

CALIFORNIA BROKER

Serving California's Annuity, Life & Health Insurance Professionals

JUNE 2026



CalCPA Health

CEO

RON LANG

**SHARES WHAT DRIVES
PREMIUM INCREASE**

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The eCalendar events are posted on our website-www.calbrokermag.com, in all 12 digital magazine releases, and in our weekly eNewsletter emails.
- Option Discounts- Hot Product emails (Regular Value: \$2,500)
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- ✓ PDP impact on AEP
- ✓ MAPD new developments in CA
- ✓ Changes in AHIP for 2027
- ✓ Picking a PCP
- ✓ Provider issues for 2027
- ✓ Medical Group updates
- ✓ Drug Formularies
- ✓ Tech & AI
- ✓ SilverSneakers & other Medicare fitness programs

\$2,500/ISSUE



MORE INFORMATION OR TO REQUEST THE MEDIA PLACEMENT AGREEMENT

Contact: Phil Calhoun

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COMMISSION SOLUTIONS JUNE WEBINARS

2026

Commission Solutions Webinars

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JUNE SCHEDULE

Click Below to Register

TUESDAY JUNE 02 10AM PST **TOPIC: SELLING TIPS**
Protect Commissions with a Commissions Protection Plan

FRIDAY JUNE 26 10AM PST **TOPIC: REVENUE GROWTH**
How to GET MORE REFERRALS with Bill Cates

TUESDAY JUNE 30 10AM PST **TOPIC: COMMISSION PLANNING**
Case Study How NOT to Run Out of Money in Retirement with Danny Wexler

CLICK HERE! Register to Attend or Recieve the Recorded Meeting



By Phil Calhoun

With all of the doomsday stories about California, I took to AI to see what is out there about the status of the industry in California for insurance professionals. This is what AI delivered:

Medicare Specialists are the most significant and growing position in the industry.

Why is this the strongest long-term segment?

- California's senior population keeps growing
- Medicare Advantage enrollment still exceeds 50% nationally and in CA is closer to 60%
- Plan complexity keeps increasing
- Beneficiaries need guidance annually

Strong opportunities available:

- Medicare brokers – About 45% of our subscribers!
- Retirement transition advisors – All of our life, annuity, and LTCi subscribers
- Medicare education seminars – “Medicare 101”
- Employer retirement consulting – More life, annuity and LTCi subscribers
- Dual-eligible specialists – A growing niche
- Supplemental/Medigap planning – Medicare specialist's go to

Employer benefits consulting

Employers face rising premiums, compliance pressure, labor competition and employee retention concerns which creates opportunity for professionals who can advise businesses on:

- Self-funded plans
- Level-funded plans
- HRAs/ICHRAs
- Cost containment
- Wellness strategies
- Compliance

ACA/ Covered California advisors

California's ACA market remains huge, but volatility is increasing. Potential subsidy changes and rising premiums are making the market more complex. That complexity creates opportunity for agents who understand subsidies, manage SEP documentation, handle income reconciliation issues and help small businesses navigate coverages.

PUBLISHER'S NOTE

Biggest industry trends

Trend	Impact
AI automation	Routine quoting/admin shrinking
More compliance	Higher barrier to entry
Aging population	Strong Medicare demand
Rising premiums	More consumer shopping
Consolidation	Fewer small agencies
Digital marketing	Bigger importance of branding/content
Advisory services	More consultative role
Carrier tightening	Less tolerance for errors

The biggest opportunity: trusted advisors

Consumers are overwhelmed by the items listed below. Trusted advisors are winning more business and far more referrals when doing the extra work for clients. Helping with Medicare choices, ACA rules, provider networks, drug formularies and prior authorization issues. Trusted advisors who focus on educating and simplification will build trust and maintain long-term relationships. Just selling policies and moving on to the next sale will not create retention and certainly not generate referrals.

Traditional small agencies

- Independent agents who rely only on the following are and will be under pressure.
- Cold calling
- Paper enrollments
- Renewal commissions
- Single-carrier relationships

Work with your FMO, carriers and professional association to learn how to move from traditional to contemporary. We hear how “old school” service is a wave from the past but also hear young aggressive newer brokers willing to build relationships and gain referrals for doing service the way people expect to be treated.

Best positioning for the next 5–10 years

The strongest California health insurance professionals will likely combine:

Skill	Importance
Medicare expertise	Very high
Compliance knowledge	Very high
Digital marketing/content	High
AI productivity tools	High
Relationship management	Very high
Employer consulting	High
Multilingual capability	Very high in CA
Retirement planning knowledge	High

Best long-term niches in addition to life and health insurance professionals:

- Healthcare compliance consultant
- Senior market educator
- Physician group liaison
- Healthcare content/media

Outlook summary segment

Medicare	Strong growth
Employer benefits	Strong
ACA individual market	Mixed but active
Compliance consulting	Growing
AI-enabled advisory	Strong
Commodity enrollment	Weakening
Traditional small agencies	Consolidating

For California specifically, healthcare complexity is increasing faster than consumers' understanding—which means knowledgeable, trusted professionals still have a very strong future. For our subscribers, the trend in California is bright and beautiful. Learn more and do your own research and let us know what you find; we will publish your findings.

CALIFORNIA BROKER

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SERVING CALIFORNIA'S ANNUITY, LIFE AND HEALTH INSURANCE PROFESSIONALS

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

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CALCPA HEALTH

Health Insurance Premiums Skyrocketing = Blame the Health Insurance Companies

Health insurance premiums have risen at levels not seen since the early days of the Affordable Care Act (ACA). For consumers, the conclusion feels obvious: insurance companies must be driving up premiums. The reality is that today's premium increases are the result of multiple factors converging at once, each pushing the total cost of care higher.

By Ron Lang

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PAYROLL

Employee Handbooks and the Growing Role of the Trusted Advisor

Employee handbooks are often viewed as an HR or legal document, something businesses create once, distribute during onboarding and rarely think about again unless a problem arises. In reality, it influences employee onboarding, payroll administration, benefits eligibility, leave management, manager consistency, workplace culture, employee communication and overall operational alignment across the business.

By Steve Evans

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PROFESSIONAL DEVELOPMENT

How to Recruit a College Graduate for Your Insurance Agency

According to the U.S. Bureau of Labor Statistics, the average age of professionals in the insurance industry is now 44. This reflects a steadily aging workforce. But it also presents a timely opportunity to focus on recruiting new talent so your agency remains strong, knowledgeable, and trusted for years to come.

By California Broker Magazine

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PROFESSIONAL DEVELOPMENT

CAHIP Broker Spotlight

In this CAHIP broker spotlight, we ask Anthem Blue Cross' Dalia Sutton what path led to her current role, how she got involved with CAHIP, top issues and trends she predicts for 2026 and more.

By California Broker Magazine in conversation with Dalia Sutton

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PROFESSIONAL DEVELOPMENT

Building Your Business Improvement Plan

Have you ever wanted to take your business to the next level, but didn't know where to begin? I've had this conversation with financial advisors more times than I can count. See if you can relate.

By Daniel C. Finley

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HEALTH & WELLNESS

Brain Health Awareness

Brain health is a critical measure of overall well-being, but public awareness surrounding the topic is lacking. Although insurance coverage for neurological treatments and preventative healthcare services vary greatly, you can still guide your clients to make healthy decisions that will enhance their brain health and improve access to neurological care at any age.

By California Broker Magazine

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HEALTH & WELLNESS

Cognitive Reserve: Filling Your Brain's Gas Tank

Cognitive decline is the #1 concern of U.S. adults over the age of 65. While there are certainly risk factors of cognition outside of our control, many people do not realize the host of modifiable, accessible strategies that have powerful impacts on building cognitive reserve, and thereby, slowing symptoms of cognitive decline.

By Megan Wroe

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ENGAGE PEO

Is AI in HR Becoming a Liability for Your Clients?

Your clients are constantly being pitched. New benefits. New HR tools. Artificial intelligence is rapidly changing how employers manage hiring, employee relations, performance management and workforce planning. While these tools can help employers become more efficient, they can also create significant legal, compliance and employee-relations concerns when used without proper oversight. For insurance brokers advising employer clients, questions around AI governance are becoming more common, especially as organizations adopt AI tools faster than policies and training can keep up.

By Ailene Dewar Costello

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COMMISSION

Helping Health Brokers and Their Clients Plan for Retirement

Phil Calhoun of Commission Solutions, a program under Integrity Advisors, and David Ethington of Integrity Advisors hosted a recent webinar with Peter Buechler, president of Cohesive Insurance Services, to discuss how subagents and health insurance professionals can protect their income, stay active, and grow into the next phase of their business.

By Phil Calhoun and David Ethington in conversation with Peter Buechler

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CALIFORNIA POSITIVE

Celebrate National Great Outdoors Month this June

The month of June is officially designated as National Great Outdoors Month in the United States. For those lucky enough to live in or visit Southern California, it's not just a month—it's a lifestyle. With beaches, deserts, mountains, and forests all within driving distance, SoCal offers endless opportunities to reconnect with nature.

By California Broker Magazine

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220,000 subscribers
30,000 monthly website visits

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

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

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Industry News

CURATED NEWS FROM THE INDUSTRY

Who wants to be California's insurance commissioner? Your guide to the candidates

By Levi Sumagaysay

California's primary election is just around the corner. Prepare to vote with the latest updates from our election newsletter.

Picking the next insurance commissioner could be one of the most important decisions Californians make for their wallets this election year.

They may have seen a big increase in their insurance premiums in the past couple of years. They might know someone whose homeowners policy got canceled. Or perhaps they're trying to rebuild after last year's deadly Los Angeles County fires.

[READ FULL ARTICLE »](#)

Private insurance prices grew 47% faster than Medicare rates: 5 notes

By Mariah Taylor

Private insurance prices grew 47% more quickly than Medicare rates over seven years, KFF reported May 18.

Healthcare costs are a top concern for systems, patients and lawmakers, and prices vary across regions and hospitals and payers within those regions. High prices can result in higher premiums and cost-sharing obligations, as well as reduced wages for employer-sponsored health coverage, according to the report.

