

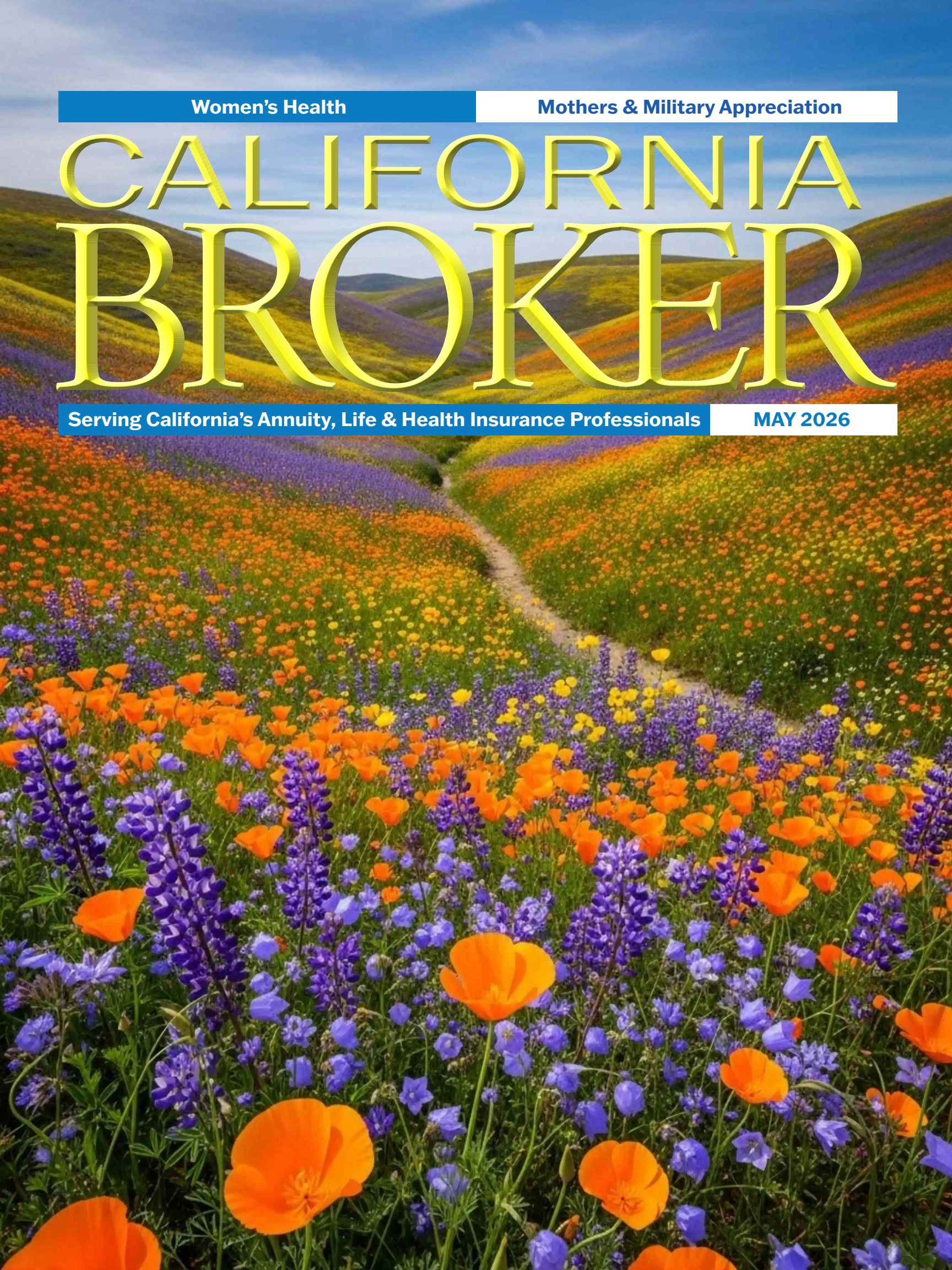
Women's Health

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# CALIFORNIA BROKER

Serving California's Annuity, Life & Health Insurance Professionals

MAY 2026





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# 2026

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**05**

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**21**

3PM PST

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**By Phil Calhoun**

With the focus on “celebrating,” our May issue is filled with content for all our readers to share with the women in their lives. Women’s health and Mother’s Day are two major events, and we provide information to help you help your clients. Also, Military Appreciation month is of note. We share ideas for how you can show your appreciation.

As always, we have two articles on commission planning tips for health insurance professionals. With May and June marking the last few peak planning weeks for 2026, it is important to get focused with either a commission protection plan or an exit plan. In many cases, looking at ways to cross sell to clients can help offset the changes in commissions several carriers have needed to make in 2025 and 2026.

To draw attention to California Broker, we recently joined the Standard Rate and Data Service (SRDS) online listing service. Advertisers looking to research options to promote their products and services utilize SRDS to find media that will help them accomplish their goals. Our effort to make sure California Broker is top of mind is the goal for our joining the SRDS listing service.

Large companies and advertising agencies look to the SRDS directory for ways to reach their target market and find digital media that has the potential to create more business.

We are proud that our subscriber base includes all licensed life and health insurance professionals doing business in California. With over 220,000 subscribers, we are at the top of the list in the insurance category at SRDS, rising above the largest national insurance media companies. With our reach, and the fact that we provide solid brand building with response tracking results, our affordable campaigns are a fit for companies looking to connect with life and health insurance professionals and their clients. The combined reach from our subscribers to their clients is enormous. Think about how nearly every California resident receives their employee benefits from a California domiciled business to anyone on individual health insurance including Medicare, and any California resident who is looking to acquire or has acquired an annuity, life or LTCi policy. Our subscribers are professional advisors for all their clients, California businesses and residents. This makes our extended reach unmatched, giving advertisers a solid place for their content.

With you as our valued subscriber, we focus on bringing you the education and resources needed to assist you in your work with clients. Please know the role our advertisers play as they look to help you as well. As such, we encourage you to contact our advertisers and learn more about their products and services.

In April, I attended the NAIFA California Legislative Day and Conference. We also have two of our insurance agency staff attending the May CAHIP Capital Summit. Learning about these conferences and hopefully attending is key to professional development and significantly helps build relationships with both colleagues in the industry as well as your local representatives who make decisions impacting your business and local community. My experience at the NAIFA event included CE education followed by presentations by five of the candidates for California Insurance Commissioner. I was able to attend a bill review session focusing on proposed life insurance underwriting rules. Finally, I joined colleagues as we met with a handful of our local representatives and their staff. I encourage you to get active and learn. It is not too late to head to Sacramento this May 5-6. Plan to attend next year if you want to learn and lead in your agency and industry.

My summary, while the current focus is on the June primary when the top two vote getters for both the governor’s and insurance commissioner’s races will be decided. Afterwards, the focus shifts to the November election where the two top candidates for each office will then focus on California’s future. Of note is the energy in Sacramento is clearly on the governor’s race so do the research on candidates and filter the messaging. Know that for the insurance commissioner the focus is on homeowner’s insurance with the impact of the many fires in California last year and the response from all parties involved in the aftermath. The fires, insurance and rebuilding process are both impacting the governor and commissioner races to a high degree.

The importance of being involved in the industry is top of mind. As the CEO of Cal Broker and an active insurance professional with thousands of clients, I found that all insurance professionals have a voice and as we share our experiences from the trusted advisory work we perform for clients, our elected representatives value this information and in fact they need to hear from us. Sharing the experiences of business owners and employees, individuals and retirees on Medicare as they navigate the insurance system to get claims handled and access to promised coverage is critical to reinforce our roles in this industry.

Please learn about the candidates, the issues outlined in the bills coming up and make sure to vote as it is vital to our industry. A final note is to join your local professional associations. NAIFA California and CAHIP are two of the California professional associations to learn about and get to know the industry deeper through.

**Links to join [NAIFA](#) and [CAHIP](#) here**

# CALIFORNIA BROKER

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#### **UnitedHealthcare Expands Doula Offering to Employer-Sponsored Plans Nationwide**

UnitedHealthcare today announced the national expansion of its doula offering, now available to people enrolled in eligible health plans through their employer. Doula Support is designed to help improve maternal and infant health outcomes by giving more people access to non-clinical emotional, physical and educational support throughout their pregnancy, birth and the postpartum period.

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#### **Women's Health: Guide to Maximizing Your Health Insurance**

Welcoming a new baby is a thrilling event for parents. Choosing nursery colors and picking names are the fun parts of preparing for a new arrival, but parents also need to review their health insurance plans. Good medical support during pregnancy and childbirth gives moms and babies a safe and healthy start. Additionally, families benefit from well-baby visits, breastfeeding support and other essential services. Learn more about health insurance pregnancy coverage for moms and new babies in California so you can guide your clients on this exciting life transition.

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#### **No Bones About It: Simple Strategies to Build Strength, Stability & Long-Term Independence**

May is National Osteoporosis Month and is a good opportunity to highlight the interconnectedness of bone health to overall health. For brokers working with Medicare populations, employer groups and individuals planning for long-term health, this broader perspective matters. Bone health is not just a box to be checked for screening of osteoporosis, but is a predictor of overall health risk, healthcare cost and quality of life, especially for seniors.

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This interview captures a candid conversation between health insurance professionals sharing insights to protect, grow and sell health commissions. Phil Calhoun and David Ethington of Integrity Advisors, along with Ray Martin and Elliot Martin of Martin & Associates Insurance discuss what it takes to build, scale and support a growing agency. The discussion focuses on practical growth strategy, smart commission protection, agency leadership transitions, staffing issues and the importance of relationships, planning, and collaboration in today’s insurance marketplace.

**By Phil Calhoun & David Ethington in conversation with Ray Martin & Elliott Martin**

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Recorded on a webinar with David Ethington of Integrity Advisors, Phil Calhoun of Commission Solutions, Marc Glickman of BuddyIns and Peter Buechler of Cohesive Insurance Services, this conversation focused on practical cross selling strategies for brokers. The discussion centered on how experienced health insurance professionals can open retirement planning conversations and how annuities and long-term care can fit in the planning conversation.

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In this revised, updated and expanded edition of Walking to Destiny,” veteran entrepreneur and CEO of the Exit Planning Institute Christopher Snider brings even more depth to his paradigm-changing work. While most business thinkers focus on the endgame, Snider demonstrates that your successful exit is based on what you do now to unlock the value trapped in your business.

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As an insurance professional, you know that your clients rely on you to guide them through complex decisions. You may have heard the term “PEO” tossed around as a means of addressing payroll or HR woes, but what does it really mean, and why should it matter to you as a broker?

**By Ailene Dewar Costello**

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**NATIONAL MILITARY APPRECIATION MONTH**

**How to Celebrate National Military Appreciation Month**

National Military Appreciation Month is observed every May as a time to honor those who serve or have served in the United States Armed Forces, along with their families and supporting communities. Championed by Senator John McCain and established by Congress in 1999, National Military Appreciation Month provides an extended period for businesses, communities and individuals to express gratitude through events, ceremonies and outreach programs across the country.

**By California Broker Magazine**

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**CALIFORNIA POSITIVE**

**Ways to Celebrate National Bike Month**

Over 200 years after the bicycle’s invention, it remains one of the most popular activities across the world for both exercise and pleasure. There is even a whole month dedicated to it—National Bike Month takes place each May, sponsored by the League of American Bicyclists to promote the health, transportation and environmental benefits of biking. This May, check out some fun events taking places around California and pedal away.

**By California Broker Magazine**

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# Industry News

CURATED NEWS FROM THE INDUSTRY

## 95 health systems ranked by annual revenue

By Alan Condon

Revenue growth continued across the hospital industry in 2025, with many of the nation's largest health systems posting mid- to high-single-digit gains fueled by stronger patient volumes, improved payment rates and the expansion of ambulatory and pharmacy operations.

But the gains were far from uniform. Some systems grew revenue by double digits through mergers, acquisitions and new payer arrangements, while others saw declines as they shed hospitals and restructured their portfolios.

Here are 95 health systems ranked by their most recent annual revenue:

Editor's note: This is not an exhaustive list. To be included, please reach out to Alan Condon at [acondon@beckershealthcare.com](mailto:acondon@beckershealthcare.com) with your health system's latest financial results. The following financial results are for the 12 months ending Dec. 31, 2025, unless otherwise stated.

