

LONG TERM CARE INSURANCE

LIFE INSURANCE

ANNUITIES

CALIFORNIA BROKER

SERVING CALIFORNIA'S ANNUITY, LIFE & HEALTH INSURANCE PROFESSIONALS

NOVEMBER 2025



Special Issue

LONG TERM CARE
LIFE INSURANCE
ANNUITIES



Your Partner for a Seamless Open Enrollment Season

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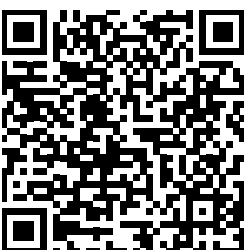


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New Co-Pay Only Plans:

HSA and Small Group - a Rare Find in Today's Market

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Members choose their co-pay amounts, with no deductibles*, coinsurance, gatekeepers, or primary care referrals — ensuring seamless access to top-tier care that utilizes the full Anthem Prudent Buyer network. HSA-compatible and small-group fully insured plans make these a rarity in the market.

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- Will sit alongside Kaiser with low participation requirements
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Medical • Dental • Vision • Disability • Life

Writing: CPA firms and financial service firms such as wealth managers, financial advisors, fiduciaries, lenders, and more!

**Two of the five new AHPs are HSA-compatible HDHPs – the deductible still applies before coverage begins.*



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Light sensitivity, eye strain and fatigue are impacting performance and productivity—and it's taking a toll especially for employees who are spending more time on screens.

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- 68% struggle with bright or changing light

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1. The 2025 Transitions Workplace Wellness Survey was conducted by Wakefield Research (www.wakefieldresearch.com) among 1,000 nationally representative US office professionals, employed full-time, between August 13th and August 19th, 2025, using an email invitation and an online survey. Transitions and the Transitions logo are registered trademarks of Transitions Optical Inc. used under license by Transitions Optical Limited. Photochromic performance may vary across colors and lens material and is influenced by temperature and UV exposure. Frame by Vogue Eyewear®, Transitions® lenses in Ruby. Selected frames may not be available for purchase.

Meet Subscribers Where They Prefer

By Phil Calhoun

We are hearing from subscribers about the new article consumption options we now provide. To catch everyone up, we started a few months ago offering a few articles in our Read – Watch – Listen format (RLW) in an effort to meet subscribers where they prefer to consume our article content. Since many subscribers prefer to read the articles, our authors provide online in our now traditional eMagazine monthly, we will continue to provide this media format. Based on national surveys the trend is less reading and more listening. Several subscribers have reported they do like the newer options we have added to Listen or Watch a recorded article. The inside process is we start with a Zoom interview which we record answers to about 6 questions. Then we transcribe the recorded interview in a written article of approximately 1,000 words. Now we have an article and the video version. We now have the Read-Watch-Listen option to provide subscribers. The first article published in our Read-Watch-Listen format was in the May issue this year. Since then, the numbers of subscribers are growing who enjoy using the Listen and Watch version of an article. With these results, and a clear sign that more subscribers enjoy the Listen or Watch option, we wanted to share a couple ways to access the new options.

To watch a video of an article we produced in this format, you have two choices. First you can click on the Watch option presented in the monthly magazine near the byline in the article. Another option is to go to the California Broker Vimeo file and find the topic you want and watch the interview we recorded. Keep in mind the Vimeo and Spotify files both match as far as interview content. The written article is a 1,000-word summary of the recorded content and is a reduced version of the interview. When do subscribers watch the interview? We hear most will do this on a laptop in the office. Often more than one person in the office will join to enjoy the article, and sometimes at a break during the day.

If you are reading the eMagazine you will find a link in the magazine article so you can click on the link and see the topic listed in Spotify and click to listen.

If you prefer you can go to Spotify, you can download the APP and enter California Broker Media and then select the topic you want to listen to.

Options

Either on Vimeo or Spotify you will find our Cal Broker library with as many as 22 topics to enjoy. We will add more each month. To see the topics and access the content click [here](#) for Spotify to listen OR [here](#) for Vimeo to watch.



In This Issue

The most read articles seem to be on topics about California Positive. While we know our state has many beautiful places to visit and experience, two months ago the most read article was on some of the top California restaurants. While we also see interest in Medicare and Group Benefits topics, we know subscribers are licensed to offer life insurance and annuities and long-term care. In this November issue, please enjoy the ideas and input provided by subject matter experts in the life, annuity, and LTC areas of our industry.

We appreciate our advertisers and authors and encourage subscribers to consider contributing content. We often see complete articles such as 1,000 words which is a two-page article. We also accept shorter content and can place in our Industry News section. This information often covers announcements from carriers, health care providers, and FMOs or General Agencies.

For new content in the future, we plan to build a Medicare information series led by Maggie Stedt and her colleagues. If you have an interest in educating other professionals, please let us know. We welcome contributions from our readers and look to continue to make California Broker the top choice among California licensed life and health insurance professionals as we have since 1981.

If you want to Subscribe to our weekly content and the monthly magazine, [please click here](#) to join as a subscriber.

NOVEMBER

CALIFORNIA BROKER

2025

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SERVING CALIFORNIA'S ANNUITY, LIFE AND HEALTH INSURANCE PROFESSIONALS

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

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8 Perfect Places to See Fabulous Fall Colors

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One Big, Beautiful Bill — What Agents Need to Know About the OBBBA

The One Big, Beautiful Bill Act (OBBBA) is now law. Officially known as H.R. 1, it's a wide-reaching tax and benefits package that touches a little bit of everything. From HSAs and telehealth to new savings accounts for kids, it's a lot. It's not political, even though the headlines may make it seem that way. What it really is... is important.

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LTCi

California Brokers Gain New Edge with Allstate's LTC Solution

For years, California brokers have faced limited options in the long-term care space, particularly in the employer market. That picture is changing fast. Allstate's recently launched group hybrid plan, backed by BuddyINS, signals a new era for employer-driven LTC coverage with a flexible, guaranteed, and portable design that appeals both to clients and their employees.

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Leading Through Mentorship and Adaptation

Levin began his insurance career in the San Francisco Bay Area, drawn into the LTC sector unexpectedly but quickly discovering a passion for distribution and sales leadership. He credits several mentors, including Jim Cerf and Bob Eckhart, for teaching the critical importance of elevating one's sales team and maintaining a client-first mentality.

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In a dynamic conversation with California Broker magazine's Phil Calhoun, Peter Buechler, CFP, CLU, ChFC, FLMI, AAPA, owner of Cohesive Insurance Services, shared perspectives valuable for agency owners, brokers, and consultants who shape their business with tools to help their clients improve taxation on retirement income.

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**The Missing Link in Health Care:
How Stress Resilience Impacts The Body And The Bottom Line**

Decades of research tell us that mental and emotional states are just as vital to physical health as diet or exercise habits. Despite this knowledge, mind-body-spirit practices are often dismissed as indulgent “extras” but any practice that results in a calming shift of the nervous system should be considered an essential component to that person’s health routine.

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Five Decades of Leadership and Lessons for California Brokers

Gilbert Mares, MPA, LUTCF, LILLI, CEO of Gilbert A. Mares and Associates, has spent nearly 50 years shaping the insurance profession in California, with roots in both public service and private wealth management. He credits his start to a university career counselor’s advice: the future was in wealth management and financial planning, leading him to his first role at Aetna in 1975

Interview by Phil Calhoun with Gilbert Mares

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An Interview with Michael Mares, President of NAIFA

In a recent conversation with California Broker Magazine’s Phil Calhoun, NAIFA president Michael Mares shares career highlights, industry insights, and the benefits of being part of an organization like NAIFA.

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Commission Solutions

As we close out the year 2025, I want to say how thankful our planning team is to have touched so many people. Many Cal Broker subscribers have loved ones who have, and continue, to benefit from proper commission planning work. We encourage more active health brokers to consider the advantages of proven and proper commission planning work.

By Phil Calhoun

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Diabetes Awareness Month

By Corey Hammond

It is National Diabetes Month, a time when communities across the country seek to bring attention to diabetes. This year's focus is on taking action to prevent diabetes health problems.

Diabetes is a disease that occurs when your blood glucose, also called blood sugar, is too high. It affects about 37 million Americans, including adults and youth. Diabetes can damage the eyes, kidneys, nerves, and heart, and it is linked to some types of cancer.

But there's also good news: Taking charge of your health may help you prevent diabetes health problems.

[LEARN MORE →](#)

November is National Diabetes Month

Diabetic eye disease, a leading cause of blindness, often has no early warning signs. That's why it's so important for people with diabetes to get regular eye exams to catch problems early — and get timely treatment and the right follow-up care.

During National Diabetes Month, join the National Eye Health Education Program (NEHEP) in spreading the word about how people with diabetes can protect their vision! Use our educational resources to make sure everyone with diabetes has the facts about diabetic eye disease.

[LEARN MORE →](#)

Latest Trends In Diabetes Treatment And Care

It is known as the "silent" disease because symptoms often develop slowly and might not be noticeable at first. Type 2 diabetes and its growing prevalence has become a topic of concern and health professionals are doubling down on their efforts to educate the public to its dangers and underscore the importance of its prevention.

According to Adriana Kuker, MD, an endocrinologist at NewYork-Presbyterian, "Diabetes is an endocrine disorder that causes blood glucose (sugar) levels to rise higher than normal. The most common form is type 2 diabetes, where the body either resists the effects of insulin — a hormone that regulates the movement of sugar into your cells — or doesn't produce enough insulin to maintain a normal glucose level. Initial warning signs people should watch for include increased thirst, increased urination, fatigue, and slow healing of sores."

[READ FULL ARTICLE →](#)

The Standard Unveils Comprehensive Workplace Benefits Suite and Sales Channel Enhancements Following Allstate Benefits Acquisition

PRESS RELEASE

PORTLAND, Ore. — Standard Insurance Company (The Standard) announces the next chapter in its workplace benefits evolution. Effective Jan. 1, 2026, the company is incorporating the best-in-class suite of voluntary products from the American Heritage Employer Voluntary Benefits business (formerly Allstate Benefits) with its full array of existing core Life, Disability, Guaranteed Standard Issue Individual Disability and Retirement Plans benefits. This integration will deliver one of the broadest benefit offerings available in the marketplace.

The combined suite of workplace benefits offers a comprehensive solution of flexible, high-value protection to meet the diverse needs of employers and their employees. Enhancements to The Standard's portfolio include unique financial protection through Permanent Life products with an optional Long Term Care rider alongside a wide selection of voluntary products. These enhanced voluntary products — including cancer, accident, critical illness and hospital indemnity — elevate our offering with greater flexibility as well as broader benefit coverage and depth.

[READ FULL PRESS RELEASE →](#)

The Miracle of Life Insurance

By Ike Trotter

To help NAIFA celebrate Life Insurance Awareness Month, a dedicated NAIFA member since 1975 share how the life insurance business has changed over his career.

In 1975 when I entered what then many called the “life insurance business,” the marketing of policies and emphasis on what the product was intended to provide was completely different. Many would say the difference between then and now was light years apart. As carried over from the 1950s and 1960s, the focus of life insurance when I came in the business and joined NAIFA during the 1970s remained primarily centered on the issues of financial security – not the more complex issues involving financial planning and wealth management like we see today. The goal was making sure life insurance provided that certain, basic needs were being met: final expenses, mortgages, financial emergencies, and education for the kids.

[READ FULL ARTICLE →](#)

Why Hospitals Want Patients Clicking This MyChart Button

By Ella Jeffries

More than 100,000 Americans are waiting for organ transplants, and each day, an average of 13 die before a donor becomes available. Despite broad public support for organ donation — surveys suggest nearly 9 in 10 adults are in favor of registering — far fewer people take the step of doing so. Most encounter the choice only when renewing their driver's license, a moment that for many comes only every eight years. The lag leaves thousands of potential donors unregistered.

Two hospitals may have found a way to close part of that gap.

[READ FULL ARTICLE →](#)

Sharp HealthCare Creates New Leadership Role

By Naomi Diaz

San Diego-based Sharp HealthCare has named Tommy Korn, MD, as its first chief spatial computing officer.

“This first-of-its-kind leadership role underscores Sharp’s commitment to integrating emerging technologies, such as spatial computing, into surgery, education and patient care,” the health system wrote in a Sept. 23 LinkedIn post.

The newly created role comes as Sharp HealthCare continues exploring how spatial computing can be applied in healthcare. In March, the health system launched the Spatial Computing Center of Excellence. In 2024, Sharp purchased a fleet of Apple Vision Pros, a mixed-reality headset that uses spatial computing, to explore healthcare applications for the device.

[READ FULL ARTICLE →](#)

California Passes Laws Targeting Pharmacy Benefit Managers, Private Equity

By Susanna Vogel, Staff Reporter

Gov. Gavin Newsom signed an array of healthcare bills into law last week that crack down on pharmacy benefit managers and beef up the review process for deals involving private equity firms.

California Gov. Gavin Newsom signed into law a series of bills last week that address some of the most hot button topics in healthcare, including the practices of pharmacy benefit managers and private equity firms.

The legislation is the latest example of state lawmakers taking healthcare policy into their hands, following stalled efforts at the federal level.