KFF used Bureau of Labor Statistics' Producer Price Index data from April 2019 through April 2026 to analyze the changes in prices paid by private insurers and Medicare payment rates.

Here's what to know:

[READ FULL ARTICLE »](#)

TrumpRx adds more than 600 generic drugs; Mark Cuban joins White House rollout

By Joseph Choi

President Trump on Monday announced the addition of more than 600 generic drugs to his drug coupon platform TrumpRx, with billionaire investor Mark Cuban joining President Trump to endorse the website.

"I'm thrilled to announce that we're increasing the number of drugs available on TrumpRx by nearly seven times, adding over 600 affordable generics to the website, working with industry partners. Cost-effective generic drugs are often available at just a tiny fraction of the price of their brand-name equivalents, and in theory, they're the same thing," Trump said at the announcement.

[READ FULL ARTICLE »](#)

Employer groups, unions urge Trump administration to reform No Surprises dispute resolution

By Emily Olsen

Arbiters have "structural conflicts of interest" that incentivize a high volume of disputes, driving up healthcare costs for employers and patients, the groups wrote.

The No Surprises Act went into effect in 2022 as part of an effort by lawmakers to protect patients from unexpected out-of-network medical bills.

Under the dispute resolution process set up by the law, insurers and providers file what they think is a fair price if they can't come to an agreement on payment. Then a third-party arbiter certified by the government, called an IDR entity, selects an offer.

While the No Surprises Act has been successful at preventing surprise medical bills for patients, IDR has been dogged by complaints from both insurers and providers that the process unfairly favors the other party.

[READ FULL ARTICLE »](#)

Healthcare is carrying California's labor market: 5 things to know

By Kelly Gooch

While tech jobs remain a defining part of California's economy, healthcare hiring is increasingly sustaining the state's labor market, with much of the growth concentrated in lower-wage healthcare and social assistance roles, according to a May 11 Economic Innovation Group analysis cited by The Wall Street Journal.

Five things to know:

1. California's healthcare and social assistance workforce grew 25.3% from March 2022 to March 2026, the highest growth rate of any state, according to the Economic Innovation Group analysis of Bureau of Labor Statistics data. The state also posted the nation's largest gap between healthcare and non-healthcare job growth.
2. Much of the growth came from lower-wage roles. Services for older adults and disabled people added 211,000 jobs — nearly half of all healthcare job growth in the state — with average pay around \$25,000 annually.

[READ FULL ARTICLE »](#)

1 in 5 marketplace enrollees dropped their coverage in 2026: media report

By Paige Minemyer

About 21% of people who enrolled in coverage through Healthcare.gov have dropped out this year, according to a new report.

News outlet NOTUS obtained internal documents from the Centers for Medicare & Medicaid Services and found that more than one in five people who signed up for a plan on the federal exchange were dropped from their coverage in the weeks after, for being unable to pay their first month's premium.

By comparison, 12% of enrollees dropped out of the rolls in the same window in 2025, NOTUS reported.

[READ FULL ARTICLE »](#)

How Advisors Can Start Treating AI Like a Tool, Not a Threat

By Jeff Judge

Advisors who finish a client meeting, then spend 45 minutes reconstructing notes, chasing action items and updating the CRM aren't delivering better advice. They're doing data entry.

This is the version of artificial intelligence adoption that most advisors aren't talking about. Not the existential question of whether algorithms will replace human judgment — that debate is mostly noise. The real question is simpler: Which parts of your day are consuming time that should belong to clients?

[READ FULL ARTICLE »](#)

WTW: Employers aiming to bulk up AI use for health and benefits

By Paige Minemyer

Employers are set to significantly increase their use of AI in health benefits, a new survey shows, even as they continue to face barriers to rolling out the tech.

WTW polled 312 employers with about 4.6 million workers for the 2026 AI Use in Health and Benefits Survey, and found that 72% of those surveyed plan to embed AI into their benefits programs in the next two years. By comparison, only 20% said they are currently doing so.

The employers cited several key areas where they see AI likely supporting benefits at work, such as improved communication, cited by 68%, and data insights and analytics, noted by 59%. In addition, 57% of those surveyed said AI would likely support greater personalization.

[READ FULL ARTICLE »](#)

3 uncommon benefits for employers to consider

By Mike Weintraub

Employer benefits are often an important deciding factor for employees considering a job offer.

Employers who review their benefits can attract qualified employees, especially with today's focus on financial wellness.

Although health insurance and retirement plans remain valuable, employers who add less common benefits to their packages can rise to the top of strong candidates' lists.

Here are three to consider.

[READ FULL ARTICLE »](#)**New oral GLP-1s encourage patients to switch from compounded versions**

By Alan Goforth

Some patients are switching from compounded GLP-1 drugs to branded versions following the introduction of lower-cost pill forms.

Novo Nordisk began selling an oral form of Wegovy in January, and Eli Lilly introduced Foundayo pills last month. Both companies have expressed concerns about the lack of scrutiny of compounded versions, which are allowed by the U.S. Food and Drug Administration in personalized formulations and doses.

[READ FULL ARTICLE »](#)**The hidden flaw in insurance AI adoption for advisors and carriers**

By Anna Baluch

Many insurers are still in a phase where AI is being applied to existing underwriting and claims workflows rather than fundamentally redesigning how those workflows operate.

"That's understandable to an extent, as these environments are deeply interconnected, highly regulated, and built on operational models that have evolved over decades," said Manuel Rodriguez Vera, business unit head of insurance, WNS, part of Capgemini.

For many carriers, the immediate focus has been on improving efficiency within current systems before undertaking broader operating model transformation.

[READ FULL ARTICLE »](#)**States with the highest, lowest PCP shortages in 2028**

By Mariah Taylor

The U.S. is projected to face a shortage of 70,610 primary care providers by 2038, according to the Health Resources and Services Administration's National Center for Health Workforce Analysis.

The dashboard shows the projected supply and demand for five healthcare professions through 2038. The primary care workforce includes physicians, nurse practitioners and physician assistants who practice in family medicine, general pediatric medicine, general internal medicine and geriatric medicine. Hospitalists were not included.

Here are the states with the highest and lowest surplus and shortages for primary care providers.

[READ FULL ARTICLE »](#)**Coming Soon: CMS to Provide \$50 Monthly Access to GLP-1 Medications for Medicare Beneficiaries**

CMS.gov Press Release

Program Begins July 2026, Expanding Affordable Access to Innovative but Costly Treatments for Seniors

The Centers for Medicare & Medicaid Services (CMS) will provide eligible Medicare beneficiaries access to certain GLP-1 medications for \$50 per month beginning July 1, 2026, through December 31, 2027.

Under the Medicare GLP-1 Bridge, a time-limited demonstration, CMS is expanding access to innovative, evidence-based weight-loss treatments. Eligible individuals enrolled in Medicare Part D prescription drug plans will be able to access these medications at a predictable and affordable cost—\$50 for a monthly supply. This approach reflects CMS' continued focus on improving access to high-value treatments that support better long-term health outcomes.

[READ FULL ARTICLE »](#)**CMS finalizes major changes to ACA exchanges, including greater access to catastrophic plans**

The Trump administration continues to open the doors to the cheap, high-deductible coverage, to the worry of insurance experts and stakeholders in the healthcare industry.

By Rebecca Pifer Parduhn

The Trump administration on Friday finalized a major rule reshaping the Affordable Care Act exchanges, including increasing access to nontraditional and cheaper policies that come with much higher deductibles.

CMS officials said the changes, which go into effect in 2027, would increase consumer choice, crack down on improper enrollments and lower premiums — a particular concern for millions of Americans contending with elevated costs for coverage this year. .

[READ FULL ARTICLE »](#)**CMS to withhold \$1.3B in Medicaid funds from California, puts state officials on notice about fraud**

By Paige Minemyer

Just hours after the Trump administration announced action against fraud in the hospice and home health spaces, Vice President JD Vance put state regulators on notice that the feds are poised for further action.

At a White House event on Wednesday, Vance said the Centers for Medicare & Medicaid Services would withhold \$1.3 billion in Medicaid funding from the state of California, as officials have "not taken fraud very seriously."

CMS Administrator Mehmet Oz, M.D., said during the event that this is the largest deferral ever made by the agency, with the goal of bringing state officials to the table.

[READ FULL ARTICLE »](#)**Moving Prior Authorization into the 21st Century**

By CMS Administrator Dr. Mehmet Oz

A common practice imposed by health insurers on patients and providers is their intrepid need to second-guess clinician treatment decisions by requiring prior authorizations before paying a claim. The current prior authorization process creates unnecessary delays for patients, burdens health care providers with excessive paperwork, and erodes trust between payers and health care providers, even though all share the same goal: delivering high-quality patient care.

[READ FULL ARTICLE »](#)

Providence Saint Joseph Medical Center Honored as a Best Hospital for Maternity Care

U.S. News & World Report has named Providence Saint Joseph Medical Center in Burbank among its 2026 Best Hospitals for Maternity Care, the highest award in the publication's annual study.

"It is an honor to be recognized as a high-performing maternity care hospital," said Karl Keeler, chief executive, Providence Saint Joseph Medical Center and Providence LA-Valley Service Area. "This achievement is testament to our physicians, nurses and caregivers and the high-quality, compassionate care they provide to families through one of life's most joyful chapters."

[READ FULL ARTICLE »](#)

Providence Mission Hospital earns Magnet with Distinction™, marking a new milestone in nursing excellence

The Providence News Team

Providence Mission Hospital has earned Magnet with Distinction™ recognition — the highest honor for nursing excellence from the American Nurses Credentialing Center (ANCC). The designation marks the hospital's fourth consecutive Magnet recognition and its first Magnet with Distinction™. Only about 1% of Magnet-recognized hospitals have achieved the "with Distinction" designation.

with Distinction™ is reserved for organizations that demonstrate exceptional performance in nursing practice, leadership and patient outcomes. Providence Mission Hospital is among 10 hospitals in California — and one of four in Orange County — to achieve this designation. The ANCC introduced Magnet with Distinction™ in 2023, and Mission Hospital earned it on its first evaluation since the designation became available.