1. Kaiser Permanente (Oakland, Calif.): \$127.7 billion
7. University of California Health (Oakland): \$25.9 billion
- \*Results for the 12 months ending June 30, 2025
15. Sutter Health (Sacramento, Calif.): \$19.8 billion

[READ FULL ARTICLE »](#)

## 'You have to grow your way through this': Sutter CEO on tackling industry headwinds

By Alan Condon

Sacramento, Calif.-based Sutter Health is leaning into growth — not cost cutting — as the primary path forward amid mounting industry pressures.

"You have to grow your way through this. You can't shrink your way out," Warner Thomas, president and CEO of Sutter Health, said during an April 13 presentation at Becker's Annual Meeting.

That philosophy is shaping a broad strategy focused on ambulatory expansion, digital transformation and leadership development, alongside a planned multistate expansion through a proposed deal with Minneapolis-based Allina Health.

Sutter and Allina have signed a letter of intent for Allina to join the system, creating a combined nonprofit spanning California, Minnesota and Wisconsin.

[READ FULL ARTICLE »](#)

## Tackling Healthcare Affordability and Chronic Disease at Blue Shield of California with Mike Stuart

In this episode, Mike Stuart, President and CEO of Blue Shield of California, shares how his finance and provider background shapes a systems approach to improving health outcomes, strengthening provider partnerships, and addressing rising healthcare costs. He also discusses the growing impact of chronic disease and why collaboration across the healthcare ecosystem is critical to making care more affordable and accessible.

[CLICK TO HEAR PODCAST »](#)

## Providence's physician chief on its 'holistic' approach to value-based care

By Kelly Gooch

Health systems are under growing pressure to succeed in new payment models as the industry shifts from fee-for-service to value-based care. For Renton, Wash.-based Providence, success has hinged on a holistic approach spanning clinical and financial performance — one that generated more than \$177 million in Medicare savings in 2024, following \$148 million the year prior.

[READ FULL ARTICLE »](#)

## Insurers have eliminated 11% of prior authorizations under reform pledge

By Paige Minemyer

Last summer, the insurance industry broadly agreed to reform a major healthcare pain point: prior authorization.

Now, two of the industry's leading organizations are offering a look at progress toward those goals. AHIP and the Blue Cross Blue Shield Association released a report on Tuesday that found leading health plans reduced prior authorizations for an array of services by 11% since the pledge was made.

This equates to 6.5 million fewer prior auth requests for patients, according to the report. Reductions in Medicare Advantage specifically were 15%, it reads.

[READ FULL ARTICLE»](#)

## Federal Priorities from NABIP's 2026 Capitol Conference

Source: Word & Brown, by Paul Roberts

Each year, the National Association of Benefits and Insurance Professionals (NABIP) gathers in Washington, D.C., for its Capitol Conference, bringing together hundreds of agents, benefits specialists, and industry leaders to engage directly with federal policymakers.

The event serves as a coordinated advocacy effort, where NABIP members from across the country deliver a unified message to Congress on the most pressing issues impacting the health insurance landscape. This year's discussions focused on federal priorities tied to cost transparency, coverage stability, Medicare access, and related policy considerations.

[READ FULL ARTICLE »](#)

## UnitedHealth unveils new generative AI companion that is a sophisticated chatbot UnitedHealth Group says it plans to invest \$1.6 billion in AI this year.

By Susan Morse , Executive Editor

UnitedHealthcare has unveiled a new generative AI companion called Avery that learns from member interactions.

Avery goes beyond being a general AI chatbot as it's an agentic, HIPAA-compliant tool integrated into health insurance workflows. It can provide a self-serve personalized experience based on the individual's specific benefits, UnitedHealthcare said.

Avery is live for approximately 6.5 million members with UnitedHealthcare employer-sponsored health plans and 160,000 Medicare Advantage members, with expansion to reach a total of 20.5 million commercial, Medicare and Medicaid members by the end of the year. It is available to eligible members through an app or myuhc.com.

[READ FULL ARTICLE »](#)

## Source of Usual Health Care for Adults Age 18 and Older: United States, 2024

By National Center for Health Statistics

Having a regular health care provider or a place for routine medical care can provide early detection, treatment, and management of chronic disease (1). In addition, having a source of usual health care when one is sick or needs care is associated with an increased likelihood of receiving preventive screenings and services (1-3). This Data Brief uses 2024 National Health Interview Survey (NHIS) data to examine sources of usual health care among adults age 18 and older by sex and age group.

Source of usual health care

In 2024, 90.3% of adults had a source of usual health care, meaning a usual place where they go if they are sick and need care (Figure 1, Table 1).

Women were more likely to have a source of usual care (93.3%) than men (87.1%).

The percentage of adults with a source of usual care increased with age, from 83.7% among adults ages 18-34 to 97.5% among those 65 and older.

[READ FULL ARTICLE »](#)

## Who's running for California Insurance Commissioner? Here's a look at the field of candidates

Because of the first anniversary of the devastating Southern California wildfires, CalMatters asked candidates for the 2026 state Insurance Commissioner race to share thoughts on what the state can do to help victims and stabilize insurers. Here are excerpts and links to their answers.

[READ LATEST »](#)

### Patrick Wolff



“Solving our insurance crisis starts with reorienting the California Department of Insurance. It is too lax regulating insurance companies’ behavior, yet too strict controlling their market access. Customers lose both ways...”

“I will have the insurance department release company-specific data and publish a claims performance report card for each insurance company, empowering customers to reward good actors and punish bad actors. Customer empowerment requires robust choice and competition, yet the insurance department strangles both with bureaucratic red tape.” [Read Wolff's full candidate comment](#)

### Benjamin Allen



“We need to modernize how the state reviews insurance rates while preserving strong consumer protections. That means allowing responsible use of modern tools to predict wildfire risk and account for the actual cost of coverage, while dramatically speeding up state timelines so decisions are made in months, not years ...”

“I would push for neighborhood-scale fire prevention and risk reduction programs that lower losses across entire communities and make it possible for insurers to responsibly write policies again. Many parts of the state are already implementing these programs, and they’re working. We need to scale these — and quickly.” [Read Allen's full candidate comment](#)

### Stacy Korsgaden



“California does not need to choose between consumer protection and a functioning insurance market. We can have both. Achieving that balance requires a recommitment to basic principles: Free markets, actuarial soundness, California managing wildfire risks and allowing private sector innovations.”

“Insurance thrives on predictability and trust. When those elements are restored, capital returns, coverage expands and our working families benefit from greater choice and better service.” [Read Korsgaden's full candidate comment](#)

### Steven Bradford



“I support the implementation of [Assembly Bill 226](#), which will allow for the issuance of bonds to finance the costs of claims, to increase the liquidity and claims-paying capacity of the FAIR Plan, to refund bonds previously issued for that purpose and reduce the reliance on expensive reinsurance...”

“I want to evaluate including the FAIR Plan in the California Insurance Guarantee Association, as a means to more efficiently spread risk among all of the parties that are benefitted by — and burdened by — the realities of the California market.” [Read Bradford's full candidate comment](#)

## Robert Howell



“One reform worth pursuing is tying homeowners insurance participation to broader market access. If an insurer operates in a region and sells other lines of insurance, it should also be required to offer homeowners coverage there, subject to reasonable standards. Allowing companies to profit from California while abandoning homeowners pushes risk onto families and onto the state.

“Stronger enforcement around cancellations and nonrenewals is also critical. Entire neighborhoods are being dropped with little explanation and little notice. Families who have paid premiums for years are left scrambling through no fault of their own.” [Read Howell’s full candidate comment](#)

## Eduardo Vargas



” I will freeze any further rate hikes. I will lead the department in market conduct investigations of the 10 largest property and casualty insurance companies in California. Investigations will expose the exploitative nature of internal claim procedures, unfair competition or illegal coordination between insurance companies...

“Public insurance in California would not be modeled after the FAIR plan. Without the motive of private insurance, which is structured to deny and limit claims as much as possible, a public insurance plan would allow maximum coverage through a tax on those who are responsible for the climate crisis. California without billionaires could fund a public insurer.” [Read Vargas’ full candidate comment](#)

## Jane Kim



“We need Natural Disaster Insurance for All. This universal, affordable disaster insurance program would also invest in statewide climate resiliency and infrastructure. A universal system — which currently exists in countries like New Zealand and France — stabilizes coverage, prevents mass cancellations and creates a pool large enough to handle natural disasters. It also allows California to invest directly in mitigation and resilience — the kind of long-term risk reduction private insurers are not mandated or incentivized to invest in...

“We also must do more to cap CEO pay and excessive insurance profits. Californians are being asked to accept higher premiums and worse coverage while insurance executives take home tens of millions of dollars and companies use our premiums as an investment engine.” [Read Kim’s full candidate comment](#)

## Merritt Farren



“I would implement CAL Reinsure — a plan I’ve developed to replace the failing FAIR Plan. The FAIR Plan is on life support and has become part of the problem. CAL Reinsure removes catastrophic community fire risk from individual insurers and places it with a dedicated reinsurance authority — modeled on successful programs Florida used for hurricanes, the UK for floods, and the federal government after 9/11 for terrorism risk.

“This will make it attractive and financially viable for insurers to write standard home policies again for all Californians. It also mandates full payouts of insured rebuild amounts within 30 days of a total loss, ending the “delay and deny” trauma, so families can rebuild quickly.” [Read Farren’s full candidate comment](#)

## Who controls your home insurance? A high-stakes California race could decide

By Ethan Varian, Bay Area News Group, San Jose Mercury News

Few statewide elections stand to matter more this year than the race for insurance commissioner — the primary official tasked with stemming a wildfire-stoked home insurance crisis that has sent rates soaring across California.

The insurance commissioner leads the state agency that approves rate hikes for home and auto plans, investigates complaints about providers and enforces consumer protections. While many voters may be unfamiliar with the position, it has become an increasingly critical role as destructive blazes have upended the state’s home insurance market.

[READ FULL ARTICLE»](#)

## NABIP Secures Major Wins for Agents and Beneficiaries in CMS Final Medicare Rule

Washington, D.C. — The National Association of Benefits and Insurance Professionals (NABIP) today

Announced significant policy victories for agents, brokers, and the millions of Medicare beneficiaries they serve following the release of CMS's Contract Year 2027 Medicare Advantage and Part D Final Rule.

The final rule reflects a strong alignment with NABIP's advocacy to modernize Medicare marketing and communications regulations by reducing unnecessary administrative burden, improving the beneficiary experience, and supporting more timely, effective interactions with licensed agents and brokers, while preserving critical consumer protections.

"This rule is a clear example of what effective advocacy looks like," said Michael Andel, Senior Vice President of Government Affairs at NABIP. "CMS repeatedly echoed NABIP's recommendations throughout the final rule, demonstrating that the voices of agents and brokers and the beneficiaries they serve were heard."

Below are key wins for Medicare beneficiaries and the professionals who serve them:

[READ FULL ARTICLE »](#)

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## CMS gives Medicare Advantage rates a 2.48% bump for 2027 plan year in final rule

By Paige Minemyer

Following significant industry outcry over a proposal to keep Medicare Advantage rates largely flat in 2027, the Trump administration has bumped payments up slightly in the final policy.

The Centers for Medicare & Medicaid Services initially proposed a 0.09% increase in rates as part of the MA and Part D Advance Notice. In the final rule, the increase is instead set at 2.48%, which CMS said equates to about \$13 billion in additional payments to plans for the coming plan year.

CMS said that the rate increase accounts for the growth in underlying costs, how 2026 star ratings could impact bonus payments and changes to risk adjustment.

[READ FULL ARTICLE »](#)

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## CMS accepts more than 150 providers, digital health firms for ACCESS model

Participants will receive set reimbursement for managing Medicare beneficiaries' chronic conditions, like diabetes, chronic kidney disease and hypertension.

By Elizabeth Casolo

Dive Insight:

The Center for Medicare and Medicaid Innovation's ACCESS Model will run for 10 years starting in early July, allowing participating organizations to earn recurring monthly payments for using digital health technologies to manage certain chronic conditions.

However, full payment under the model is based on health outcomes. For example, participating digital health companies and providers would need to help a patient with hypertension lower their blood pressure by a set level to earn full reimbursement, according to the CMS.

The proposed payment rates to companies are "modest" at around \$7.50 to \$35 per beneficiary per month, depending on the clinical track, according to a March report by law firm Foley Hoag.

