a significant benefit that can lower premiums and make health benefits more affordable.

4 Effortless Enrollment and Management:

» The MyCCSB Portal streamlines plan management, allowing brokers and employers to effortlessly manage plans, update employee information, pay invoices, and track eligibility status, all from one centralized location.

Beginning Your CCSB Certification Journey

Becoming a CCSB certified agent unlocks a variety of benefits, including comprehensive training, enrollment support, renewal assistance, and administrative backing. The certification process is designed to equip agents with the knowledge and tools needed to effectively serve their small business clients. For details on how to begin your certification and access the CCSB Agency and Agent Certification Onboarding Quick Guide click [here](#).

In conclusion, partnering with CCSB is not just a strategic move for agents, it's a transformative one. It enables you to offer small businesses the health insurance solutions they need while providing you with the competitive edge, streamlined processes, and support necessary to grow your business.

Call CCSB at 855-777-6782, they will help you match your clients with health plans that fit their needs and budget.

Sources:

1. https://www.coveredca.com/pdfs/CCSB_Only_Agency_and_Agent_Certification_Onboarding_Quick_Guide.pdf

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July 2025 Medicare Special Issue

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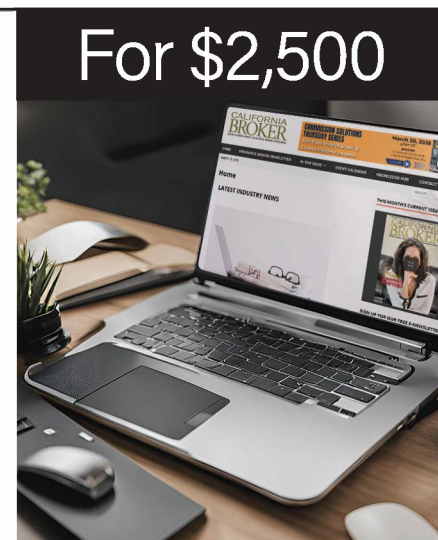
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- Silver Sneakers & other exercise programs for Medicare members
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Actuarial Insights on Group LTCi

By Marc Glickman FSA, CLTC, is CEO and co-founder of BuddyIns

Main Points

1. Individual vs. Worksite Hybrid Long Term Care Products
2. Market Trends and Product Evolution
3. Actuarial Considerations in Pricing
4. Growth Opportunities and Product Innovations
5. Future Trends and Market Developments

Detailed Explanations

Individual vs. Worksite Hybrid Long Term Care Products

Worksite and individual hybrid long term care products differ significantly in their design and target market. Individual products typically target pre-retirees planning for future needs with comprehensive underwriting requirements. These products usually feature traditional life insurance chassis (Universal Life, Indexed UL, Whole Life) with larger face amounts.

In contrast, worksite products target employees in their 40s-50s with smaller face amounts (typically \$50,000-\$100,000) and more liberal underwriting. Guaranteed issue is common for employees under certain limits, with limited underwriting for higher amounts and simplified issue for spouses. The worksite market predominantly uses Whole Life, Universal Life, and an emerging “permanent term” product chassis, which provides lifetime coverage without cash value.

Market Trends and Product Evolution

The worksite LTC market has experienced steady growth, with a significant spike during 2021 due to the Washington Cares Act. According to industry surveys, total worksite life insurance sales with LTC riders have been increasing at approximately 7-8% annually, reaching around \$730 million. Currently, more policies are sold with chronic illness or LTC riders (52%) than without (48%) in the group market.

Product offerings have evolved gradually, starting with simple acceleration of benefits, then adding restoration of death benefits (a unique feature in worksite products), and now increasingly including extension of benefits. While individual products routinely offer inflation protection, this feature remains limited in the worksite market due to carrier concerns about attracting high-risk individuals. However, regulatory pressure is pushing more carriers to include some form of inflation protection option.

Actuarial Considerations in Pricing

Key actuarial factors in pricing worksite LTC products include:

1. **Long term care morbidity** - analyzing claim frequency, duration, settings, and benefit utilization
2. **Persistency** - particularly important in worksite products, as policy lapses when employees leave their employer are significantly higher than in individual products
3. **Mortality improvements** - planning for longer lifespans, which impacts future claim costs
4. **Interest rates** - higher rates allow for better pricing as premiums can be invested to fund future claims
5. **Participation rates** - carriers typically target 15-25% participation in voluntary programs, with higher rates in employer-funded plans

The “lapse-supported” nature of worksite products allows more competitive pricing, as premiums from those who drop coverage subsidize those who maintain their policies.

Growth Opportunities and Product Innovations

Several market trends are creating new opportunities:

1. **Employer-funded plans** - these drive higher participation rates and better risk spread, though most plans remain voluntary
2. **Small group market** - expanding options for smaller employers, particularly with employer funding
3. **Tax considerations** - untapped potential for tax-advantaged employer funding of LTC premiums
4. **Permanent term products** - offering simplified, lower-cost options that appeal to cost-conscious consumers
5. **State-driven demand** - mandates like Washington Cares Act creating market awareness and growth

Future Trends and Market Developments

The industry is evolving with several emerging trends:

1. **Bundled services** - carriers adding concierge services and caregiver support benefits beyond just financial protection
2. **Health and wellness benefits** - features designed to improve policyholder health and potentially delay claims
3. **More worksite offerings** - increasing number of carriers entering the market (growing from 3-4 in 2021 to 8-10 currently)
4. **Annuity-based LTC products** - growing in popularity due to improved interest rates
5. **New standalone LTC offerings** - reemergence of traditional LTC policies from carriers like Care Scout
6. **Technology and AI** - potential to transform delivery of care and operational efficiencies



Key Takeaways

Worksite long term care insurance is undergoing significant growth and evolution, driven by increasing consumer awareness, regulatory influences, and product innovations. The “permanent term” chassis with acceleration, restoration, and extension benefits is proving particularly successful in reaching middle-market consumers with affordable options.

Employer funding represents a significant opportunity for market expansion, potentially solving challenges around participation rates and persistency. However, tax treatment complexities need resolution to maximize this potential.

The entry of more carriers into this space (now 8-10 significant players) signals market confidence, while higher interest rates create a favorable environment for product pricing and stability. Future growth will likely center on more comprehensive service offerings beyond financial protection, seamless integration with retirement planning, and leveraging technology to enhance both product delivery and care outcomes.

Insurance professionals should monitor developments in inflation protection options, tax treatments for employer funding, and bundled care services, as these features are likely to become increasingly important differentiators in the worksite LTC marketplace.



BuddyIns



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.