[READ FULL ARTICLE »](#)



Providence Saint Joseph Medical Center advances orthopedic care in the Valley with new robotic joint replacement technology

The Providence News Team

Providence Saint Joseph Medical Center is expanding access to advanced joint replacement care with Mako SmartRobotics, robotic-assisted technology for partial knee, total knee and total hip replacement procedures.

The Mako SmartRobotics orthopedic robot was a \$1M investment for the hospital, fully funded by the Providence Saint Joseph Foundation and made possible by generous donors whose support strengthens the services available at the Burbank hospital.

"Our priority is ensuring patients have access to high-quality care close to home," said Karl Keeler, chief executive at Providence Saint Joseph Medical Center. "We are grateful for the generosity of our community that has allowed us to advance our orthopedic services with the addition of the Mako robot."

[READ FULL ARTICLE »](#)

Providence Little Company of Mary Medical Center Torrance recognized as one of America's Best Maternity Hospitals for fifth consecutive year

The Providence News Team

Providence Little Company of Mary Medical Center Torrance has been named one of Newsweek's America's Best Maternity Hospitals for the fifth consecutive year, a distinction that reflects sustained excellence in maternity care and the trust families place in the hospital during one of life's most meaningful moments.

Newsweek's annual list recognizes hospitals that consistently deliver high-quality, compassionate care for mothers and newborns. The rankings are based on a data-driven evaluation that includes hospital quality metrics, patient experience data and a nationwide survey of healthcare professionals with expertise in maternity care.

[READ FULL ARTICLE »](#)



2026 JUNE EVENTS

June 01 @ 2:30-4:30pm EPI: An Intimate Conversation With An Owner: Exit, Failure, Retry, Success - @ San Francisco, CA
 June 02 @ 11am-12:45pm CAHIP-IE: BODs Meeting - HRBC Insurance- @ Riverside, CA
 June 04 @ 3-5pm EPI: Mastering Cash Flow Management: Projections And Strategies For Business Success During Retirement - @ Los Angeles, CA
 June 08 @ 7:30am-5pm CAHIP-IE: 34th Annual Richard Hawkins Memorial Golf Classic- @ Riverside, CA
 June 08 @ 10:30am - 7pm CAHIP San Diego: Annual Summer Classic Golf Tournament - @ San Diego, CA
 June 10 @ 2:30-4:30pm EPI: An Intimate Conversation With An Owner: Exit, Failure, Retry, Success - @ Solana Beach, CA
 June 11 @ 9am-12pm NAIFA-California Talks from the Top of the Table - @ Garden Grove, CA
 June 11 @ 10:30am-5:30pm CAHIP Los Angeles: Day at the Races 2026 - @ Arcadia, CA
 June 11 @ 2:30-4:30pm EPI: An Intimate Conversation With An Owner: Exit, Failure, Retry, Success - @ Costa Mesa, CA
 June 17 @ 10am-12pm CAHIP Golden Gate: Annual Member Meeting - @ Lafayette, CA
 June 17 @ 10am-12pm CAHIP NorCal: June Member Meeting - @ Sacramento, California
 June 17 @ 5-7pm EPI: Summer Social! - @ Westlake Village, CA
 June 18 @ 4-6pm CAHIP Ventura: County Summer Social- @ Oxnard, CA
 June 21 @ 10am-12pm CAHIP Golden Gate: Trail Talks - MORE DETAILS COMING SOON
 June 25 @ 8:30-11am NAIFA: Greater Bay Area - High Net Worth Symposium - @Walnut Creek, CA
 June 27 @ 11:30am-1:30pm EPI: Philanthropy's Effective Role In Exit Planning - @ Norco, CA
 June 27-30 @ 9am-5pm NABIP: 2026 Annual Convention - @ Atlantic City, NJ

VIRTUAL EVENTS

June 01 @ 4-5:30pm NABIP: Board of Trustees Meeting - MORE DETAILS COMING SOON
 June 02 @ 10-11am Commission Solutions: Protect Commissions with a Commissions Protection Plan - Webinar
 June 11 @ 11:45am-1pm CAHIP-IE: CE Course-Explaining FIAS Made Easy - Webinar
 June 18 @ 2-3pm NAIFA: Cybersecurity Guidance For The Insurance Professional - Webinar
 June 25 @ 12-1pm NABIP: New Member Orientation - Webinar
 June 26 @ 10-11am Commission Solutions: How to GET MORE REFERRALS with Bill Cates- Webinar
 June 30 @ 10-11am Commission Solutions: Case Study How NOT to Run Out of Money in Retirement with Danny Wexler- Webinar

SAVE THE DATE

Aug 16 @ 8am-5pm NABIP: Region 8 Innovation & Leadership Lab - @ San Francisco, CA
 Aug 26 @ 8am-5pm CAHIP NorCal: 2026 Business Expo - @ Citrus Heights, CA
 Aug 28 @ 8:30am-6pm CAHIP Golden Gate: 2026 Medicare Mastery Conference - @ Fairfield, CA
 Sept 1-3 @ 8am-5pm CAHIP-IE: 2026 Senior Summit - @ Riverside, CA

BROKER RESOURCES

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

[CalCPA Health](#)
[CrankWheel for California Brokers](#)
[Commission Solutions: 2026 Webinars](#)
[Covered California: Great Benefits With Great Management Tools](#)
[CRC Benefits: Webinars](#)
[IEHP: Broker Resource Center](#)
[OneAmerica Financial](#)
[Pinnacle: We Simplify Health Benefits Administration](#)
[Premier HCM](#)
[Providence Southern California](#)
[Sutter Health Plan: 2026 Health Topics](#)
[Transitions@ GEN S™ lenses](#)

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Health Insurance Premiums Skyrocketing = Blame the Health Insurance Companies

By Ron Lang CEO CalCPA Health

Over the past 18 months, health insurance premiums have risen at levels not seen since the early days of the Affordable Care Act (ACA). For consumers, the conclusion feels obvious: insurance companies must be driving up premiums.

But that conclusion overlooks how the system actually works.

Consumers, and often the media, see only the end result: higher premiums. Meanwhile, hospitals, physicians and pharmaceutical manufacturers largely escape the same level of scrutiny. Health insurers, for their part, have not always been effective at communicating their role in managing these costs.

The reality is that today's premium increases are the result of multiple factors converging at once, each pushing the total cost of care higher.

Why premiums are rising faster now

High-Cost ("Nuclear") Claims

Extremely expensive cases are reshaping the total cost curve. Gene therapies can exceed \$2 million for a single treatment, and other breakthrough treatments come with million-dollar price tags. These innovations miraculously improve patients' lives, but their costs ultimately flow through to premiums.

Prescription Drug Spending

Drug costs continue to outpace overall medical inflation. More individuals are taking medications for more conditions, and specialty drugs, particularly in oncology and rare diseases, carry annual costs in the hundreds of thousands of dollars.

GLP-1 medications, used for diabetes and weight management, are a prime example: high utilization combined with high cost is materially impacting trend.

A decade ago, prescription drugs accounted for less than 10% of total healthcare spending. Today, that figure has doubled to around 20%, a shift driven not by traditional inflation, but by the rise of specialty therapies and high-cost chronic treatments. Prescription drugs, while still a minority of total spend, are now one of the fastest-growing components of overall healthcare costs.

While generics and biosimilars continue to provide savings in some categories, those gains are frequently offset by the introduction of newer, higher-cost therapies. GLP-1 utilization is further accelerating this trend.

Increased Utilization Across the Board

People are simply using more healthcare. Rising rates of obesity, diabetes, cardiovascular disease and autoimmune conditions are driving more physician visits, diagnostic testing, hospitalizations and prescriptions. When utilization increases, total costs, and therefore premiums, follow.

Wage and Price Pressures in Healthcare

Healthcare is labor-intensive. Hospitals and physician groups are facing sustained wage pressure for nurses, physicians, and skilled technicians. Many provider contracts renew on multi-year cycles, meaning recent inflation is only now being reflected in negotiated reimbursement rates.

The "Regulatory Stack"

New state and federal mandates, while often well-intentioned, add incremental cost. Recent examples in California include expanded IVF coverage requirements and caps on insulin cost-sharing. Each mandate adds to what some refer to as the "regulatory stack," while each mandate may be a small percentage increase to premiums, together and over time, they add a material amount. Meanwhile, legislation that would actually reduce costs, rarely seems to be enacted.

Why health insurance companies look the way they do

Consumers and employers wanting the lowest possible premiums have shaped what health insurers look like. Many of the features consumers associate with "insurance friction" were originally designed by health insurance companies to control doctor/hospital behavior and costs; and protect patients from unnecessary or overpriced care.

These include:

- Prior authorization and utilization review
- Second surgical opinions
- Provider networks that negotiate discounted rates
- Case management and billing oversight
- Preferred Provider Networks (and HMO's)

Care delivered outside of PPO/HMIO networks typically lacks these cost and safety controls, which is why out-of-network services are often significantly more expensive.

On the pharmacy side, Pharmacy Benefit Managers (PBMs) deploy tools such as formularies, generic substitution, step therapy and manufacturer rebates to slow the growth of drug spending. These mechanisms are often criticized, but without them, costs would be significantly higher.

Built-In Limits on Insurance Company Profits

It is also important to understand that health insurers operate under explicit profit constraints. Under federal law (ACA), medical loss ratio (MLR) requirements leave a set percentage (15 or 20%) for insurance carrier expenses, including profit. Failure to meet MLR thresholds results in premium rebates, thereby limiting carrier profits. This structure effectively caps margins and ties insurer profitability to overall healthcare spending. When costs rise, premiums must follow, not to increase profits, but to cover claims.

**Health insurers
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Bottom Line

Health insurers are often the most visible part of the system, but they are not the primary drivers of cost increases. In many ways, they function as financial intermediaries, aggregating and managing the underlying costs generated elsewhere in the healthcare system.

California's Health Care Affordability Council was chartered to cap premiums and healthcare spending, but to date, has had little measurable effect on overall costs. If the goal is to meaningfully address rising premiums, the focus must be on the drivers of healthcare cost: provider/hospital costs, pharmaceutical pricing and regulatory design.



