Social Media Guide | The Life Game | Craig Gussin-CAHIP

CALIFORNIA BROKER

Serving California's Annuity, Life & Health Insurance Professionals | AUGUST 2026

National Wellness Month

Megan Wroe MS, RD, CNE, CLEC

Wellness isn't a destination; it's a lifestyle built by our daily choices.

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Alignment Health™

Summer is a great time to focus on wellness. For many, wellness is about medical checkups. Others look to eat healthier and do more physical exercise. August is National Wellness Month. So, I thought our subscribers would like to learn more about a great program many can use for loved ones, clients and even themselves. This program is NewDays which provides assessment and programs designed to improve cognitive health.

The first step many take is to give the process a try. This involves going to the NewDays website and working with Sonny, an AI bot. This step is free and is mostly self-directed. Sonny interacts with you and together you explore the options available. All options involve conversations that enhance cognitive capabilities.

The second step is to schedule an assessment with a NewDays counselor. Counselors are either social workers or other trained professionals who walk through the program basics and provide some individual suggestions to access the NewDays resources. When they outline the resources available, they also explain how to proceed. There is a cost for future work with NewDays counselors, so, in many cases, insurance will cover the cost but not in all cases. One example is if someone has Medicare only or a supplement, then payment works. MA plans do not work.

To recommend NewDays to my family, friends and clients, I wanted to try the system first. I found the visits with Sonny to be helpful and somewhat fun in an odd "challenging my memory" way.

My counselor was very helpful and experienced. In the initial assessment, I was guided through some gradual but more challenging memory exercises. Then, in a follow-up meeting, it was clear I was OK based on the results and that my scores indicated I did not need to continue the program to prevent cognitive decline now, but it was mentioned that I should return for an annual assessment. I decided to continue to learn more so I could provide knowledgeable referrals. The plan next was to visit with Sonny four times a week for 30 minutes and review the content of the visits with my counselor. The goal is to learn more about cognitive processes and ways to strengthen and track my personal performance.

My most recent session with my counselor included an hour meeting during which I was asked to do the following: Count to 60, then count but include the alphabet, 1 A then 2B etcetera through to 26 Z. All of that was simple. Then I was asked to include a food item as I repeated the count with the alphabet.

So, 1 A Apple (food did not need to start with any specific letter). This exercise was interesting because at about way through, at 13 M and Apples, it became difficult and while I finished, I had missed one letter as I came to Z I was at 25 not 26! My counselor explained this was due to the separate process in the brain required to perform the three items.

For clients and loved ones this program has the potential to make a positive impact. This is not just a fit for Medicare brokers working with 65+ year olds but is a fit for many people looking to improve their memory.

My plan is to continue with the program and keep my 70-year-old cognitive functioning as high as possible. More mind and memory exercises are also part of my plan. The counselor suggested more social interaction and time with family playing games will enhance cognitive function for most people. While NewDays may not fit everyone it seems Baby Boomers are excellent candidates to seek ways to exercise their cognitive skills.

Key cognitive exercises

1. Memory observation exercises
Practices like the 4-Details Observation Exercise involve noticing and recalling specific details about people or objects throughout your day. This strengthens short-term memory and attention to detail, encouraging your brain to actively retrieve information rather than passively storing it

2. Working memory training
Exercises such as dual n-back tasks challenge your working memory by requiring you to remember sequences of visual and auditory stimuli. Regular practice can improve memory capacity, attention, and fluid intelligence

3. Visualization techniques
Forming vivid mental images to represent information helps organize and retain data. For example, visualizing a shopping route or imagining scenes related to new information can enhance recall and decision-making

4. Brain games and puzzles
Activities like jigsaw puzzles, crosswords, Sudoku and card games stimulate multiple cognitive domains, including problem-solving, pattern recognition, and verbal fluency. These exercises are particularly effective for maintaining memory and slowing cognitive decline in older adults

5. Language and vocabulary expansion
Learning new words, practicing foreign languages or engaging in word association games strengthens verbal memory and executive function, while also enhancing neural connectivity

6. Attention and focus drills
Sustained attention tasks, such as focusing on a single activity without distraction or practicing mindfulness meditation, improve concentration and working memory, which are critical for encoding and retrieving information