[READ FULL ARTICLE →](#)

You Belong At NAIFA

The Voice of Financial Services

NAIFA is the one and only association of financial service professionals advocating at the state, interstate, and federal levels on behalf of their practices and the clients that they serve.

Why Join NAIFA?

Founded in 1890 and still protecting American financial professionals today, NAIFA members focus first and foremost on client care. Satisfaction comes from guiding families who are seeking financial wellness. A NAIFA member is a person who continuously strives to improve and gives back to the local community, what we refer to as Main Street USA.

NAIFA members are the closest to the consumer. Our membership is made up of all sorts of advisors who practice at the kitchen table, at local coffee shops, in board rooms, and in offices that bear their names on the shingle.

[READ FULL ARTICLE →](#)

Cross-Selling Benefits Clients And Your Bottom Line

By Todd Villeneuve

How many clients do you have in your current book of business? What if I told you that you could earn an additional \$150 per year in commissions from each of those clients with very little effort?

Let's do the math on this: If you currently serve 100 clients in your book, that's an extra \$15,000 in revenue each year. If you have 1,000 clients, that's an additional \$150,000 per year.

And the key to realizing that additional income is simple: cross-selling.

While stepping outside your comfort zone and selling new products may feel uncomfortable and scary no one wants to lead a client astray with bad advice—agents and advisors who don't offer a portfolio of solutions leave money on the table.

[READ FULL ARTICLE →](#)

UCSF Benioff Children's Hospitals Rank Among Nation's Best for 2025-2026

By Jess Berthold

US News & World Report lists UCSF Health pediatric care as tied for best in Northern California, with three specialties among the top 10 nationwide.

UCSF Benioff Children's Hospitals tied again as the best in Northern California for pediatric care in the 2025-2026 U.S. News & World Report Best Children's Hospitals list.

The UCSF Benioff hospitals in Oakland and San Francisco ranked nationally in all 11 specialties assessed in the annual survey, including top 10 placements in cancer, newborn specialty care, and gastroenterology and GI surgery. Three other specialty areas — neurology and neurosurgery, urology, and kidney disorders — ranked in the national top 20.

[READ FULL ARTICLE →](#)

ACA Subsidies Expiration Will Cause 114% Average Premium Increase In 2026

By Alan Goforth

Premium payments will more than double in 2026 if enhanced premium tax credits are allowed to expire at the end of this year as scheduled, a KFF analysis found.

“There is a hot debate in Washington about the looming ACA premium hikes, but our poll shows that most people in the Marketplaces don't know about them yet and are in for a shock when they learn about them in November,” said Drew Altman, president and CEO of KFF.

Extension of the tax credits has been a major point of contention during the ongoing federal government shutdown. Much of the debate centers on balancing greater coverage with substantially higher costs.

[READ FULL ARTICLE →](#)

Governor Newsom Signs Major Benefit Mandates, Vetoes Others To Protect Health Plans

By Allison Bell

California Gov. Gavin Newsom signed a major state major medical insurance benefits bill into law this week.

The Democrat also vetoed some health benefits bills, arguing that those bills would do too much to weaken health plan care utilization management efforts and increase plan costs. The new EHB package law could have a direct effect on fully insured group health plan benefits.

It may also end up influencing the default benefits package that some employers with self-insured health plans offer.

The EHB package law: The new law created by Assembly Bill 224 sets guidelines for the state's "essential health benefits" package for 2027.

[READ FULL ARTICLE →](#)

How Sutter Provides A Unified Physician Onboarding Process

By Erica Cerutti

Sacramento, Calif.-based Sutter Health is working to streamline the physician onboarding process to ensure newly hired clinicians feel prepared, connected and supported from day one.

Over the past two years, Sutter has hired 2,000 clinicians as part of a broader effort to expand access to care across Northern California. In 2025 alone, the system has opened 17 new ambulatory care sites and plans to open several more.

"Most of my time right now has been spent around how do we get these new sites open; how do we make sure they're staffed appropriately?" Todd Smith, MD, senior vice president and chief physician executive at the system, said during an upcoming episode of the "Becker's Clinical Leadership Podcast." Onboarding hundreds of new physicians is no small feat, with a smooth onboarding process essential to ensure new sites open on time and can begin caring for patients, he said.

[READ FULL ARTICLE →](#)

Proposed MA Payment Requirements Would Address One Of Skilled Nursing's Biggest 'Pain Points'

By Kimberly Marselas

Medicare Advantage plans would be expected to pay nearly all clean claims within 30 days under bipartisan legislation recently introduced in both chambers.

The proposed crackdown on drawn-out MA billing and payment practices pledges “commonsense fixes ... that will help healthcare providers and patients by bringing transparency and stability to the program.” That’s according to Sen. Catherine Cortez Masto (D-NV), a co-sponsor of the Medicare Advantage Prompt Pay Act.

Her office described healthcare providers as regularly reporting service and payment delays, inconsistent policies and inappropriate denials by MA plans. Unlike “prompt pay” rules in traditional Medicare, MA plans aren’t subject to uniform reimbursement standards.

[READ FULL ARTICLE →](#)

2026 Medicare Enrollment Begins, Amidst Uncertainty For Brokers, Employers

By Allison Bell

The annual enrollment period for Medicare Advantage plans and Medicare Part D prescription drug plans for 2026 started today and is set to run until Dec. 7.

For employers and their benefits advisors, suspense over just how much chaos will, or won’t, occur could add to their overall level of stress.

Medicare basics: Employers use Medicare Advantage plans to provide health benefits for 5 million of their retirees, according to Urban Institute analysts.

Medicare Advantage plans of all kinds cover 35.4 million of the 69 million people eligible for Medicare, and stand-alone Medicare drug plans pay for prescriptions for 23 million Medicare enrollees.

[READ FULL ARTICLE →](#)

A Look At Insurers' Medicare Advantage Plans For 2026

By Paige Minemyer

As October officially gets underway, health insurers are gearing up for the start of Medicare's annual enrollment period.

The AEP is set to kick off Oct. 15 and run through Dec. 7. During this window, Medicare eligible individuals choose between enrolling in the traditional program or selecting one of the plan offerings available from private insurers across the country.

While enrollment in Medicare Advantage (MA) grew to include 50% of all Medicare eligibles in 2025, the Centers for Medicare & Medicaid Services (CMS) is projecting a decline for the 2026 plan year. The CMS said last week that insurer estimates suggest MA will account for 48% of all Medicare enrollees in 2026, or about 34 million people.

[READ FULL ARTICLE →](#)

Social Security Announces 2.8 Percent Benefit Increase for 2026

PRESS RELEASE

Baltimore, MD – The Social Security Administration (SSA) announced today that Social Security benefits, including Old-Age, Survivors, and Disability Insurance (OASDI), and Supplemental Security Income (SSI) payments for 75 million Americans will increase 2.8 percent in 2026. On average, Social Security retirement benefits will increase by about \$56 per month starting in January.

Over the last decade the cost-of-living adjustment (COLA) increase has averaged about 3.1 percent. The COLA was 2.5 percent in 2025.

Nearly 71 million Social Security beneficiaries will see a 2.8 percent COLA beginning in January 2026. Increased payments to nearly 7.5 million people receiving SSI will begin on December 31, 2025. (Note: Some people receive both Social Security benefits and SSI).

[READ FULL PRESS RELEASE →](#)



2025 NOVEMBER EVENTS

- Nov 03 @ 2:30pm – 4:30pm NAIFA: Investigating Exist Options, Panel Discussion - @ San Fransisco, CA
- Nov 05 @ 11:30am – 2pm NAIFA: The Advanced Planning Workshop Series - @ San Diego, CA
- Nov 12 @ 2:30pm - 4:30pm EPI: Helping Owners Choose Their Business Succession Path - @ San Diego, CA
- Nov 13 @ 10am – 1pm EPI: Swing Into The Exit - @ Norco, CA
- Nov 13 @ 2:30pm – 4:30pm EPI: Helping Owners Choose Their Business Sucession Path - @ Costa Mesa, CA
- Nov 13 @ 5:30pm – 7:30pm WIFS: Long Term Care Awareness Month: Strategies for Long-Term Care – @ Sherman Oaks, CA
- Nov 19 @ 11am – 1pm EPI: Year End Tax Planning - What Every Business Owner Should Know – @ Westlake Village, CA
- Nov 19 @ 2:30pm – 4:30pm EPI: Expanding Enterprise Value - Coming At It From The Inside And Out - @ Los Angeles, CA

VIRTUAL EVENTS

- Nov 06 @ 4pm - 4:45pm NABIP: President’s Pitstop with Susan Rider - Zoom
- Nov 11 @ 2pm - 3pm NABIP: Leadership Training - Zoom
- Nov 12 @ 12pm - 1pm NABIP: Command the Shield: The Cino Security Intelligence Series - Webinar
- Nov 26 @ 3pm - 4pm NABIP: Power Hour - Zoom
- Nov 27 @ 12pm - 1pm NABIP: New Member Orientation - Webinar

SAVE THE DATE

- Jan 22 @ 10am - 12pm CAHIP: CAHIP Golden Gate Legislative Update - @ Lafayette, CA
- May 18-19, 2026 NAIFA: Congressional Conference - @ Washington, DC

BROKER RESOURCES

Helping our brokers stay ahead of the curve with the latest news, events, trainings, and insights.

- Commission Solutions: 2025 Webinars
- Covered California: Great Benefits With Great Management Tools
- CRC Benefits: Broker Resources
- IEHP: Broker Resource Center
- Pinnacle: We Simplify Health Benefits Administration
- Sutter Health Plan: 2025 Health Topics
- Providence St. Jude Medical Center: Webinars

READ, LISTEN, WATCH: Industry News to Grow Your Business

Stay connected with the voices shaping California’s insurance industry.

Listen to expert interviews on Spotify and watch full conversations on Vimeo.



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

8 Perfect Places to See Fabulous Fall Colors

By Visit California



Feel that nip in the early-morning air? That's right, fall is delivering cooler temperatures and shorter daylight hours, which signals California's broadleaf trees to get their colors on. Grab a thermos of steaming, pumpkin-spiced something and hit the road—maybe to a California state park—to see oaks, aspens, dogwoods, and willows cloaked in their candy-colored coats. There are plenty of great places for apple-picking in California, too.

When's the best time of year to witness this autumnal splendor? That depends on many factors: the type of tree, the region, and the elevation, to name a few. But foliage report websites such as California Fall Color and Mono County's Fall Color Report can provide real-time conditions. Typical foliage seasons are provided below, but keep in mind that as with any general guideline, it could change—in this case, due to a single storm or cold spell.

Check local websites or other resources (if you are visiting a state or national park, a call to one of their ranger stations might provide some insight). For optimal leaf-peeping without the weekend crowds, plan a midweek trip to these autumn hot spots, listed south to north:

SOUTHERN CALIFORNIA

Julian, San Diego County

In Julian, autumn is the grandstand season, both for apple-eating and leaf-peeping. Sample the San Diego County town's homemade apple confections, then watch black oaks do their color-changing trick at Lake Cuyamaca in

Cuyamaca Rancho State Park. A scenic 45-minute drive leads to Palomar Mountain State Park, where you can put some miles on your feet while you admire bracken ferns and leafy oaks on the Thunder Ridge and Chimney Flat Loop. Or hike the Five Oaks Trail at Volcan Mountain Wilderness Preserve, home to some of the oldest and largest black oaks in San Diego County. Typical peak season: early to mid-November

Temecula Valley and Murrieta, Riverside County

In Southern California's wine country, colorful leaves cling to gnarled grapevines after the harvest, making autumn's magic last well into November. Savor vintages and vineyards decked out in fall colors as you drive past 19 wineries on Rancho California Road, plus 10 more on De Portola Road. In neighboring Murrieta, pedal your mountain bike or hike through Cole Canyon's oak woodlands and Sylvan Meadows' bunchgrass prairie. At the end of the day, nab a patio seat for fall-themed dining in Old Town Temecula. Typical peak season: late November to early December

Oak Glen, San Bernardino County

At this rural enclave in the San Bernardino Mountain foothills, autumn stakes its claim in the golden oaks punctuating the hillsides and orange pumpkins dotting Riley's Farm. At the Wildlands Conservancy's Oak Glen Preserve, a 2.4-mile loop leads from park headquarters downhill through the apple orchards of century-old Los Rios Rancho, Southern California's largest apple farm. Typical peak season: mid-October to early November

Various locations, San Luis Obispo County

San Luis Obispo County is no slouch when it comes to pulling in the leaf-peepers. At Los Osos Oaks State Reserve, ancient oak trees showcase a brilliant display of fall foliage, while Montaña de Oro State Park's dramatic cliffs and lapping beaches are a great place to witness fall foliage in a coastal setting. Looking to combine brilliant sky-reaching colors with a fun outdoor activity? SLO Creek Farms is bursting with fall foliage across its 44-acre organic apple orchard. Pick fresh crisp green apples in October and immerse yourself amid three acres of organic vegetables, herbs, and flowers. Wine lovers will want to plan their trip to coincide with early November's Harvest on the Coast Festival, when local wineries and restaurants celebrate the fall. Typical peak season: late October through November

Santa Maria Valley, Santa Barbara County

Southern Santa Barbara County is known for palm trees and sandy beaches, but northern Santa Barbara—aka the Santa Maria Valley—is known for tasty Pinot Noir, Syrah, and Chardonnay. Drive the 30-mile Foxen Canyon Wine Trail to see pastoral vineyards showing off their autumn regalia. Hop on your bike and ride through 14 miles of forested canyon on Tepusquet Road, a one-lane byway near Paul Lato Wines. Or drive to Guadalupe's Oso Flaco Lake to see golden-hued arroyo willows and walk its 1.5-mile boardwalk trail above the tranquil lake (don't forget binoculars for bird-watching). Typical peak season: as early as August, through mid-October.