[READ FULL ARTICLE »](#)

# MAY

# 2026



# Industry Calendar

## 2026 MAY EVENTS

- [May 5-6 @8am-4pm CAHIP: Capitol Summit-Sacramento, CA](#)
- [May 5 @6-10pm CAHIP: PAC Night at the Ballpark-Sacramento, CA](#)
- [May 8 @8:30am-5pm CAHIP: 2026 Annual Golf Tournament-Auburn, CA](#)
- [May 12 @9am-5pm CAHIP OC: Membership Recognition-MORE DETAILS COMING SOON](#)
- [May 12 @5pm-7pm EPI: Spring Mixer-Los Angeles, CA](#)
- [May 13 @2:30-4:30pm EPI: The Real Meaning Behind A Valuation – Advice Through Knowledge-Solana Beach, CA](#)
- [May 14 @8am-5pm CAHIP: Golden Gate - CE Symposium 2026-Fairfield, CA](#)
- [May 14 @2:30-4:20pm EPI: The Real Meaning Behind A Valuation – Advice Through Knowledge-Costa Mesa, CA](#)
- [May 14 @5-9pm WIFS: Case Study Night-Sherman Oaks, CA](#)
- [May 18-19 @9am-3pm NAIFA: Congressional Conference-Washington DC](#)
- [May 19 @7am-4:30pm CAHIP: Annual CAHIP-IE Sales Symposium-Riverside, CA](#)
- [May 20 @8am-5pm CAHIP: LA Annual Conference 2026-Burbank, CA](#)
- [May 20 @11am-1pm EPI: The Acquirer's Perspective: What Strategic Buyers Really Want-Westlake Village, CA](#)
- [May 28 @11:30am-1:30pm EPI: Exit Planning Case Study: Investigating Exit Options-Norco, CA](#)
- [May 29 @9am-5pm CAHIP Ventura: Western-Themed Parking Lot Party-MORE DETAILS COMING SOON](#)
- [May 29 @9:30am-5:30pm CAHIP OC: 23rd Annual Celebration of Women in Business Charity Luncheon & Fashion Show-Newport Beach, CA](#)

## VIRTUAL EVENTS

- [May 4 @2-4pm CAHIP: Board of Directors Meeting-Webinar](#)
- [May 4 @2:30-4pm EPI: Designing A Smarter Exit: Leveraging Real Estate To Enhance Business Sale Outcomes-Webinar](#)
- [May 5 @10-11am Commission Solutions: Timing - Are You Ready To Sell?-Webinar](#)
- [May 7 @3-5pm EPI: Fireside Chat With An Esop Business Owner-Webinar](#)
- [May 12 @11-12am CAHIP and Zorro: Unmasking ICHRA-Webinar](#)
- [May 12 @2-3pm NABIP: Membership Chairs Leadership Training -Webinar](#)
- [May 15 @9-11am CAHIP Ventura: Ethics CE-Webinar](#)
- [May 20 @10am-12pm CAHIP: Medicare Roundtable-Webinar](#)
- [May 21 @3-4pm Commission Solutions: Adding Subagents and Protecting Commissions-Webinar](#)
- [May 27 @9-10am CAHIP: Farm Team Meeting-Webinar](#)
- [May 28 @12-1pm NABIP: New Member Orientation -Webinar](#)
- [May 28 @1-2pm NABIP: Virtual Leadership Forum-Leadership Gurus Panel-Webinar](#)

## SAVE THE DATE

- [June 25 @8:30-11am NAIFA: Greater Bay Area – High Net Worth Symposium-Webinar](#)
- [June 27-30 @9am-12pm NABIP: Capitol Summit-Atlantic City, NJ](#)
- [Aug 26 @8am-3pm 2026 CAHIP NorCal Business and Medicare Expo-Citrus Heights, CA](#)

## BROKER RESOURCES

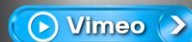
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# Key Stroke Prevention Strategies

*By Providence Health*



**Providence Health** emphasizes lifestyle changes, medical management and education to reduce your risk of stroke and maintain long-term brain health. Providence Health works with patients using a multidisciplinary approach, including neurologists, dietitians, cardiologists and rehabilitation specialists, to reduce stroke risk through personalized prevention plans.

## Core strategies include:

### 1. Manage Blood Pressure

High blood pressure is the leading controllable risk factor for stroke. Providence recommends monitoring and controlling blood pressure through diet, exercise and any prescription medications.

Reduce sodium intake to about 1500 mg per day and aim for regular physical activity.

### 2. Maintain a Healthy Weight and Exercise Regularly

Obesity increases stroke risk. Even modest weight loss (e.g., 10 lbs) can help. Providence supports diet modifications and structured exercise programs.

Engage in at least 30 minutes of moderate-intensity activity most days, supplemented by strength training a few times per week.

### 3. Manage Cholesterol and Diabetes

High cholesterol and uncontrolled blood sugar damage blood vessels, raising stroke risk. Routine monitoring and adherence to medications or lifestyle adjustments are crucial.

### 4. Control Heart-Related Conditions

Atrial fibrillation, carotid artery disease and other cardiovascular issues significantly increase stroke risk. Providence provides early detection, medical management and, when needed, surgical interventions.

### 5. Avoid Smoking and Limit Alcohol Intake

Smoking accelerates plaque buildup and blood clot formation. Providence encourages quitting smoking via counseling, medications or nicotine replacement therapy.

Alcohol should be limited to a maximum of one standard drink per day to prevent elevated blood pressure and stroke risk.

### 6. Adopt a Brain-Healthy Diet

Emphasize fruits, vegetables, whole grains, low-fat dairy and fish two to three times per week. Reduce processed foods and high-sodium items to maintain cardiovascular and cerebrovascular health.

### 7. Ongoing Monitoring and Education

Providence offers stroke education programs to recognize early signs using the BE FAST acronym: Balance loss, Eyes vision changes, Face drooping, Arm weakness, Speech difficulty, Time to call 911.

Regular check-ups and risk assessments help track and reduce individual stroke risks.

## Summary

Providence Health combines personalized medical care, lifestyle counseling and community education to minimize stroke risk. By proactively managing blood pressure, weight, diet, heart health and lifestyle habits, along with timely medical interventions, patients can significantly lower their likelihood of experiencing a stroke. For a personalized plan, you can contact Providence Health to consult with their stroke prevention specialists.

High blood pressure (hypertension) and stroke are very closely connected - hypertension is actually the number one risk factor for stroke.

## How they are connected

When your blood pressure is consistently high, it puts extra force on your blood vessel walls. Over time, this causes damage:

- **Weakens arteries** — they can rupture (leading to a hemorrhagic stroke)
- **Promotes plaque buildup** (atherosclerosis) — narrows or blocks arteries (leading to an ischemic stroke)
- **Makes blood more likely to clot**

## Types of stroke linked to high blood pressure

### Ischemic stroke (most common)

- Caused by a blocked artery in the brain
- High blood pressure contributes by narrowing arteries or causing clots

### Hemorrhagic stroke

- Caused by a burst blood vessel in the brain
- High blood pressure weakens vessel walls until they rupture

## Why it is dangerous

High blood pressure is often called the silent killer because:

- It usually has no symptoms
- Damage builds up over years
- Many people do not know they have it until something serious (like a stroke) happens

## Risk reduction

Lowering blood pressure significantly reduces stroke risk.

Key steps:

- Maintain healthy weight
- Exercise regularly (about 150 minutes per week)
- Reduce salt intake
- Limit alcohol
- Stop smoking
- Take prescribed medications if needed

## Bottom line

The higher your blood pressure, the greater your stroke risk. Even small reductions in blood pressure can make a big difference in preventing strokes.

## Stroke prevention tips

Preventing a stroke mostly comes down to controlling the key risk factors, especially blood pressure, and building consistent daily habits. Here is a clear, practical breakdown:

### Most Important: Control Blood Pressure

- Keep it below about 120/80 mmHg (or your doctor target)
- Check it regularly at home or pharmacy
- Take medications exactly as prescribed

## Eat for Heart and Brain Health

Focus on a **DASH** or **Mediterranean-style diet**:

- More: fruits, vegetables, whole grains, nuts, fish
- Less: salt, processed foods, red meat, sugary drinks
- Aim for 1500 to 2300 mg sodium per day

## Stay Physically Active

- At least 150 minutes per week of moderate exercise (walking, cycling)
- Even 20 to 30 minutes a day makes a difference
- Add light strength training 2 times per week if possible

**Hypertension is actually the #1 risk factor for stroke**

## Do Not Smoke

- Smoking doubles stroke risk
- Quitting has immediate and long-term benefits

## Limit Alcohol

- **Keep it moderate:**
  - Men: up to 2 drinks per day
  - Women: up to 1 drink per day
- Heavy drinking raises blood pressure and stroke risk

## Maintain a Healthy Weight

- Even losing 5 to 10 percent of body weight can reduce risk
- Focus on consistency, not extreme dieting
- Manage Medical Conditions

## Work with your doctor to control:

- Diabetes
- High cholesterol
- Atrial fibrillation
- Sleep and Stress Matter
- Aim for 7 to 9 hours of sleep
- Treat sleep apnea if you have it
- Manage stress (walking, breathing exercises, mindfulness)

## Take Medications Properly

If prescribed:

- Blood pressure medications
- Cholesterol medications (statins)
- Blood thinners (if needed)

Do not skip doses — even if you feel fine

## Know Warning Signs (FAST)

### Early action can save brain function:

- Face drooping
- Arm weakness
- Speech difficulty
- Time to call 911

## Bottom line

### The biggest wins are:

- Control blood pressure
- Eat clean
- Stay active
- Avoid smoking

*These alone dramatically lower stroke risk.*





# A Life Insurance Policy Can Help Pay for Long Term Care Needs

By Lisa Rehburg

A life insurance policy is an asset that you own. As with any asset, it can be sold. Yet few people know this option exists. If you are trying to find ways to pay for care needs, a life insurance policy can be another solution. Policies can be sold for a lump sum of money through what is called a life insurance settlement. Life insurance settlements have been legal since 1911 and are highly regulated by the Departments of Insurance across the country, offering a safe alternative for clients.

Investors purchase life insurance policies as a diversification tool for their portfolios. The amount of money paid to clients depends on the type and size of policy, the premiums to carry it and the life expectancy of the client. At the end of the sale, the buyer is going to take over the policy, pay the premium and make themselves the beneficiary. The shorter the life expectancy of a client, the more money a buyer is willing to pay for the policy.

Policies can be worth tens or hundreds of thousands of dollars. The money clients receive from selling their policy can be used for anything. And any type of policy has the opportunity to be sold, including term policies.

A client recently sold their \$1,000,000 term life insurance policy to pay for future care needs. The client does not need care now but knows she will in the future. She sold the policy for \$480,000, giving her the financial freedom she needed to quit her job and focus on her health.

To market a policy, a client's medical records need to be obtained and premium projections from the insurance company. Then buyers need time to evaluate the policy, premiums and medical records.



**Selling a life insurance policy may not be perfect for everyone, and a client should consult with their financial advisor before looking at a life insurance settlement**

From the time an initial application to market the policy is received, to the time buyers respond, can be 60 to 90 days. Clients are not obligated to accept any offers from buyers, so it is a free, no-obligation appraisal of their policy. Once a client accepts an offer, it can take another four to six weeks to complete the sale process, so this is a longer-term solution and not a short-term source of funding.

As mentioned, the market and process are highly regulated to protect clients. Each buyer must be approved to purchase policies by the Department of Insurance in the state in which clients live. HIPAA compliance, strong financials and policy trackability must be demonstrated to protect clients.

Selling a life insurance policy may not be perfect for everyone, and a client should consult with their financial advisor before looking at a life insurance settlement because other options may be available. But in the right circumstances, a life insurance settlement can help clients obtain the funding they need to be comfortable for the rest of their lives.



## Rehburg Life Settlements

Lisa Rehburg, Broker

Life Insurance Settlements



*For more than 30 years, **Lisa Rehburg** has been working with insurance brokers, financial advisors, and clients across the country. She has held executive roles at carriers, general agencies, and third-party administrators (TPAs).*

### Rehburg Life Insurance Settlements

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# Adding Value Beyond Renewal: Staying Engaged with Clients Through HR



By Steve Evans

Over the years, I've had a lot of calls from brokers who lost a client to a payroll company, or lost one along the way because of that relationship, and now they're trying to get that client back. At that point, it's always too late.