7. Physical and coordinated activities
Exercises that combine movement with cognitive challenge, like dance routines or hand-eye coordination drills, stimulate neuroplasticity and support memory retention by engaging multiple brain regions simultaneously

Principles for effective memory training

• *Consistency:* Regular practice is essential; benefits typically appear after several weeks of consistent engagement

• *Variety:* Interleaving different types of exercises (visual, verbal, spatial) maximizes cognitive gains

• *Challenge:* Tasks should be slightly above your current skill level to promote neurogenesis and synaptogenesis

• *Real-World Application:* Exercises that mimic everyday memory demands, like remembering names or sequences, are more effective than passive app-based games

Additional tips

• Combine cognitive exercises with healthy lifestyle habits such as adequate sleep, balanced nutrition and regular physical activity to further enhance memory and brain health.

• Mindfulness and meditation can reduce mental fatigue and improve memory consolidation.

• Tracking progress and gradually increasing difficulty ensures continuous cognitive stimulation.

By integrating these exercises into daily routines, adults can strengthen memory, sharpen focus and build cognitive reserve, helping to maintain mental sharpness across the lifespan.

Enjoy your summer and take time for wellness however you define this for yourself!

Sources:
www.magneticmemorymethod.com/brain-exercises/
www.medicalnewstoday.com/articles/brain-exercises
www.healthline.com/health/mental-health/brain-exercises

AUGUST

CALIFORNIA BROKER

2026

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SERVING CALIFORNIA'S ANNUITY, LIFE AND HEALTH INSURANCE PROFESSIONALS

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30,000 monthly website visits

ADVERTISING
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Print Issue: U.S.: $30/issue
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IN EVERY ISSUE

Industry News

CURATED NEWS FROM THE INDUSTRY

Dr Oz reveals the healthy retirement habit that could make America $1 trillion richer

CMS administrator says value-based care, innovative medications and better screening could transform health outcomes.

By Angelica Stabile, Khloe Quill Fox News

WASHINGTON, DC – The key to improving Americans' health is reducing healthcare costs while helping people stay active and productive for longer, CMS Administrator Dr. Mehmet Oz told Fox News Digital.

In an exclusive interview at the Great American State Fair in Washington, D.C., Oz shared the biggest lessons he's learned about improving Americans' health while serving in the Trump administration.

READ FULL ARTICLE »

Brain tumor found during preventive scan puts full-body MRIs back in the spotlight

The scans could potentially catch conditions early, but some warn of risks and uncertainty

By Melissa Rudy Fox News

After a former "Bachelor" contestant said a preventive scan uncovered a brain tumor before symptoms appeared, doctors are once again weighing the promise — and pitfalls — of full-body MRI screenings.

The renewed attention comes as celebrities including Kim Kardashian, Paris Hilton and now former "Bachelor" contestant Josh Amabile have publicly discussed preventive body scans, fueling consumer interest in the technology despite ongoing debate among medical experts about its benefits for healthy people.

READ FULL ARTICLE »

Small businesses losing talent with 'one-size-fits-all' benefits: Report

By Michael Popke

A new report suggests small businesses are losing talented employees because management isn't offering benefits that actually fit workers' needs and priorities.

"Today's workforce needs aren't one-size-fits-all anymore, but many small businesses still feel forced into one-size-fits-all benefits," according to the "Small Business 'Bene-Fit' Gap Report" from Justworks, a cloud-based HR and payroll platform for small and medium-sized businesses. "With today's workforce spread across multiple locations, employees have different health care needs. Many employers assume their only options are to pick a single plan and risk missing the mark, or struggle with benefits costs that feel prohibitive."

READ FULL ARTICLE »

How AI is transforming annual benefits enrollment for HR teams

By Jenny Wear

As HR and benefits leaders head into another annual enrollment season, many are reflecting on what last year's experience revealed for most: Even the best-prepared teams can feel the strain when old systems and new expectations collide.

What should be an empowering time for your benefits clients' employees to take control of their health and financial futures is often a scramble filled with stress, confusion and missed opportunities.

READ FULL ARTICLE »

CalOptima to be California's only new ACA carrier in 2027

By Jakob Emerson

CalOptima Health, the public Medi-Cal insurer for Orange County, Calif., will soon begin selling individual plans on the state's ACA marketplace, Covered California, for the 2027 plan year.