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ARTICLE EXPERIENCE OPTIONS:



Health Insurance As A Profession

By David Ethington



Many people take it for granted that they can sign up for health insurance through their employer. However, self-employed individuals, those taking a break from work, and those between jobs often face a tough choice: Should they go without health insurance and hope they don't need care in the meantime? Or should they take a gamble on a low-cost private plan that might not meet their needs?

A staggering **26 million** Americans are currently uninsured—a number that includes people of all ages. Health insurance professionals play a critical role in connecting these individuals, along with those dissatisfied with their current coverage, to plans that better suit their needs and lifestyles. Interested in making a difference? Learn more about careers in health insurance and how to get started on this rewarding path.

What Does a Health Insurance Professional Do?

A health insurance professional—sometimes referred to as an agent or broker—helps clients explore, understand, and choose the best insurance options. They may assist clients in switching plans or navigating coverage details. Licensed health and life insurance professionals can work for insurance carriers, healthcare providers, or independent agencies.

Here are some of the key day-to-day responsibilities of a health insurance professional:

Connecting with clients:

Client interaction is at the heart of the job. Agents may connect in person or via phone, email, text, or video calls. The goal is to advocate for clients and provide clear, helpful information. Too often, individuals are caught between large insurance carriers and complex healthcare systems where their best interests aren't always prioritized. Independent brokers, however, do not work for insurance companies or healthcare providers—they work for the client.

Maintaining relationships:

Many agents are drawn to the field by a sense of compassion. Building strong, ongoing relationships through clear communication is essential. Active listening and strong problem-solving skills are vital to helping clients navigate the often-confusing world of healthcare.

Staying informed:

Successful insurance professionals stay current on changes affecting their clients—whether related to age, employment, medical needs, or government policy. Local healthcare networks and plan coverages frequently change, so staying informed is crucial.

Educating clients:

Effective agents understand common health conditions like diabetes, depression, and heart disease. The more knowledgeable an agent is, the more confidently they can guide clients toward the right choices.

This role requires more than just knowledge—it requires adaptability. In addition to technical expertise, soft skills such as clear communication, empathy, and even a sense of humor can be key to success. Those with backgrounds in sales or customer service often find these skills transfer well to a career in health insurance.

How to Start a Career in Health Insurance

Getting started in health insurance can seem overwhelming since there's no specific degree required. However, here's a general roadmap to entering the field:

- **Earn a high school diploma or GED.**

This is the minimum educational requirement. Earning a higher degree may lead to better pay and leadership opportunities.

- **Complete a background check.**

While brokers don't work directly with patients, they do handle sensitive healthcare data. Employers—and insurance carriers—routinely conduct background checks to ensure brokers meet professional standards.

- **Obtain a license.**

Health insurance brokers must be licensed, ensuring a baseline of knowledge and accountability. In California, there are more than 160,000 licensed health insurance professionals, plus an additional 80,000 who are licensed in the state but live elsewhere.

- **Complete specialized training.**

After obtaining a license, many agents choose to specialize. Organizations like America's Health Insurance Plans (AHIP) offer annual certification courses in areas such as Medicare, dental benefits, and customer service. Insurance carriers also provide training and support for independent brokers.

Once you're licensed and trained, staying updated is critical. The healthcare and insurance landscapes have changed dramatically over the past decade and will continue to evolve especially as healthcare costs rise. Understanding these changes allows professionals to better serve clients.

Who Hires Health Insurance Professionals?

Insurance professionals can work in a variety of settings. Some work in corporate offices, while others are remote or independent. Many enjoy flexible or part-time schedules. Not all agents work in sales. Some serve as claims investigators, benefits analysts, or underwriters. Those working for insurance carriers may sell only their employer's products, while independent brokers can offer

plans from multiple companies.

What Is the Earning Potential?

According to the Bureau of Labor Statistics (BLS), the median salary for an entry-level licensed health insurance professional is around \$59,080 per year (about \$28.40 per hour). In states with a higher cost of living, like California, earnings can be significantly higher. After three years, the average annual income often surpasses \$75,000.

Sales roles often include commissions. Successful independent brokers can earn over \$100,000 annually within a few years. Brokers receive monthly commission payments based on the number of clients they've enrolled—creating recurring income.

Commission structures vary between carriers and work settings, so those entering the field should carefully consider how compensation aligns with their goals.

What's the Industry Outlook?

The BLS projects a 6% growth rate in insurance agent employment over the next decade—faster than the national average. This growth reflects the continued demand for health insurance guidance in a complex and ever-changing system.

If you're passionate about helping others and interested in a career that offers both financial opportunity and personal fulfillment, health insurance might be the path for you. With ongoing learning, commission potential, and the ability to make a lasting impact on people's lives, this career offers more than just a paycheck—it offers purpose.



David Ethington, is 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.

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Mental Health Parity in 2025:

What Employers and Advisors Need to Know

By Misty Baker

Director of Compliance and Government Affairs for BenefitMall



The conversation around mental health in the workplace has never been louder. With new federal regulations reinforcing mental health parity, employers and advisors are under increasing pressure to ensure that health plans provide the same level of coverage for mental health services as they do for medical and surgical care. So, what's changing, and how can advisors help employers stay compliant while supporting employee well-being? Let's break it down.

Understanding Mental Health Parity and Compliance Challenges

Mental Health Parity laws are not new, but the recent updates to the Mental Health Parity and Addiction Equity Act (MHPAEA) have placed renewed scrutiny on employer-sponsored health plans. In September 2024, the Department of Labor (DOL), alongside the Centers for Medicare & Medicaid Services (CMS) and the Department of the Treasury, issued final rules strengthening MHPAEA enforcement. These rules took effect for plan years beginning on or after January 1, 2025, reinforcing federal oversight of employer-sponsored mental health benefits¹. With these new regulations taking effect, employers must now actively demonstrate compliance rather than simply claim it.

Under these finalized rules, health plans must:

- **Proactively demonstrate compliance** by submitting comparative analyses of how mental health benefits are designed relative to medical and surgical benefits. These analyses must be readily available upon request by regulators to avoid penalties.
- **Provide detailed documentation** on the application of Nonquantitative Treatment Limitations (NQTLs), such as prior authorization, step therapy, and network adequacy, and ensure they are no more restrictive for mental health services than for medical/surgical benefits³.
- **Review cost-sharing structures**, including co-pays and deductibles, to confirm parity between mental health and medical benefits.
- **Enhance access to mental health providers**, addressing network adequacy concerns that could lead to noncompliance.

Why This Matters: Employers who fail to meet these standards could face regulatory penalties, required corrective action plans, and potential lawsuits from employees or advocacy groups². While regulators have increased parity audits under prior regulations, some anticipate a shift toward reduced enforcement. However, until formal changes occur, audits remain a significant compliance risk, making it crucial for employers to take proactive steps.