Ron Lang, Chief Executive Officer of CalCPA Health, has over 35 years of experience in all aspects of insurance operations and has been with CalCPA Health since 2012. He is a frequent contributor on health insurance topics to CalCPA magazine; and has authored classes and guidebooks on HSA plans and the Affordable Care Act, for CalCPA members. Mr. Lang is a former President of the Insurance Accounting and Systems Association's Northern California Chapter. He is a Certified Management Accountant and a graduate of Michigan State University, with a B.A. in Financial Administration.

Employee Handbooks and the Growing Role of the **Trusted Advisor**

EMPLOYEE HANDBOOK

By **Steve Evans**

Employee handbooks are often viewed as an HR or legal document, something businesses create once, distribute during onboarding and rarely think about again unless a problem arises.

In reality, a handbook impacts far more than compliance.

It influences employee onboarding, payroll administration, benefits eligibility, leave management, manager consistency, workplace culture, employee communication and overall operational alignment across the business.

That is why employee handbook conversations create an important opportunity for trusted advisors.

As a health insurance broker, you're in a unique position to identify operational gaps that employers themselves may not immediately recognize. In many cases, those issues surface indirectly during routine conversations related to employee benefits.

We all know that it's important to have a handbook in place, but that document can become a problem for the employer when it doesn't match how the business operates.

Why handbooks become outdated so quickly

+ Most businesses evolve significantly over time.

Managers change. Remote work arrangements have become common. Benefits offerings expand. New compliance requirements are introduced. Technology changes how employees communicate and complete tasks. AI tools are also beginning to influence how employees work, communicate and access company information, often faster than internal policies can keep up.

+ The handbook often struggles to keep pace with those operational changes.

One of the more common issues employers run into is that operational decisions made throughout the year are not always reflected in the handbook. Benefits eligibility may change, remote work becomes more common, scheduling practices evolve, new technology gets introduced, or managers begin handling situations differently over time. Eventually, the handbook no longer fully reflects how the business actually operates today.

+ Trusted advisors are often in a position to spot these inconsistencies first.

A broker reviewing a new client's benefits eligibility may notice the handbook says benefits begin after 90 days, while employees have been getting enrolled immediately through their ben admin system.

A common one I run across as a payroll provider is that the PTO accrual policies configured in their HCM platform are completely different than what is described in the handbook.

These situations are extremely common, particularly in growing businesses where operational practices change faster than documentation.

The problem with generic handbook templates

Another issue advisors frequently encounter is the use of generic handbook templates that were never fully customized to the company itself.

Templates can provide a helpful starting point, but many businesses adopt language that does not truly fit their operations, management style, culture, or workforce structure.

The result is often a handbook that technically checks certain boxes while creating confusion in practice.

Policies may conflict with actual payroll procedures. Leave practices may be described differently than how managers apply them. Benefits eligibility language like I described above may no longer align with current offerings. Certain sections may feel overly complex, vague, or disconnected from the company's actual communication style.

Employees notice these inconsistencies quickly, and managers often struggle with them as well.

A handbook should support consistency in workforce management, not create additional uncertainty.

Compliance matters, but so does usability

In California, handbook compliance remains extremely important. Businesses continue to face evolving requirements surrounding leave policies, anti-harassment procedures, workplace protections, meal and rest periods, accommodations and employee communications.

At the same time, many handbooks become so focused on legal language that they lose practical value for employees and managers. When I managed a large team at a Fortune 500 provider, I leaned on the handbook from time to time to make sure what I was telling my staff matched the company's policies.

One **area** that is often **overlooked** in handbook **discussions** is **culture**.

Policies written entirely in highly technical language may protect certain interests from a legal standpoint, but they often fail as communication tools if employees cannot realistically understand or apply them.

This is where trusted advisors can provide practical guidance beyond simply recommending that a handbook be updated.

The goal should not just be to have a compliant document sitting in a file somewhere. The goal should be operational clarity.

Employees should understand their expectations.

Managers should apply policies consistently.

Payroll, HR, benefit administration and onboarding processes should align with written procedures. That means the handbook should reflect how the business actually functions.

Culture and communication matter

One area that is often overlooked in handbook discussions is culture.

Some businesses unintentionally create employee handbooks that feel cold, really corporate, or disconnected from the organization itself. Policies may technically satisfy compliance requirements while completely missing the tone and communication style leadership uses with their employees every day.

That disconnect matters more than many employers realize.

An employee handbook should reinforce workplace expectations while still feeling approachable and understandable to employees. When the handbook feels sterile, overly vague, or disconnected from reality, employees are less likely to view it as a meaningful operational resource. It's part of welcoming a new employee to the company.

Communication surrounding handbook changes matters as well.

Businesses frequently implement policy changes informally without clearly communicating updates to employees or managers. Over time, that creates inconsistencies between written policy, manager practices, and employee expectations.

The best brokers are often among the first people to recognize those gaps because they are involved in operational conversations throughout the year rather than only during major compliance events or renewals.

Where trusted advisors add value

For advisors, handbook conversations create opportunities to provide value far beyond any single product or service.

These conversations often begin as small operational observations, but they help strengthen advisor relationships because they demonstrate proactive involvement in the client's broader business operations. It's not hard for a client to switch to a new broker, so bringing value outside of just the insurance conversation is important.

Most employers are not intentionally creating policy gaps or inconsistencies. Businesses simply evolve over time, and documentation often falls behind operational reality.

Trusted advisors who help identify those gaps early position themselves as valuable long-term resources rather than transactional vendors.

Looking beyond the handbook itself

At the end of the day, the strongest employee handbooks are usually not the longest or most complicated ones.

They are the ones that accurately reflect how the business operates, communicate expectations clearly, support compliance efforts and remain aligned with payroll, HR, benefits and management practices as the company evolves.

For trusted advisors, employee handbook discussions should not simply be viewed as compliance conversations. They are opportunities to help clients improve operational consistency, reduce confusion, strengthen communication and proactively address issues before they become larger employee relations or compliance problems.

Client expectations have also changed significantly over the years. Many employers expect more strategic involvement from their brokers and advisors than they did in the past. Asking thoughtful questions about areas like employee handbooks, onboarding processes, benefits eligibility, or operational consistency shows that you care about the client's overall business, not just a renewal or transaction.

Those conversations can also help advisors separate themselves from competitors who only engage during renewal season. In many cases, handbook discussions are one of the ways payroll providers that also sell insurance begin building deeper relationships with clients. Advisors who stay engaged operationally are often in a stronger position to reinforce their value and maintain their role as a trusted resource.

In many ways, the handbook itself becomes less important than the operational alignment behind it.

That alignment is often where trusted advisors provide some of their greatest long-term value.

[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.



How to Recruit a College Graduate for Your Insurance Agency

By California Broker Magazine

The insurance workforce is undergoing a natural generational shift. With many experienced professionals nearing retirement, now is the time to start planning for the future.

According to the U.S. Bureau of Labor Statistics, the average age of professionals in the insurance industry is now 44. This reflects a steadily aging workforce. But it also presents a timely opportunity to focus on recruiting new talent so your agency remains strong, knowledgeable, and trusted for years to come.

Younger professionals bring more than tech fluency. Many are driven by purpose, flexible work options and long-term growth. If you can offer a career path that aligns with those values, you'll be able to attract people who want to commit and build.

Let's take a look at practical steps to find younger candidates, onboard them effectively and create a supportive culture.

Finding young candidates

Younger professionals are not always looking for jobs in insurance. They still associate the field with outdated images or assume it lacks creativity and impact. That's why visibility is important. You need to show up in places where students and early-career professionals are already making decisions about their future.

Here are ways to connect with emerging professionals:

- Career fairs
- University alumni networks
- Internship programs
- Community college partnerships
- Industry-specific job boards for students
- Speaking engagements at business or healthcare classes
- Campus ambassador or referral programs
- Hosting webinars with young team members
- Partnering with insurance-related student clubs or professional associations

Hands-on introductions can go a long way in helping someone imagine themselves in the role. Face-to-face moments help bridge the perception gap and build trust early.

Also, refreshing your agency's digital footprint can make a difference. Keep your career pages simple, updated and mobile-friendly. Young candidates will check your online presence before they contact you. If your culture reflects inclusivity, it can spark interest and engagement before the first conversation even begins.

Onboarding Younger Employees Effectively

Hiring someone is only the first step. The way you welcome them into your agency shapes everything that comes next. When onboarding is structured and supportive, new hires settle in faster and stay longer.

Younger professionals often want to understand the bigger picture. If they know what success looks like and how their role contributes to it, they'll feel more confident stepping into client interactions and daily tasks. Employees with an exceptional onboarding experience are 2.6 times more likely to be extremely satisfied with their workplace. This early investment builds loyalty and long-term engagement.

You don't need a complicated system. What you need is clarity and consistency. Provide a roadmap for the first few weeks. Set up short check-ins. Introduce them to key team members and encourage questions early. When someone knows where to go for help and what's expected of them, they're better equipped to fit into the role with confidence.

If you have experienced staff who are open to mentoring, even informally, let that support happen naturally. Those connections help younger employees feel less isolated and more motivated.

If your culture reflects inclusivity, it can spark interest and engagement before the first conversation even begins.

Creating a culture that supports growth

Recruiting and onboarding younger employees are only the start—retention depends on culture. People stay where their contributions matter.

You don't need formal training to support development. Just create a space where curiosity is welcomed, small wins are noticed and growth is encouraged. Show employees how to move up and recognize when they're ready for more. These small signals shape how they see their future.

When your agency's culture promotes learning and open communication, new hires bring energy and stay longer because they see a path forward.

Motivating new hires and retaining young talent

Motivation isn't a one-time boost. It needs to be woven into the everyday rhythm of how your agency operates. For younger professionals, that often comes down to clarity, consistency and purpose.

Sustained motivation is one of the strongest drivers of retention. When your employees feel energized and valued in their work, they're more likely to stay and grow with you. Retention starts from day one, not when someone wants to leave. Focus on these key strategies to retain younger talent:

Give timely, specific feedback

Don't wait for annual reviews. New hires, especially in sales or support roles, benefit from early, targeted feedback. For example, after their first policy proposal or client call, acknowledge what went well and where they can improve. This builds confidence and direction from day one.