NORTHERN CALIFORNIA

Bishop to Bridgeport, Inyo and Mono Counties

Expert leaf-peepers never miss a road trip on US 395 to see the Eastern Sierra's blue-ribbon fall foliage. Catch the aspen show between Bishop and Bridgeport by side-tripping west on major roads heading into the mountains: Highway 168 from Bishop to Sabrina and South Lakes, the June Lake Loop (Highway 158) past Silver and Grant lakes, and Lundy Lake Road seven miles north of Lee Vining. Or keep north on US 395 to see quaking aspen stands glow like stained-glass windows at Conway Summit, then score even more aspen eye-candy by driving Bridgeport's Twin Lakes Road west to Twin Lakes. The Mono County Fall Color Report offers weekly updates on where the fall colors are looking their best. Typical peak season: mid-September through October

Sonora to Sonora Pass, Tuolumne County

Every autumn, Highway 108's aspen groves put on a dazzling color show. Start your trip in Sonora with a hike on Dragoon Gulch Trail, taking in views of Gold

Country's colorful hills. Then head east on Highway 108, cruising up the grade past Pinecrest Lake. Pause at Donnell Vista to admire volcanic ridges gussied up in fiery yellows and oranges, then pop in to Kennedy Meadows Resort to say hello to the horses or fill up with a hearty burger before ascending another 10 miles to Sonora Pass. As you descend down the east side, the aspen show is nearly nonstop. Typical peak season: early September through October

Hope Valley, Alpine County

South of Lake Tahoe, Hope Valley's dense aspen groves offer nearly traffic-stopping displays of glowing golds, opulent oranges, and brilliant reds. Start your drive from the west on Highway 88 in Jackson or Pioneer, then wind your way uphill until you top out at Carson Pass. A sharp descent plunges you into Hope Valley, where you'll pull over every quarter-mile to snap another photo. Aspens border both sides of the highway, but especially showy stands are found near Red Lake and Desolation Hotel Hope Valley. For even more aspen glory, take a side trip north on Highway 89 over Luther Pass into Meyers and South Lake Tahoe. Gorgeous groves show off their colors all the way north to Emerald Bay. Typical peak season: mid-October to mid-November

“For optimal leaf-peeping without the weekend crowds, plan a midweek trip”

Nevada City and Grass Valley, Nevada County

Walk down Nevada Street in Nevada City to see century-old sugar maples and American sweetgums (liquidambar) turning a brilliant stoplight red. Planted by Gold Rush miners in the mid-1800s, these fall foliage champions pair well with the Victorian buildings lining the town's historic district. Explore downtown, then walk the level Cascade Canal Trail, shaded by red-hued dogwoods and deep green Douglas firs. In nearby Grass Valley, stroll around Empire Mine State Historic Park, where the colorful leaves of ornamental sweetgums, silver maples, and sugar maples accent the subtler gold of native black oaks. Walk any of the trails that start at the Gold Hill Drive Trailhead to see the trees sporting their fall colors. Typical peak season: mid-October to mid-November.

One Big, Beautiful Bill

What Agents Need to Know About the OBBBA

By Misty Baker, Director of Compliance and Government Affairs for CRC Benefits



If you've been in the benefits world for more than five minutes, you know one thing for sure, change is constant. And on July 4, we got a big one. A really big one.

The One Big, Beautiful Bill Act (OBBBA) is now law. Officially known as H.R. 1, it's a wide-reaching tax and benefits package that touches a little bit of everything. From HSAs and telehealth to new savings accounts for kids, it's a lot. It's not political, even though the headlines may make it seem that way. What it really is...
...is important.

If you're a broker or advisor supporting clients during renewal season and into Q4, this is one of those things you need to have on your radar. Some of it takes effect in 2026, but smart planning starts now.

Origin

Here's how it happened. Congress moved fast. The House passed their version in May. The Senate made revisions in June. By early July, both sides had signed off, and the bill was on the President's desk. Signed on the Fourth of July, no less. The final version includes tax reforms, benefit plan updates, and a few curveballs. You don't have to love the name. You do need to understand what's inside.

Breakdown

Let's walk through the key changes and what they might mean for your clients.

Permanent Telehealth Relief for HDHPs

This one's been a long time coming. During the pandemic, HDHPs were allowed to cover telehealth visits before the deductible was

met. It was temporary relief, and we've all been waiting to see what would happen next. The OBBBA makes it permanent. Starting with 2025 plan years, HDHPs can keep offering pre-deductible telehealth without losing HSA compatibility. That's a win for plan flexibility and virtual care access.

Expanded HSA Eligibility and Use

This is where things really start to shift. Beginning January 1, 2026:

- People with direct primary care (DPC) memberships can contribute to an HSA as long as their fees stay under \$150 per month for an individual or \$300 for a family.
- Those DPC fees can now be paid directly from HSA funds.
- Bronze and catastrophic ACA plans will officially count as HDHPs, making them HSA-friendly.

This opens the door to more HSA participation in the individual market and gives employers more room to think creatively about plan design.

Higher Dependent Care FSA Limits

Another change worth noting. For the first time in a long time, the dependent care FSA contribution limit is going up.

Starting in 2026, the cap will increase to:

- \$7,500 for individuals or married couples filing jointly
- \$3,750 for married individuals filing separately

No inflation adjustment is included, but this is still a meaningful increase. It could be a great talking point with working families or employers looking to strengthen their benefits package.

New "Trump Accounts" for Kids

Yes, the name is real. But don't get distracted by it. These are new tax-advantaged accounts for children under 18. Think of them like IRAs for minors with a few interesting twists:

- \$5,000 max contribution per child, indexed after 2027
- \$1,000 federal contribution for children born between 2025–2028
- \$2,500 in annual employer contributions allowed
- Plan document, nondiscrimination testing, and employee notices required

If your clients have young workforces or family-friendly cultures, these could become a future benefit add-on. There's a lot still to be clarified, but it's one to keep an eye on.

ACA and Medicaid Shifts

A few things are changing in the individual and Medicaid space:

- The 90-day grace period for verifying tax credit eligibility on the exchange is gone. Now it's verify first, credit later.
- Enhanced tax credits for people above 400 percent of the federal poverty level will expire at the end of this year.
- Bronze and catastrophic plans now officially count as HDHPs for HSA purposes.
- Medicaid recipients in the expansion population will need to meet an 80-hour per month work requirement, with more frequent eligibility redeterminations.
- Retroactive Medicaid coverage is being reduced to one month or two months depending on the population.

If you work with individual clients or small groups using exchange plans, this could affect plan selection strategies. And it's worth tracking Medicaid access and eligibility in affected states.



“
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But underneath it all,
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”

Tax Tweaks to Know

While the bill does include a few unrelated tax changes, most of the updates that matter for brokers are squarely focused on healthcare, benefits strategy, and employer planning.

One healthcare-related tax update worth noting: The employer tax credit for paid family and medical leave has been extended and expanded. Now, even state- or locally-mandated leave programs can count toward eligibility for the credit. Clients should talk to their CPA to see how this might impact their filing.

Big ACA Employer Mandate Update

A recent federal court ruling says the IRS can't assess ACA employer mandate penalties unless HHS first sends a notice through an ACA exchange. Right now, the IRS handles most of the notification and penalty process. If this ruling holds, enforcement would need to shift. It's under appeal, so nothing is final but brokers working with large employers should watch this closely.

Why This Matters to Brokers

When major legislation like this drops, it's easy to tune it out. There's jargon. There's complexity. There's political noise. But underneath it all, there are real-world changes that impact your clients.

If you advise on HDHPs, FSAs, ACA plans, or just want to bring something new to your next renewal meeting, this bill gives you a lot to work with.

- Telehealth flexibility? Check.
- Expanded HSA compatibility? Check.
- A reason to revisit dependent care or paid leave strategy?
zAbsolutely.

And if nothing else, this is a chance to show your value. Clients are overwhelmed with information. You're the one who can translate what matters.

Bottom Line

The OBBBA is complex, but you don't have to figure it out alone. This is your heads-up that change is coming, but also a reminder that your CRC Benefits team is here to help you stay ready.

As we move into Q4 and look ahead to 2026, staying informed is one of the most valuable things you can do for your clients. If you have questions, want help digging into the details, or just need someone to bounce ideas off of, we're here.

Reach out to us anytime. We'll walk you through it.

CRC GROUP



Misty Baker is Director of Compliance & Government Affairs at CRC Benefits, is a nationally recognized expert in ACA, ERISA, COBRA, and FMLA. With 20+ years in benefits regulation and agent advocacy, she educates brokers, employers, and policymakers, bridging policy and practice. Her leadership and dedication have earned prestigious awards and shaped legislation at state and federal levels.

Source:

1. <https://www.congress.gov/bill/119th-congress/house-bill/1>

California Brokers Gain New Edge with Allstate's LTC Solution

By Jason Dutra, LTC insurance specialist and Director of Partner Success at BuddyINS

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A / Resources / Life / What is Long Term Care Insurance?

What is Long Term Care Insurance?

By Allstate



For years, California brokers have faced limited options in the long-term care space, particularly in the employer market. That picture is changing fast. Allstate's recently launched group hybrid plan, backed by BuddyINS, signals a new era for employer-driven LTC coverage with a flexible, guaranteed, and portable design that appeals both to clients and their employees.

Jason Dutra, LTC insurance specialist and Director of Partner Success at BuddyINS, joined California Broker Magazine to discuss how the Allstate Benefits Worksite Division is making long term care protection accessible again to employers of all sizes and how brokers can easily integrate this into existing group strategies.

A Hybrid Approach with Longevity

As Dutra explained, the Allstate Benefits group plan is a life and long term care hybrid combining protection and value in one policy. The plan allows insureds to accelerate their life insurance benefit to cover LTC needs while retaining a residual death benefit. *"You can access your long term care benefit through the life insurance,"* Dutra shared. *"It acts as your ticket into care, while still leaving something behind for loved ones if you don't use it."*

A key differentiator is the extension of benefits rider that effectively doubles the total long term care protection available. That design concept, Dutra said, adds a

dynamic advantage absent in many traditional worksite offerings. *"It's really about value preservation and peace of mind coverage that's meaningful whether you use the LTC benefit or not."*

Guaranteed and Portable Protection

Unlike typical employer benefit designs tied to active employment, this product is built for lifetime portability. Once issued, the policy becomes an individual certificate the employee owns and can take into retirement. Premiums remain guaranteed and level for life, based on a whole life chassis. *"The guarantee extends all the way through age 121,"* Dutra noted.

Employers may find this combination of predictability and long-term stability particularly appealing amid California's rising benefit costs. Rates remain fixed for the lifetime of the contract—a stark contrast to the annual escalations seen in medical or property coverage.

The plan's portability makes it unusually fit for real-life usage. *"In long term care, claims often occur after the working years,"* Dutra explained. *"Being able to take that coverage with you ensures it's there when it's needed most."*

Designed for California

This Allstate product stands out for offering a California-specific plan structure available only in California and Utah. It includes a five percent compound inflation protection feature—something rarely seen in group plans. *"When I first saw the California version,"* Dutra said, *"I almost fell out of my chair. It's not what we usually see on group LTC plans so much value and so many guarantees built in."* Employers can begin with as few as three lives, with a six-application minimum. That requirement can be met by combining the LTC plan with other voluntary products such as accident or critical illness coverage. The combination gives brokers broad flexibility in designing benefits for small to large groups, while preserving guaranteed-issue underwriting for easier enrollment.

Groups may also tailor benefits through executive carve-outs or buy-up options, blending employer funding with employee-paid enhancements. *"You can fund a core plan*

for key employees, offer voluntary buy-up to others, and still stay within participation guidelines,” Dutra said.

Broader Reach and Real-Time Benefits

The Allstate hybrid plan is broadly available nationwide, though with variations. California stands out as a “situs of choice” due to its inflation protection feature. Brokers serving multi-state clients should note that guaranteed-issue parameters and benefit levels can vary based on group size, with simplified underwriting applied in some larger cases.

From an administrative standpoint, new policyholders receive access to Allstate’s My Benefits portal within weeks of issuance. Through it, they can review policy details, manage personal information, and even file claims online. “That streamlines the whole process,” Dutra said. “It takes a lot of friction out of claims management for employees and employers.”