Key Challenges for Employers and Plan Sponsors

Employers offering fully insured plans may assume their carriers handle compliance, but they must still confirm their policies align with MHPAEA standards. Meanwhile, self-funded employers carry a greater burden, as they are directly responsible for ensuring mental health benefits meet federal requirements³.

Common compliance challenges include:

- **Limited Provider Networks** – Many health plans have significantly fewer in-network mental health providers compared to medical/surgical providers. This can result in longer wait times for mental health services, leading to potential parity violations if the disparity is too great⁴.
- **Stricter Prior Authorization and Step Therapy Requirements** – Mental health services often require more approvals, referrals, or step therapy hurdles than comparable medical care, which violates MHPAEA. Employers must ensure that any utilization management protocols are applied equally to both mental health and medical benefits⁵.
- **Reimbursement Disparities** – If insurers pay lower reimbursement rates for mental health services compared to similar medical services, fewer providers may be willing to accept insurance, further reducing access and potentially creating a compliance risk⁶.

• **Inconsistent Application of Treatment Limitations**—

Employers and insurers must examine whether visit limits, formulary exclusions, and step therapy policies disproportionately affect mental health services compared to medical/surgical services⁷.

How Advisors Can Support Employers

With increasing scrutiny on mental health parity, advisors play a key role in helping employers stay compliant while ensuring employees have meaningful access to mental health care. To help employers navigate mental health parity compliance, advisors should focus on four key actions: reviewing plans, improving network access, educating employers, and exploring creative plan designs.



Mental health parity enforcement remains a top compliance priority in 2025, and employers cannot afford to overlook these requirements. Advisors who proactively help clients review plans, improve access, and meet new compliance expectations will position themselves as indispensable partners.



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Misty Baker, director of compliance and government affairs at BenefitMall, is an Affordable Care Act compliance and agent advocate, specializing in ACA, ERISA, FMLA, COBRA, and legislative advocacy for over 20 years. She was a registered lobbyist in Texas for four years and is a strategic leader focused on compliance, agent knowledge, legislative advocacy, and ultimate client understanding of how to be successful in the changing world of compliance. Her passions include agent education, insurance advocacy inside and outside of the Capitol, and compliance.

Emerging Trends In Telehealth & Telemedicine

By Gabriela Perez Orta

In the past few years, telehealth and telemedicine have become buzzwords that refer to remotely conducted medical care. Learn about how these practices affect daily life, as well as emerging trends and developments in telemedicine, to help your clients make informed decisions about their health, insurance, and plans for the future.

Defining Telehealth and Telemedicine

These two terms are often used interchangeably, even though they refer to different aspects of using technology to facilitate healthcare. The American Academy of Family Physicians defines them as follows:

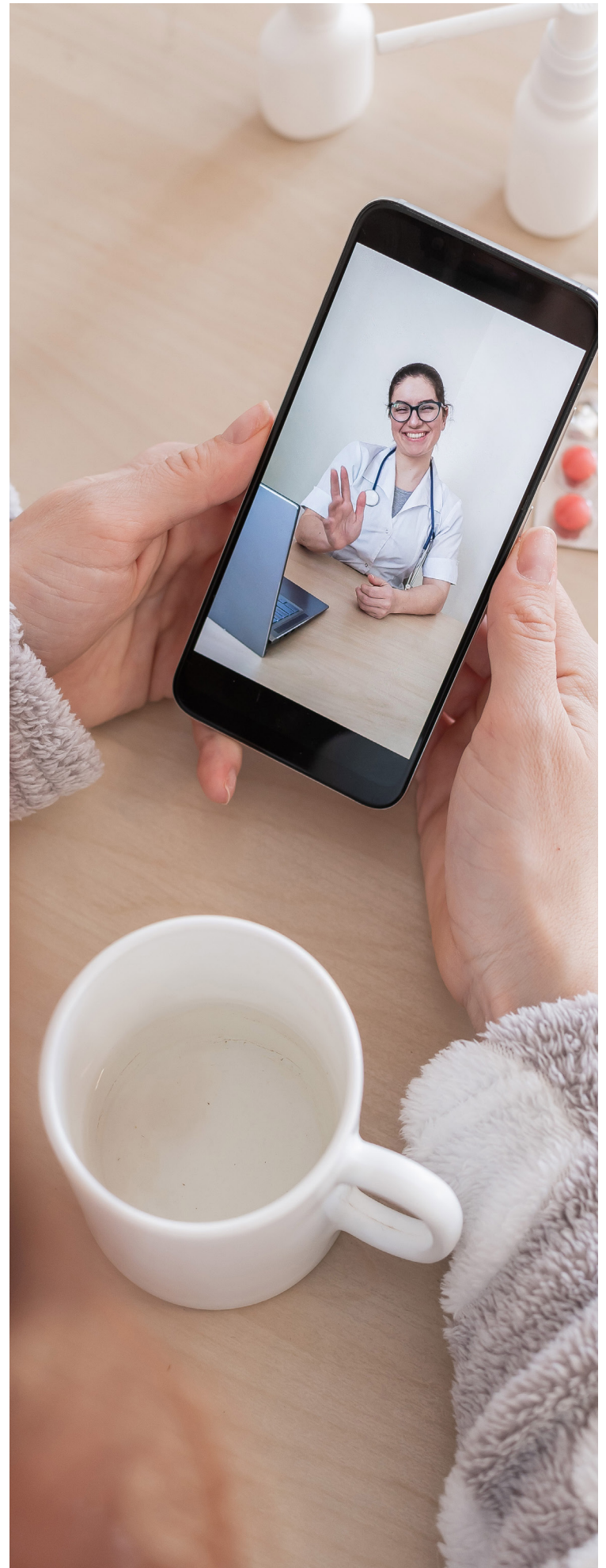
Telehealth: This is a broad-scope term that refers to the overall concept of using remote technology to deliver healthcare services, education, ongoing patient care, and provider training. It encompasses everything to do with clinical and non-clinical activities.

Telemedicine: This is a more specific term that refers to a direct provider-patient relationship. It encompasses remote medical care delivered using technology like phones, computers, and tablets. Direct care, such as appointments, diagnoses, and follow-up care involving providers and patients, falls into this category.

For example, if you use your tablet to attend a doctor's appointment on a medical platform, this is an example of telemedicine. When your doctor uses technology to consult with other specialists or uses AI data to remotely monitor your health, these are examples of telehealth.