Create learning moments

Let them shadow a Medicare enrollment consultation, observe how a claims issue is resolved, or join a call with a small business client reviewing group benefits. These experiences demonstrate how different parts of the agency connect and apply context to their role.

Offer flexibility

If you allow flexible schedules during Open Enrollment or offer remote options for quoting and servicing, spell it out. A junior agent who can adjust their schedule or work remotely often feels trusted, and that trust helps them stay committed.

Assign real responsibility

Give them ownership of tasks that matter, such as preparing a renewal summary, comparing term life policies, or coordinating an education session. When people take ownership of meaningful work, they feel more invested and engaged.

Recognize progress

Younger professionals may not ask for praise, but they notice when it's given. Whether it's a shoutout during a sales meeting or a personal note after they assist with a challenging enrollment, a little recognition goes a long way.

Incentivize growth

Offer clear paths to bonuses or commissions tied to specific milestones, like assisting with five successful enrollments or completing certification. Tangible incentives or rewards help new hires stay focused and motivated.

Lead with purpose, not just perks

Purpose matters. Let newer employees help with community enrollment events, insurance literacy workshops, or pro bono guidance for underserved populations. It shows their work has an impact beyond the desk and helps them connect to the bigger mission.

Building a team for the future

Recruiting younger professionals is all about building future advisors who grow with your clients and strengthen your insurance agency.

If you commit to clear hiring practices, intentional onboarding and a supportive culture, you'll find that younger professionals respond with loyalty and drive. The investment you make in their early months often shapes the future of your agency more than you realize.

To learn more about life and health insurance trends and hiring strategies, stay connected with California Broker, your trusted source for expert insights.

SOURCES:

- Insurance News Net: "The insurance industry hits a perfect storm in finding talent."
- Gallup: "Gallup's Perspective on Creating an Exceptional Onboarding Journey for New Employees."
- Queros: "20+ Gen Z Statistics for Employers."

CAHIP Broker Spotlight

California Broker Magazine in conversation with Dalia Sutton

1. How did your career path lead you to your current position

My career has always been about helping people feel more confident in their healthcare decisions. Over time, I found myself especially drawn to the Medicare space because it is such meaningful work. It is very personal and there is a real opportunity to make a difference. That path eventually led me to Anthem Blue Cross where I have the privilege of supporting brokers who do important work every day for the people they serve.

2. How did you get involved with CAHIP?

I got involved with CAHIP because I really value being part of a community that cares about this industry and the people in it. It is a great way to stay connected, keep learning and support the work brokers do every day. It is also important to be part of the broader conversation around our industry and how we continue to grow and serve clients well.

3. Who were your mentors along the way?

I have been very fortunate to learn from some incredible leaders and colleagues throughout my career. They taught me a lot about listening, leading with integrity and always keeping people at the center of the work. I think those lessons have stayed with me and really shaped how I approach both leadership and relationships in this business.

4. What are the main services and products you offer brokers and their clients?

At Anthem Blue Cross, we work to provide brokers with strong Medicare solutions, along with the education, tools and support they need to serve their clients well. We focus on delivering solutions that help lower the cost of care while making the experience simpler and more connected for members. For us, it is about more than just offering products. It is about being a dependable partner and helping make healthcare more affordable and easier to navigate for the people we serve. I am also proud to be part of a company that has earned strong workplace recognition, including being named a Great Place To Work Certified organization and one of Fortune's 100 Best Companies to Work For. I think that says a lot about the culture behind the work we do.

5. What top issues and trends do you see coming in 2026?

As we look ahead to 2026, costs are going to remain a major focus, along with making the overall experience simpler and easier to navigate for members. There is also a growing focus on helping people engage earlier and stay on top of their health through more proactive support. The Medicare market continues to evolve and brokers will play a very important role in helping people understand their options, make informed decisions and navigate an increasingly complex system. I also think the value of year-round support and trusted guidance will only continue to grow, including 1 million dollars dedicated to strengthening and diversifying the doula workforce.

6. What about AI? How is it a factor now, and what do you see for the next five years?

AI is already helping in a lot of practical ways, especially when it comes to improving efficiency, communication and support, as well as identifying needs earlier and helping guide people to the right care.

It is also helping reduce administrative complexity and support more consistent experiences. Looking ahead, I think it will become an even more useful tool for helping us work smarter and serve both brokers and members more effectively. But at the end of the day, this is still a people business. Trust, relationships and personal guidance are always going to matter.

7. What should health and life insurance professionals know if they want to get more involved with your products and services?

I would say stay curious, keep learning and really take the time to understand the needs of the Medicare population, including the importance of affordability and simplifying the experience for their clients. Brokers who lead with knowledge, empathy and service are always going to stand out. I would also encourage them to attend our Anthem broker training sessions, because that is one of the best ways to learn more about our products, our approach and the resources available to support them. I always welcome brokers to reach out to me directly to learn more about upcoming training and how we can help them grow. These sessions also help brokers better understand how we are working to make care more connected and easier to navigate.

At Anthem Blue Cross, we work to provide brokers with strong Medicare solutions, along with the education, tools and support they need to serve their clients well.



Dalia Sutton, Regional Sales Manager, Greater Sacramento Region, has over 20 years of Health Care management experience and a proven record in sales leadership. She is currently Regional Sales Manager at Anthem Blue Cross for the Greater Sacramento Region and is integral in supporting Medicare insurance producers. With broad experience spanning three different National Insurance Carriers, she has successfully supported Medicare Brokers to expand their business across California for the past 15 years. Regarded as a subject matter expert on Medicare, her passion lies in developing and training insurance professionals—a quality that has earned her the trust of brokers. Dalia holds a Bachelor of Science in Business Administration and Organizational Systems Management, and a Bachelor of Arts in Human Resources, both from California State University, Northridge.

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Building Your Business Improvement Plan

By Daniel C. Finley

Have you ever wanted to take your business to the next level, but didn't know where to begin? I've had this conversation with financial advisors more times than I can count. See if you can relate.

An advisor reaches out and says, "I'm working hard. I'm busy. I'm meeting with a lot of people, but something isn't clicking. I feel like I should be further along."

When I hear that, I usually ask one simple question: "What exactly isn't working?" Almost every time, there is a pause. They know something isn't right, but they can't clearly identify the real problem.

If this sounds familiar, you're not alone. Most financial advisors struggle to improve their business because they don't have, what I call, a Business Improvement Plan, which is a way to close the gap between where they are and where they want to be. Instead of following a structured improvement process, they react.

When advisors operate without a structured improvement plan, they often become reactive and continue facing the same challenges. They may say things like, "My prospects don't have urgency," or "I just need to meet with more qualified prospects." But reacting doesn't create improvement. Instead, it creates activity without direction.

Benjamin Franklin said it best: "Without continual growth and progress, such words as improvement, achievement and success have no meaning." I believe that is absolutely true.

A Business Improvement Plan changes that dynamic completely. Instead of reacting emotionally, advisors begin making decisions based on clarity. Let's look at a structured approach to improving your business. As we walk through this framework, take a moment to think about your own practice. What is the number one thing you would like to improve?

Understanding the Business Improvement Plan framework

Every effective Business Improvement Plan follows five easy but disciplined steps. These steps create a clear path for identifying problems, establish a desired outcome, map out the strategy and measure progress.

Step 1: Point A — Where You Are Now

The first step is identifying what I call Point A, which represents your current reality. This requires honest evaluation. Advisors must take a clear look at what is not working in their business. Prospecting may be inconsistent, closing ratios may be lower than expected or operational responsibilities may be consuming too much time. The key is to identify your current reality without emotion or excuses. When Point A is clearly defined, you have a baseline to start from.

Step 2: Point B — Where You Want to Be

The second step is defining Point B, which is your desired outcome. This step answers the question, "What does success look like?" If prospecting is inconsistent, success might mean that you prospect first thing every morning for 45 minutes. If closing ratios are low, success might mean improving them to a specific percentage.

If operations feel overwhelming, success might involve delegating responsibilities to others. When Point B is clearly defined, the business now has a destination instead of wandering from one idea to another.

Step 3: The Strategy — How You Will Get There

Once Point A and Point B are defined, the next step is developing the strategy that connects them. Strategy represents the actions, tools and behaviors that will move the business forward. This might include daily prospecting blocks, structured referral conversations, improved objection-handling techniques or a more defined sales process. Remember, strategy is not motivation, rather a practical set of steps that create consistent progress over time.

Step 4: Milestones — Measuring Progress

The fourth step involves establishing milestones, often referred to as Key Performance Indicators (KPIs). These measurements allow advisors to track progress and determine whether their strategy is working. Examples of KPIs might include calls made, appointments scheduled, closing ratios or service activities accomplished. Measurement removes emotion from improvement and replaces it with objective feedback that guides better decisions.

Step 5: Accountability — Staying on Track

The final step is accountability. Even the best strategy will fail if it is not consistently executed. Accountability ensures that the actions outlined in the plan actually take place. This may involve daily reporting, weekly scorecards, structured team meetings or regular check-ins with a coach or mentor. Accountability reinforces consistency and transforms good intentions into meaningful results.

Why building your Business Improvement Plan works

A Business Improvement Plan works because it replaces reaction with structure. Instead of guessing what needs to change, advisors identify the real issues and build a clear path forward. This process eliminates confusion and provides direction. It also creates focus on what to do and how to do it.

Finally, the process introduces measurement and accountability. When progress is tracked and actions are reinforced, improvement becomes visible, sustainable and confidence begins to grow. Over time, small wins build confidence and that confidence creates the momentum needed to reach the next level!



SOURCES: <https://bpc.naifa.org/blog/building-your-business-improvement-plan>

Brain Health Awareness

By California Broker Magazine



Brain health is a critical measure of overall well-being, but public awareness surrounding the topic is lacking. Although insurance coverage for neurological treatments and preventative healthcare services vary greatly, you can still guide your clients to make healthy decisions that will enhance their brain health and improve access to neurological care at any age.