A Recruiting and Retention Tool

With guaranteed premiums and scalable funding, this worksite hybrid plan delivers more than just protection—it doubles as a talent strategy. “It’s a benefit that says to your employees, ‘I care about your future, even after you leave the company,’” Dutra emphasized.

He acknowledged that long term care planning often feels distant for younger workers but pointed out that the guaranteed low premiums and inflation growth make it an exceptional financial tool over time. “You can get in early, lock in a low rate, and watch the benefit grow year after year.”

Employers funding coverage partially or fully for select employees can communicate deep goodwill while locking in predictable long-term costs. “It can become a signature retention benefit,” Dutra said. “And when an employee leaves, that portability speaks volumes.”

Supporting Caregivers Today

The BuddyINS-Allstate collaboration extends beyond plan design. Dutra emphasized that supporting today’s caregivers is just as important as planning for future care needs. “We’re connected with organizations like Amada Senior Care, which provide in-home services, and Tcare, which helps relieve caregiver stress,” he said. “So, when employers introduce this plan, they’re not only helping staff prepare for their future they’re also connecting them with real-time support now.”

For California employers, this integrated educational component strengthens their value proposition and enhances workforce well-being. “Education on long

term care and caregiver support can transform the way a company is perceived,” Dutra noted. “It’s how an employer becomes an employer of choice.”

A Predictable Cost in an Unpredictable Market

In contrast to rising healthcare, property, and general liability premiums, the Allstate hybrid product holds its cost steady over time. “That predictability gives employers tremendous planning confidence,” Dutra said. Because the plan can be selectively funded, brokers can propose creative funding structures base coverage for all, enhanced levels for key employees, or voluntary buy-ups.

Brokers exploring executive carve-outs or retention strategies will find the policy particularly adaptable. Whether serving small agencies, mid-market businesses, or large employers, the program’s guaranteed-issue option makes LTC inclusion both practical and profitable.

Encouraging Brokers to Step In

As Calhoun noted, this program is virtually brand new for California—a rare opportunity for brokers to diversify. By modeling the policy for their own teams, brokers can see firsthand how it scales in value. “Once you have it for yourself,” Calhoun said, “you can clearly see the fit and bring it out to your employer clients.”

Dutra offered brokers a simple starting point: “Enroll your agency to experience it, then use that same story to help your clients see the opportunity.”

California brokers can now register with Allstate through BuddyINS for access to group quotes and enrollment support. To get started, [visit the BuddyINS Life Insurance Partner landing page](#) where agents can request onboarding, schedule a consultation, or run proposal comparisons for small to large employer clients.



Jason Dutra Director of Partner Success at BuddyIns, is an experienced insurance and financial services professional with a background spanning management, entrepreneurship, and sales. As a long-term care insurance specialist, he combines his industry expertise with a passion for writing and communication to support partners through innovative onboarding and content initiatives.

Source:

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

Leading Through Mentorship & Adaptation

By Jeff Levin, Vice President of Sales for Care Solutions at OneAmerica

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Levin began his insurance career in the San Francisco Bay Area, drawn into the LTC sector unexpectedly but quickly discovering a passion for distribution and sales leadership. He credits several mentors, including Jim Cerf and Bob Eckhart, for teaching the critical importance of elevating one's sales team and maintaining a client-first mentality. *"If we can help you grow your business, then our business will grow. But it's really a 'we help you grow your business first' mentality,"* Levin emphasized, encapsulating a strategy that resonates with seasoned producers and newcomers alike.

For brokers managing teams or agencies, Levin's approach stresses the necessity of understanding producers' challenges at both the 30,000-foot view and "on the ground." This philosophy ensures connection across all levels of distribution, driving both personal and organizational growth.

Hybrid Product Innovations Respond to Market Demands

The market for traditional LTC insurance has contracted sharply over the past decade, a response to mispriced policies, increased claim durations, and changing actuarial assumptions. Levin candidly acknowledges these headwinds, noting, *"We've seen a pretty significant drop in the sale of traditional products and a significant increase in the sale of these hybrid offerings. With hybrid solutions, there's inherent value in the product itself, whether you use it for long-term care or the survivor benefit."*

OneAmerica Financial's hybrid LTC product line, Care Solutions, is emblematic of the new era in LTC solutions. These hybrid offerings combine life insurance or annuity contracts with LTC benefits—providing policyholders with both financial leverage and coverage flexibility. Notably, Asset Care allows for both individual and joint coverage under a single policy and boasts unique features including a lifetime benefit period and flexible premium funding options (e.g., single, recurring, or qualified money via 1035 exchanges).

Levin notes that, *"There are many quality long term care insurance providers in the industry. Whether you're a newbie or a veteran, all these carriers have sales teams...which means you don't have to be the expert."* His advice to brokers entering the field: Lean on carrier resources for case consultation and guidance, turning perceived knowledge gaps into growth opportunities.

Expanded Care and Enhanced Value in 2025

In October 2024, OneAmerica Financial rolled out significant enhancements to its Asset Care product line. These updates include new benefit features that support informal and independent caregiving as well as care received at home. Further improvements incorporate:

- Simplified benefit period options for easier policy design
- Expanded inflation protection to address rising LTC costs
- Enhanced direct support for informal caregivers
- Improved value and pricing flexibility for a wider spectrum of clients.

For clients ages 65-85, OneAmerica Financial's annuity-based Annuity Care product provides non-invasive, pass/fail underwriting—especially appealing to older clients with health complexities. Even less traditional risks are often considered, with underwriting available up to Table 8, making the option accessible for a variety of wealth and health profiles.

Regulatory Landscape: What California Professionals Need to Know

While California's statewide public LTC program remains on hold, regulatory activity is ongoing. The Long Term Care Insurance Task Force continues to study the feasibility of a state-mandated plan, with the latest recommendations proposing payroll tax-funded benefits and possible private policy opt-outs. However, no final enactment or opt-out criteria have been decided, so brokers must stay alert for legislative updates as the state legislature deliberates next steps.

This uncertainty makes hybrid and private LTC product conversations timelier than ever, especially for California's clients looking to avoid future tax exposure or coverage restrictions. Levin observes, "California looked at [a state LTC program]. They've decided not to move forward at this point. But they did some pretty robust studies a few years ago. So, I think we're surrounded by it. And...enabling people to make informed decisions is what's really important right now."

Streamlining Underwriting and Delivering Service with Flexibility

OneAmerica Financial's underwriting protocols are increasingly client-centered, as evidenced by the launch of its Flex Underwriting platform in October, 2025. This innovative process deploys automation to create three underwriting paths: straight-through, light-touch, and full. "AI in the form of database checks provide the ability to capture data that's out there...and use it to make informed decisions, enabling us, the producer and the consumer to get coverage more quickly," Levin explained.

Notably, as of October 2025, Flex Underwriting is pending approval in California, but similar innovations in other states have already cut approval times by up to 40 percent—freeing underwriters to focus on complex cases and reducing wait times for all applicants.

“Lean on carrier resources for case consultation and guidance, turning perceived knowledge gaps into growth opportunities”

Best Practices for California Brokers

- Tap into carrier resources and distribution support, especially when moving into the hybrid LTC space.
- Monitor state and federal LTC regulatory developments, particularly payroll tax legislation and exemption requirements.
- Position hybrid solutions as asset protection tools—addressing both LTC needs and legacy planning.
- Utilize client-friendly underwriting features such as pre-underwriting inquiry forms and flexible qualification pathways.
- Educate clients about the distinctions between chronic illness/acceleration riders versus true LTC coverage to avoid misinformed purchases. Phil-Calhoun-Jeff-Levin.docx

Next Steps and Resources

Levin encourages brokers to visit the OneAmerica Financial website for up-to-date resources, case design support, and to connect with regional directors for personalized guidance. "If you want to learn about long-term care space, if you want to learn about products, if you want to learn about getting appointed, all of those resources are readily available," he offers.

Cal Broker appreciates Jeff Levin and One America Financial for the support they provide to insurance professionals. Please learn more using the links below.

Cal Broker works with carriers and General Agencies and when possible we suggest Cal Broker subscribers reach out to our partners. One such partner is Buddyins.com. If you want access to one America LTC product options, if you need client product education support, or if you want to become the LTCi expert for clients, please reach out to your IMO, Buddyins.com, or use our link below.

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

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Jeff Levin is a seasoned business leader with extensive experience in sales and operations within the insurance and financial services sectors. Currently serving as the Vice President of Sales for Care Solutions at OneAmerica, he has a proven track record of driving growth and optimizing business processes. With a hands-on leadership style, Jeff is known for his ability to foster strong relationships and build collaborative teams. His diverse background includes significant roles at Genworth Financial and Colorado Bankers Life Insurance, where he led various sales initiatives and distribution strategies.

<http://www.oneamerica.com/> 804-347-3481

Long-Term Care Planning Options

Jeff Snyder, Gateway Financial Advisors, LLC. and Gateway Insurance Group, Inc.



Given the high probability of a long-term care event as we age, having a long-term care plan makes sense. Generally, there are six primary options when it comes to long-term care planning. They are:

- **Do Nothing:** Not advised but is the default for those who do not plan. Often confused with self-insured, hoping for the best is a pure gamble.
- **Self-Insure:** Also known as a sinking fund. This is where a person consciously sets money aside and earmarks it for long-term care expenses if and when needed. And having to pay 100 percent of cost at time of an LTC event is least cost effective.
- **Standalone long-term care insurance:** Also known as traditional long-term care insurance, these policies exclusively cover long-term care expenses in your home and or a facility and typically offer the most flexibility.

- **Hybrid long-term care insurance:** Also known as linked benefits or combo policies, hybrids pair long-term care with life insurance or an annuity. A hybrid policy provides coverage for extended care in your home and or a facility coupled with a death benefit. So, if you never need long-term care, your beneficiary will receive the life insurance benefit, from either product, when you pass.
- **Life insurance with a long-term care rider:** Today, many life insurance policies allow you to add long-term care coverage through a rider. A long-term care rider allows you to access the death benefit of a life insurance policy to pay for long-term care needs while you are living.
- **Service contract:** While similar, service contracts are not insurance. A common example is a home care only service contract where a person prepays for home care service hours from a local, regional, or national network of homecare providers.

The best strategy for you will depend on your priorities, situation, and a number of variables and often may include a combination of options. Talk to a professional who can objectively work with you to design an appropriate plan for your unique situation.



Jeff Snyder, with 35 years of industry experience, has personally recruited more than 700 financial professionals into the insurance and investment industry, and has trained, developed, and mentored more than 1,000 insurance and investment professionals throughout his career. With significant field experience, Jeff has been a company leading sales manager at Northwestern Mutual, John Hancock, and MassMutual, and has spent half of his career in the independent space where he has worked with Gateway Financial Advisors, LLC. and Gateway Insurance Group, Inc. for the past 9 years overseeing insurance production and business development as an Executive Vice President.

505-585-5595 X125

Life Insurance as a Saving Tool

Jeff Snyder, Gateway Financial Advisors, LLC. and Gateway Insurance Group, Inc.



Spending less on something—anything—and saving or investing any amount not spent to grow assets is one of the most basic and oldest accumulation strategies that exists. And “buy term (insurance) and invest the rest” is a catchy soundbite popularized by many in our industry over many decades.

Premium savings from a term insurance purchase where you invest the difference you would have paid with a higher priced product is one approach to investing but so is using life insurance as a savings and or investment vehicle.

Competition for any investment is the proverbial better mouse trap. And, often, when considering life insurance as a savings tool or as an investment, the naysayers present the better mouse trap as a historical stock market index rate of return.

While the historical return presented is what it is, and is presented with vigor, it rarely, if ever, comes with the all-important and compliance required disclaimer which states that past performance is not a guarantee of future results.

No matter, they will have you believe, because since it happened before it most certainly will happen again. Nor is it ever explained that while the historical average return referenced may be true, the historical timeframe referenced cannot and will not ever repeat itself. Think about that.

Another truth is that while life insurance products of the past may have been more costly and less attractive than many other investment options offered at the time, when compared to comparable risk assets, today’s life insurance products compare very favorably to similar asset classes regarding cost and return performance.

It has been said that life insurance is not an investment—like other assets can be—but products have evolved along with the insurance industry where many products today offer many features and potential returns generally assumed to only be available through traditional investment options.

Arguably, today, life insurance is the Internal Revenue Code’s most favored asset class. Please check it yourself, but it is true. Most favored asset class in the tax code. Not equities or other investment options. That said, this is not an argument against traditional investments or the market, but to suggest that all forms of cash value life insurance make for poor investment is, simply, ignorant.

Evolving Life Insurance Planning

Fortunately, life insurance products have evolved as the world has evolved based on market demand and other factors, unlike the investment world and the financial services industry as a whole.