The relationship didn't change overnight. In most cases, someone else got involved over time, helping with payroll issues, onboarding gaps, HR questions or compliance items that weren't being addressed. They solved, or at least the client felt like they solved, problems the broker didn't even know existed.

*That's how these transitions happen.*

Clients don't usually leave because of one major issue. They leave because someone else positioned themselves as better able to support their organization in the day-to-day conversations that matter.

Your clients are constantly being pitched. New benefits. New HR tools. New payroll platforms. New "all-in-one" solutions that promise to fix everything. These conversations don't start at renewal. They happen throughout the year, often when something isn't working the way it should. That's what creates risk, not because clients are actively looking to replace you, but because someone else is stepping into conversations that should already be happening.

It's also important to recognize who is driving many of those conversations. HCM and payroll providers are increasingly positioning themselves to own broader HR discussions, including areas that directly touch benefits. When they have visibility into employee data, enrollment activity and day-to-day HR operations, it naturally creates opportunities for them to expand the relationship. That doesn't make them wrong, but it does make it important for brokers to stay engaged in those same areas.

At the same time, there's been a noticeable shift in the market. More brokers are becoming part of these conversations, not just at renewal, but throughout the year. They're leaning into HR, compliance and operational discussions because they see where issues actually surface. These are no longer "nice to have" touchpoints. They're becoming part of what clients expect from a strong trusted advisor.

For brokers who aren't there yet, this is the gap. These are the conversations you should not only be prepared to speak to but actively look to be part of. It's one of the most effective ways to strengthen relationships and close a hole that exists in many benefit agencies today.

Spring and summer are natural times to reset that. It gives brokers a reason to re-engage clients in a practical way, focusing on the operational side of HR where issues tend to surface first and where outside vendors often try to gain a foothold. The goal isn't to bring a new product to the table. It's to lead better conversations around the areas that actually impact the client's day-to-day experience.

If you're looking for where to start, these are some of the most valuable areas to stay involved.

## Where things usually start to go sideways: Employee data

Most HR issues don't start with benefits or compliance. They start with bad data. Employee information is spread across systems, outdated, or inconsistent. Vacation accruals are off, benefit eligibility isn't always set up correctly and small discrepancies build over time until something breaks.

We see this constantly during payroll conversions. Missing information, incorrect classifications, outdated employee details, things that may not have caused issues yet, but easily could. It's never intentional, but no one really looks at it until something forces them to.

That "something" is often what triggers a conversation with another vendor. Helping clients take a step back and clean up employee data is one of the most valuable ways to stay involved. It touches payroll, benefits, reporting and compliance, and it's one of the least prioritized areas until there's a problem.

When data is clean, everything else works better. When it's not, it creates opportunities for someone else to step in and offer a "fix."

## If you're only talking benefits at renewal, you're missing it

If the only time benefits come up is at renewal, there's a gap. Employees' needs change throughout the year, and economic pressure shifts what employees actually value. At the same time, your clients are hearing from other providers who are more than willing to step in and "review their benefits strategy."

Staying engaged mid-year, even with simple conversations around utilization, contributions or employee feedback, keeps you in that advisory role. It also changes the dynamic. Instead of reacting to outside recommendations, you're the one helping shape the direction and reinforcing your position as the primary resource.

# “Helping clients take a step back and clean up employee data is one of the most valuable ways to stay involved.”

## When company policies don't match how the business actually runs

Most companies don't ignore their policies; they just stop revisiting them. Over time, what's written stops matching how the business actually operates. Managers handle things differently, exceptions become the norm, and consistency starts to break down.

A common example is the employee handbook. It may have been put in place a few years ago, but it hasn't been updated to reflect how the business actually runs today. Policies around time off, sick leave, or day-to-day practices often don't match reality anymore, especially in a state like California where requirements continue to evolve.

Many brokers already provide access to HR tools like Mineral or similar resources, but those tools only create value if they're used. Simply bringing up the ability to review and update the handbook can open the door to a meaningful conversation and remind clients of the resources already available to them.

When issues come up, whether it's a compliance question or an employee situation, that's often when outside advisors get pulled in. Staying engaged here helps reduce risk, but just as importantly, it reinforces your role in the conversation before someone else gets invited into it.

## A lot of problems start at hiring

Hiring is another one of the common points where things start to break down. It happens quickly, sometimes without any structure, and onboarding usually follows the same pattern. Information isn't always collected the same way, and important details get missed early on.

Most business owners don't realize how much this matters. Hiring data feeds the benefits administration system, and if it's off, everything else is too. Eligibility gets set up wrong, which means enrollments get delayed or missed, and you're fixing it after the fact.

Those gaps don't stay isolated. They show up in payroll errors, benefit issues and compliance problems tied to required forms and notices. For brokers, this is a chance to stay involved in a part of the process that directly impacts benefits and employee experience, instead of only engaging after something goes wrong.

## Compliance doesn't just take care of itself

Compliance doesn't stand still, especially in California. New requirements around training, employee protections and documentation continue to evolve, and most small businesses aren't tracking every update. A good example is California's harassment prevention training. Many employers know they had to do it at some point, but they lose track of when it needs to be completed again or who still needs it.

That creates an opening, not just for mistakes, but for other vendors to step in with compliance-driven solutions. Keeping compliance and training as part of ongoing conversations, without turning it into a legal deep dive, helps clients stay aware and keeps you positioned as a resource. No one expects you to know every regulation, but you can't let it fall off the radar.

## It's not just the tools; it's how you use them

At some point, these challenges stop being about effort and start being about systems. Clients are often using a mix of payroll platforms, benefits systems and manual HR processes that don't fully connect. When that happens, even simple tasks become more complicated than they should be.

That's usually when they start listening to pitches about “better technology.” But the real issue isn't always the system itself. It's how everything works together, how data flows between platforms and how responsive the support is when something goes wrong.

This is also where brokers need to think about the client experience. Many brokers use systems like Employee Navigator, and it can be a great tool, but is it always the best fit? Sometimes it's more convenient for the broker, while the client ends up with another login and another system to manage. Not every client wants that.

In some cases, recognizing that a client may be better off with a single platform that brings everything together positions you as an advisor who is focused on what's best for the employer, not just what's easiest for you to manage. The right answer isn't always adding something new but also making sure what they have now works as it should.

Staying engaged in those conversations, instead of only reacting when a client is considering a change, gives you a chance to focus on what's actually best for the client. That's what ultimately keeps the relationship intact.

## Staying in front of it

The common thread through all of this is simple. These conversations can't just happen at renewal or when something goes wrong. They need to happen throughout the year.

It doesn't require a formal program or a new process. It's about being intentional with the conversations you're already having. Using natural touchpoints to bring up areas that tend to get overlooked, connecting what you're seeing across other clients and helping identify small issues before they turn into bigger ones.

That's what keeps you relevant. And more importantly, it's what keeps you in the role your clients already expect you to play.

[Click here](#) for a direct conversation about alignment, services, and book protection strategies.



*Steve Evans is the Co-founder of Premier HCM with over 25 years of payroll sales and leadership experience, and he launched the company to elevate service in an industry that too often forgets what real support looks like. He partners with small to mid-sized businesses that want more than just software, delivering proactive guidance, clear answers, and a deep understanding of client needs through an integrated platform for payroll, HR, time, onboarding, and benefits backed by hands-on service from seasoned professionals. Evans believes*

*strong relationships and practical solutions matter as much as technology and is passionate about helping organizations simplify payroll, improve compliance, and build lasting partnerships.*

# UnitedHealthcare Expands Doula Offering to Employer-Sponsored Plans Nationwide

## More than 7.2 million members may have access to personalized support through eligible plans

(March 13, 2026) - UnitedHealthcare today announced the national expansion of its doula offering, now available to people enrolled in eligible health plans through their employer. Doula Support is designed to help improve maternal and infant health outcomes by giving more people access to non-clinical emotional, physical and educational support throughout their pregnancy, birth and the postpartum period.

The United States continues to face the highest maternal mortality rate among high-income countries, with most pregnancy-related deaths considered preventable. Doula support services have been shown to help reduce preterm births and cesarean deliveries, increase breastfeeding rates and help people feel more supported and satisfied with maternity care. Studies also show a 57 percent decrease in postpartum anxiety and depression among people who have access to doula services.

We believe that everyone deserves meaningful support through their maternity journey, said Rebecca Madsen, Chief Executive Officer of Advocacy, Behavioral and Clinical for UnitedHealthcare. Expanding doula access may help give more people personalized, whole-person support.

## Tailored doula support for the maternity journey

Doulas serve as an advocate and dedicated support companion, focused primarily on guiding the birthing parent while also addressing the needs of the newborn. Their role includes helping families prepare for labor, offering guidance throughout delivery and recovery and supporting coordination of newborn care.

## Expanding access to more members

Doula Support is being rolled out in phases and is currently available nationwide to eligible employer health plans. Throughout 2026, availability will continue to expand to additional employer groups, and by Jan. 1, 2027, approximately 7.2 million members may have access to the offering if it is part of their employer health plan. Across UnitedHealthcare employer-sponsored plans, there are approximately 220,000 deliveries each year.

## Flexible doula support designed to meet families where they are

Members have flexibility in how they access and use Doula Support. They can meet with a doula in person, or virtually if one is not nearby. Depending on their plan, members may have coverage for a set number of visits or a reimbursement allowance for doula support services.

Members can also choose when to use Doula Support during pregnancy, birth, postpartum, or a combination of these. In most cases, they can choose from a broad range of trained doulas, regardless of network affiliation.

## Helping to build a stronger future for maternal and infant health

This initiative builds on UnitedHealth Group ongoing commitment to maternal health. The United Health Foundation recently announced 7 million dollars in maternal and infant health grants, including 1 million dollars dedicated to strengthening and diversifying the doula workforce.

*To learn more about eligibility, download the UnitedHealthcare app or [visit myuhc.com](https://myuhc.com).*



## About UnitedHealthcare

UnitedHealthcare is dedicated to helping people live healthier lives and making the health system work better for everyone by simplifying the health care experience, meeting consumer health and wellness needs, and sustaining trusted relationships with care providers. The company offers the full spectrum of health benefit programs for individuals, employers, and Medicare and Medicaid beneficiaries, and contracts directly with physicians, care professionals, hospitals and other care facilities. UnitedHealthcare is one of the businesses of UnitedHealth Group (NYSE: UNH), a diversified health care company. For more information, visit UnitedHealthcare at [www.uhc.com](https://www.uhc.com) or follow UnitedHealthcare on LinkedIn.

*This benefit is expanding across employer health plans. Is your client's benefits strategy ready?*

*By Rebecca Madsen*



The U.S. continues to face largely preventable maternal health challenges. While these issues are often discussed as public health concerns, they also carry implications for employers and those impacted. Complications during pregnancy and childbirth are not only stressful for the mother and her family, but also show up as higher medical claims, longer recovery times and unplanned leave.

As benefit leaders look for ways to support their employees while managing rising health care costs, coverage for doula services is now a fantastic option that is entering mainstream employer benefit options.

**What doulas do and why it's different**

Doulas are trained, non-clinical coaches who provide continuous support before, during and after childbirth. They do not replace medical care. Instead, they complement it by helping individuals understand their options, prepare for key moments and feel supported throughout the experience.

In practice, that might mean helping an employee prepare questions before a prenatal visit, explaining what to expect during labor in plain language, offering reassurance during stressful moments, or supporting recovery and adjustment after birth. By focusing on education, communication and emotional support, doulas can help people feel more confident and informed when navigating the healthcare system.

**What the data shows and why it matters for employers**

A growing body of research links doula support with meaningful improvements in maternal health outcomes.

Studies associate doula services with roughly a 50% reduction in cesarean delivery rates. Approximately one in three U.S. births currently occurs via cesarean, a procedure that costs about twice as much as vaginal delivery.

Doula support has also been associated with lower rates of preterm births and fewer NICU admissions. Preterm births carry medical costs roughly 10 times higher than full-term deliveries.

On the mental health side, one in five women experience pregnancy-related mental health conditions. Research has shown a 57% decrease in postpartum anxiety and depression among those who worked with a doula.

Complications like surgical deliveries, NICU stays, and untreated maternal mental health conditions can represent significant cost drivers of maternity care and they often extend the physical and emotional recovery period for employees navigating a major life transition.