The importance of brain health

The term “brain health” encompasses the state of your brain and how well it functions in various areas of life, such as:

- Learning, thinking and remembering things
- Controlling your body’s movements and balancing
- Deciphering and responding to emotions
- Using your five senses (seeing, hearing, feeling, tasting and touching)

Good brain health impacts your ability to function in daily life, enhances your physical and mental wellness, and may reduce your risk of developing cognitive issues and dementia in the future.

According to the World Health Organization (WHO), several factors may impact your brain health in different stages of life, including:

- **Your physical health:** Genetics, the health of pregnant mothers, nutrition, substance abuse, sleep quantity and quality, injuries, infections and more all play a role.
- **Your environment:** Common pollutants found in our environment can significantly affect brain health. Similarly, a nurturing environment during specific stages of life, such as early childhood and adolescence, is essential.

- **Physical and financial safety:** Having a stable home free of abuse and neglect and being able to afford necessities like food, housing and education impact the brain health of individuals, families and entire communities.
- **Learning and social opportunities:** Having solid support for learning and social connections optimizes brain health for people of all ages.
- **Access to healthcare services:** Quality healthcare and social services help people manage risk factors, get proper diagnoses and receive appropriate care and treatment.

While none of these factors alone will determine your brain health, they’re all interconnected and influenced by other factors, so awareness is key.

Common neurological conditions

According to a recent study released by The Lancet Neurology, more than 3.4 billion people worldwide (43% of the world’s population) were living with a neurological condition in 2021. The most common neurological disorders are as follows.

Headaches

There are different types of headaches, such as migraines and tension headaches, but they all cause pain and discomfort in the head or face. They can be mild or severe, but most often, they can be treated with over-the-counter or prescription medication.

Common triggers include dehydration, dietary or weather changes, lack of sleep and stress. Recurring headaches are not normal and may be caused by an underlying medical condition. A doctor can help determine the cause(s).

Strokes

A stroke is a neurological condition caused by damage to brain cell tissue. The most common type, known as an ischemic stroke, occurs when a blockage (usually a blood clot) disrupts blood flow to the brain. A hemorrhagic stroke is the result of a ruptured blood vessel in the brain, which is often caused by high blood pressure or an aneurysm.

Symptoms of a stroke include sudden numbness or weakness, vision or speech problems, confusion and loss of coordination. Treatment can vary depending on the severity and type of stroke, but it may include medication, surgery, or other types of medical procedures.

Parkinson’s disease

Parkinson’s disease is a nervous system disorder that worsens over time. Initially, symptoms may begin as a slight tremor of the hands or slurred speech and eventually progress to more severe issues, such as trouble with automatic movements like difficulty swallowing, bladder problems and dementia.

Scientists aren’t sure what causes Parkinson’s disease, although certain factors are linked to the neurological condition, including:

- Specific genetic changes
- Environmental factors like exposure to certain toxins
- The presence of clumps of protein in the brain called Lewy bodies
- Changes to mitochondria in the body’s cells

Medical treatment can help manage symptoms, but there’s no known way to prevent the disease. Researchers believe regular exercise, drinking caffeinated beverages, and taking medicines like ibuprofen may help.

Seizures

A seizure is an abnormal electrical activity in the brain. It can cause symptoms like jerking or twitching muscles, staring, changes in vision, smell, taste and extreme fear or anxiety. Often, seizures are caused by brain injuries, infections, strokes or other medical conditions like epilepsy.

Treatment for seizures usually includes anti-seizure medications or surgery, but other types of therapies may also be helpful.

Dementia

Dementia is an umbrella term for a group of severe cognitive symptoms caused by one or several underlying brain disorders. Symptoms of dementia include memory loss, language issues and difficulty solving problems and completing daily tasks. The cognitive symptoms usually come gradually and worsen over time.

Certain medications and non-drug therapies can help people cope with the cognitive and memory problems associated with dementia, but there is no known cure for its most progressive form, Alzheimer’s disease.

Practical tips for maintaining brain health

By minimizing risk factors and enhancing certain protective factors, you can improve your brain health. A few examples:

- **Exercise your brain and body.** Research shows that physically active people are less likely to develop Alzheimer’s disease thanks to increased blood flow to the brain. Additionally, activities like puzzles, sudoku or memory games are great exercises for your brain. The more you use and challenge it, the better.
- **Strive for seven to eight hours of sleep per night.** Research suggests getting eight consecutive hours of sleep a night gives your brain time to adequately store memories and clear abnormal proteins, enhancing your brain health and function.
- **Eat a healthy diet.** Regularly consuming healthy fats, whole grains, lean proteins, and plenty of fruits and vegetables will help slow cognitive decline as you age and improve your mental focus and cell health.
- **Maintain social connections.** Solitary living lends itself to depression and stress, which can contribute to memory loss. Staying socially active may help you stay cognitively sharp as the years pass.
- **Avoid smoking and limit alcohol.** A healthy brain needs healthy arteries and veins. Avoiding tobacco use and limiting alcohol use is a great way to keep your blood pressure, cholesterol and blood sugar in check.

In short, brain health awareness is critical for a life well lived. As a trusted client advocate, you can help your clients understand and implement these healthy tips or identify and address any concerning symptoms with a doctor right away.

“By minimizing risk factors and enhancing certain protective factors, you can improve your brain health.”

SOURCES:

World Health Organization (WHO): “Optimizing brain health across the life course: WHO position paper”

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Cognitive Reserve: Filling Your Brain's Gas Tank

By Megan Wroe

Cognitive decline is the #1 concern of U.S. adults over the age of 65. While there are certainly risk factors of cognition outside of our control, many people do not realize the host of modifiable, accessible strategies that have powerful impacts on building cognitive reserve, and thereby, slowing symptoms of cognitive decline.

Cognitive reserve refers to the brain's ability to adapt, compensate and remain functional despite aging or disease-related changes. Think of it as the brain's gas tank and the more you have in there, the more you have to lose before noticing anything significant. Some people are able to maintain functional cognitive abilities even when physical signs of neurological disease are present in the brain.

One of the most well-known examples of cognitive reserve was the Nun Study, which followed hundreds of aging Catholic sisters over several decades. Researchers discovered some participants showed extensive Alzheimer's-related markers in the brain at autopsy, yet the individual had experienced few noticeable cognitive symptoms during life. Due to their profession, these women shared characteristics such as lifelong learning, strong social connection, purpose, intellectual engagement and healthy daily routines. Their brains appeared to have developed a stronger "reserve capacity" that helped compensate for disease-related changes, so they never felt symptoms of cognitive decline that would have been assumed in looking at their brains.

The incredibly empowering thing about cognitive reserve is that it is largely impacted by lifestyle habits. The same foundational habits that support cardiovascular and metabolic health also increase cognitive reserve and therefore support long-term brain health as well.

Nutrition: feeding the brain

Nourishing the body also means nourishing the brain. The brain requires constant healthy blood flow to deliver nutrients, remove oxidative build up and function optimally. Chronic inflammation, blood sugar dysregulation and vascular disease can all negatively impact cognitive health over time since they all create slower, less efficient blood flow.

Rather than focusing on a specialized 'brain diet,' research shows that a Mediterranean-style eating pattern emphasizing plenty of produce, lean proteins and high fiber carbohydrates with minimized ultra-processed foods is highly associated with improved cognitive outcomes and lower risk of cognitive decline.

Simple nutritional strategies can make a meaningful difference in cognitive reserve:

- Increase colorful fruits and vegetables rich in antioxidants and phytonutrients. Aim for five cups of fruits and vegetables daily.
- Include healthy fats such as olive oil, nuts, seeds and omega-3-rich fish, keeping saturated fats from butter and animal products to less than 10% of daily calories.
- Prioritize fiber-rich foods to support gut health. Aim for a minimum of 25g fiber daily.
- Reduce highly processed foods and excess added sugars so that these food categories make up less than 20% of your weekly intake.
- Stay adequately hydrated with at least eight cups of water daily.
- Minimize alcohol to no more than one glass per sitting.

Movement: exercise as brain medicine

Physical activity is one of the most powerful tools available for supporting cognitive health. Exercise improves blood flow to the brain, supports vascular health and stimulates the production of brain-derived neurotrophic factor (BDNF), a protein involved in neuroplasticity and the growth of new neural connections. Movement helps manage conditions associated with increased cognitive decline risk, including hypertension, insulin resistance, obesity and chronic inflammation. Exercise studies show that any form of exercise stimulates boosts in hormones that make us feel less stressed and more motivated.

Movement does not need to be extreme to be beneficial. Walking, gardening, swimming, dancing, resistance training and recreational activities all contribute to brain health and reserve capacity. Consistency matters far more than intensity. There is one form of movement, however, that has been studied to give an extra layer of cognitive benefit which is called dual tasking. Dual tasking is simply performing a physical task at the same time as a cognitive task. You don't have to come up with complex dual tasking exercises on your own—choreographed dance, yoga, tai chi and basically every type of sport are excellent dual tasking modalities that have all been highly validated as movements that enhance cognitive reserve.

Stress management: reducing cognitive overload

Modern life often keeps the nervous system in a near-constant state of activation. The brain is incredibly good at adapting, so many people do not even realize how stressed their bodies are from triggers like traffic, technology troubles, disagreements and even a trip to the grocery store. While acute stress can be helpful in short bursts, unchecked chronic stress negatively impacts memory, attention, sleep and emotional regulation over time.

Stress management techniques can be short and simple, and are often the most impactful on brain health when they are consistently scattered throughout the day in tiny amounts so as to allow an ebb and flow of stress, rather than a day long stress relief retreat followed by a full week of unregulated stress responses. Try these techniques to see what seems to calm you the quickest:

- Deep breathing exercises (even 30 seconds can help!)
- Mindfulness or meditation practices
- Time outdoors in nature (research shows just five minutes outside with the eyes focused on green space is beneficial for cortisol)
- Prayer or reflective practices
- Reducing constant digital stimulation (try reducing daily screen time by 15 minutes or set a timer)
- Creating intentional periods of quiet and recovery

Sleep: the brain's restoration system

Have you ever noticed how commonly we use the phrase "just sleep on it" and how often sleeping really does work to bring us to a solution to a seemingly unsolvable problem the day before? Sleep is one of the most underappreciated pillars of cognitive health. During sleep, the brain performs critical restorative processes related to memory consolidation, learning, emotional regulation and metabolic waste clearance.