CalOptima will offer coverage in Orange County and is the only new carrier on the state marketplace, according to a July 21 news release. Its entry coincides with Molina Healthcare's exit from the northeastern portion of Los Angeles County and Orange County. Molina's roughly 1,600 enrollees in those areas will be shifted to a new plan or the lowest-cost option in their metal tier.

In total, 12 insurers will offer coverage across California next year. Insurers proposed a preliminary weighted average rate increase of 9.9%, below the preliminary national median of 14%.

READ FULL ARTICLE »

Swimming can be clinically effective in reducing disability from chronic low back pain

Macquarie University

Australian research has shown for the first time that a program of swimming can be clinically effective in reducing disability from chronic low back pain.

Published today in the British Journal of Sports Medicine, the EduSwim clinical trial found an eight-week individualized program of swimming and education, guided by a physiotherapist, improved function and pain significantly more than education alone in people with back pain.

READ FULL ARTICLE »

INDUSTRY/NEWS

This Year's Retirees to Spend $185K on Medical, Healthcare Costs, per Fidelity

The figure jumped by more than 7% year-over-year.

By Emily Boyle

Fidelity Investments projected on July 21 that people retiring in 2026 will spend an average of $185,500 on healthcare costs and medical expenses in retirement. The annual Retiree Health Care Cost Estimate found a 65-year-old retiring this year can expect to spend up to 7.5% more during their retirement than was expected a year ago.

Last year, Fidelity expected a 65-year-old retiring could expect to spend an average of $172,500.

This year's increase reflects broader healthcare trends, including rising prices for care, continued growth in the utilization of medical goods and services, and growing costs tied to chronic conditions, according to Fidelity's report on the estimate.

READ FULL ARTICLE »

Mid-year benefits review: What employers miss before renewal

By Charlene Zielinski

Mid-year is one of the most misleading periods in employee benefits planning. Claims appear stable, renewal is still months away and many employers assume their health plan is tracking as expected. Yet some of the most significant cost drivers emerge during the second half of the year, often after key strategic decisions should already have been made.

For employers sponsoring self-funded health plans, mid-year is the ideal time to identify emerging risks and evaluate whether current strategies remain aligned with plan performance. These are my top tips and insights for employers who want to create an effective, proactive benefits strategy, instead of hoping for the best as renewal season approaches.

READ FULL ARTICLE »

The daytime habit that could transform your sleep, according to new study

Researchers found adults with brighter, more consistent daytime light had healthier sleep-wake cycles

By Kelly McGreal Fox News

Spending more time in bright daylight could help people fall asleep earlier and get deeper sleep at night, according to new research.

A study led by researchers at the University of Manchester found that adults with brighter and more consistent daytime light exposure tended to fall asleep earlier, wake up earlier and experience more deep sleep during the first part of the night.

The findings, published in the journal NPJ Biological Timing and Sleep, were based on more than 500 days of data collected from 89 adults who wore light sensors and sleep trackers while keeping daily sleep diaries.

READ FULL ARTICLE »

Notable figures who died from the same heart condition linked to Lindsey Graham's death

The John Ritter Foundation says aortic dissection deaths are preventable when at-risk patients are identified early

By Angelica Stabile Fox News

Sen. Lindsey Graham's sudden death has thrown new attention on a rare but often deadly cardiovascular emergency known as aortic dissection.

The cause of death was identified as an aortic dissection due to arteriosclerotic cardiovascular disease, according to a statement released by Graham's office on Sunday, citing preliminary findings from the District of Columbia's Office of the Chief Medical Examiner.

READ FULL ARTICLE »

Popular diet trend could boost mental health among older adults, study finds

Psychological well-being was significantly better among Mediterranean diet followers despite pandemic anxiety

By Khloe Quill

Eating a diet rich in fruits, vegetables, fish and olive oil may help keep the mind strong even into old age, according to new research.

Older adults in England who followed a Mediterranean diet — which is primarily composed of the above foods — during the height of the COVID-19 pandemic reported higher psychological well-being than peers who did not.