[READ FULL ARTICLE →](#)



Jeff Snyder, with 35 years of industry experience, has personally recruited more than 700 financial professionals into the insurance and investment industry, and has trained, developed, and mentored more than 1,000 insurance and investment professionals throughout his career. With significant field experience, Jeff has been a company leading sales manager at Northwestern Mutual, John Hancock, and MassMutual, and has spent half of his career in the independent space where he has worked with Gateway Financial Advisors, LLC. and Gateway Insurance Group, Inc. for the past 9 years overseeing insurance production and business development as an Executive Vice President.
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Beyond The Policy: It's About LOVE

By **Lori Friedman** Co-Founder &
Leader of The Love Policy



For those of us who have been in the life insurance business for many years, and even those who are fairly new, we often take for granted that we do something every day that seems normal to us but not to the rest of the world. This is the ability to have uncomfortable conversations about a subject that most people will avoid until absolutely necessary—facing our mortality and the consequences it may have on others. It was cultural. We had a skill and ability to bridge the divide between telling clients what they needed to hear, not what they wanted to hear. But in present times, the climate feels completely different—would you agree? In general, the industry has shifted toward efficiency and scale, but in doing so, something precious may have been lost. In our language, we see more science and less art, less emphasis on emotion, and how it is so critical to capture hopes and dreams.

If you're fortunate, maybe another experienced professional can teach you the ropes, or maybe even you're the one doing the teaching! Whether you sell multiple products including life insurance or focus exclusively on life insurance, ask yourself a critical question: Whether you are conducting these conversations at the kitchen table, in an office, or over Zoom, what percentage of those conversations include both spouses or all the people who matter most? How are we building relationships beyond policy counts?

Today, the policy gets issued, paid for and e-sent. But consider this: Do you think that person went home and had a detailed conversation with their family about what they had just purchased? Or why they purchased it? Let's be honest, most people didn't even think about it. Now fast-forward to reality: That insured person leaves

for work one morning and never makes it home. This may be your first death claim or one of many you've handled. When families come to you during this devastating time, you're the one person coming with some form of relief, a type of monetary value. The question you consistently hear is: "Am I going to be OK financially, at least?"

It's everything that happens next that truly matters. The harsh reality is simple: You just don't know until you know. And here's something I'm absolutely certain about - there ain't nothing digital about death and grieving.

Think about the issues someone faces when they lose a loved one. After the initial shock and necessary phone calls, one of the first things they do is look for a life insurance policy. But here's the problem: today, everything is digital. People don't even know if a policy exists. They search through papers but find nothing, so they think, "OK, let me check online." But maybe the deceased changed their password a month before they died, and the family doesn't have access to anything digital, including the bank accounts that may show premium payments.

This scenario illustrates a fundamental disconnect in our digital age. We've moved everything online for efficiency, but we've forgotten that grief doesn't operate in the digital realm. When someone is devastated by loss, being forced to navigate policy passwords, online portals and digital documents becomes an insurmountable burden during their most vulnerable moments. If you have the relationships, you feel saddened by the pain this causes and want to help.

While volunteering at a local high school in a predominantly Black and Brown community, this reality became painfully clear. Families truly were devastated because they realized they weren't going to be financially OK and life had changed forever. In trying to figure things out during such an emotionally sensitive time, this experience planted the seed for understanding how drastically things needed to change, not just for underserved communities where these subjects have been taboo, but for everyone.

We all do it. Every one of us puts our heads in the sand, acting as if not talking about death will somehow prevent it from happening. So why can't we spark these real conversations now, while everyone is alive and well? What will actually happen? What will you need when I'm gone? What do you need to know, or do I want you to know?

As insurance professionals, you're already comfortable having uncomfortable conversations all day long. Your role could naturally extend to helping your clients have these same difficult conversations with their own families. This isn't about changing what you do—it's about enhancing how you connect with the families you serve and ensuring they're truly prepared. And that's not a digital discussion.

**“Brought down to its essence,
we really are
selling love”**

Brought down to its essence, we really are selling love. I learned this lesson from a master when I was in third grade. My best friend in the world, Sid Friedman, a legend in the industry, my father, was coming to class that day to tell everyone what he did for a living. He so proudly got in front of this group (think about trying to explain life insurance to a third grader!) and said “I have the best job in the world! I get up every day and I sell love!” I still think this was the best elevator talk ever.

When we are forced to make critical decisions because of a loss, we're likely to make poor choices because you're human. We should be mourning. We should be feeling every emotion. We miss that person and are looking for comfort. We should be present with our grief. Instead, we're drowning in administrative tasks while trying to process the deepest loss imaginable.

How do we transform a conversation that feels so frightening, because it forces us to confront our own mortality into one of the most loving conversations we could ever have? How do we make an incredibly difficult time just a little easier, so they can actually grieve properly? How can we leave a piece of our heart that is impactful and lasting?

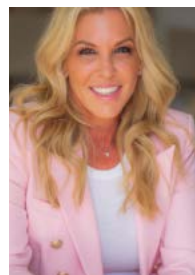
The answer involves making legacy tangible and accessible in our increasingly digital world.

We need simple, easy to understand ways to provide families with roadmaps and blueprints for creating their legacy. This includes storing everything in a loving, safe place for their loved ones to go when they're gone—to see that complete roadmap and blueprint with everything that goes into that legacy, all prepared with intention and care.

Legacy means something different to everyone, and every person deserves the opportunity to leave one, regardless of their economic status, social background, or race. This is how we change lives, families, and communities—one person at a time. Although a life insurance policy often forms the foundation of a legacy, it's not the complete picture. We must help people with the other essential pieces to this puzzle. And it's not online.

What greater act of love could anyone possibly demonstrate than leaving their legacy prepared, organized and filled with intention in a place and way that will have an impact possibly for generations? This is where initiatives like The Love Policy Box come into play, bridging that gap from fear to love, transforming something intangible into a tangible expression of the heart.

Because at the end of the day, all we have is love. Maybe we can help people express it even when they are no longer here to say it.



Lori Friedman is the Co-Founder and Leader of *The Love Policy*, a new venture dedicated to expanding life insurance education and access for underserved communities. With over 25 years of experience in the brokerage industry, she previously co-founded *Innovative Underwriters* and served as President and CEO after its acquisition by *The Guardian Life Insurance Company*. Lori continues to bring her passion for leadership and financial empowerment to every stage of her career.
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RETIREMENT STRATEGIES FOR CALIFORNIA BROKERS

Interview By Phil Calhoun with Peter Buechler, CFP, CLU, ChFC, FLMI, AAPA

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EARLY ORIGINS AND CAREER GROWTH

Peter Buechler’s journey began at 17 when, as a telemarketer in Santa Ana, he took the initiative to work in the industry setting phone appointments, then got licensed in California just a year later. His story reflects a classic “old school” work ethic, with nights spent selling term and universal life insurance to fund his college education. *“I started as a telemarketer, became the manager of the department, and trained agents on the phone aspect of sales,”* recalls Buechler, *“this success ultimately put me through college.”*

After eight years on the retail side, Buechler transitioned to wholesale distribution, building an annuity department from the ground up for a major brokerage. *“The wholesale side is where I found my niche—helping brokers simplify complex products and tailor solutions for unique client needs,”* he reflects, emphasizing the value of broad career experience including a stint as a regional VP for a large insurance carrier.

PARTNERSHIP MODEL AND WORKING WITH BROKERS

Buechler describes his agency’s model as one supporting both RIAs and traditional life or health agents. The focus is on the value annuities play as a guaranteed retirement income tool which also mitigates market volatility for clients. *“For an effective, long, happy retirement, guaranteed lifetime income*

annuities play a huge role,” he notes. *“The focus is not just placing annuities, but fitting the best product to each client’s specific need.”*

For traditional agents unfamiliar with annuities, Buechler acts as an advisor and resource. *“I go through the client’s fact finder and balance sheet, helping the advisor provide informed, confident recommendations. The goal is to place a portion of the client’s assets in annuities to achieve a balanced portfolio.”*

MARKET TRENDS AND REGULATORY SHIFTS

The past year has seen unprecedented growth in the annuity market, driven by strong fixed rates and shifting government policy. Buechler emphasizes, *“Fixed annuity rates have been incredible—this is as high as I’ve seen in 20 years.”* He points to new tools and disclosures required by the Secure Act, with retirement plan statements now showing projected lifetime income. This transparency has increased conversations about guaranteed income benefits and their impact on retirement outcomes.

California regulations require heightened diligence from brokers in 2025. Senate Bill 263 and industry updates mandate eight-hour and four-hour annuity suitability and best interest training for all agents, including seasoned veterans.

These standards—mirroring updated National Association of Insurance Commissioners (NAIC) Model #275—are designed to safeguard consumers and ensure producers act in clients' best interests. Agents selling annuities must complete the new training by July 1, 2025, and renew with four-hour courses every cycle thereafter. California's adoption of these rules solidifies consumer protections and impacts every member of the state's brokerage community.

Independent contractor status remains pivotal in California, preserved for insurance agents despite the landmark AB5 legislation. Strong industry advocacy through organizations like NAIFA has been crucial in retaining independent distribution, allowing agency owners and consultants to remain flexible and focused on client needs rather than employee conversion. Legislation such as AB5, which threatened to reclassify agents as employees, was successfully amended thanks to grassroots lobbying, ensuring that *"independent contractors can continue serving clients under established business models."*

// AI IS A GREAT TOOL, BUT IT'S NEVER GOING TO REPLACE THE HUMAN INTERACTION & EMPATHY INSURANCE PROFESSIONALS BRING AS ADVISORS //

TECHNOLOGY, AI, AND THE HUMAN ELEMENT

Although Buechler is optimistic about technological change, he insists that *"AI is a great tool, but it's never going to replace the human interaction and empathy insurance professionals bring as advisors."* The next leap is in the marketing and analysis tools—brokers can use AI to write copy, build presentations, conduct contract comparisons, and enhance prospect communication. *"AI is the internet supercharged,"* says Buechler, *"but it cannot replicate the nuances of client guidance and the value of personal relationships."*

He cautions about compliance in tech adoption, urging brokers to keep client data confidential and avoid broad public AI models for sensitive information. There are compliant solutions for brokers wishing to leverage these tools without risk.

SALES PROCESS, MENTORSHIP, AND LEGISLATIVE IMPACT

Buechler credits his own success—and the success of many peers—to mentorship and process discipline. *"It's a numbers game—implementing a process and executing consistently,"* he shares, recalling formative lessons from respected agency leaders. The sales process, from fact-finding to solution presentation, remains fundamental.

He sees industry networking as a rising tide, especially through organizations like NAIFA. *"There's a sharing mentality—it's not about competition, but about lifting all boats,"* he says, praising recent industry conferences and the quality of advocacy. Legislative relationships cultivated by NAIFA members led to real changes, notably in keeping independent contractor status viable through AB5 amendments. *"NAIFA gives brokers a seat at the table. Without that, your promises to clients about the insurance solutions you recommend would be at risk."*

ACTIONABLE TAKEAWAYS FOR CALIFORNIA BROKERS

- Complete required annuity training by the new 2025 deadlines to continue soliciting products.
- Maintain independent contractor compliance and stay informed on AB5 and related exemptions protecting broker flexibility.
- Leverage technology and AI for marketing and analysis but prioritize compliance and maintain irreplaceable human relationships with clients.
- Engage with professional associations like NAIFA for mentorship, collaboration and networking, and legislative advocacy vital to the industry's future.



Peter Buechler is President of Cohesive Insurance Services, a brokerage general agency serving financial professionals across the country. Based in Orange County, California, Peter brings decades of experience in financial and insurance planning and is known for his leadership in the annuity and insurance markets. A past president of both NAIFA—Orange County and NAIFA California, he's a frequent industry speaker and advocate for professional growth. At Cohesive, Peter focuses on helping advisors succeed through integrated planning, education, and innovative case design.

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Sources:

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Magnificare: Redefining In-Home Care with Heart, Data, and Purpose

Interview by Phil Calhoun with Ryan Mendoza

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Guided by Faith, Driven by Data

Much of Mendoza's approach is shaped by his Catholic faith and his academic pursuit to complete a Master's degree in Gerontology. "Magnificare is inspired by the word *Magnificat*. I wanted our care to emulate the compassion shown by Mother Mary for both the young and the old," he said. "While we're a faith-based organization, our team and clients come from diverse backgrounds. We do share one goal: to deliver care with dignity and respect."

Equally important to Mendoza is his commitment to data-driven decision-making. "I'm studying gerontology because I believe that caregiving should be informed by data and science," he noted. This integration of compassion and measurable outcomes gives Magnificare an edge, especially relevant in California's data reporting environment. Mendoza's care model doesn't end with physical needs; it actively monitors outcomes.

For dementia clients, Magnificare uses a measurable approach that tracks cognitive performance over time. "We perform a mini mental assessment before care begins, then again at three and six months. Because dementia is progressive, our goal is to slow the decline. If the results stay stable, we see that as a win," Mendoza said.

Ryan Mendoza and Phil Calhoun recently met to review how Magnificare Home Care is setting the bar for others to reach. When it comes to long-term care, most insurance professionals know that quality in-home services can mean the difference between sustainable independence and client crises. In the dynamic California market, balancing state compliance with compassionate delivery remains a constant challenge. For Ryan Mendoza, CEO and founder of Magnificare Home Care, solving that challenge is both a professional pursuit and a personal calling.

"I started as a caregiver in 2000," Mendoza shared. "For over 25 years I've worked with people from all walks of life—patients with dementia, cancer, muscular dystrophy, and countless seniors who taught me that care must treat the whole person, emotionally and spiritually, not just clinically."