Brains have their own detox system called the glymphatic system, which clears waste products that accumulate throughout the day and can only be active in times of deep sleep. Chronic sleep deprivation may impair cognitive performance and increase long-term neurological risk because over time the buildup not being cleared away creates plaques and blockages in neural pathways. Sleep researchers promote these habits as the most impactful on ability to both fall asleep and have deeper quality sleep:

- Maintaining consistent sleep and wake times within about one hour to prevent social jet lag
 - Limiting screen exposure before bed, aiming for no screens in the hour before lights out
 - Getting natural sunlight exposure in the morning and midday to timestamp your circadian rhythm
 - Reducing caffeine later in the day, ideally no caffeine after 2pm
- Keeping the bedroom cool, dark and quiet

Connection: the brain's motivator

Human connection may be one of the most powerful contributors to cognitive resilience. Social isolation and loneliness have been associated with increased risk of cognitive decline as well as overall mortality, while maintaining meaningful relationships appear to provide protective benefits at all ages, but especially for seniors.

Connection stimulates emotional, cognitive and neurological systems simultaneously. Conversations, shared experiences, volunteering, group activities and lifelong learning all challenge the brain in healthy ways. Connection is not about the number of relationships but the quality of those relationships. Feeling supported, engaged and connected to even two or three people you can trust and who give you purpose can significantly influence overall well-being and cognitive reserve.

Communities, friendships, faith organizations, volunteer work and multigenerational relationships all provide opportunities to strengthen social connection and cognitive engagement. Having a conversation with a stranger at the grocery store, coffee shop or dog park can challenge your brain to persistently connect with other humans.

The concept of cognitive reserve offers an encouraging perspective on aging and brain health. While no single lifestyle habit can eliminate the risk of cognitive decline, consistent daily behaviors help strengthen the brain's ability to adapt and function even in the presence of other risk factors. Often the most effective strategies for brain health are also the most foundational: nourishing food, regular movement, restorative sleep, stress recovery and meaningful connection. Small choices repeated consistently in these lifestyle pillars will help create a more resilient brain.

Upcoming programs at St. Jude Wellness Center

[See schedule & book online](#)

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.

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.

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.

Senior Social Groups: A free monthly group intended to bring people together and encourage socialization. Volunteers lead these sessions with topics ranging from arts & crafts to games to engaging discussions.

Gait & Movement Mechanics Workshop: June 12 at 1:30pm for \$25

Virtual Cooking Class: Eat for Metabolic Health: June 17 at 11am, Free



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.

Providence St. Jude Medical Center

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Is AI in HR Becoming a Liability for Your Clients?

By Ailene Dewar Costello



“AI can support HR functions, but it cannot replace experienced professional judgment.”

AI cannot replace human experience and judgment

One of the most consistent themes emerging from our HR Consultants’ conversations with employers is that AI can support HR functions, but it cannot replace experienced professional judgment.

AI tools may improve administrative efficiency, summarize large amounts of information, or help identify operational trends. However, workplace decisions still require context, discretion, and judgment that technology cannot independently provide.

Areas where direct human review remains particularly important include:

- accommodation discussions;
- employee investigations;
- workplace dynamics;
- performance coaching;
- disciplinary decisions;
- workforce restructuring; and
- sensitive employee communications.

Replacing the interpersonal dynamics, credibility assessments, historical context and legal nuance of HR with automated systems can expose employers to avoidable liability. AI should not be viewed as a replacement for HR expertise, but instead a tool that supports it.

Why This Matters to Brokers

As clients navigate evolving workplace trends and technologies, brokers, who are often viewed as trusted strategic partners, may be approached to provide guidance.

When it comes to AI, you may have clients ask you questions such as:

- whether they should establish a formal AI-use policy;
- what workplace AI tools are recommended;
- which AI tools employees are authorized to use;
- whether confidential or employee information may be entered into public platforms;
- how AI-assisted employment decisions are reviewed and documented;
- whether their managers should receive training regarding appropriate AI use;
- how partnering vendors store, retain, or access workplace data; whether internal cybersecurity protocols address AI-related risks; and
- which departments are responsible for oversight and governance.

For those that don’t have the answers to these inquiries, access to experienced HR and employment-law guidance can help employers make informed decisions before problems escalate.

Expanding workplace-risk conversations

When discussing AI with clients, remember that many of the decisions being made can impact governance, documentation, accountability and more.

Many employers may not initially view workplace AI adoption as a traditional employment-risk issue but, in reality, AI use may intersect with:

- employment practices liability;
- cybersecurity exposure;
- privacy and data-governance obligations;
- internal training deficiencies;
- inconsistent manager practices; and
- employee-retention concerns.

These conversations can create opportunities for brokers to help clients identify gaps in internal policies, manager training, vendor oversight and workplace decision-making processes before issues escalate into larger operational or legal challenges.

A resource for your clients

As we’ve discussed, rapid adoption of workplace AI without governance controls can create unintended consequences. However, organizations that establish clear review standards, manager training and internal accountability processes are often better positioned to balance innovation with workforce risk management.

Engage PEO’s HR Consultants can serve as an extension of your advisory network, helping employer clients navigate the risks and compliance challenges associated with AI and other HR matters.

If your clients are asking questions about AI in the workplace, our team can provide guidance on this evolving area, and many other HR and employment-related challenges.

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.

This article does not constitute legal advice and does not address state or local law.



Ailene Dewar Costello, CBPA, aPHR, Vice President of Sales, California, Engage PEO, possesses extensive experience in human resources, recruiting, and workers’ compensation as well as deep experience in healthcare. Ailene is certified as an Associate Professional Human Resources (aPHR) by the Human Resources Certification Institute (HRCI) as well as certified as a Certified Business Performance Advisor (CBPA) by the University of Houston, Bauer College of Business. She possesses a California life & health insurance license. Serving as Vice President of Sales, California for Engage PEO empowers Ailene to help businesses to succeed by strategically managing their human capital. At Engage, Ailene helps business owners, CEOs, CFOs, and founders of startups to focus on the creation, development, marketing, and deployment of their product/service.

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

Artificial intelligence is rapidly changing how employers manage hiring, employee relations, performance management and workforce planning. While these tools can help employers become more efficient, they can also create significant legal, compliance and employee-relations concerns when used without proper oversight.

For insurance brokers advising employer clients, questions around AI governance are becoming more common, especially as organizations adopt AI tools faster than policies and training can keep up.

Where employers are running into trouble

At Engage, our HR Consultants, all licensed attorneys with extensive labor and employment law experience, are actively advising employers on the evolving role of AI in the workplace. Through ongoing client conversations, we are seeing recurring concerns tied to compliance, employee relations, privacy and risk management as organizations adopt AI tools into everyday HR functions.

Based on these conversations, several patterns are emerging as employers incorporate AI into HR operations. Common problem areas include:

Unapproved use of public AI platforms

Employees may enter confidential business information, personnel details, compensation data, or internal strategy discussions into publicly available AI tools without understanding how that information may be retained or processed externally.

Without clear internal guidance, organizations may unintentionally create cybersecurity, confidentiality, or record-retention concerns.

Inconsistent manager use

Some managers use AI tools to draft performance documentation, corrective-action summaries, or employee communications, while others do not.

Without review standards, this can create inconsistencies in tone, documentation quality and decision-making practices across departments.

Automated decision support without review protocols

AI-generated recommendations related to hiring, scheduling, productivity, or workforce reductions may appear objective while still relying on incomplete or historically biased data inputs.

Employers that fail to document independent managerial review may have difficulty defending employment decisions later challenged by employees or regulators.

AI transcription and meeting tools

Employees and managers may use AI-powered transcription or meeting-assistant tools during internal discussions, interviews, performance conversations, or workforce planning meetings without fully evaluating where recordings and transcripts are stored or who may access them later.

Without clear usage standards and vendor review processes, organizations may unintentionally create confidentiality, cybersecurity, record-retention, or multistate compliance concerns tied to sensitive workplace discussions.

AI-assisted employee communications

Managers may also use AI tools to draft disciplinary notices, performance feedback, restructuring announcements, or other sensitive employee communications to improve efficiency or consistency.

Without established review protocols, organizations may create employee-relations risks tied to inaccurate messaging, inconsistent communication practices, or overly impersonal language during high-impact workplace interactions.

In most of these cases, the risk comes from overreliance on automation and the absence of experienced human judgment.

Helping Health Brokers & Their Clients Plan for Retirement

Phil Calhoun and David Ethington in conversation with Peter Buechler

ARTICLE EXPERIENCE OPTIONS

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Phil Calhoun of Commission Solutions, a program under Integrity Advisors, and David Ethington of Integrity Advisors hosted a recent webinar with Peter Buechler, president of Cohesive Insurance Services, to discuss how subagents and health insurance professionals can protect their income, stay active and grow into the next phase of their business.

The recording focused on how brokers can prepare for an exit, preserve client relationships and create new opportunities after a book sale. The conversation centered on planning, taxes and practical ways to keep earning while easing out of the day-to-day demands of the business.

Buechler's background

Peter Buechler opened by sharing how he entered the industry at 17 years old as a telemarketer for a life insurance agency. He said he eventually became licensed, worked through college, earned a business degree from California State University, Fullerton and moved from life insurance into the wholesale and retail annuity business.

For the past 14 years, he has served as president of Cohesive Insurance Services, where the firm helps brokers place fixed index annuities, single premium annuities and other single premium products. He described Cohesive as a field marketing organization that works with independent agents, senior specialists and advisors who serve clients moving from accumulation into retirement.

Planning for exit

Buechler said the first step in any retirement or exit conversation is to understand the client's full financial picture. "Let's get a basic, where are we at, what's going out, and what do we need to make sure that every morning we wake up, we know we're covered and we can enjoy that retirement from there," he said.