READ FULL ARTICLE »

Game-changing cholesterol pill wins FDA approval after cutting LDL nearly 60%

The pill is approved as an add-on to diet and other LDL-lowering therapies in adults with high cholesterol

By Melissa Rudy

Millions of Americans with high cholesterol now have a new treatment option, as the FDA has approved the first once-daily oral PCSK9 inhibitor.

Merck, the New Jersey-based manufacturer of Lipfendra (enlicitide), announced the approval on Thursday.

Lipfendra blocks the action of PCSK9, a naturally occurring protein that affects how the liver removes LDL ("bad") cholesterol from the bloodstream.

READ FULL ARTICLE »

INDUSTRY/NEWS

Report: Fraud, Waste Plague California's $220 Billion Medi-Cal Program

By Angelina Delfin

California's Medi-Cal crisis has left taxpayers paying for fraud, waste, and abuse.

The Pacific Research Institute released a study this week breaking down how taxpayers are paying for "a program that has grown beyond the state's ability to effectively manage it."

The findings come as the Trump administration announced on July 21 that the Centers for Medicare & Medicaid Services is pausing over $860 million in funding to California after federal officials discovered in-home supportive services claims that significantly exceeded national trends.

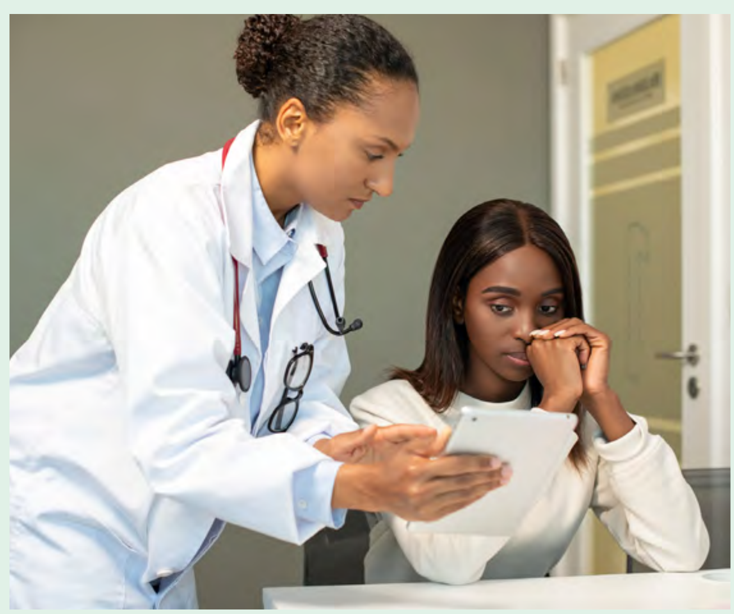
Sally Pipes, the institute's president, told the Daily Signal that rooting out fraud should be lawmakers' top priority.

READ FULL ARTICLE »

Hidden in Plain Sight: The Cost Crisis in Women's Healthcare

Women have to navigate the fragmented system with very little support, coordinating between providers and often interpreting conflicting guidance.

By Chevon Rariy and Kara Ellinger



Women's health is one of the largest cost categories for employers, health plans, and third-party benefit administrators. When viewed holistically, it rivals cardiometabolic and musculoskeletal conditions and represents a significant share of total healthcare spend.

For a long time, women's health has been looked at through a narrow lens of maternity, fertility and family planning. And while important, women's health is not a one-time event. More than 60 percent of women in midlife are managing chronic conditions that require regular monitoring, treatment and care.