“ ”
**Technology will keep changing,
laws will evolve, but
compassion will always be the
center of home care**

From Caregiver to Founder

Magnificare's origin story is as personal as it is professional. Mendoza's early work as a caregiver evolved organically into a business built on trust and word-of-mouth referrals. "Early on, people wanted to hire me, and I knew I couldn't spread myself too thin," he said. "So I gathered a small group of people I knew personally to help. Eventually, we became state licensed with all caregivers as W2 employees to ensure accountability."

For California professionals who navigate the state's strict in-home care licensing and labor requirements, Mendoza's operational structure is a model for both compliance and sustainability. Running the business is a family affair. "My wife Amy manages the financials—invoices, payroll, accounts receivable, etc.—while I handle marketing, HR, and training. She focuses on sustainability; I focus on growth," Mendoza explained. That synergy allows Magnificare to grow responsibly while maintaining consistent care quality.

The People Powering Care

Mendoza is quick to emphasize that the company's strength lies in its caregivers. "The industry only works because of the people who show up every day," he said. "You have to care for your caregivers, too. People cannot give what they don't have."

He credits Magnificare's success to maintaining an environment where team members feel supported and appreciated. "We are faith-based, data driven, and human powered," Mendoza summarized. That "three pillar philosophy" also applies to company expansion and recruitment. "We deliberately hire people who share our values," he said. "It's the only way to ensure consistency of care and culture."

Embracing Technology without Losing Humanity

While compassion remains the heart of the business, innovation fuels its reach. “We’re using AI to support scheduling, screening, client-caregiver matching, and performance tracking,” Mendoza explained. “It helps us manage our case volume while maintaining quality outcomes.”

However, he is clear that technology should never replace empathy. “AI and analytics will continue to evolve, but human connection will always be at the center of home care,” he said. For California brokers advising clients who value tech-enabled care models, Magnificare represents the balance between regulatory compliance, clinical oversight, and emotional connection.

Serving Veterans and Families Across Southern California

Magnificare’s clientele spans from North and South Orange County to Los Angeles and includes a large segment of veterans through contracts with the VA. “We’ve cared for veterans and also, now the adult children of the clients I first served in 2000,” Mendoza noted. “That continuity speaks volumes about trust and loyalty.”

Each client relationship is individualized. “We provide white glove service, tailoring every plan to the person,” he said. This personalized approach resonates with insurance professionals seeking referral partners who uphold service integrity and measure outcomes.

Building a Sustainable Future

For small business owners and agency leaders, Mendoza’s philosophy on scalability resonates deeply. “For the longest time, it was just my wife and I,” he said. “Now we’re building a core leadership team. If you want to grow something sustainable, you must delegate and hire people who believe in your mission.”

Magnificare also addresses workforce shortages by recruiting and mentoring younger caregivers, some of whom are enrolled in nursing programs. “We work with them so they can study and still earn income,” Mendoza said. His long game is to create a stable pipeline of qualified caregivers who view the profession as a calling rather than a temporary job.

Collaborative Care Networks

California’s layered healthcare environment often requires coordination across multiple providers. Magnificare’s state license designates it as a nonmedical home care agency, but its network includes trusted partners. “If a client needs home health—physical, occupational, and speech therapy, registered nurse, or hospice—we collaborate with providers we’ve worked with for years,” Mendoza explained. “We believe in building a village around the client.”

This integrated approach aligns with modern expectations for continuity of care, especially among brokers seeking seamless transitions for aging clients exiting acute care or skilled nursing facilities to return home.

Advice for Brokers

When asked how California brokers should evaluate in-home care partners, Mendoza offered clear guidance. “Partner with providers who care as much about people as they do about compliance,” he said. “Check their track record—talk to the families they’ve served. Compliance and licensing are vital, but compassion is the foundation.”

His message underscores a broader truth familiar to brokers: long-term care planning goes beyond policy design. It requires trusted referral channels that reflect a broker’s professionalism and ethics.

A Mission Rooted in Service

For Mendoza, the mission remains deeply personal. “Most families who call us are in crisis,” he said. “Different households have different family dynamics, and sometimes an outside perspective helps calm the chaos. When families see that our only intention is to help their loved one live a safer, healthier life, they listen.”

Magnificare’s growth reflects what happens when purpose, process, and people align. In an industry marked by regulation and competition, Ryan Mendoza’s model reveals that sustainability doesn’t come from scale alone—it comes from soul.

“Technology will keep changing, laws will evolve, but compassion will always be the center of home care,” Mendoza said. “That’s where Magnificare will always stand.”

Magnificare welcomes partnership inquiries from licensed professionals serving clients across Orange County and the greater Southern California region who share its dedication to compassionate, measurable, and compliant in-home care. Additional details about the company’s services, geographic coverage, and referral partnerships are available at www.magnificare.net.



MAGNIFICARE, LLC



Ryan Mendoza is the CEO and Founder of Magnificare Home Care, a faith-based organization serving older adults across Orange and Los Angeles counties. Originally from the Philippines, he moved to the U.S. in 2000 and has dedicated over two decades to the home care industry. Starting as a caregiver, Ryan gained strong hands-on experience before serving as a case manager and advocate for older adults. Coming from a family of caregivers and nurses, he has mastered the art of navigating complex care needs, matching caregivers with clients, and fostering long-term, meaningful relationships.

Source:

1. www.magnificare.net

Navigating the New LTC Frontier with CareScout Services

Interview by Phil Calhoun with Samir Shah, CEO, CareScout

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families navigating the aging journey,” emphasized Samir. “CareScout has big goals, but we’re equipped for the challenge. Our parent company, Genworth Financial, Inc., has been a thought leader in the long-term care industry for many years. Using those insights as a backbone, we’re designing a new approach to long-term care.”

CareScout was built for families and advisors navigating care decisions long before crisis hits. Brokers also can connect clients with CareScout to help provide solutions to the many problems finding care providers. Shah describes this current moment for CareScout as a new chapter, noting that it signals a shift towards more personalized client experiences, curated networks of vetted care providers, and digital delivery for a seamless long term care services experience.

According to him, *“We’re empowering people with solutions that meet real needs—simple, flexible, and supportive every step of the way.”*

CareScout is a fit for brokers as they transition from LTCi application and policy delivery to help clients navigate the assessment of LTC needs, to finding top-rated caregiver support for in-home care services.

California Regulatory Landscape: Opportunity and Caution

As California’s long-term care legislation continues to take shape, brokers who understand how new state programs intersect with private coverage will be better equipped to guide clients through a changing landscape. In addition to education, clients will need emotional support while making decisions about medical care for an aging loved one.

Shah emphasizes the importance of regulatory awareness: *“Brokers who stay ahead of compliance changes and understand how state programs interact with private coverage will be best positioned to advise customers and retain business.”* He encourages brokers to follow California developments with LTC to be able to provide this information to clients.

CareScout CEO Samir Shah recently sat down with California Broker’s Phil Calhoun to discuss how CareScout is reimagining the long-term care experience—from helping families find quality care to empowering brokers with tools that strengthen their client relationships. The conversation explores what’s next for long-term care in California, including new ways technology, quality standards, and trusted guidance can work together to make aging a little easier for everyone.

CareScout’s New Chapter: A Holistic Approach to LTC

CareScout is entering a new chapter—one defined by human-centered design, quality, and trust. Led in part by Samir Shah, CareScout is building a holistic platform that helps families and their advisors navigate every stage of aging with confidence.

If you think the long-term care system needs a shake-up, we agree. We’re designing a new ecosystem of support and care for our aging loved ones.

“From care planning and assessments to finding care, we’re working to become the most trusted guide for

Product Innovation as a Competitive Edge

CareScout's innovation comes from listening closely—to families, providers, and brokers alike, and building tools that reflect their needs. From claims management to finding and affording the needed care, Shah highlights two pivotal advantages for brokers:

- **Flexibility and Customization:** CareScout offers multiple options from a range of services and education tools that brokers can access to meet diverse client needs. *“This flexibility is essential for brokers serving a wide spectrum of clients from those seeking answers to the cost of care from prevention to diagnosis, and then for the daily support for loved ones. CareScout can be a solid resource for unique situations that require flexible solutions,”* Shah explains.
- **Integrated Quality Network and Support:** Providers can gain access to the CareScout Quality Network, a nationwide network of thoroughly vetted aging care providers, and find wellness and caregiver support programs as well. Shah notes, *“Quality is the core of our value proposition. We’ve built an ecosystem where care providers are held to high standards, and we back that with dedicated advocate teams for every policyholder.”*

LTC Sales Best Practices: Shah’s Strategic Advice

The interview zeroes in on actionable strategies for brokers poised to capitalize on current market momentum:

- **Educate Around Upcoming Deadlines:** With possible opt-out deadlines tied to legislative action, brokers must proactively communicate the timing and consequences of state program changes. Shah advises, *“Clients want to know how future state programs could affect their coverage or costs. Be ready with both the facts and solutions.”*
- **Embrace Digital Sales and Service:** Shah stresses that *“the digital transformation of LTC sales means brokers can reach clients more efficiently, provide instant quotes, and maintain records more securely. We’ve invested in a fully digital experience to make this possible.”*
- **Highlight Provider Networks and Service Quality:** Understanding that clients and their families value not only financial protection but also high-quality, vetted care, Shah urges brokers to lean into CareScout’s provider network as a differentiator. *“Our quality network and caregiver support resources give brokers meaningful tools to add value during and after the sale,”* he states.

Navigating Challenges and Building Trust

Samir Shah is candid about the challenges in the LTC market, from changing regulatory requirements to client skepticism over premium stability and coverage adequacy. He argues that *“brokers who build trust through transparency and education will set themselves apart,”* adding, *“Clients are looking for experienced advisors who aren’t just selling policies but sincerely guiding them through a complex, emotional decision.”*

Shah’s focus on empowering brokers with up-to-date tools and integrated support reflects a broader industry trend toward holistic care navigation, data-driven underwriting, and enhanced service models for clients, care agencies, and brokers.

Looking Ahead

The CareScout Quality Network is available to anyone who needs help accessing quality providers. Shah and CareScout are planning further product rollouts and enhanced LTCi solutions, aligning with both compliance trends and market demand for flexible, business-oriented LTC solutions. As Shah explains, *“We see LTC not as a static product, but as part of a lifelong care journey; by leveraging data, technology, and quality partnerships, we will be able to deliver the best outcomes for everyone involved.”*

CareScout®
Powered by Genworth



Samir B. Shah President and CEO of CareScout Services, Samir leads the company’s mission to expand access to quality care and create innovative solutions for the long-term care crisis. With over 20 years of leadership experience in financial services, strategy, and digital transformation, he has held senior roles at JPMorgan Chase, McKinsey & Company, and Goldman Sachs. He earned a B.S. in Finance and Management Information Systems from Binghamton University and an MBA from the University of Chicago Booth School of Business.

855-885-6637

Source:

1. <https://www.nasdaq.com/press-release/carescout-launches-care-assurance-first-insurance-solution-company-2025-10-01>

Vision Care: the overlooked key to workplace wellness and productivity

By Jonathan Ormsby, Transitions Optical

Employers have long prioritized medical, dental, and mental health coverage. Yet one critical dimension of health remains undervalued: vision care—and this oversight carries real costs.

The 2025 Transitions Optical Workplace Wellness Survey reveals poor vision health can be a hidden drain on employee well-being and productivity. Light sensitivity, eye strain, and fatigue are taking a measurable toll—especially in today’s screen-heavy workplaces, where more than half of employees spend six-plus hours a day on devices. By day’s end, 92 percent report discomfort like light sensitivity, tired or dry eyes, headaches, and blurry vision, and 71 percent say eye fatigue/light sensitivity directly undermines their performance. (The 2025 Transitions Workplace Wellness Survey was conducted by Wakefield Research among 1,000 nationally representative U.S. office professionals, employed full-time, between August 13 and 19, 2025, using an email invitation and an online survey).

For brokers, the takeaway is clear: overlooking vision care means missing a major driver of workplace efficiency and satisfaction. Including premium options like Transitions® GEN S™ lenses in vision plans allows brokers to help employers deliver real value—better vision, better well-being, and ultimately, better business results.

The Cost of Overlooking Vision Care

Vision issues do not just cause discomfort, they disrupt work. Nearly half of employees (49%) admit they struggle to concentrate due to vision issues; 41 percent say workflow is interrupted when they need to rest their eyes; 42 percent report feeling less productive or more irritable; and 29 percent acknowledge more typos and errors in their work. These are measurable hits to output quality. Despite these challenges, vision care is often overlooked. Six in ten employees are more likely to take time off for dental visits than for eye exams, and only 34 percent say their workplace regularly addresses eye health (2025 Transitions Workplace Wellness Survey).

This disconnect represents a blind spot in wellness strategies—but also an opportunity. By advising on premium vision coverage, and resources to promote vision benefits, brokers can help employers position themselves as forward-thinking leaders in employee care. The business case is strong. Ignoring vision care means lost time and reduced engagement. Investing in it signals commitment, boosting morale and retention. Nearly 70 percent of employees say vision insurance is an important part of a benefits package (Ragan Communications, 2023) and 43 percent of people who quit a job cite benefits (or lack of benefits) as a factor in their decision (Pew Research Center, 2022).