5 Emerging Telehealth and Telemedicine Trends

It's important for both patients and providers to understand telemedicine and telehealth trends — and it's especially crucial for professionals in the insurance field to be able to communicate their benefits. Familiarize yourself with the following concepts to have informed, productive conversations with current and potential clients.



1. Optimizing Patient Care with AI Technology

Nearly everyone has had the frustrating experience of not being able to reach their provider when they need a timely appointment or diagnosis. While AI is still rapidly developing and cannot replace the best practices of provider care, it is at the forefront of several trends in the telehealth industry:

- Chatbots answer basic questions and perform triage services to escalate patient concerns
- Devices provide higher-level patient monitoring by measuring blood sugar, blood pressure, and other metrics
- AI analyzes genetic or medical record information to provide a more personalized medical picture for providers
- Virtual consultations connect patients with the best services and providers for their case

2. Expanding Hybrid Care Options

More than one-third of Americans lack a primary care provider, as there simply aren't enough practitioners to cover everyone's needs. Hybrid care, which uses a mixture of in-person and telemedicine appointments, can help close this gap. Nurse practitioners, physician assistants, and other mid-level practitioners can provide primary care services through telemedicine platforms where there are too few MDs to go around.

Telehealth education platforms that aim to teach patients about chronic conditions such as asthma, hypertension, and diabetes can also be useful to medically underserved communities. They may also provide education about vaccines and help patients, especially parents of young children, find access to pediatric vaccination.

3. Providing Mental Health Services

Mental health services are notoriously difficult for people to access if they live in a rural area. Social stigmatization is another reason that someone may not seek out an in-person mental health care appointment. Telemedicine, however, offers mental health services provided by a psychiatrist, counselor, or social worker from the comfort of the patient's home — often on their schedule.

From 2019 to 2022, mental health telehealth services skyrocketed from 39.4 to 88.1 percent. This includes patient-provider appointments, patient education, therapy platforms, and convenient apps that allow a patient to track their symptoms.

4. Integrating Specialist Care

Patients must have a referral to see a specialist in many health insurance plans. Specialists such as rheumatologists, perinatologists, and endocrinologists may have a long waitlist, and the closest specialist may practice miles away from where a patient lives. This inequity especially affects those who live in rural areas without access to high-quality healthcare.

Patients waiting for a much-needed appointment with a specialist may have the option of choosing a provider with a shorter waitlist who practices in a nearby city. Follow up care for a telemedicine patient also becomes easier, as this patient could schedule a virtual appointment rather than commuting multiple times a month or year to the specialist's office.

5. Remote Monitoring for Chronic Conditions

Patients with long-term medical conditions such as diabetes, high blood pressure, and autoimmune diseases often experience ups and downs in their health. Appointment costs, even with insurance, can quickly add up. Patients are often left wondering how to handle the health issues that happen between appointments.

An emerging trend is for providers to prescribe certain chronic condition patients with wearable devices that track biometric data. These devices, such as continuous glucose monitors, smartwatches, and blood pressure devices, can deliver important information to medical providers.

This also helps patients monitor their health at home. Based on this data, which is transmitted through telehealth technology, providers can make more informed decisions between and during appointments, and patients can play a more active role in managing their health.

Helping Clients Find Coverage

Many insurance companies understand the importance of telemedicine services and cover them as they do in-person clinical visits. However, there can be loopholes and gray areas, especially when it comes to mental health telemedicine services that aren't readily apparent to your clients. By understanding the trends in telehealth and telemedicine, you will be ready to help your clients navigate the insurance system and find coverage that meets their needs.



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

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THE KEY TO PREVENTING AND TREATING STROKE: WHAT YOU NEED TO KNOW

By CalBroker Magazine

MAY IS DESIGNATED AS STROKE AWARENESS MONTH IN THE UNITED STATES, AIMED AT RAISING AWARENESS ABOUT STROKE PREVENTION AND TREATMENT. THIS MONTH HIGHLIGHTS THE IMPORTANCE OF RECOGNIZING STROKE SYMPTOMS AND MANAGING RISK FACTORS SUCH AS HIGH BLOOD PRESSURE, WHICH CAN SIGNIFICANTLY REDUCE THE LIKELIHOOD OF A STROKE OCCURRING.

We all know that a stroke is a severe medical emergency — it often strikes without warning and leaves behind devastating consequences. For brokers, understanding the nuances of prevention, diagnosis, and treatment can help you guide your clients toward more cost-effective solutions with better outcomes.

Below, we'll delve into the key to preventing and treating stroke, as well as exploring the symptoms and early diagnosis of a stroke and which treatments work to rehab stroke impact. Also, we'll look into the role of stroke risk and prevention research. Here's what you need to know to support your clients:

What Is a Stroke?

A stroke occurs when blood flow to the brain is disrupted due to a blocked artery or a burst blood vessel. The first type is known as an “**ischemic stroke**,” while the second is a “**hemorrhagic stroke**.”

The early diagnosis of stroke is crucial for a timely and appropriate recovery. Usually, a patient will manifest sudden numbness or weakness, confusion, headaches, and/or trouble speaking.

Once the patient is at the clinic, doctors will use imaging tests such as CT scans and MRIs to identify the type of stroke, its current state, and its severity. Blood tests and physical exams are also typically mandatory, and other tests such as a carotid ultrasound or a cerebral angiogram may also be used.

How Can Strokes Be Prevented?

The classic “**FAST**” test is an excellent way to tell if a person is having a stroke. Teaching your clients how it works can help them get to a clinic in time, which translates to a better prognosis. FAST involves the following:

- **Face:** Can the person smile? Or does one side of the face not seem to be working properly?
- **Arms:** Can the person lift both arms correctly?
- **Speech:** Can the person repeat a simple phrase? Is their speech slurred or different in some way?
- **Time:** If any of these signs are present, a medical emergency service should be called right away.

What Causes Strokes?

Ischemic strokes are often the result of clots or plaque buildup in the arteries supplying blood to the brain. Hemorrhagic strokes usually stem from weakened blood vessels—which may be linked to conditions such as high blood pressure.

At a more basic level, lifestyle issues can be the hidden cause of a stroke. Smoking, a sedentary lifestyle, and even poor dietary habits can contribute significantly. Other health conditions, such as diabetes and high cholesterol, can also have a great impact.

Who's More at Risk?

The main risk factor for strokes is age. Older adults face a higher risk than younger people, and even more so if they have a family history of strokes. As we already mentioned, other health conditions can also play a part.

Obese people and individuals who use illegal drugs such as cocaine are also at a greater risk of having a stroke. At a less impactful level, males are more prone to strokes, even more so for those of African American or Hispanic descent.

What's the Treatment for Strokes?