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2026 AUGUST EVENTS

Aug 3 @ 2:30pm - 4:30pm EPI: Helping Owners Vet and Fill the Gaps: A Cross-Functional Dialogue - @ San Francisco, CA
Aug 6 @ 12:30pm - 6pm CAHIP San Diego: Day at the Races - @ Del Mar, CA
Aug 12 @ 8am - 9am EPI: A Company Sale Through Governance, Succession, and Tragedy - @ Solana Beach, CA
Aug 13 @ 2:30pm - 4:30pm EPI: A Company Sale Through Governance, Succession, and Tragedy - @ Costa Mesa, CA
Aug 16 @ 8am - 5pm NABIP: Region 8 Innovation & Leadership Lab - @ San Francisco, CA
Aug 20 @ 3:30pm - 6pm CAHIP Ventura: Bags and Brews: Chili Edition - @ Ventura, CA
Aug 26 @ 8am–4pm CAHIP Norcal: 2026 Business Expo - @ Citrus Heights, CA
Aug 27 @ 8am–6pm CAHIP LA: - Back to the Future 2026 Medicare Summit - @ Burbank, CA
Aug 27 @ 11:30am - 1:30pm EPI: The 4 Interruptions to All Partnerships - @ Norco, CA
Aug 28 @ 8:30am - 6pm CAHIP: Golden Gate 2026 Medicare Mastery Conference - @ Fairfield, CA
Aug 30-Sept 1 @ 8am - 5pm NAIFA: Transform Your Financial Career at e3 collaborate - @ Newport Beach, CA

VIRTUAL EVENTS

Aug 6 @ 3pm - 5pm EPI: Trends, Transitions, and the Next Generation of Leadership - Webinar
Aug 20 @ 11:30am – 1pm NAIFA: CUnlocking Qualified Assets for LTC - Webinar
Aug 25 @ 8am - 8:30am EPI: Entrepreneurs Reveals: An Intimate Conversation With an Owner - Webinar
Aug 27 @ 12-1pm NABIP: New Member Orientation - Webinar

SAVE THE DATE

Sept 1-3 @ 8am - 5pm CAHIP Inland Empire: Annual Senior Summit - @ Riverside, CA
Sep 16-18 @ 9am - 3pm WIFS: WIFS National Conference 2026 - @ Location is TBD
Sep 24 @ 5pm – 7pm WIFS: Case Study Night – A WIFS LA Favorite - @ Sherman Oaks, CA
Sept 30 @ 10am - 11am CAHIP Ventura: Group Benefit Compliance Update - @ Webinar

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The Insurance Agent's *No-Fluff Guide* to *Social Media*

By Kelsey Rosauer, Director of Marketing at AgencyBloc

If you're an insurance agent who's been putting off building a real social media presence, you're not alone. And, you're not wrong to wonder whether it's worth the effort on those busy days when you have a million other things to do. But the reality is, most consumers research online before they ever pick up the phone, and social media profiles are some of the top results to surface.

Social media will never replace person-to-person relationship-building, but you should think of it as an extension. Done well, it keeps you visible to current clients, puts you in front of new ones, and gives people a reason to think of you first when coverage questions come up.

Start With a Clear Goal

The biggest reason most agents' social presence stalls out is that they're posting without a purpose. Before you draft anything, decide on your main goals. Raising awareness in a new market looks different than generating appointments before open enrollment, which looks different than staying top-of-mind with existing clients.

Once you know your goals, you're able to build out a year-long calendar of post themes and topics that help you reach them.

Pick Your Platforms and Commit

At the same time, CMS expanded where SOAs are required. The requirement now extends more explicitly across inbound and outbound calls, online interactions, walk-ins, healthcare setting visits and small-group discussions. The message from CMS is clear: faster engagement is acceptable, but documentation standards remain high.

Consistency Matters More Than Perfection

High-growth insurance agencies on social media tend to have two things in common: a visual identity that carries across every post and a voice that sounds like the same person every time. Consistency like this builds familiarity, and familiarity builds trust, which is critical for social media success.

If you're thinking you need an entire design/brand system to build post imagery and content from, you aren't wrong. The good news: it doesn't have to be extensive. Start with a professional photo, a bio that clearly states who you help and how, and a tone that sounds like how you actually talk to clients. That's enough of a foundation to build from.

When you're ready, tools like **Engage+** or Canva can help you create and maintain a brand presence that feels consistent.

Lead With Value

Nobody follows an agent just to be sold to. Think about your social posts the way you'd think about an email newsletter: it has to be enticing enough to pay attention to every week.

Educational posts, plain-language explainers, FAQs, and real client scenarios (appropriately anonymized) tend to perform well because they're genuinely useful. Photos from community events or local volunteer days also perform well because your followers can see the real people who are in their community, not just an ad that showed up in their feed. Sales-aimed calls to action have a place, but choose them selectively. A good rule of thumb is roughly four parts of helpful content for every one part promotion.