He stressed the importance of reviewing assets, liabilities, income sources and monthly spending before making major decisions. In his view, brokers should not begin with the sale itself. They should begin with the financial question of whether the seller can support the next stage of life with confidence.

Income gap strategy

Buechler explained that he often uses income gap planning to help determine whether a client's guaranteed income can cover essential expenses. Social Security, pensions and other dependable income sources are the starting point. If there is a shortfall, annuities may help fill the gap and provide stability.

He said that giving clients a clear picture of where their money is coming from and where it is going can reduce fear and create peace of mind. In his words, once clients know they can cover necessary outflow, they are better positioned to enjoy retirement and let the rest of their assets work more effectively.

Tax and payout choices

The discussion also addressed how health insurance brokers often structure book sales. Calhoun noted that sellers may receive a percentage of future commissions over time rather than a lump sum, which can help with tax mitigation. That structure also gives sellers options depending on whether they want immediate liquidity or ongoing income.

Buechler said those choices are personal and depend on the seller's goals. Some brokers want to cash out and move on completely, while others want to keep a revenue stream and maintain some level of activity. He emphasized that the right plan depends on how much income is needed, how much tax exposure exists and how involved the broker wants to remain.

Staying client-facing

One of the strongest themes in the webinar was that selling a book does not have to mean losing client relationships. Buechler said many brokers still want to stay connected to their clients, even if they no longer want the heavy service burden of daily health insurance administration.

He pointed out that Medicare and senior clients often need related solutions such as annuity reviews, guaranteed lifetime income planning, beneficiary reviews and life insurance policy reviews. That creates a natural path for brokers to continue serving the same clients in a lighter, more strategic way.

Flexible advisory roles

Buechler said he and his team can support several levels of involvement. In one model, the broker stays fully active and receives the full broker level compensation. In another, the advisor takes a smaller role and allows Cohesive to support the client more directly.

He described the process as highly customizable. "It really depends upon the level of involvement the advisor wants," he said. "Whether you handle it all or we handle it all or somewhere in between, you know, we can find the mix that works best." That flexibility can be especially valuable for seasoned California brokers who want to transition without abruptly severing client ties.

What brokers need

The webinar also highlighted the value of fact finding, ongoing review and practical planning tools. Buechler said strong advisors already know how to ask the right questions and monitor whether the plan is still doing what it was intended to do.

For brokers in California, that approach fits the realities of the market. Clients are aging into Medicare, commissions are changing and many bookholders are thinking about succession or retirement sooner rather than later. Buechler's message was that exit planning should be treated as a business strategy, not just an emotional decision.

In conclusion

The conversation ended with a reminder that many of the solutions discussed are customizable and built to match the broker's goals. Buechler and Calhoun made the case that brokers can protect income, maintain relationships and create new opportunities if they plan ahead and take a structured approach.

To connect with Peter Buechler and learn more about how Cohesive Insurance Services assists health insurance professionals cross-sell annuities to help their clients, brokers can visit Cohesive Insurance Services. To learn more about how to plan to protect, grow and eventually sell your health insurance commissions, you can reach out and get questions on your Medicare, Group, or IFP book transitions.

**If there is a
shortfall,
annuities may help
fill the gap and
provide stability.**



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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.

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Celebrate National Great Outdoors Month this June

By California Broker Magazine



The month of June is officially designated as National Great Outdoors Month in the United States. For those lucky enough to live in or visit Southern California, it's not just a month—it's a lifestyle. With beaches, deserts, mountains, and forests all within driving distance, SoCal offers endless opportunities to reconnect with nature.

Originally named "Great Outdoors Week" by President Bill Clinton in 1998, National Great Outdoors Month has expanded into a month-long celebration of America's public lands, eventually receiving official U.S. Senate designation and annual state proclamations across the country. This month is a perfect time to celebrate the physical, mental and economic benefits of spending time in our nation's parks, forests and wildlife refuges while encouraging hiking, camping, biking and more.

This year, make June your month of discovery. From the cinematic landscapes of Joshua Tree and Malibu to the shimmering coastlines of Laguna and La Jolla, every hike, picnic, paddle, and stargazing session reminds us why the outdoors matters—and how spending time in it restores our balance.

Whether you're planning weekend hikes, beach bonfires, coastal bike rides, or simple moments of mindfulness under an open sky, here's how to make the most of National Great Outdoors Month across Southern California.

How to celebrate

There is no "right" way to celebrate, and the "great outdoors" is as close as your nearest park. What matters is participation and presence. Here are a few ways to get inspired this June:

- **Go hiking or trail running** – SoCal's diverse terrain offers hikes for all levels: desert canyons, ocean-view ridges, and shaded mountain forests. Lace up your shoes, grab a water bottle and choose a new trail each weekend of June.
- **Plan a beach day** – from sunrise yoga at Crystal Cove to sunset surfing in Malibu, coastal relaxation counts as outdoor therapy.
- **Try camping or glamping** – whether it's sleeping under the stars in Laguna Coast Wilderness Park or pitching a tent near Joshua Tree, camping lets you tap into slow living.
- **Volunteer for a park cleanup** – many state and local parks host cleanup events during June. It's a rewarding way to protect the environments you love.
- **Take a family nature challenge** – visit one new outdoor spot each week—a beach, a canyon, a mountain or a botanical garden.
- **Go tech-free for an entire day** – take a break from screen time. Reconnect with the breeze on your face, the crunch of gravel underfoot and the sounds of real birdsong instead of phone alerts.

Hiking trails to explore

Southern California boasts some of the nation's best hiking trails, from canyon views to coastal cliffs, each offering something unique and beautiful. Below are a few of SoCal's most beloved hiking trails—perfect for celebrating Great Outdoors Month.

Orange County

- **Crystal Cove State Park** – spread along the Newport–Laguna coastline, Crystal Cove offers more than 18 miles of trails that wind through coastal bluffs and tide pools. You can start at the beach and ascend to panoramic ocean vistas—a rare balance of seaside serenity and rugged hill climbing.
- **Laguna Coast Wilderness Park** – Known for its rolling hills, sandstone canyons and wildflower-dotted trails, Laguna Coast Wilderness Park feels worlds away from civilization, even though downtown Laguna Beach is minutes away. Keep an eye out for mule deer and red-tailed hawks as you traverse the park's 40 miles of protected paths.
- **Santiago Oaks Regional Park** – If variety is your hiking motivation, Santiago Oaks delivers. Located in Orange, this sprawling park connects riparian woodland trails with steeper switchbacks offering summit views of Orange County's suburbs below. Each step takes you from shaded creek beds to lofty ridges lined with chaparral and oak.

Los Angeles

- **Solstice Canyon Trail in Malibu** – This gentle coastal trail blends history and nature, passing through shaded creek beds and ruins of an old ranch before reaching a small but beautiful waterfall. It's a peaceful three-mile loop that offers plenty of Instagram-worthy stops and a cooling ocean breeze.
- **Bridge to Nowhere in the San Gabriel Mountains** – Not for the faint of heart, this 10-mile round-trip hike in the San Gabriels leads to an abandoned 1930s bridge deep in a canyon. Multiple river crossings keep things interesting, and adventure seekers even bungee jump from the bridge's mid-span. It's a truly unique slice of LA hiking lore.
- **Runyon Canyon in the Hollywood Hills** – An urban classic, Runyon Canyon merges scenic views with people-watching—plus the occasional celebrity sighting. The 3-mile loop climbs to Cloud's Rest, offering panoramic views of LA, from downtown to the Pacific.

San Diego

- **Torrey Pines State Reserve Loop in La Jolla** – Perched atop 300-foot cliffs above the Pacific, this coastal reserve is home to the rare Torrey pine and miles of seaside trails that reveal sweeping water views. It's an easy loop that merges exercise with awe.
- **Big Laguna Trail in Mount Laguna** – About an hour east of San Diego, this scenic loop passes through meadows, woodlands, and viewpoints overlooking the desert below. It's also part of the legendary Pacific Crest Trail, meaning you'll literally tread part of a national hiking icon.
- **Potato Chip Rock in Poway** – Famous for its wafer-thin rock ledge that makes for daring photos, this trail is a rite of passage for San Diego hikers. The steep 7.5-mile round trip rewards trekkers with panoramic views all the way to the ocean.

Nature and mindfulness

While the focus of National Great Outdoors Month is on getting outside, the larger message is to promote wellness and environmental awareness. Studies show that spending time outdoors improves physical health, lowers stress and boosts mental clarity. For children, nature-based play fosters creativity and empathy. For adults, getting outside and detoxing from screen time can feel like a reset button.

Psychologists often speak of "attention restoration theory": the idea that nature resets our cognitive energy by engaging us without demanding constant focus. Hiking is particularly effective because it offers rhythmic movement, simple goals, and reflective solitude. You start tired and finish renewed—not just physically but emotionally clearer.

The more you practice this kind of outdoor mindfulness, the deeper it works. Some hikers carry journals, noting how each trail feels different in morning light versus afternoon shade. Others treat it as moving meditation, syncing breath to step. However you do it, June is your chance to slow down and notice again.

The bigger picture

National Great Outdoors Month isn't only about exploring nature—it's about protecting it. Every path you walk has been preserved through decades of conservation work. Participating in trail maintenance events, picking up litter, or supporting local parks helps ensure these experiences last for generations.

- **Practice "Leave No Trace" ethics.** Pack out what you bring in, stay on marked paths, and respect wildlife habitats. Even small steps—like avoiding shortcut trails that cause erosion—add up to big impacts.
- **Support park programs.** Many regional parks in Southern California rely on memberships or donations. Contributing to organizations like the Orange County Parks Foundation or the Santa Monica Mountains Fund directly supports trail upkeep.
- **Share responsibly.** When posting trail photos, share details that encourage sustainable travel—how to park legally, follow rules and respect seasonal closures.

The outdoors doesn't belong to one person, one city, or one season—it belongs to all of us, year-round. This June, make your mark lightly: footprints on a sandy trail, laughter echoing off canyon walls, or the quiet moment you stand still and simply notice how the sun feels on your skin. That's the essence of National Great Outdoors Month—not just being outside but being part of it.

"Studies show that spending time outdoors improves physical health, lowers stress and boosts mental clarity."

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