What Employees Want

Employees value employer support for eye health, including:

- Educational materials on digital eye strain and prevention (52%)
- Reminders to take screen breaks throughout the day (52%)
- Annual overview of what their vision benefits include (48%)

Employees also recognize the importance of annual eye exams—covered in premium vision plans—for early detection of eye diseases (67%) and for solutions to issues such as dry eye, strain, and light sensitivity (63%).

Beyond preventive care, employees are looking for tools that help them adapt to their environment. With 68 percent saying bright or changing light conditions interfere with their work, it is no surprise that workers see adaptive solutions as essential to managing light sensitivity and staying productive (2025 Transitions Workplace Wellness Survey).

““““

For brokers, the takeaway is clear: overlooking vision care means missing a major driver of workplace efficiency and satisfaction

Premium Vision Benefits Matter

This is where premium vision benefits come in. Employees know eye care requires the right tools. Many say they already use anti-reflective lenses (33%) to reduce strain at work—but insurance coverage of premium options that address light sensitivity matters most.

- 69 percent would purchase Transitions® lenses if fully covered by insurance
- 83 percent say a prescription from their eye doctor would significantly increase their likelihood of purchasing them
- Even if only partially covered, nearly half (46%) say they would pay out of pocket (2025 Transitions Workplace Wellness Survey)

Transitions® GEN S™ Lenses: Ideal for Today's Work Environments

Employees recognize lighting situations where eyeglass lenses that adjust from clear to dark—like Transitions® lenses—can help protect their eyes, with 60 percent citing UV rays from the sun and 57 percent pointing to constantly changing light conditions (2025 Transitions Workplace Wellness Survey). Transitions® GEN S™ lenses automatically adapt to changing light, darkening when outdoors and returning to clear when indoors, offering ultimate light protection by blocking 100% UVA and UVB rays and filtering blue-violet light indoors and outdoors. (Block 100% UVA & UVB rays, darken outdoors & filters up to 32% of blue-violet light indoors & up to 85% outdoors. Blue-violet light is measured between 400nm and 455 nm (ISOTR20772:2018) across colors on polycarbonate & CR39 lenses).

Among premium options, Transitions® GEN S™ lenses stand out as particularly relevant for the modern workplace. The lenses—available on all major vision care plans—are engineered to face the challenging light situations employees may experience in common working environments, enhancing the vision experience, eye comfort, and style in all lights. (Wearers Test conducted by an external market research agency in the USA in Q1, 2023 with 133 wearers wearing 1.67 index lenses with a premium anti-reflective coating in clear and grey Transitions® GEN S™ & Transitions® Signature® GEN 8™). The 2025 Workplace Wellness Survey makes it clear: vision care is not peripheral. It directly affects how employees feel, function, and perform. By making premium vision care—specifically, Transitions® GEN S™ lenses—central to benefit plans, brokers can help employers unlock productivity gains and demonstrate care for their people in meaningful, measurable ways.



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Sources:

1. Learn more about Transitions® GEN S™ lenses: <https://www.transitions.com/en-us/products/transitions-gen-s/>.
2. www.transitions.com

The Missing Link in Health Care: How Stress Resilience Impacts the Body and the Bottom Line

Megan Wroe, MS, RD, CNE, CLEC, Wellness Manager & Registered Dietitian,
Wellness Center, Providence St. Jude Medical Center

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- Cognitive health: Persistent stress hormones impair memory and executive function, enhancing the normal cognitive decline of aging and increasing risk of dementia.
- Immune function: The immune system becomes less effective, leading to slower healing and greater susceptibility to illness.

Heart disease, diabetes, obesity, depression, and cognitive decline are all metabolic conditions that drive the majority of healthcare spending, yet treatments are primarily focused on medication, diet and exercise, and very rarely on helping the individual learn to better recover from stress.

The Cost of Unmanaged Stress

The financial impact of chronic stress is difficult to truly measure, and so it is absolutely under-recognized. According to the American Institute of Stress, stress-related illness accounts for up to 75 to 90 percent of all physician visits and an estimated \$190 billion in annual health care costs, largely driven by preventable chronic disease, which we have already shown to be significantly influenced by chronic stress. As people age with these metabolic conditions and continue to ignore the impact of their stress, symptoms get worse and their use of medications, ER visits and hospitalizations all increase.

The great news is that stress CAN be better managed—and this CAN improve health outcomes. Programs that incorporate mind-body and stress-resilience interventions consistently demonstrate measurable improvements in the literature:

- Mindfulness-based stress reduction (MBSR) programs lower systolic blood pressure by an average of six mmHg, which is comparable to medications for mild hypertension.
- Participants in mindfulness or yoga therapy programs report 40 to 60 percent reductions in anxiety and depression scores, improving adherence to the practice and to other self-care habits
- A 2023 review in *Frontiers in Public Health* found that even brief daily meditation or breathwork practices were associated with lower overall medication utilization and reduced inflammatory biomarkers. This particular outcome is of significant interest since it shows participation in large-scale, high-commitment programs is not necessarily essential for stress management techniques to make an impact. People simply need to be taught techniques that can be easily incorporated into their daily lives.

When most people talk about health programs, they mean food and fitness interventions. Yet decades of research tell us that mental and emotional states are just as vital to physical health as diet or exercise habits. Despite this knowledge, mind-body-spirit practices are often dismissed as indulgent “extras” reserved for those with extra time or privilege. In reality, any practice that results in a calming shift of the nervous system should be considered an essential component to that person’s health routine; thereby making restorative programs not luxuries, but standards of care.

The Physiology of Stress

The human stress response is designed to protect us. When we face a challenge, the body releases cortisol and adrenaline, increasing heart rate and blood sugar, and decreasing digestion and creative thought, to prepare for immediate action. Unfortunately, in today’s world, stress—while usually not life threatening—is persistent, meaning these stress hormones stay elevated for hours or even days.

Over time, chronic stress disrupts nearly every system in the body:

- Metabolic health: Long-term cortisol elevation leads to insulin resistance, higher blood sugar, and increased visceral fat storage
- Cardiovascular health: Stress raises blood pressure, heart rate, and systemic inflammation, contributing to atherosclerosis.

This short summary of findings translates into a clear preventive ROI for those in administrative roles in healthcare. Stress resilience directly supports value-based healthcare models by lowering chronic disease burden, improving quality metrics, and enhancing member engagement.

Whole-Person Health as Standard of Care

Hospitals and wellness centers are now beginning to redefine what preventive healthcare means. At St. Jude Wellness Center, we integrate as many modalities of health into programming as we can. Nutrition and fitness are key, yes, but mind-body practices are just as much of a program staple.

When our programs include breathwork, yoga therapy, mindfulness, massage therapy, and/or sleep education, we see participants gain better overall benefits, and their reported quality of life is always significantly better than fitness programs alone.

We also aim to educate our community on super basic stress resilience techniques so that they are not beholden to being able to attend a class in order to manage stress. Knowing the power of breathwork, we teach that breath is something absolutely every demographic, age and physical ability has as a tool in their pocket, and they can use it at literally any time of day.

Here are some of our favorite simple daily strategies that you can practice on your own or perhaps design in a small pamphlet for added value to a client:

- Box Breathing (4-4-4-4): Inhale 4 sec, hold 4, exhale 4, hold 4. One minute lowers heart rate and calms the nervous system. Use this before meals, before bed, or any time you feel a little stressed or distracted
- Mindful transitions: Before meals, calls, or meetings, take three deep breaths of equal counts inhales to exhales to reset focus
- Five-minute gratitude journaling: Improves emotional regulation and cognitive performance. Simple bullet points of things or people you are grateful for, or what you are glad happened to you that day
- Walking outdoors: Just 20 minutes in nature can lower cortisol by more than 15 percent
- Gentle stretching before bed: Releases tension and promotes better sleep
- Set a timer for five minutes and exhale for twice as long as you inhale during those five minutes. This strategy can reduce perceived anxiety in just five minutes

“
Whole-body wellness should never be a privilege; it should be an accessible, practical and essential part of everyday care for all

”

As we enter the holiday season, I invite you to consider this mantra: Whole-body wellness should never be a privilege; it should be an accessible, practical and essential part of everyday care for all.

Megan Wroe, MS, RD, is a registered dietitian and Manager of St. Jude Wellness Center, part of Providence St. Jude Medical Center. She leads preventive wellness programs that support whole-person care and partners with insurance professionals to advance healthy aging and chronic disease prevention for both corporate and Medicare populations.



St. Jude Wellness Center offers in person nutrition, fitness and restorative services and programs and will be offering breath work mini sessions throughout November and December. They also offer educational programs, workshops, and cooking classes online to be accessed anywhere. Enroll on their website and ask about programs designed specifically for your clientele by reaching out directly to Megan at megan.wroe@stjoe.org

St. Jude Wellness Center offers nutrition, fitness and stress resilience services to help optimize your health. To learn more about services, programs and monthly free webinars on a variety of health and wellness topics, visit the Programs & Events page at: www.stjudewellnesscenter.org
stjudewellness@stjoe.org 714-578-8770



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

For more information: www.stjudewellnesscenter.org

Source:

1. <https://stjudewellnesscenter.org/>

FIVE DECADES OF LEADERSHIP & LESSONS FOR CALIFORNIA BROKERS

Interview by Phil Calhoun with Gilbert Mares, MPA, LUTCF, LILLI, CEO of Gilbert Z. Mares & Associates

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Gilbert Z. Mares, MPA, LUTCF, LILLI, CEO of Gilbert Z. Mares and Associates, has spent fifty years shaping the insurance profession in California, with roots in both public service and private wealth management. He credits his start to a university career counselor's advice: the future was in wealth management and financial planning, leading him to his first role at Aetna in 1975. Early on, Mares learned success meant "surrounding yourself with experts in respective fields." His career trajectory is marked by intentionality, national experience—including a stint as an aide to a presidential cabinet-level official and a focus on professional affiliations, most notably NAIFA, where he served as Los Angeles President from 2003-2005.

Mares's influence extends beyond his agency. He championed diversity in leadership by nominating NAIFA Los Angeles' first African American president, forging industry ties with many diverse city officials, and helping to launch Life Insurance Awareness Month in many communities. These relationships are the foundation of his success: "America was built on relationships... AI will help us improve fact-finding... but it's never going to develop relationships," he emphasized.

THE CALIFORNIA MARKET: CHANGES, OPPORTUNITIES, AND COMPLIANCE

Mares's practice, along with his son, Michael A. Mares CLU, have evolved their business from working through the California regulatory landscape and measuring the impact on financial planning for clients. The client base now comprises generational wealth holders and complex business cases. "We're working on a 100-man law firm's buy-sell agreement," he shared, underscoring his expertise with high-net-worth individuals and legal professionals. Michael has completed 19 years in the business, served as President of NAIFA Los Angeles, and recently completed a year as President of NAIFA California.



California brokers can find several regulatory updates listed in the monthly NAIFA magazine, several legislative and news items have come through connections Gilbert developed over time and Michael has continued, so the relationships continue to provide many opportunities for brokers the industry.

"To be successful in this business you need to develop relationships with people on all levels...being involved in this industry is not just a compensation position, but a personal development profession".

KEYS TO SUSTAINED SUCCESS: COLLABORATION AND PERSONAL DEVELOPMENT

Mares is passionate about collaboration and mentorship: “We can’t know everything about everything,” he noted. NAIFA’s mentorship programs, which Mares has actively taught and championed, offer seasoned brokers the chance to share expertise with newcomers. He has taught LUTCF courses and advises new agents to “complete the Life Leadership Institute program certification. Personal and professional development is a big part of understanding leadership and the many roles one has as a leader.”

To Mares, success in insurance means lifelong learning, deep community engagement—such as his leadership in the Los Angeles Host Lions Club and the Pasadena Police Foundation—and fostering generational impact within the profession: “The opportunity for my son was fabulous because he got exposure at a very young age...today he’s servicing a number of my clients—truly generational wealth planning at work”. He encourages brokers to emulate that model through ongoing education, cross-disciplinary partnerships, and leadership roles in both professional and civic organizations.

SALES AND SERVICE BEST PRACTICES FOR CALIFORNIA BROKERS

For California’s experienced brokers, Mares’s long history offers actionable guidance:

- **ACT EARLY:** Considering regulatory shifts, help clients secure their retirement ahead of deadlines to optimize tax benefits and in some cases coverage availability.
- **FOCUS ON PROBLEM-SOLVING:** Successful agents solve client challenges through consultative engagement, not just product pitching.
- **BUILD EMPATHETIC RELATIONSHIPS:** “Being a family man helps. I have seen and now understand several aspects in our business, being a businessperson, I understand how things can sometimes go sideways. You must have enough working knowledge to pull out of that negative curve, especially in this industry”.
- **MENTOR AND COLLABORATE:** Seek opportunities to mentor others within NAIFA and partner with attorneys, financial advisors, and other specialists to provide comprehensive client solutions.