Engage With the People Who Engage With You

Respond to comments. Answer DMs. Acknowledge reviews. This sounds obvious, but most agents don't do it consistently, and it's one of the fastest ways to stand out. Being accessible and responsive online signals to prospects that you'll be the same way when they become a client.

Try setting a timer for 10–15 minutes at the start or end of your day — just enough to respond to any comments, check your DMs, and leave a few thoughtful replies on other people's posts. Some agents find it easier to batch this with something they're already doing, like checking email in the morning. The key is treating it like any other client-facing task: put it on your calendar, protect it, and do it consistently.

Measure What's Connected to Business Outcomes

Follower counts are easy to watch but hard to put a price on. Instead, track what's actually tied to growth: clicks to landing pages, consultation bookings, new leads coming in. If those numbers are moving in the right direction alongside your social activity, you're on the right track.

Agents who use a tool like AgencyBloc's Engage+ or something similar that's tied directly to their AMS find it easier to connect social activity to real revenue.

A Few Quick Answers

How often should I post? Three to five times per week per platform is a good target, but consistency matters far more than volume. Commit to something you can realistically manage to avoid long gaps between posts.

What content performs best? Posts that address real questions your clients are already asking or that show the humans behind your agency. Walk through a coverage scenario, explain a confusing term in plain language, or show what happens when someone has the wrong plan. Bonus points if your post includes a video of you or another team member talking through the scenario.

What about compliance? Use pre-approved templates and standard disclaimers where you have them, keep records of your posts, and check carrier and CMS guidelines regularly. When something feels uncertain, double-check with a trusted advisor.

The Bottom Line

The agents who build the most effective social presence aren't the ones with the biggest budgets or the most followers — they're the ones who show up consistently with content that is relevant, timely, and helpful to their followers.

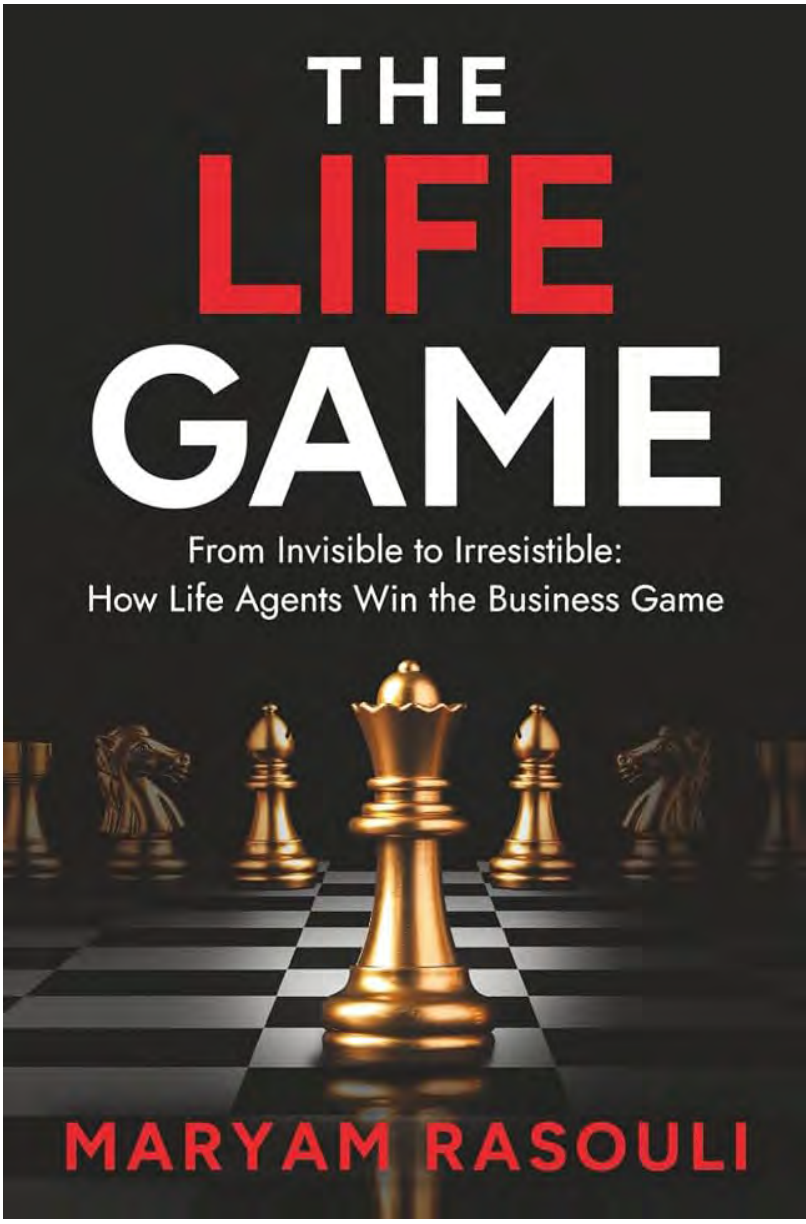
If you want to see how tools built specifically for insurance agents can simplify the process, AgencyBloc's Engage+ is worth a look: agencybloc.com/marketing.