Treating a stroke, more than anything, involves swift and timely action. The earlier the intervention, the better the chances of minimizing permanent damage and improving prognosis.

To treat an **ischemic stroke**, blood flow should be restored as quickly as possible to the brain. This will usually involve emergency IV medicine, which will attempt to break up the clot — essentially removing the direct cause of the stroke.

In some cases, more invasive procedures are required. For example, doctors may insert a catheter to deliver medicine directly to the brain. They may also decide to remove the clot with a stent retriever if the clot is large enough. Other options, such as an endarterectomy or an angioplasty, are also possible.

For **hemorrhagic strokes**, doctors will usually focus on controlling the bleeding and reducing pressure in the brain. This usually involves specific medications and/or transfusion of blood products.

If the stroke is severe enough, doctors may opt for surgery instead. This can range from introducing a tiny clamp to stop blood flow to more complex procedures such as radiosurgery.

Advancements in Research

The study of strokes has become a top priority in medical research, resulting in significant advancements in recent years. Stroke risk and prevention research continues to uncover innovative therapies.

New thrombolytic drugs — specifically, tenecteplase — are at the center of this research. Tenecteplase is proven to be more effective and easier to administer than traditional medications.

As for the future, promising research is developing in the field of nanomedicine. While it's still in its early stages, antiplatelet and anticoagulant nanomedicine therapy has shown to be an encouraging prospect for both preventing and treating strokes.

What About Rehab After a Stroke?

After a stroke and the necessary treatment, the patient will be closely monitored for a few days. Several therapies will be used to recover movement, feeling, speech, and language, although the specifics will be determined by the type and severity of the stroke.

Most people will need to go through a rehabilitation program based on their age, overall health, and degree of disability. Lifestyle habits may need to be changed as well, which may involve dietary habits and level of sedentarism.

Several professionals may be needed, ranging from neurologists and physiatrists to dietitians and social workers. Medications may also be prescribed to prevent future strokes, as well as regular check-ups with a doctor.

How Stroke Knowledge Empowers You and Clients

Strokes are life-changing events for most people. However, with the right preventive measures and treatments, their impact can be minimized to a fair degree.

Staying informed about the keys to preventing and treating strokes empowers you to better serve clients, ensuring they get the best care. From the symptoms and early diagnosis of a stroke to understanding which treatments work to rehab stroke impact, knowledge is the key to helping patients going through a tough time.

Together, we can work towards a future that prioritizes proactive health management—translating to less frequent, less severe, and more manageable strokes for all.

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THRIVING THROUGH MENOPAUSE: 7 LIFESTYLE STRATEGIES TO REDUCE RISK & FEEL YOUR BEST

By Megan Wroe, MS, RD, CNE, CLEC



Menopause is a key transition point for a woman's long-term health. As estrogen levels decline, women become more susceptible to changes in metabolism, bone strength, and muscle mass. Common risks during and after menopause include insulin resistance, visceral fat gain, sarcopenia (muscle loss), and osteoporosis. The good news is that all of these risk factors have simple, research-supported lifestyle habits that can help women to prevent onset or progression of every single one. Now more than ever, women in menopause can navigate this new stage of life with greater ease, and actually thrive with renewed strength, energy, and resilience.

Here are seven of my favorite foundational strategies to support metabolic, muscular, and bone health. The coolest part about all of these strategies is that they enhance health and longevity for everyone at any stage of life so women can adopt these along with their family and friends for benefits all around.

1. Intermittent Fasting

Fasting gives the body time to rest, repair, and reset. During menopause, intermittent fasting (IF) can improve insulin sensitivity, which helps the body use glucose more efficiently and reduces fat storage around the midsection.

To be very clear, intermittent fasting does not mean 24 hours or more without eating. It is not deprivation, and it is not malnourishment. Intermittent fasting means giving your body the gift of 12-16 hours without the heavy lifting work of metabolizing incoming food. Even a modest overnight fast of 12–14 hours (for example, finishing dinner by 7 p.m. and having breakfast at 9 a.m.) can provide benefits without triggering energy dips or muscle loss. When paired with nutrient-dense meals, IF becomes a gentle but powerful metabolic reset.

2. Lower-Carbohydrate Eating

As estrogen declines, the body becomes more insulin resistant, meaning it has a harder time managing blood sugar—especially when meals are heavy in refined carbohydrates. While IF substantially helps with this new insulin resistance, adapting meals that you are eating in between fasting windows to be lower glycemic will make for a well-rounded insulin response over your entire 24-hour day.

Reducing refined carb intake, especially from white bread, pasta, and sugary snacks, can help stabilize energy and reduce the risk of prediabetes and belly fat. Focus instead on high fiber carbohydrates: starchy vegetables, legumes, berries, and small amounts of whole grains alongside protein and healthy fat to minimize glycemic response. Aim for a minimum of 25g of fiber every single day.

3. Prioritize Protein and Fiber

This strategy is really more of a repetition of the one above since it modifies glucose response, but it bears repeating since protein plays such a key role in maintaining and building muscle mass. Muscle loss, or sarcopenia, can accelerate quickly during menopause unless the body is consistently supplied with building blocks. Protein is essential for this. At each meal, aim for about 20–30 grams of protein from sources like eggs, fish, poultry, legumes, tofu, or Greek yogurt.

4. Resistance Training

While walking is wonderful, resistance training is essential, especially for women over the age of 65. Lifting weights, using resistance bands, or performing bodyweight exercises (like squats or wall push-ups) stimulates both muscle and bone growth. New research actually points to significant benefits from heavy lifting 1-2 days per week for those with risk of osteoporosis, which of course is best started with a trained professional to prevent injury.

Aim for 3 resistance sessions per week, with at least one including very heavy weights, to preserve strength, improve posture, and help with balance and coordination.

5. Zone 2 Cardio

This moderate-intensity exercise zone—where you can still carry on a conversation but feel your heart rate elevated—is incredibly effective for fat metabolism and insulin sensitivity. Plus moderate activity is almost always some form of functional movement, aka movement that helps us to live our daily lives. Brisk walking, cycling, swimming, or even dancing can all count as Zone 2 activity. Aim for 30–45 minutes on most days.

6. High-Intensity Interval Training (HIIT)

If you're cleared for higher-impact activity, adding short bursts of more intense cardio effort will deliver incredible cardiovascular benefits in a short amount of time. HIIT improves cardiovascular fitness, supports lean muscle, and enhances glucose control. If your HIIT training includes any sort of jumping or propelling motion, then it also helps build strong bones, which are of course another risk factor for women as they age.