**Where health plans come in**

As doula services become more common within employer-sponsored plans, employers have a new opportunity to help support maternal health. UnitedHealthcare recently announced the national expansion of its doula offering, now available to members enrolled in eligible health plans through their employer. These types of offerings signal a broader shift toward maternity benefits that help support employees during critical life moments and also help address costly complications, mental health challenges and workforce disruption tied to pregnancy and childbirth.

**To learn more:**

[Doula Support benefit now available to eligible members](#)

*“Research has shown a 57% decrease in postpartum anxiety and depression among those who worked with a doula.”*



**Rebecca Madsen** is the Chief Executive Officer of Advocacy, Behavioral and Clinical for UnitedHealthcare. During her nearly 30 years at UnitedHealthcare, Ms. Madsen has held a variety of leadership positions spanning P&L management, strategy, data and analytics, product development, marketing, and operations. In addition to her current role, roles she has held include Chief Consumer Officer, Chief Operating Officer for the Northeast Region, and National Chief of Staff. In these positions, Ms. Madsen has had a passionate commitment to serving people throughout their health care journeys, enhancing experiences, driving affordability, and engaging consumers to help them get the care they need. She holds an MBA in Health Care Management from The Wharton School, University of Pennsylvania, where she

was also a Teaching Assistant, and a Bachelor of Arts degree in History of Science with Mathematics from Princeton University.



# Women's Health: Guide to Maximizing Your Health Insurance

By California Broker Magazine

Welcoming a new baby is a thrilling event for parents. Choosing nursery colors and picking names are the fun parts of preparing for a new arrival, but parents also need to review their health insurance plans. Good medical support during pregnancy and childbirth gives moms and babies a safe and healthy start. Additionally, families benefit from well-baby visits, breastfeeding support and other essential services.

Learn more about health insurance pregnancy coverage for moms and new babies in California so you can guide your clients on this exciting life transition.

## What health insurance covers during pregnancy

Coverage for pregnancy is guaranteed for most Americans with health insurance. ACA marketplace plans, employer-based plans and Medicaid are all required to provide a minimum set of benefits for pregnancy coverage. This includes prenatal care, labor and delivery, postpartum care, breastfeeding support and well-child care after the baby is born.

- Under California law, this includes:
- Prenatal and postnatal visits with a doctor or midwife,
- Pregnancy-related health screenings, medications, or lab work
- Inpatient services, including hospitalization and doctor's fees.
- Doula services
- Newborn baby care
- Lactation support

Federal law lists a defined set of pregnancy benefits that are covered without any extra out-of-pocket costs at the time of the visit. These services include:

- Sexually transmitted infection testing, including HIV
- Testing for Rh incompatibility
- Folic acid supplements
- Prenatal tests, including anemia screening and screening for urinary tract infections
- Testing for gestational diabetes
- Screening and help to quit tobacco use
- Labor and delivery costs for either a vaginal birth or cesarean section
- Hospital stay
- Breastfeeding counseling and equipment
- Birth control after delivery

Patients should review their coverage so they have a full understanding of the specifics of their plan. While state and federal law mandate a broad range of services, insurers have some discretion on details such as the number of appointments or routine ultrasounds. Patients may be responsible for co-pays, coinsurance, or deductibles at the time of the appointment for certain services.

# California is one of only 19 states that require insurance plans to cover fertility treatments

## Provider networks

Additionally, patients should be aware of which providers and hospitals participate in the plan's network. Costs for out-of-network providers and facilities can be significantly higher than for in-network providers.

Epidurals and other necessary anesthesia services are covered for labor and delivery, and patients don't need to worry whether the anesthesiologist is in-network. Both federal and California laws prohibit "balance billing." This was a common practice where a hospital-based out-of-network provider bills the patient for the balance of what insurance doesn't pay, often resulting in unexpected bills for anesthesia. Under California's laws, providers must work directly with insurers to negotiate those payments, and patients don't need to be involved in that process.

## Changing health insurance during pregnancy

Sometimes patients, when they become pregnant, want to change insurance plans to access a different provider network or additional benefits. Unfortunately, they may have to wait to make that change. Pregnancy doesn't trigger a Special Enrollment Period under federal or California law. Patients have to wait until the next open enrollment period to switch.

Open enrollment for marketplace plans begins on Nov. 1, 2025, and the enrollment period ends on Dec. 15, 2025. Coverage will begin as soon as Jan. 1, 2026. Employer-based plans typically have similar open enrollment dates.

Individuals or couples who want to start a family may benefit from reviewing their insurance coverage and provider networks before trying to conceive. That can give them a chance to change insurance plans during open enrollment so they can have their provider of choice during pregnancy.

## Health insurance coverage for newborn care

Insurance coverage is an important part of raising a healthy baby. Parents can enroll their infant in coverage immediately post-delivery, and pediatric care will be covered right away.

Parents should be aware that their insurance costs may go up, and they will be responsible for premium increases, whether their insurance is through an employer or a marketplace plan. Patients with marketplace plans may be eligible for new or larger subsidies after the birth of a new baby.

If a new baby needs special care, such as a stay in the NICU, insurance will cover some portion of the cost. Parents should check the details of their plan to understand what NICU services are covered and what their out-of-pocket costs may be.

In some cases, families may be eligible for additional insurance, such as Social Security or Medi-Cal, to help manage extensive NICU costs. Hospitals will often have social workers or other staff who can help families get special coverage if necessary.

Once the new baby is added to a health insurance plan, they are covered for standard well-baby visits with no co-pays. This includes an initial appointment with a pediatrician a few days after birth, as well as six well-child visits during the first year of life. These appointments are typically scheduled at one month old, two months old, four months old, six months old, and nine months old. Standard childhood vaccines are also covered.

As with prenatal care, insurance plans usually have a network of preferred providers. When expectant parents are choosing a pediatrician for their future baby, it's helpful to check which providers are in-network to reduce out-of-pocket costs for newborn care.

## Health insurance coverage for breastfeeding support

For parents who choose to breastfeed, federal law requires insurance plans cover lactation services, as well as equipment and supplies for breastfeeding. This includes the cost of breast pumps and breastmilk storage supplies, incredibly helpful for moms who return to work and need to express milk for their babies. Patients can check with their insurance plan to find details about what types of pumps and equipment are covered.

In addition, visits to qualified lactation professionals for breastfeeding support are covered for the duration of breastfeeding, no matter how long a mom chooses to nurse her child.

## Health insurance coverage for infertility treatments

Some couples need medical assistance to conceive a baby, which can be costly. There are no federal laws that mandate coverage for infertility treatments, but California is one of only 19 states that require insurance plans to cover fertility treatments.

Under California laws that take effect in July 2025, large-group insurance plans must cover both diagnosis and treatment of infertility, including IVF. Insurance plans must cover up to three egg retrieval cycles and unlimited embryo transfers.

## Getting the most from pregnancy coverage

Insurance professionals can help clients navigate health insurance during and after pregnancy. By providing families with information they need about benefits available for pregnant women and new parents, they can give their babies a healthy start in life.

### SOURCES:

HealthCare.Gov: "Preventive care benefits for women."

Healthcare.gov: "Health coverage if you're pregnant, plan to get pregnant, or recently gave birth."

RESOLVE: The National Infertility Association: "Insurance Coverage by State."



## No Bones About It:

Simple Strategies to Build Strength, Stability & Long-Term Independence

By Megan Wroe, MS, RD, CNE, CLEC

May is National Osteoporosis Month and is a good opportunity to highlight the interconnectedness of bone health to overall health. Bones tend to be looked at through a narrow, isolated lens, with marketing typically focused on calcium supplements. While these are inarguably critical for bone health, it is rare to see information on the relationship of bones to balance, or to pelvic strength, or to our immune function. In fact, it's rare to hear of bones as being living tissue or organ systems, rather than hard structures that simply hold us up.

This limited view creates a gap both in public understanding as well as in functional health outcomes. The idea of bone health should not be just the density of the bone, but the health of the bone as a part of our integrated body systems. Weak bones create risk everywhere else and can be a barrier to strength, stability, resilience and independence as we age.

For brokers working with Medicare populations, employer groups and individuals planning for long-term health, this broader perspective matters. Bone health is not just a box to be checked for screening of osteoporosis, but is a predictor of overall health risk, healthcare cost and quality of life, especially for seniors.

### Bone as a living, integrated system

We often think of bones as static structures that hold the body upright. In reality, bones are living, metabolically active tissues that play multiple roles across the body. Beyond providing physical structure, bones contribute to:

- Movement and mechanical strength (in partnership with muscle)
- Vitamin and mineral regulation (including calcium and vitamin D metabolism)
- Hormonal signaling that influences metabolism (osteocalcin stimulates insulin sensitivity)
- Immune system support (via bone marrow immune cells and anti-inflammatory cytokines)

Bones are also directly related to muscular strength. Bones adapt to the forces placed on them, meaning that without adequate mechanical load, bone density declines. This creates a dual risk of increased likelihood of falling due to reduced strength, and greater susceptibility to fracture in falls due to weaker bones. CDC reports that one in four adults over age 65 falls each year, making falls a leading cause of injury and hospitalization in senior populations.

Like many systems in the body, bone health gradually declines with age if there is no action, often without noticeable symptoms until later in life. This is where lifestyle prevention becomes critical.

### Lifestyle strategies for better bones

When we connect the dots, it's clear that bone health influences far more than skeletal structure. It impacts strength, balance, stability, immune resilience and recovery capacity. Despite common messaging, there is far more we can do about it than simply take calcium supplements! Here are some of the most effective, evidence-based lifestyle strategies:

#### **+ Focus on weight bearing & resistance training**

- Bones respond to force. Research shows that higher mechanical load stimulates greater bone remodeling and strengthening, making resistance training one of the most effective tools for improving bone density.
  - Heavier, progressive resistance training is more effective than light weights with high repetitions
  - Proper guidance by professionals ensures safety
- Strength training also improves muscle mass, metabolic health and cardiovascular capacity
- Loading the skeletal system also stimulates bone marrow, which supports immune function and is an important factor in recovery from illness, injury, surgery or falls

### + Focus on pelvic strength

Pelvic health is often overlooked, yet it is critical in stability and movement. The pelvis serves as the body's structural hub, connecting upper and lower extremities. Strength in this region supports postural alignment, balance, coordination and efficient force transfer. Weakness in the pelvic floors can contribute to instability and increased fall risk. Improving this strength not only enhances stability overall but supports bone health in the pelvis itself.

### + Focus on balance & posture training

Balance is a trainable skill and a critical component of fall prevention. Targeted balance and posture training improves neuromuscular control, reaction time and confidence in movement. These adaptations reduce fall risk and help break the cycle of fear-based inactivity that often accelerates decline.

### + Food as foundational for bone health

Nutrition plays a foundational role in bone health and overall physiology. A Mediterranean style dietary pattern has been associated with improved bone health outcomes. Key nutrients to emphasize include: calcium, magnesium, vitamin D3, vitamin K1&2, potassium and protein. Also important to note is that bone density is largely established by early adulthood, making these habits relevant not only for seniors, but across lifespan.

### + (De)Focus on risky substances

Certain lifestyle factors can negatively impact bone health and should be minimized: smoking, excess alcohol consumption, and highly sedentary behavior. Addressing these behaviors supports not only bone integrity, but overall health and longevity.

### + Don't forget to screen

Bone density testing, such as DEXA scans, provides valuable insight into bone health before fractures occur. The National Osteoporosis Foundation estimates that approximately 10 million Americans have osteoporosis, with another 44 million at risk due to low bone density, highlighting the importance of early detection. Talk to your doctor about when screening should start for you.

## Connecting the dots from bones to brokers

For brokers, bone health awareness represents an opportunity to help your clients anticipate risk, maintain independence, and reduce their likelihood of high-cost claims such as falls and fractures. Reframing the conversation from checking off healthcare boxes to looking at bone health as part of the body's integrated system of health connects to real-world concerns of the people you are working with. This personalized approach, of course, then differentiates you as more than an expert on coverage, but as a health-forward professional partner who is interested in keeping clients active, engaged and independent.

In addition to early screening with medical providers, the lifestyle strategies for bone health are not only effective but can be simple to start working on with the right resources. At St. Jude Wellness Center, we offer a variety of bone health resources, from broad education to more personalized individual services, such as Nutrient Analysis dietitian consultations and Osteoporosis Medical Fitness Programming.