**TO BE SUCCESSFUL
IN THIS BUSINESS
YOU NEED TO DEVELOP
RELATIONSHIPS WITH
PEOPLE ON ALL LEVELS**



LOOKING AHEAD

Mares closes with advice rooted in experience: “Everything I shared...it’s not new, but it’s good to be aware and always keep hearing it...not everybody makes other people aware of how to be successful.” As California insurance reforms unfold, brokers must stay informed, prioritize education, and maintain unwavering client relationships to remain at the forefront of the industry.



Gilbert Mares is CEO of Gilbert Z. Mares and Associates, is a longtime NAIFA member and past president of NAIFA-Los Angeles (2003–2005). With a background in political science and a passion for advocacy, he has dedicated his career to advancing the life insurance and financial planning industries through leadership, education, and policy engagement. A proud NAIFA advocate since 1976, Mares continues to teach LUTCF certification courses and mentor advisors across California. His commitment to excellence and service has also inspired his son, Michael A. Mares, who now serves on the NAIFA-California Board. Gilbert was also awarded the coveted Will G. Farrell Public Service Award.
maresgz@gmail.com



pictured: **The Mares Family**

AN INTERVIEW WITH MICHAEL MARES, PRESIDENT OF NAIFA

Interview by Phil Calhoun with Michael Mares, President of NAIFA



1. HOW DID YOU GET INTO THE INSURANCE BUSINESS AND WHAT ARE YOUR EARLY CAREERS HIGHLIGHTS?

I received my insurance license in July 2006. About one week prior to graduating from UC Berkeley, my dad invited me to join him at the NAIFA California conference in May 2006 at the Hyatt Regency in Newport Beach, CA. He told me there was a lot to learn by working in this profession and from attending NAIFA meetings and networking with other professionals.

Through my involvement with NAIFA, I learned to diversify my revenue streams. Group benefits—including medical, dental, vision, and long term disability insurance—provided me with recurring revenue. I aligned with a major mutual carrier as a field representative where I generated revenue from new sales and enjoyed renewal commission. Lastly, almost three years ago, I added investment management to my practice.

2. WHAT TYPE OF CLIENTS DO YOU WORK WITH NOW?

I typically work with service professionals and medical professionals. I work with many dental practices to provide group benefits due to a strong referral partner.

3. WHAT INDUSTRY TRENDS ARE YOU MOST CONCERNED ABOUT FOR THE FUTURE?

I am concerned that not enough people are joining the industry. With the silver tsunami of retirees and the largest transfer of wealth, there are less professionals to serve them. Those concerns are also opportunities to serve more people.

4. WHAT IS YOUR PASSION FOR HELPING OTHER INSURANCE PROFESSIONALS?

I believe that a rising tide raises all boats. I want clients to work with advisors who abide by a code of ethics such as the one we uphold with NAIFA.

5. NAIFA HAS BEEN VERY HELPFUL FOR SO MANY PROFESSIONALS. YOU SERVED AS PRESIDENT OF THE LA CHAPTER/STATE? WHAT DO YOU SAY ARE THE MOST VALUABLE BENEFITS OF MEMBERSHIP?

NAIFA is about advocacy, education, and differentiation. I want to promote a positive legislative and regulatory environment. NAIFA has legislative advocates in every statehouse in our nation. Additionally, NAIFA's team of legislative advocates are in Washington, D.C. These resources provide our members with a voice. Our advocates are also our eyes and ears as changes are considered.

“

I BELIEVE THAT A RISING TIDE RAISES ALL BOATS. I WANT CLIENTS TO WORK WITH ADVISORS WHO ABIDE BY A CODE OF ETHICS SUCH AS THE ONE WE UPHOLD WITH NAIFA.

”

NAIFA is about networking and education. In addition to the resources I receive through my company and carrier affiliations, I want to ensure I am learning from industry thought leaders. NAIFA members are different because they invest their time and talents into an association that wants to provide better conditions for Main Street America.



National Association of Insurance
and Financial Advisors
Los Angeles Chapter



Michael A. Mares served as President of NAIFA-Los Angeles for two terms. He is currently a member of the NAIFA-CA Board of Trustees and is in line for NAIFA California Board President. He has also held leadership roles within NAIFA, including serving as IFAPAC Chair

LETTERS ON

INTEGRITY

INSPIRING ETHICAL EXCELLENCE

By Russ Williams

MANAGING COOPERATION: IF YOU ARE LEADING, WHO IS FOLLOWING?

“Integrity is the key element in leadership. If a person is not honest in the workplace, fair to people, abusive of privileges, or speaks to be liked rather than to be true, these are demonstrative of the person’s integrity. People are watching and will make a determination on the degree of integrity a leader has.” - David Kramer

We all have experienced people in leadership roles who lacked the integrity to inspire our commitment to be a loyal follower. These are the Do as I say; not as I do leaders. What does their behavior inspire? Such leadership inspires tepid ambivalence.



My first encounter with integrity leadership vs. ambivalence leadership occurred in high school. I had two Coach Bob’s. Bob-in-the-Fall coached Cross Country. He used team sports as a character-building tool. He saw dignity in every kid regardless of their skill. Bob-in-the-Spring was the Track Coach. He used coaching to show he was a better athlete than any kid he coached. He tore kids down to build himself up. What were the leadership coaching legacies of these two professionals?

Bob-in-the-Fall had perennial winning Cross Country teams year after year; Bob-in-the-Spring lasted for a couple of years and was gone, producing teams of mediocrity with some fine athletes.

Coach Bob-in-the-Fall communicated the themes of personal discipline and teamwork. Coach Bob-in-the-Spring believed you were only of value if you were a top performing athlete...and even if you were...you were never as good an athlete as him.

Wherever practiced...in whatever walk of life...personal and professional integrity leadership inspires trust. It fosters belief in self and the willingness to work together to achieve common goals. Do leaders of integrity carry a resolute Knowing that their character constantly sets the example that inspires others to follow? Yes, absolutely!

I only need to remember two high school coaches to know that Bob-in-the-Fall has been a life inspiration for 50 years. That’s integrity leadership at its finest!

Mission Integrity Action

I pursue integrity leadership this week. In my actions and interactions, I remember that what I do with colleagues, clients, and collaborators reveals more about me than any words coming from my lips. I am known as a leader of integrity by behavior that lifts others up.

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.

THE PREFERRED SUCCESSOR- BUYER TEAM



MEET THE TEAM THAT CAN HELP YOU PROTECT YOUR COMMISSIONS:

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

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

Phil Calhoun

phil@commission.solutions

714-612-0306

Reach out today.



Elliott Martin

Martin & Associates

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

www.martinassociatesmedicare.com



Michelle Taschler

Zen Benefits Solutions LLC

Michelle has been a licensed health insurance agent since 1992, with broad experience in the employee benefits field. She has supported a wide range of brokers, businesses, individuals, and seniors through roles in sales, management, and by founding her own agency to better serve clients and partners. She helps agents navigate business transitions, protect commissions, and maintain client loyalty. Michelle also assists brokers in creating succession plans that ensure stability and peace of mind. Based in Clovis, California, she works with clients statewide and stays busy raising her four children.

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Tim Proctor

Tim Proctor Insurance Agency

I began my career in health insurance in 2002 and currently operate under the Tim Proctor Insurance Agency, with a primary focus on the Individual and Family Plan (IFP) market. I have extensive expertise in Covered California health insurance and currently manage a portfolio of over 700 active policies. My agency serves clients throughout the entire state of California and is supported by a dedicated team of five employees.

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

www.commission.solutions

Commission Solutions

By Phil Calhoun



high importance on working with a Successor who has the skills and experience to do the required work that leads to high retention of clients and commissions. Experience with the carrier commission transfer paperwork and using a legally binding agreement are also high on the importance list.

Carrier Agent Representatives

When professionals work with professionals, we call it collaboration. Finding an expert to work with is helpful, especially when the need to find a solution is so important. Professionals working with health brokers to assist them to build and retain their clients is a great example of collaboration. Carrier representatives are critically helpful to brokers and are such a valuable relationship. When an active broker needs commission planning work, carrier reps often introduce their broker partners to subject matter experts to help them solve their planning needs.

General Agent and FMOs

We consulted on several actual cases this year where we worked to place commission protection plans between agency owners and subagents. The owners either acquired the subagents book of business or enabled their subagents to continue to stay active with a protection plan as their successor. Our services include the formal legal agreement developed with our attorney and CPA which has lasted the test of time (with updates as needed over 12 years), the commission transfer process for all insurance carriers, and a client retention plan proven to successfully retain clients and commissions. When our consulting work is done and leads to a win-win for both parties. The amount of commissions per case justifies the competitive fees charged to bring two parties together, complete all the key deal points, document the agreement, and outline a plan to execute the arranged deal.

As we close out the year 2025, I want to say how thankful our planning team is to have touched so many people. Many Cal Broker subscribers have loved ones who have, and continue, to benefit from proper commission planning work. We encourage more active health brokers to consider the advantages of proven and proper commission planning work. The impact of no planning is extremely difficult to see and impossible to experience first-hand. **"Our goal is to work together to move brokers from 100 percent at risk to a plan to protect commissions in all life events."**

The Definition Of A Proven Commission Plan:

A Commission Protection Plan needs to line out all of your required deal points including what is the payout amount and over what time period will you be paid, which lines of insurance are included, and who will be responsible for retaining clients and paying out the agreed upon payments. An active broker needs to place

Successor Stories

Our focus is on helping to educate health insurance professionals on the importance and value of commission planning. We know this work is essential, and the number of brokers who have a formal plan in place is not where it needs to be. We often find brokers with over \$150,000 in annual commissions, and they have no plans to protect these commissions. With no plan in place, commissions remain 100 percent at risk of loss in a life event.

Our successor stories prove this fact. When we are asked to help transfer commissions after a broker has passed, we know our success will be limited. When there is no plan in place and no time to build a plan, we know that most of the commissions will be lost. When trying to save at least a portion to provide something for surviving loved ones is the best result when no advanced planning is in place.



With no plan in place, commissions remain 100 percent at risk of loss in a life event.

When a plan is in place, it is a gift to their loved ones who can now focus on the moments and memories of the deceased and not have to concern themselves with a loss of this income. With a professionally designed commission protection plan, loved ones know they will have funds coming in from the sale of the insurance commissions. All Commission Protection Plans we offer include a purchase agreement which loved ones can benefit from should the active broker pass away. When an active broker retires then passes away, and their purchase agreement includes a payout over time, loved ones will be paid out the balance of the payout period. Survivors find this to be such a powerful gift.

Survivors Success Stories
Click Here To Watch

Planning Requires Time — Finish AEP and Open Enrollment Strong

For the next several weeks, most health insurance professionals are occupied with the business of renewing clients and adding new businesses. The best time for planning is in the month of January each year. Take some time to enjoy friends and family, share the gifts of your hard work, smiles, laughter, and hugs.

Begin Your Planning in January. Action Steps:

1. View recorded information on commission planning:
www.vimeo.com/user179846298
2. Set a 15-minute call to get your planning questions answered: **Phil's Calendly.**
3. Request our book:
“The Health Brokers Guide:
How to Protect, Grow, and Sell Commissions”

From group health to Medicare our comprehensive commission planning work has continued commissions for loved ones during and after the broker passes.

Learn how to be a Successor/Buyer and access our resources and process to do proven commission planning work so many active brokers need.

Successor Buyer Program
Click Here To Watch



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



Phil Calhoun is the owner and publisher of *California Broker Media*, and he owns *Integrity Advisors*, a health insurance agency. Phil started *Commission.Solutions* to provide coaching for health insurance professionals on how to protect, grow and sell health commissions. Phil is an active member of several insurance associations including the *California Association of Health Insurance Professionals (CAHIP)* and local chapters in *Orange County, Los Angeles, San Diego and Inland Empire Health Insurance Professionals*. He serves on board for the *Exit Planning Institute*.

CLICK HERE to arrange a no obligation 15-minute coach session
Phil@commission.solutions 714-664-0311

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Covered California Small Business

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Begin your journey to well-being



Providence St. Jude Wellness Center

Focused on preventive care and lifestyle condition management, our wellness center offers personalized support, including medical fitness training, nutritional guidance, stress management and chronic disease management.* We aim to empower individuals to achieve their optimal health through education, innovation and compassionate care, ensuring every member of our community has the resources they need to lead healthier, happier lives.

Call to book your free health assessment.

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a partnership that pays

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2. Agency must submit minimum of three groups to qualify for bonus program
3. Bonuses will be calculated on number of subscribers (employees) in effect for the first effective month of the policy as determined by CCSB.
4. No pro-ration of target values will take place.
5. Business written through partnering General Agencies qualifies.
6. Covered California will issue the second bonus (6+ groups) incentive payment forty-five (45) days following the conclusion of the incentive program so long as qualifying groups satisfy the ninety (90) day requirement outlined in Section (E)(2)(c) of Exhibit F of the Agency Agreement.

For a complete list of the program rules go to:

https://www.coveredca.com/forSmallBusiness/agents/Exhibit_F_Rev_5_2025.pdf