HIIT is basically short sprint sessions. Go for absolute maximum effort and speed for 15-30 seconds. Start small—perhaps just 1 or 2 sprints of 15-30 seconds with a full 2 minutes in between the sprints to recover. Your sprints can be on a bike or high knees or jump rope, just make them fast. You can build up to 3 or 4 sprints of 15-30 seconds but that should be it. Too much is overtaxing on the body so more is not better when it comes to HIIT.

7. Sleep Optimization

Sleep is not optional—especially during hormonal transitions. Lack of sleep is not a badge of honor either – it is detrimental to your evolving body. Poor sleep increases cortisol (the stress hormone), which contributes to belly fat, cravings, and blood sugar imbalances. Lack of deep sleep also prevents critical organs like the brain and digestive system from completing their clean and rest cycles, which leads to greater risk of weak immune system and even cancer.

Quality sleep even supports bone repair and muscle recovery. Create a bedtime routine that signals the body to wind down: dim the lights, avoid screens, sip herbal tea, and keep your bedroom cool and dark. Magnesium supplements, essential oils, or breathwork can also help ease into deeper rest. Aim for 7-9 hours per night.

It's sad how many women think of menopause as their final chapter. Menopause can actually be incredible empowering since there are no hormonal cycle rollercoasters. There is so much opportunity in menopause to start with a new sense of independence from cyclical structure and take charge of your health. For women, the strategies above can prevent or delay chronic disease, reduce fall risk, and promote vitality. For insurance professionals, promoting awareness and access to programs that support these habits—like fitness classes, nutrition counseling, or sleep workshops—can enhance client satisfaction, reduce healthcare costs, and empower aging populations with real results.



**St. Jude
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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

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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

SilverSneakers 101



Moderate to intense exercise can slow the aging process by up to 10 years, according to research. From helping seniors move better to improving their mood, there are many reasons to encourage your health insurance clients to boost their exercise efforts as they enter their golden years.

However, a gym membership can be costly, and finding a fitness program that's right for people in their senior years can be tough. Fortunately, there is a simple, free solution for your clients with certain Medicare plans: **SilverSneakers**.

SilverSneakers offers access to senior exercise programs provided by gyms and exercise companies, such as 24 Hour Fitness, Crunch Fitness, and many smaller gyms. SilverSneakers is included in many Medicare plans, allowing members to join in activities at one of 15,000 or more fitness facilities and communities all around the country. Classes are available online and in-person, and there are additional online resources with nutrition and fitness tips for members.

What is SilverSneakers?

The SilverSneakers fitness program is offered at no cost to people 65 and older with eligible Medicare plans (Part C Medicare Advantage with SilverSneakers benefits). The program has in-person and online classes that help connect members with others to get active.

SilverSneakers is easy to use. Medicare members can go to the SilverSneakers website to sign up and get a 16-digit ID number, view SilverSneakers On-Demand™ videos, take part in SilverSneakers LIVE™ classes online, or browse a number of articles covering health and wellness information.

Using the 16-digit ID number, SilverSneaker members can enter thousands of SilverSneakers locations across the U.S. to participate in classes or use the gym equipment free of charge.

As of February 2024, SilverSneakers offers:

- LIVE online classes you can take from the comfort of your own home
- Local community classes as a part of the FLEX Community program
- On-demand videos so you can work out wherever you have access to a mobile device with an internet connection
- Access to over 15,000 fitness locations around the country
- Health and wellness discounts
- Health and wellness articles to help you stay at your best

Key perks your clients may have access to when they join SilverSneakers include:

- Hot tubs
 - Cardio equipment
 - Pools
 - Saunas
 - Walking tracks
 - Tennis courts
 - Online resources with nutrition and fitness tips
- This program keeps in mind the age of its members, offering specially designed exercise classes that suit their fitness level. So, whether your clients are just getting started and need beginner classes of a short duration online or they want to head to a Zumba class near them, they'll have plenty of options to choose from as SilverSneakers members.

Who Can Benefit from Joining SilverSneakers?

All seniors can benefit from a SilverSneakers membership and Medicare exercise programs. Through SilverSneakers, seniors can work on several aspects of their health, including stamina, flexibility, balance, and strength. Additionally, those with little free time may enjoy the online classes, while those hoping to make friends or get to know people from their community may prefer in-person courses.

SilverSneakers also has a FLEX Community program held at local community centers or parks. FLEX Community classes are ideal for those who want to work out with professional instructors who understand fitness for people in their golden years.

How To Join SilverSneakers?

SilverSneakers membership is offered at no cost to adults 65 and older through one of several select Medicare plans.

To check eligibility for this Medicare Health Club program, your clients can follow these steps:

- Visit the SilverSneakers website
- Enter first and last name into the “Instant Eligibility Check” tool
- Enter birthdate
- Input zip code
- Add an email address to get the results

They can also sign up for the SilverSneakers newsletter. If they are eligible, they will receive an email with their eligibility information. If they are not, or if you or your client believes there is an error, you can reach out to SilverSneakers using their contact form.

How Much Is the SilverSneakers Membership?

SilverSneakers is available at no cost to seniors if they have SilverSneakers included with their Medicare Advantage plan. However, keep in mind that any additional services your clients may be interested in, such as tanning beds or personal training, may cost extra based on the gym they attend.

It is a basic membership that covers straightforward services, so if your clients have questions, they can reach out to the staff at the facility they’re using or the instructor of a program they plan to attend.

SilverSneakers Reviews

SilverSneakers has a Net Promoter Score (NPS) of 83 and a 94 percent customer satisfaction rate as of 2021.

A reviewer left a five-star rating on one review website, stating that they appreciated the customer service team. “I couldn’t find my membership card number to go to another exercise center. I love how many places I can use my membership. It’s wonderful.” - Latroy J.

A dissatisfied reviewer stated they were unhappy about being unable to speak with an actual person but loved the program overall.

“I needed to speak to an actual person and it was not possible. Very annoying when its not even an option. My rating is for their customer service only not the actual product which is great.” - Dusty M.

Currently, consumers have made reports to The Better Business Bureau about eligibility mix-ups, so it’s important to check your eligibility and get signed up before you cancel any current memberships you have. With approved eligibility, you’ll pay nothing for the basic membership plan.

According to a few reviews, some gyms don’t take SilverSneakers.

“I have signed up at gyms, and a month later they dropped SilverSneaker membership, I have been told they only are willing to pay 10% of the cost and they are not good with payments. SilverSneakers is a joke.” - Susan Z.

“I wanted to go to Lifetime Fitness near our house but it was not on the SilverSneakers approval list. Taylor (customer service) looked up the list but it was not. So, she suggested other approved fitness centers.” - Sushilaben M.

Overall, people who qualify for the SilverSneakers membership are happy with it, but many prefer more accessibility to local gyms. Fortunately, the helpful customer service team can point your clients in the right direction and help them find the right courses to stay active.