> "Social media *will* never replace *person-to-*person relationship*-building, but you should* think *of it as an* extension."

AgencyBloc

Kelsey Rosauer, Director of Marketing

Kelsey is the Director of Marketing at AgencyBloc, the #1 Recommended Insurance Industry Growth Platform in the health, benefits, and senior insurance space. As a Level C Certified Brand Strategist, Kelsey focuses on the strategic direction of the AgencyBloc's brand and marketing initiatives as the company evolves. Kelsey's passion lies in working with others to create powerful brand moments in the midst of marketing noise.



Book Review of "The Life Game" by Maryam Rasouli

By Melissa Nicolas Hernandez

> *"If you're ready to step out of obscurity and operate at a higher level, this book will show you how to build a business rooted in excellence, service and long-term freedom."*

We chose to review ***"The Life Game"*** by Maryam Rasouli for two reasons. First, because of the compelling journey Rasouli traveled while rebuilding her life and career with the inspiration her mother provided and the support of many friends and mentors. The second reason is for all the great tips and best practices outlined clearly and effectively, so both those new to our industry as well as those with some experience can find confirmation and motivation to improve.

If you're tired of blending in, chasing the wrong people, and wondering why your business isn't scaling the way you know it should, you're not broken. You're simply playing without the real rules.

In ***"The Life Game,"*** top of the table advisor and industry mentor Maryam Rasouli reveals the exact mindset and systems that transformed her from a brand-new agent with no network into a respected leader in one of the most competitive industries in financial services.

Rasouli didn't succeed because she had connections. She succeeded because she learned how to position herself with authority, build trust at scale, and create a referral-driven business that compounds year after year. Now she's handing you the blueprint.

This is not motivation. This is mastery.

Inside ***"The Life Game,"*** you'll learn how to:

- Build a personal brand that commands attention (use the QR code to take her Quiz to identify your Agent Identity Score)
- Position yourself as the trusted advisor, not the salesperson
- Use the Rasoulient Method to generate high-quality referrals consistently
- Create a network of professionals who elevate your influence
- Show up with confidence online and in [person]
- Build a business model that scales with integrity and intention

If you're ready to step out of obscurity and operate at a higher level, this book will show you how to build a business rooted in excellence, service and long-term freedom.

Description

In ***"The Life Game,"*** top-producing life insurance strategist Maryam Rasouli reveals the mindset, systems, and strategies that separate agents who merely get by from those who dominate the field. Drawing from her own rise from immigrant dreamer to Million Dollar Round Table – Top of the Table leader, Maryam delivers a playbook for agents who are ready to break limits and build a business that lasts.

If you admire the practical wisdom of "The 10X Rule" by Grant Cardone or the client-first strategies of "The Ultimate Sales Machine" by Chet Holmes, this book belongs in your arsenal.

Inside, you'll learn how to:

- Master prospecting and referral systems that keep your pipeline full
- Create a personal brand that attracts high-value clients
- Convert warm and cold markets with confidence and clarity
- Build a trusted circle of advisors and "Power Players" who accelerate growth
- Use "The Rasouliant Method" to generate consistent, qualified referrals

Whether you're a new agent hungry for results or a seasoned professional aiming for MDRT status, "The Life Game" shows you how to play bigger, serve deeper, and win on your own terms.