In the month of May, we are focusing on Balance & Bone Health by offering several additional services to our community free of charge:

- Gait & Balance Assessments to identify early instability. This is a quick 10-15 minute appointment with a fitness expert that will give a great baseline measurement of your bone health, speed and stability in order to choose next best steps. Call our center to book your free assessment: 714-578-8770 or email [stjudewellness@stjoe.org](mailto:stjudewellness@stjoe.org)

- Our educational webinar "The Science of Strong Bones" will explore how bone health connects to strength, balance, pelvic stability, and immune function and is free to our community on Tuesday, May 12 at noon. Registration can be done on the Programs & Events page of [stjudewellnesscenter.org](http://stjudewellnesscenter.org)

## Upcoming programs at St. Jude Wellness Center

**Parkinson's Empowerment Program:** An early intervention program for those with recent PD diagnoses and their care partners. This 4-week program combines education from an integrative team of health and wellness experts along with caregiver support and PD exercise. Participants receive personalized recommendations for next best fitness program. Cohorts are free of charge and offered every 1-2 months. Next cohort is Thursdays from 2pm-4pm and begins May 7

**Brain Fit:** Our signature brain gym circuit course focused on utilizing dual-tasking exercises for enhancing neuroplasticity and reducing risk of cognitive decline. This course is for active, independent agers who are not currently managing cognitive conditions. Brain Fit is a twice weekly, 6-week series offered consistently throughout the year for \$165. Next cohort is Wednesdays and Fridays from 12pm-1pm starting May 6

**Wellness Center Tours:** For those new to our center, we offer bimonthly tours free of charge to give you the behind-the-scenes scoop of what we offer.

**Full Body Stretch & Mobility Workshop:** A full hour dedicated to therapeutic stretch and mobility drills you can modify and do on your own for enhanced daily movement.

[See the full schedule & book on the St. Jude Wellness Center website.](#)



**Megan Wroe, MS, RD, CNE, CLEC**, is a registered dietitian and Manager of St. Jude Wellness Center, an integrated program of Providence St. Jude Medical Center. She leads a multidisciplinary team providing nutrition, fitness, mind-body therapies, and preventive wellness services that support the hospital's mission of whole-person care. Megan partners with community organizations and insurance professionals to advance preventive health strategies that help reduce chronic disease risk, promote healthy aging, and improve quality of life for Medicare and senior populations. From single offering services and packages to virtual comprehensive programs for larger employee populations, the wellness center team will create a wellness package based on the health needs and interests of your clients and groups. Learn more about the wellness center and their upcoming programs at their website.

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# How the Martins Built a Scalable Agency Model

By Phil Calhoun and David Ethington in conversation with Ray Martin & Elliott Martin

ARTICLE EXPERIENCE OPTIONS

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This interview captures a candid conversation between health insurance professionals sharing insights to protect, grow and sell health commissions. Phil Calhoun and David Ethington of Integrity Advisors, along with Ray Martin and Elliot Martin of Martin & Associates Insurance discuss what it takes to build, scale and support a growing agency. The discussion focuses on practical growth strategy, smart commission protection, agency leadership transitions, staffing issues and the importance of relationships, planning, and collaboration in today's insurance marketplace.

Ray Martin and Elliot Martin offer a useful roadmap for agencies that have outgrown the solo-broker model. Their experience shows that sustainable growth is not just about generating more leads, but about creating the structure, talent and partnerships needed to serve more clients well.

## Building from experience

Ray Martin's career began in the late 1980s and early 1990s in life insurance, where he was trained broadly but eventually saw that he needed a more competitive product focus. He left the traditional path, moved into health insurance, and then found his niche in senior markets through long term care and later Medicare. "I really went after the long term care insurance business," said Ray, noting that the market shift eventually pushed him further into Medicare, where he built a long career and later expanded into annuities, life insurance and investment support.

Elliot's path was shaped by watching his father's work schedule flexibility that came with agency ownership. Early on he wanted to do what his father was doing, but he also learned the hard way by starting out in cold calling and door knocking before joining the family agency. That experience gave him a clearer view of what clients respond to and why trust and referrals matter so much in this business.

## Mentors and momentum

One of the strongest themes in the conversation was the value of mentorship. Ray described his "superpower" as never being afraid to ask for help, and he credited multiple mentors over the years with helping him grow into new areas of the business. He emphasized that successful people often want to help, but only if someone asks.

Ethington shared a similar story, pointing to mentors who opened doors to professional associations, advocacy, and legislation. He also credited exposure to industry leaders and active participation in groups like NABIP and CAHIP for helping him understand the bigger picture of the business. Elliot said mentorship came naturally through his father, but also through conferences and industry events where he could connect with leaders doing big things elsewhere in the country.

## Scaling with structure

The panel spent much of the discussion on what happens when an agency reaches the point where one or two people can no longer manage all the business. Elliot explained that during AEP, the workload can become overwhelming, and the answer is not simply to work harder. Instead, he said agencies need to figure out which tasks are below their hourly value and should be delegated to administrative help.

That idea became a turning point for Martin & Associates. Elliot said the first step was hiring support staff to handle scheduling, client follow-up to collect ID numbers and confirm enrollment, and handling paperwork so the producers could focus on sales and service. Once that foundation was in place, the agency could think about bringing on more licensed help as enrollments grew. "At a certain point you just can't take on all of the work yourself," said Elliot, emphasizing the need to build a sales team around growing demand.

# One of the *strongest themes* in the conversation was *the value of mentorship*.

## A smarter growth model

Ray framed growth in three stages—optimize, amplify and scale. In his view, brokers should first optimize the value of each client by identifying additional product opportunities to help them including insurances for cancer, heart attack, stroke, hospital indemnity, annuities and life insurance. He argued that many agencies miss out on significant revenue because they treat Medicare as the only line of business instead of a gateway to broader client service.

Next comes amplification, which he described is accomplished through educational webinars, seminars, newsletters and other marketing designed to expand the agency's reach. Only after those steps, he said, should an agency think about scaling by bringing on a sub agent or employee. He strongly advised moving toward employee or LOA models rather than relying on 1099 sub agents, because you want to create stability and better operational control with employees.

Elliot agreed and added that one important metric is revenue per new client. The agency should focus on making the most of the people already reaching out before chasing endless new lead sources. He said a webinar they run now generates a steady stream of Medicare appointments, helping them control both marketing and lead flow while keeping the sales pipeline full.

## Collaboration that pays off

Another major takeaway was the power of collaboration. Ray explained that partnerships often grow organically when you already know and trust someone in the industry. He said he began passing financial and investment leads to trusted colleagues because he could not effectively wear both hats at once. That collaboration became a new revenue source with a solid experience for clients.

David said professional associations are one of the fastest ways to build those relationships. He encouraged brokers to get involved in local, state and national groups because they are full of people who value education, advocacy and shared learning. Elliot added that going to meetings and conferences can be uncomfortable at first, especially for introverts, but the payoff is significant because those events create knowledge, referrals and long-term connections.

## What it means for brokers

For California brokers, the message is timely. In a market shaped by pressure on commissions, growing client needs and the demand for deeper advisory relationships, most health insurance professionals need to lean on collaborative experts in other insurance lines to cross sell products to help their clients. In addition, looking to add automated systems that support growth without burning out the producer, staffing wisely, sharing responsibility, strengthening carrier partnerships, all help to extend solutions covering more than a single product line.

The conversation also reinforces a lesson many seasoned brokers already know. Growth is not just about volume. It is about building a business that can serve clients well, keep talent engaged, and create enough operational room to adapt as the market changes.

## Connect with the Martins

Readers who want to learn more from Ray and Elliot can connect with Martin & Associates Insurance and follow their agency's work through their professional presence and industry participation. Their team also welcomes conversations about agency growth, commission protection, Medicare strategy and collaboration with other insurance professionals.

*For brokers exploring service partnerships or growth support, engaging directly with Ray and Elliot through Martin & Associates is the best next step.*

*To learn more about growing through commission protection and acquisition, David is available for 15-minute appointments to answer commission planning questions. [Schedule Here](#)*



**Raymond Martin** is a seasoned insurance professional and co-founder of Martin & Associates Insurance Services, with decades of experience in Medicare planning and health insurance. He specializes in helping individuals understand and enroll in Medicare Advantage, Medicare Supplement, and prescription drug plans, offering clear, personalized guidance. Raymond is known for his hands-on approach, industry expertise, and commitment to building long-term client relationships through education and trusted service.



**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.



# Help Clients by Working with Subject Matter Experts

By Phil Calhoun in conversation with Marc Glickman & Peter Buechler

ARTICLE EXPERIENCE OPTIONS

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Recorded on a webinar with Phil Calhoun of Commission Solutions, Marc Glickman of BuddyIns and Peter Buechler of Cohesive Insurance Services, this conversation focused on practical cross selling strategies for brokers. The discussion centered on how experienced health insurance professionals can open retirement planning conversations and how annuities and long-term care can fit in the planning conversation.

Marc Glickman is the CEO of BuddyIns, where he has spent nearly 20 years in the long term care space, including more than a decade as an actuary before building a platform designed to help brokers guide clients through long term care planning and access a nationwide network of LTCi experts. Peter Buechler CFP, CLU, ChFC is the president of Cohesive Insurance Services, an independent marketing organization that works with brokers, financial advisors and insurance licensed agents to help them integrate annuity solutions into client planning.

## Cross selling with purpose

For California brokers, the appeal of cross selling is not just revenue expansion. It is also about staying relevant at the point in clients' lives when they are making major decisions about retirement, health care and income protection. In the webinar, the speakers kept returning to one simple idea that matters in every line of business. The best cross-sell opportunities come from trust, timing and a process that feels easy for the client.

Buechler focuses on the goal of helping brokers understand where annuities fit and how to bring those conversations into a broader retirement discussion. His team can support health insurance advisors as well as CFPs and RIAs, with support depending on how involved the broker wants to be. "We help them integrate annuities, where appropriate, into an overall financial plan," said Buechler. "It may not be something that many health insurance advisors have at the forefront of what they do.

We help them open the door to integrate annuities into their conversation with clients." That flexibility we provide with the support to health brokers is what makes referral partnerships work.

Glickman made a similar case for long term care, suggesting that brokers should focus less on the product label and more on the problem it solves. "It is really about finding what is the best fit for your client," he said. "What long term care planning does for the client, not what is the product itself." In his view, the broker's role is to initiate the conversation and then lean on a specialist to do the deeper work.

## Timing the conversation

One of the most useful takeaways for California brokers was the emphasis on timing. Phil Calhoun pointed out that the best moment to bring up related planning topics often comes after the core health insurance conversation is complete. A simple question about whether a client has reviewed finances or has a retirement plan can open the door to a larger discussion. That approach works because it is natural, non-threatening, and rooted in the relationship the broker already has.

Buechler framed the opportunity around the Medicare transition. He said that when clients are moving into Medicare, they are also often moving from accumulation to distribution in retirement planning. That creates a natural opening for questions about annuities, legacy planning, reviewing older policies, and ensuring all is functioning as intended. He described it as an important time when brokers can bring subject matter experts to assist in other areas during this next stage of the client's life.

Glickman added that long term care is especially effective when the conversation is framed around care, not insurance. He said clients usually respond to the idea of paying for professional care rather than relying on family members. He also noted that products today are more varied than many brokers realize, including hybrids and shorter-term solutions that may be better suited to a 65 plus client than traditional coverage.

## What makes referral work

The speakers agreed that the broker's role does not end with the introduction. In fact, the referral is more likely to work when the process is simple enough so that the broker can confidently repeat it. Glickman said a broker must know that the specialist will "deliver on that solution for the client" because the relationship is the asset being protected. He stressed that a referral partner should create a frictionless experience and reduce the lift for the broker, not add to it.

Buechler described a similar model on the annuity side. He said the process can begin with a short call focused on the client's goals, followed by a more detailed planning conversation if needed. That structure allows the broker to stay involved at whatever level feels comfortable. "It just depends upon the level where they are at and what they want to do," he said. "It can work any number of ways."

The compensation structure matters, but it is not the point. Buechler's company can assist an agent with taking the sole lead as retail agent while others prefer partnering with Buechler to have him assist the client directly with varying compensation splits. Glickman said he often uses a 50-50 split when the work is truly shared, and an 80-20 arrangement when one partner is doing the heavier lift. Both emphasized that the real value is in making the broker look good to the client and keeping the relationship intact.