Jennifer Turner, joined Integrity Advisors in 2020 — a natural move as she became a healthcare advocate after 23 years as a high school teacher with a master’s degree in education. She applied her expertise to develop a training program for aspiring health brokers. The program covers Jill health industry terminology and introduces students to the industry and related insurance product lines including Group, IFP and Medicare. Trainees have had a 100% pass rate on both the Calif. State license and AHIP certification exams. Jennifer loves her work and values trustworthy relationships with all of her trainees.

Contact: jennifer@integrity-advisors.com

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Making the Transition

By NAIFA

No one expects to meet the love of their life at age 11. But that's how it unfolded for Jeanie Kazemier. Tom was her brother's best friend growing up, but it wasn't until college that things turned serious.

When they got married in their late 20s, they knew the fit was right. "Opposites attract," says Jeanie. "Tom helped me become more focused and thoughtful. I helped him become more spontaneous and enjoy life."

True to his role, Tom got Jeanie involved in their finances, which included getting life insurance. He wanted to ensure Jeanie and their children, Kennedy and Aiden, would always be OK financially.

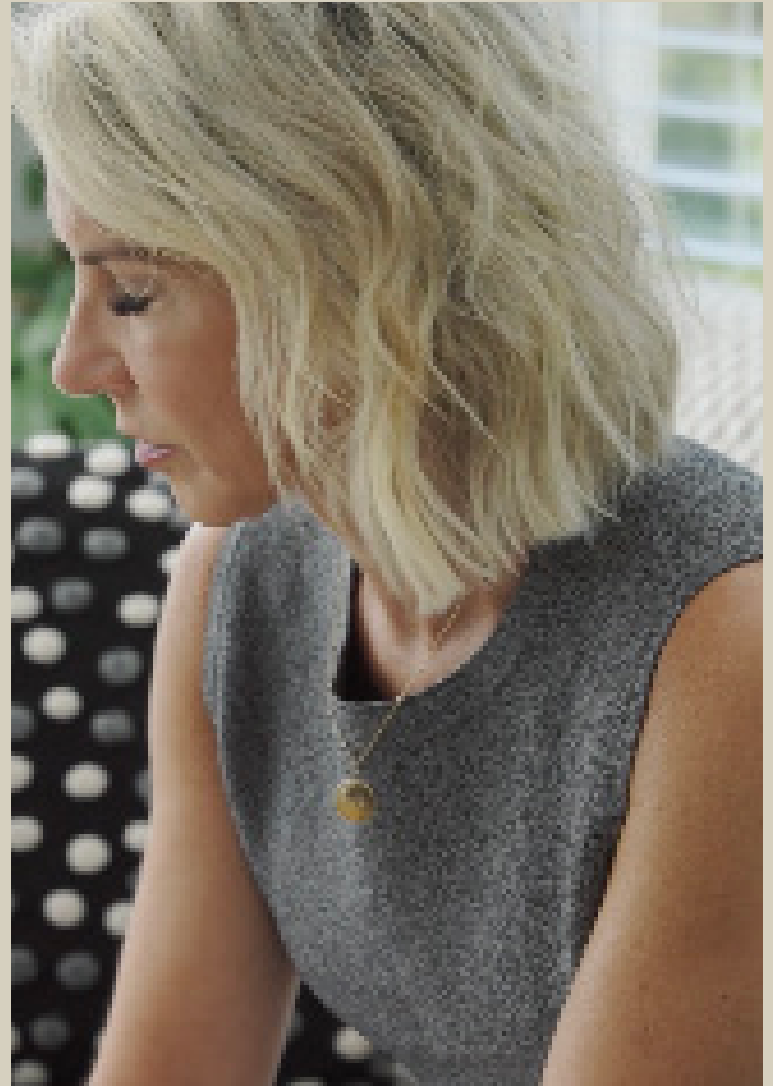
Unimaginable Loss

And true to her role, Jeanie encouraged Tom to go on his yearly snowmobiling trip with friends, despite a full plate at work. He called her from that trip, saying he was having the time of his life. Tragically, that was the last conversation they had. He was hit by another snowmobiler, who was driving drunk, and was killed instantly.

The world collapsed for Jeanie and their kids. Grief overwhelmed them and Jeanie admits she felt lost. Thankfully, her insurance professional, Barb Pietrangelo, reassured her that Tom's life insurance would help them make the immediate transition, paying for the funeral and ongoing bills and expenses.

“ ”

*Be prepared.
You don't know what life will
hand you.*



Barb also helped put the life insurance proceeds to work for the long-term. It paid for mental health counseling so the family could cope with their grief. It covered private health insurance Jeanie now needed. And it set them up for the future so they could continue living in their home, and plan for college, retirement and even family vacations.

"Tom's motto was: Be prepared. You don't know what life will hand you," says Jeanie. "Our situation now would be totally different if he hadn't had life insurance. It's a godsend that Tom had that forethought and planned for our future."



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Stepping Stones To Ethical Leadership

By Russ Williams

In an article that appeared in Business Ethics magazine, Gael O'Brien, author, national consultant to businesses asked: "Will a CEO's commitment to sustainability have the enduring motivation to do the hard work of building ethical and responsible corporate policies and practices?"

Gael offered a CEO commitment game plan in her Stepping Stones to Ethical Leadership. **These ten key action items will help shape and sustain leadership and organizational credibility. These actions are especially important for leaders facing ethical challenges:**

**“The manager
accepts
the status quo;
The leader
challenges
it.”**
-Warren Bennis

- 1 Own what the organization stands for, its mission, vision & values.
- 2 Listen to what is alleged.
- 3 Resist the reflex to defend, explain, or justify.
- 4 Make it safe for people to talk to you.
- 5 Seek out facts through unbiased, independent channels.
- 6 Convene smart people with relevant expertise to discuss and disagree.

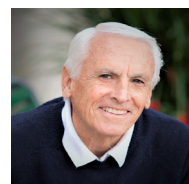
- 7 Focus on whether the right questions are being asked.
- 8 Ensure a credible process for arriving at decisions with will withstand public scrutiny.
- 9 Believe in and utilize the value of two-way, transparent communication.
- 10 Understand that employees watch and trust a leader's actions more than a leader's words.

These Stepping Stones To Ethical Leadership are a pathway for business leaders to walk with clarity of commitment building ethical practices that create the culture of trust.

Mission Integrity Action

No organization is immune to ethical challenges. The question of sustainability of organizations facing such challenge rests on the shoulders of leaders who choose either to build a wall or build a path. As a leader of integrity, the choice to build a path of managing ethical turbulence is the choice that shapes trusted organizations. Trust-driven organizations and their leaders of Integrity can find sustained value by institutionalizing the placement of these stable stepping stones!