## California group opportunities

For California broker audiences, the group long term care discussion was especially relevant. Glickman said employers and HR teams often understand the value of long-term care once the issue is framed as a caregiver problem. When an employee needs time off to care for a parent, the need becomes concrete. He said that is why group products can resonate so well with HR departments and business owners.

He also pointed out that the group market now includes guaranteed issue options down to three lives and that the census required is simple. "They do not need names, they do not need salaries," he said. "All we really need is their dates of birth." He noted that this makes it possible for brokers to introduce meaningful coverage without asking the employer to take on a heavy administrative burden.

Glickman highlighted another advantage that brokers should be ready to explain. Group long term care benefits can be portable, and some plans feature level premiums and generous benefit growth. He said brokers often do not realize how common these products have become through employee benefits divisions. That creates an opening for California brokers who work with employers, HR teams and voluntary benefits.

## The broker advantage

The most consistent theme across the webinar was that brokers do not need to become experts in everything. They do need to know how to recognize opportunity, ask the right questions and connect clients with the right specialist. Buechler said a broker can stay fully involved or simply make a warm handoff. Glickman said the key is to keep it easy enough that the broker remembers to act on it and that the client understands the next step.

Both speakers also stressed that broker trust is built through service at point of need. Glickman described claims concierge support and policy review assistance as examples of value-added services that can strengthen relationships over time. Buechler said ongoing client touchpoints such as policy review, beneficiary review and senior financial security checklists can create what he called a "sticky client."

For California agency owners and producers, the message is practical. Use Medicare and retirement transitions as conversation starters, keep the process simple and partner with specialists who can handle the technical lift. When brokers do that well, cross selling stops feeling like a sales tactic and starts functioning like a service model.

**"The most consistent theme across the webinar was that brokers do not need to become experts in everything."**

**Engage with Marc Glickman and BuddyIns for LTCi planning and coverage support.**

[Click here for group](#) or [Click here for individual](#)



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

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**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.

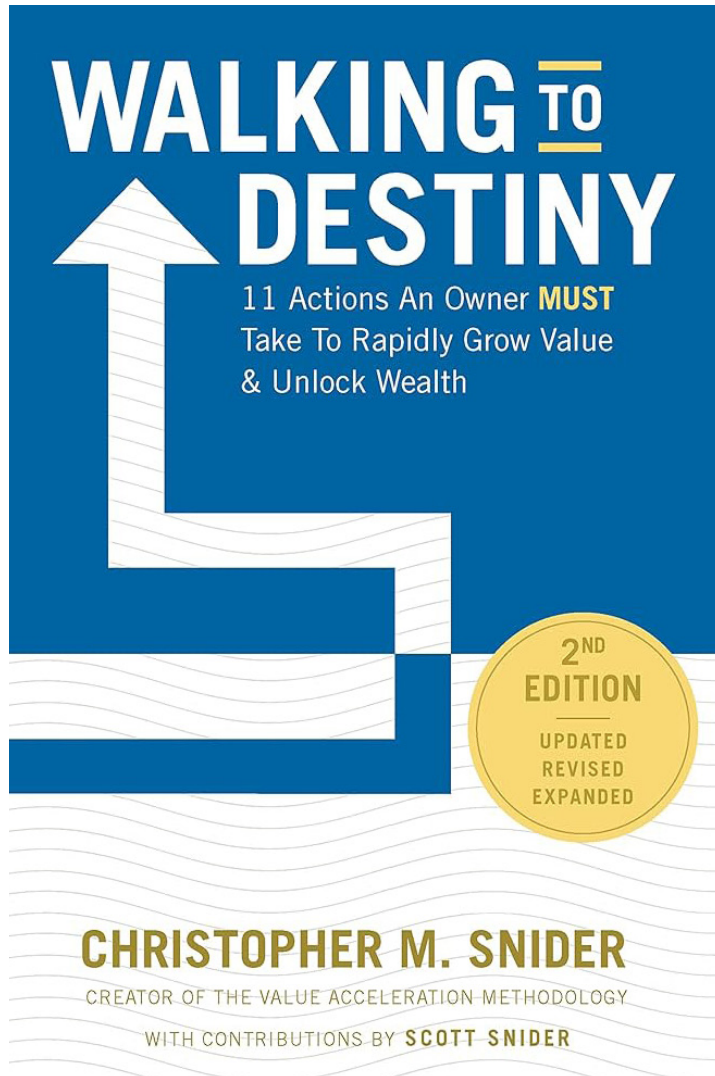
**Engage with Peter Buechler and Cohesive Insurance Services for annuity support, retirement planning conversations, and referral-based assistance designed for independent agents and advisors.**

[PeterB@CohesiveInsurance.com](mailto:PeterB@CohesiveInsurance.com)

714-406-3022

# Book Review of “Walking to Destiny”

By California Broker Magazine



## His methodology walks you

-*The present value* of your business and its potential best-in-class value with an Attractiveness and Readiness Assessment.

-*A Prioritized Action Plan*—a three-to-ten-year vision of your chosen destination to close your profit and value gaps.

-*90-Day Sprints*—processes and infrastructure to execute relentlessly and evaluate your results with a scorecard that measures value growth.

-*The act of decision-making* every 90 days to see if you want to keep growing or shift to exiting-keeping exit planning present tense and in your control.

-*The “4C’s”* of your knowledge capital and how to identify, protect and build these intangible assets.

-*The Strategic Value* = Simple Math formula to raise your valuation. Align your business with your life with this systematic approach to quantitative growth. Whether you’re a business owner or a business advisor who works with business owners, “Walking to Destiny” will position you to build and preserve family wealth for generations.

As a business owner, you know your business will eventually change hands. But will your transition occur on your terms and timeline? Financial advisors estimate that 80% of an owner’s net worth is locked in their businesses. Yet, when the time comes, most owners end up liquidating instead of selling because they lack a clear growth strategy. Veteran entrepreneur and CEO of the Exit Planning Institute Christopher Snider brought 40 years of experience in corporate finance and leadership to his five-star rated 2016 edition of “Walking to Destiny.” In this revised, updated and expanded edition, he brings even more depth to his paradigm-changing work. While most business thinkers focus on the endgame, Snider demonstrates that your successful exit is based on what you do now to unlock the value trapped in your business. His Value Acceleration Methodology will give you the steps to accomplish the exit planning necessary to make you five to 10 times wealthier.



## Reviews/From Inside of the Book

“The perfect playbook for business owners. It shows how to build a significant business and life on their own terms to win big.”

– **Kyle Danner, professional EOS Implementer** ®

“A comprehensive playbook on how to win at nailing your exit. Every owner and transaction advisor can learn from the time-tested wisdom in this book.”

– **Darren Cherry, CEPA® Area President, FocusCFO**

“A comprehensive guide for owners looking to understand the exit planning process, packed with relevant and actionable content. So many exit planning books are theory-based, but this one is the real deal.”

– **Julie Keyes, Exit Strategy, Collaborator, Author and Podcaster** “Build Enterprise Value today, Exit on your own terms tomorrow, KeyStrategies, LLC

“The magic of Walking to Destiny is it forces advisors and business owners to shift their definition of exit planning. After reading this book, it will be clear exit planning is not about getting out of your business in the future. You’ll immediately recognize the power of getting what you want out of your business—starting right now!”

– **Greg Maddox, Senior Business Advisor, Cultivate Advisors**

“I recommend this book to owners, family members, and executives of privately held companies. I use this book to coach business owners, teach the value enhancement theory, and normalize the cycle of ownership and business evolution.”

– **Amy Wirtz, Family Business Consultant, The Family Business Consulting Group, Inc.**

“There are foundational thinkers like Chris Snider to set the stage for progress and innovation far into the future. Walking to Destiny was written with owners in mind and provides a clear roadmap to accelerate business value. This 2nd edition provides even more help to owners to be successful and shows Chris’s continuing growth as a seminal thought leader.”

– **Sean Hutchinson, Thought Leader in Business Value Acceleration & Transition-Readiness, Partner, Ready for Next Advisory Group**

“The single most influential book impacting my focus on business owners. The book has given me the knowledge, framework, process and language to speak to business owners with confidence. The book teaches timeless and proven concepts that are essential to growing value in any business. Chris Snider is one of the most influential thought leaders about Exit Planning and Value Acceleration in the industry. Highly recommend Walking to Destiny!”

– **Charles Jarrett, CFP®, CPWA®, CEPA®, CRPC®, ChFC, Private Wealth Advisor, Senior Vice President, Merrill Private Wealth Management**

“I recommend this book to owners, family members, and executives of privately held companies. I use this book to coach business owners, teach the value enhancement theory, and normalize the cycle of ownership and business evolution.”

–Amy Wirtz



**Christopher M. Snider, CEPA®**, is a leading authority in exit planning, business growth, and value acceleration. As the CEO and owner of the Exit Planning Institute® (EPI), which he operates with his son, Scott Snider, Christopher has helped redefine how business owners prepare for transition and build lasting wealth. An award-winning author, speaker, and educator, Christopher first introduced his groundbreaking

methodology in the five-star rated 2016 edition of *Walking to Destiny: 11 Actions an Owner Must Take to Rapidly Grow Value & Unlock Wealth*. In 2012, Snider and his son acquired EPI. Seeing a gap in how advisors and owners approached transition, he developed the Value Acceleration Methodology™, which is the proven, award-winning framework that integrates strategic planning, value growth, and succession readiness. He lives in Cleveland, Ohio, with his wife, Denice, and enjoys boating, golfing, hiking, and the outdoors.



# How Engage PEO is a Better Partner for Brokers



By Ailene Dewar Costello

As an insurance professional, you know that your clients rely on you to guide them through complex decisions. You may have heard the term “PEO” tossed around as a means of addressing payroll or HR woes, but what does it really mean, and why should it matter to you as a broker?

A Professional Employer Organization (PEO) is a partner that handles the administrative side of running a business: payroll, HR compliance, benefits administration, risk management and more. Employers and managers still run the business day-to-day, but a PEO helps reduce stress, save time and create efficiencies across the organization.

Some of your clients may be struggling with HR compliance, are facing high turnover, or are trying to grow without enough administrative support. A PEO can help, and there are some great PEOs out there, but not all of them may be a good fit. Unfortunately, we’ve seen what happens when clients land with the wrong partner:

- + A PEO offers competing insurance products soon after onboarding, cutting the broker out of the relationship.
- + A client receives poor service, leaving them frustrated and blaming the broker.
- + Hidden, bundled fees leave clients and brokers confused about costs, eroding trust.

If you are interested in or have considered a PEO for your client, but are weary of the above, look no further than Engage PEO.

### Why Engage PEO is different

Founded in 2011, Engage is a national, certified PEO built with brokers in mind. Unlike PEOs that eventually compete with you, Engage strengthens your client relationships while creating long-term value for you. Here’s how:

### Broker-friendly partnerships

Engage protects your relationships with a strict “No Trespassing” policy: no competing insurance products without your consent, plus flexible options to carve out benefits or workers’ compensation as needed. You can confidently offer your clients a PEO solution while keeping your insurance lines secure.

### Superior HR services

Engage goes beyond the basics when it comes to HR. Their in-house HR team, which includes experienced employment attorneys, provides practical, actionable guidance. Whether it’s a sensitive termination, wage-and-hour question, or compliance concern, your clients get real solutions, not generic, call-center advice. Full-service support also includes payroll, benefits, risk management, and a dedicated Account Manager.

And to enhance the relationship even more, Engage unbundles billing and provides a clear, transparent, detailed breakdown of costs so clients know exactly what they’re paying for.

Unlike PEOs that eventually compete with you, Engage strengthens your client relationships while creating long-term value for you.

### Strong client retention = recurring, stable revenue

These unique offerings, combined with Engage’s “expect more” service model has led to above-average client satisfaction with retention rates well above the industry norm. This means clients stay longer and feel supported. And for brokers, high client retention means guaranteed annual commissions for as long as the client stays with Engage.

### Protect Your Clients and Your Relationships

Predatory PEOs can put both your clients and your hard-earned relationships at risk. In fact, a client could be getting contacted by a payroll/HR provider while you’re reading this article. If you have clients who could benefit from a PEO, are interested in PEO, or are currently stuck in a poor PEO partnership, now is the time to act.

Engage is here to support you and your clients every step of the way. Reach out today to explore how a trusted PEO partner can safeguard your relationships, enhance client satisfaction and create lasting value.

[Click here](#) to watch a short video about the referral partnership program with Engage PEO.



Ailene Dewar Costello, CBPA, aPHR  
Vice President of Sales, California, Engage PEO





# ANNUAL CONFERENCE 2026

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## Hello AI!

Accelerating Future-Ready Brokers



May 20th

## - CAHIP-LA Annual Conference 2026 -

Step into a bright, imaginative vision of tomorrow where innovation moves at light speed and the broker of the future takes center stage. Hello AI brings together industry leaders, forward-thinking partners and curious professionals for a full day of insight, exploration and next generation learning.

This year's conference blends a playful, retro-futuristic aesthetic with the real-world advancements transforming our industry. From AI-powered underwriting to digital-currency hospital systems, to PBM disruption and global care models, attendees will discover how technology and creativity are reshaping the benefits landscape.

Whether you're looking to sharpen your competitive edge, expand your expertise or understand the forces accelerating change, this event offers the clarity, connection and inspiration you need to thrive in the next era of brokerage.

### What You'll Explore

**AI in Underwriting & Claims:** How automation is redefining accuracy, speed, and client experience

**The New GA Ecosystem:** PEOs, alternate funding and the evolving agent value proposition

**PBM Trends & Transparency:** What's shifting, what's emerging and what brokers must prepare for

**Medical Tourism:** Global care models and their growing influence on U.S. provider systems

**Hospital Systems & AI:** Consolidation, network strategy and the rise of digital payment technologies

**Business Succession Planning:** Legal and operational strategies for long-term agency stability

**Medicare Market Expansion:** New senior-focused specialties and emerging areas of opportunity

### Why Attend

Because the future isn't waiting. It's accelerating and brokers who understand the tools, technologies and trends shaping tomorrow will be the ones who lead it. Join us for a day of learning, connection and forward-thinking conversation designed to elevate your practice and expand your perspective.

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# *How to Celebrate National Military Appreciation Month*

**By California Broker Magazine**

## **National Military Appreciation Month**

is observed every May as a time to honor those who serve or have served in the United States Armed Forces, along with their families and supporting communities. Championed by Senator John McCain and established by Congress in 1999, National Military Appreciation Month provides an extended period for businesses, communities and individuals to express gratitude through events, ceremonies and outreach programs across the country.

While many veterans have life and health insurance covered, in some cases you can still help their loved ones. Most of all, show your appreciation in the ways outlined in this article.

*May is packed with other individual military-related observances. Here are key dates to celebrate:*

- **May 1 – Loyalty Day** reaffirms loyalty to the U.S. and recognizes the heritage of American freedom
- **May 8 – Victory in Europe (VE) Day** marks the allied victory in Europe in 1945, ending WWII on the European front
- **May 8 – Military Spouse Appreciation Day** falls on the Friday before Mother's Day and recognizes the sacrifices and contributions of military spouses
- **May 16 – Armed Forces Day** is observed on the third Saturday of May to honor those currently serving in the U.S. military
- **May 25 – Memorial Day** falls on the last Monday of May and is a solemn day of remembrance for those who died in military service

Behind every service member stands a network of spouses, children and families who bear the weight of frequent relocations, long deployments and the ever-present uncertainty of military life. National Military Appreciation Month exists to ensure these collective sacrifices are not overlooked.

The month also draws attention to issues affecting veterans after their service ends, including the transition to civilian employment, access to healthcare and mental health support (May is also Mental Health Awareness Month). With over 18 million living veterans in the U.S., the observance serves as a prompt for communities and policymakers to consider ongoing obligations to those who have served. It is also a time when many businesses offer military discounts, host hiring events, and launch charitable drives benefiting service members and their families.

#### ***Way to show your appreciation during National Military Appreciation Month:***

- **Attend a local ceremony or parade** – Many communities host Armed Forces Day parades, Memorial Day ceremonies and wreath-laying events throughout May. Attending these events shows visible support and keeps traditions alive.
- **Write letters to deployed service members** – Organizations such as Operation Gratitude and A Million Thanks coordinate letter-writing campaigns. A handwritten note from a stranger can make a significant difference to someone stationed far from home.
- **Volunteer with veteran service organizations** – Groups like the USO, Wounded Warrior Project and local Veterans of Foreign Wars (VFW) posts welcome volunteers year-round but especially appreciate extra hands during May..
- **Support military families in your community** – Offer practical help to military families nearby—whether that means helping with childcare during a deployment, mowing a lawn or simply checking in regularly.
- **Donate to military charities** – Verified organizations such as the Fisher House Foundation, Gary Sinise Foundation and Homes For Our Troops provide housing, medical support and family services for veterans and active-duty personnel.

**Display the American flag** – Flying the flag at your home or business throughout May is a simple, visible gesture of appreciation. Ensure it is displayed correctly according to the U.S. Flag Code.

**Learn and share military history** – Visit a military museum, read about a specific conflict or campaign, or watch a documentary. Understanding the history behind the service deepens appreciation for those who have served.

**Observe the National Moment of Remembrance** – On Memorial Day, pause at 3:00 p.m. local time for one minute of silence to honor fallen service members. Encourage friends and family to join you.

*Our subscribers are encouraged to show appreciation to veterans and active duty military this month.*

*We also greatly appreciate those who have and are serving in our military.*

**“ While many veterans have life and health insurance, in some cases you can still help their loved ones. ”**

#### **Resource information for Veterans & Military Members:**

[www.military.com/military-appreciation-month/military-appreciation-month-discounts.html](http://www.military.com/military-appreciation-month/military-appreciation-month-discounts.html)

[www.legion.org/information-center/news/honor/2024/may/military-appreciation-month-discounts](http://www.legion.org/information-center/news/honor/2024/may/military-appreciation-month-discounts)

<https://veteranlife.com/military-benefits/california-military-retirement-tax>

# Ways to Celebrate National Bike Month

By California Broker Magazine



The first recognized, steerable two-wheeled bicycle, known as the “draisine” or “velocipede” was created in 1817 by German inventor Baron Karl von Drais. It wasn’t until the 1860s that pedals were added to the front wheel. And in 1993, the first widely used pedal-assist e-bike was pioneered by Yamaha. Over 200 years after the bicycle’s invention, it remains one of the most popular activities across the world for both exercise and pleasure. There is even a whole month dedicated to it—National Bike Month takes place each May, sponsored by the League of American Bicyclists to promote the health, transportation and environmental benefits of biking. This May, check out some fun events taking places around California and pedal away.

## Bike events to explore this May

May 3 is “National Ride a Bike Day” and there are tons of events around California to celebrate. Below are just a few:

- Belgian Waffle Ride in Del Mar, CA
- Finish the Ride at Griffith Park in Los Angeles, CA
- Loopalooza in Davis, CA
- Napa Bikefest at Oxbow Commons Park in Napa, CA

National “Bike to Work Week” takes place May 11-17, 2026 and Orange County Transportation Authority (OCTA) is celebrating in a big way. If you sign their pledge to bike in Orange County during May 2026, you have the chance to win an Aventon Soltera 2.5 e-bike valued at \$1,199. They are also promoting e-bike safety and a chance to win a \$100 Visa gift card by taking the pledge to follow Sir Daniel’s “Eight Laws of the OC Jungle”—including obeying road signage, riding with the flow of traffic, stopping at red lights and not carrying other passengers on your e-bike unless it has a permanent extra seat.

OCTA is also holding a Bike Rally on May 13 including a 3-mile group ride from the Orange Metrolink Station to the OCTA Headquarters in Orange. Attendees receive a free t-shirt, snacks and the chance to win prizes.

## Biking beyond National Bike Month

There are plenty of other exciting bike rides throughout the year to explore. Below are a few popular ones with a variety of route lengths.

### July 31 to Aug. 2, 2026 – Tour de Big Bear

Each summer, Tour de Big Bear transforms Big Bear Lake into a cycling hub with over nine biking events on road, gravel and mountain terrain. There are also free events like the Glow Ride (costumes and glow sticks encouraged), the Poker Ride and Family Fun Ride.

### Aug. 23, 2026 – Bike the Bay

This community bike ride around San Diego Bay is perfect for all ages and levels, with three routes (5 miles, 25 miles, and 50 miles). Class I and II e-bikes are welcome at the event, with a maximum speed of 20mph.

### Sept. 12, 2026 – Mammoth Gran Fondo

This annual cycling event at Mammoth Lake has three route options (42 miles, 70 miles and 102 miles) and takes riders on a scenic ride in the beautiful Eastern Sierra Nevada mountains. At the end of the ride, there is a party in the Village with a complementary post-ride meal, a Mammoth Brewing Company beer, live entertainment and more.

### Oct 24-25, 2026 – Phil’s Cookie Fondo

If you like biking and cookies—this ride is for you. Held annually in Malibu, the ride showcases the beauty of the Santa Monica mountains. There are several route options spanning between 20 and 100 miles, with free cookies for riders at every aid station from a renowned Los Angeles bakery.

“Grab your *family* and *friends* for a *beach day*, rent a beach *cruiser* and get a little breezy *workout* in before you jump in the *ocean*—a perfect *Californian* way to *celebrate* National *Bike Month*.”

## Where to bike?

Outside of community bike events, there are many trails to explore solo or with a group of friends and family. Southern California boasts some of the best biking options, with a variety of paved and mountain trails. Check out some of our favorites:

### Orange County trails:

- *Back Bay Loop trail*  
11.4-mile paved bike trail in Newport Beach featuring scenic views of the Upper Newport Bay Ecological Reserve
- *Santa Ana River Trail*  
48-mile paved trail connecting Riverside County to Newport Beach. While the trail is long, you can join it from many connecting points along the route
- *Huntington Beach Bike Trail*  
8.5-mile coastal paved path near the Huntington Beach Pier, perfect for ocean views
- *Santiago Creek Bike Trail*  
6-mile paved trail in Orange, connecting several parks, including Grijalva and Hart Parks
- *Bane Canyon Loop Trail*  
located in Chino Hills State Park, this moderate mountain biking trail is known for scenic rolling hills, wildflowers and often wildlife sightings

### Los Angeles trails:

- *Los Angeles River Bike Path*  
32-mile paved Class I trail, offering scenic views and birdwatching
- *Marvin Braude Bike Trail*  
22-mile paved path from Will Rogers State Beach to Torrance Beach
- *Expo Bike Path*  
12-mile urban trail from USC to Santa Monica, parallel to the Metro E Line
- *Zuma Ridge Trail*  
a popular 13.5-mile mountain biking route in Malibu, with panoramic ocean and canyon views
- *Ballona Creek Bike Path*  
7-mile path connecting Culver City to the beach

### San Diego County trails:

- *San Diego River Bike path*  
20-mile paved trail connecting Mission Valley to Ocean Beach
- *Bayshore Bikeway*  
24-mile paved route spanning the San Diego bay, with ocean views and a mix of separated paths and on-street lanes
- *Silver Strand Bikeway*  
10-mile paved path paralleling the beach and bay between Coronado and Imperial Beach
- *Mission Bay Loop*  
11.3-mile flat paved loop ideal for recreational riding, perfect for families
- *Rancho La Costa Preserve*  
a popular spot for mountain bikers, with a series of up-down loops on the south slope and the Copper Creek trail, which passes by a waterfall

## Looking for a bike?

For those in Orange County, [Jax Bicycle Center](#) has been catering to bikers since 1971 with locations in Huntington Beach, Irvine, Laguna Niguel, Long Beach, Murrieta and Yorba Linda. They offer a wide variety of bikes, cycling shoes, gloves, helmets and other accessories. Their website even has a sale section for those looking for a great deal.

For those in Los Angeles, Helen's Cycles has locations in Santa Monica and Manhattan Beach, serving communities since 1936. Their website features a wide range of bikes and accessories, along with a sale section. They also sell pickleball equipment.

Trek stores are also located across California, and internationally, for those looking for that brand in particular. Their website offers a “pre-owned” section with used bikes at a lower cost. They even have a blog section.

Renting a bike is also another solid option for those not ready to commit to purchasing a bike or who lack space to store one. Most beach cities in California offer affordable bike rentals, including Newport Beach, Huntington Beach, Venice Beach, Santa Monica Beach and more. Grab your family and friends for a beach day, rent a beach cruiser and get a little breezy workout in before you jump in the ocean—a perfect Californian way to celebrate National Bike Month.

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