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.

Protecting Your Commissions

A Guide for Brokers to Secure Their Legacy for Loved Ones

By Phil Calhoun & David Ethington

In the world of health insurance, brokers work tirelessly to build their books of business, nurture client relationships, and ensure steady commissions. However, many brokers overlook one critical aspect of their professional journey: protecting their commissions in the event of unexpected life events like disability or death. Without a proper plan in place, years of hard work can vanish, leaving loved ones without financial security.

This article explores the importance of protecting your commissions, the risks of doing nothing, and actionable strategies to safeguard your income for yourself and your family.

The Importance of Commission Protection

Health insurance brokers often focus on growing their businesses and serving clients but may neglect planning for unforeseen circumstances. As Phil Calhoun, an industry veteran with over 30 years of experience, explains:

“Many brokers assume their spouse or children will step in if something happens to them. However, managing a book of business is complex and requires time, expertise, and licensing. Without proper planning, your commissions, and your family’s financial security, are at risk.”

Whether you’re a solo broker, part of an agency partnership, or an agency owner with sub-agents, protecting your commissions is essential. It ensures that your hard-earned income continues to benefit your loved ones even if you’re no longer able to manage your business.

Risks of Doing Nothing

Failing to plan for life events can have devastating consequences. Consider these scenarios:

- 1. Death Without a Successor:** A broker passes away unexpectedly without a formal plan in place. Their commissions stop immediately, leaving their family with no financial support.
- 2. Disability Without Planning:** A broker suffers a stroke and is unable to renew certifications or maintain their license. Without a backup plan, their income declines significantly or disappears altogether.
- 3. Agency Partnerships Without Cross-Protection:** In partnerships where no formal agreements exist, the surviving partner(s) may face challenges in retaining commissions or managing the business effectively after a partner’s death or disability.

As David Ethington, Senior Vice President at Commission Solutions, puts it:

“Without a plan in place, carriers may not act in your favor when transferring commissions. Your family could lose access to the financial resources they rely on.”

Options for Protecting Your Commissions

The good news is that there are several strategies brokers can implement to safeguard their income and provide peace of mind for their loved ones:

1. Succession Planning

Succession planning involves identifying someone who can take over your book of business if you’re unable to continue managing it. This could be:

- A trusted colleague or business partner
- A family member who is trained and licensed
- Another broker or agency willing to merge with or acquire your business

If you have children who may eventually join the business but are currently too young or inexperienced, you can create interim solutions to protect your commissions while they develop the necessary skills.

2. Merging with Another Broker or Agency

Merging with another broker or agency can provide stability and continuity for your clients while ensuring that your commissions remain secure during life events. Look for someone whose values align with yours and who can maintain the quality of service you provide to clients.

3. Hiring and Training a Successor

Hiring someone who can gradually take over your responsibilities is another viable option. This requires time and effort to find the right candidate and ensure they are adequately trained to manage your book of business effectively.

4. Implementing a Commission Protection Plan (CPP)

The Commission Protection Plan (CPP) is a comprehensive solution designed specifically for active brokers who want to maintain control over their business while addressing potential life events like disability or death. Here’s how it works:

- You continue managing clients and receiving commissions as usual—no operational changes are required.
- The CPP includes a purchase agreement that activates only when necessary (e.g., during a life event).
- Your commissions are safeguarded, providing financial security for you and your loved ones.

Real-Life Stories Highlighting the Need for Planning

Phil Calhoun shares several real-life examples that underscore the importance of commission protection:

1. A Sudden Loss

A broker who was active one day passed away unexpectedly the next. Despite previous discussions about protecting his commissions, no formal plan was implemented. As a result, his family received nothing—their financial security was entirely dependent on his income from commissions.

2. Disability Challenges

Another broker suffered a debilitating stroke that prevented them from renewing certifications and maintaining their license. Without a plan in place, their income declined significantly, leaving their family in financial distress.

3. Agency Partnerships

In partnerships between parents and adult children or other colleagues, cross-protection plans were implemented to ensure that commissions continued uninterrupted if one partner could no longer work.

These stories serve as cautionary tales for brokers who may be delaying succession planning or assuming that “it won’t happen to me.”

Why Every Broker Needs a Plan

Every type of health insurance commission—whether from group plans, individual family plans (IFPs), Medicare supplements, Medicare Advantage plans, or prescription drug plans—is at risk without proper planning. Each carrier has unique rules for transferring commissions during life events like death or disability. Navigating these rules without guidance can be overwhelming, which is why consulting with experts is highly recommended.

David Ethington emphasizes:

“Each carrier has its own unique set of rules and guidelines for protecting commissions during life events. Without delving into these details with someone experienced in the process, you’re left vulnerable.”

Taking Action: Steps to Protect Your Commissions

If you’re ready to take charge of your commission protection strategy, here are some actionable steps:

1. Evaluate Your Current Situation

- Assess your book of business and identify potential risks.
- Determine whether you have any informal plans in place (e.g. relying on family members).

2. Consult with Experts

- Schedule a consultation with professionals who specialize in commission protection planning.
- Commission Solutions offers free 15-minute consultations to help brokers start the conversation.

3. Implement a Formal Plan

- Work with CPAs and attorneys to create formal agreements.
- Consider implementing a **Commission Protection Plan (CPP)** tailored to your needs.

4. Educate Yourself Further

- Explore resources like Phil Calhoun’s book on protecting health insurance commissions.
- Visit www.commission.solutions for articles and videos on succession planning.

5. Communicate with Colleagues

- Share what you’ve learned with colleagues who may also benefit from commission protection planning.

Final Thoughts

Protecting your commissions isn’t just about securing your income—it’s about safeguarding the future of those who financially depend on you. By taking proactive steps today, you can ensure your hard work continues to provide value after you’re gone.

As Phil Calhoun puts it:

*“The **CPP** allows active brokers to retain full control while ensuring their commissions are protected during life events.”*

Don’t leave your legacy—and your loved ones’ financial security—to chance. Start planning today so you can enjoy peace of mind knowing that everything you’ve built is protected.



For more information about commission protection planning or the CPP, visit 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 schedule a free 15-minute coaching session
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David Ethington, is 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.

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ARTICLE EXPERIENCE OPTIONS:





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NOT SURE WHERE TO START YOUR PLANNING?



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

-  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

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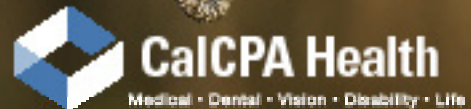
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