Do yourself a favor and read this book cover to cover and you will learn:

1. How to set up a real business not just a hustle
2. Find proven systems sued to generate consistent, qualified leads
3. A proven process for client calls, CRM management, and important follow-ups
4. How to scale your income by building a team and referral network
5. Discover the mindset shifts that separate top producers from everyone eels
6. How to create a business that can run without you, or even be sold.

Summary

Maryam's takeaway points are outstanding! Three next moves from page 187:

A. Revisit your vision
B. Reconnect with one person
C. Explore your next level

Visit [Maryamrasouli.com]() and learn more about taking your next step.

"Loved this book from beginning to end. It was inspiring and educational on how to make the best with what is in front of you. Maryam wants the best for herself and her goal is to inspire [others]. What a great approach to life. Thank you."

—Marlene McGuirt

"Maryam gives wonderful advice from years of experience on how to build your name, create a business that will generate cash flow by doing the little things that have big effects. Her keen insight in the world of finance and her ability to communicate truly make this resource stand above the rest of the work out [there] concerning the same topic. Read this book and reread it again. Then put into action the things you learn and watch how the system will change your business life forever. A wonderful resource that I recommend without reservation."

—Taron Hovsepyan

"As an agent in the business, I really enjoyed reading 'The Life Game' by Maryam Rasouli. The way she explains the industry is very simple and easy to understand, which makes the book helpful for both new and experienced agents.

I also liked how she shares parts of her own story. It makes the book very relatable and real, not just theory. You can see the lessons through her personal experiences.

This book is a must read for anyone in the life insurance industry. There are many great takeaways and practical ideas that you can actually apply in your business. I highly recommend it."

—Mahmoud Memar

"Maryam Rasouli's groundbreaking new book not only provides immeasurable guidance and wisdom to financial services professionals, it also presents insights and philosophies that apply to countless vocations and relationships. It's an absolute must read for anyone looking for a fresh start in business and in life. The Rasoulient Method (that's right, resilience is the key!) is simply priceless! Bravo to The Life Game!"
—Scott Williams

About the Author

MARYAM RASOULI *is a Million Dollar Round Table-Top of the Table advisor, speaker, and mentor known for her client-first approach and transformative sales strategies. An immigrant turned industry leader, she empowers agents to rise above mediocrity and build legacy-driven businesses through practical systems, bold branding, and heart-centered service.*

Maximizing GLP Success with Lifestyle Medicine

By Megan Wroe, MS, RD, CNE, CLEC

Few advances in healthcare have generated as much excitement in recent years as GLP/GIP medications for obesity treatment. In fact, it's become difficult to have a conversation about weight without discussing these medications as they have completely transformed expectations around what is possible for people living with obesity.

Obesity is now recognized as a chronic, relapsing, multifactorial disease that is not simply the result of poor choices or lack of willpower. Genetics, hormones, metabolism, environment, sleep, stress, medications and socioeconomic factors all influence body weight fluctuations, and for the majority of individuals, lifestyle changes alone cannot overcome the powerful biological drive to defend excess weight. Even when lifestyle changes are successful in weight loss, it takes a significant amount of time and energy to reach goal weights and even more energy to maintain it. This is where weight loss medications like GLPs and GIPs show such incredible change in that they CAN override physiological pathways and drive weight change not only successfully but also fairly quickly.

Clinical trials such as the STEP program (which evaluated semaglutide) and the SURMOUNT program (which evaluated tirzepatide) have demonstrated average weight reductions of 15% to 25%, along with maintenance within 5% of loss when medication was continued. In addition to weight loss, participants in these trials experienced improvements in blood glucose control, blood pressure, physical function and multiple markers of cardiometabolic health. These were important outcomes since body weight is not the only measure of health. It is very possible in fact, to lose weight and yet still carry excessive amounts of inflammatory visceral fat and have insulin resistance that leads to metabolic dysfunction despite a healthy weight.

With all the success weight loss medications have shown in these trials and now in the public, there have been two concepts that are often overlooked. First, the weight loss and metabolic benefits of the medications were only sustained when the medication continued. Those who discontinued use of the medications showed almost complete regain within months alongside exacerbated metabolic risks, pointing to the absolute need for habit change during use of medication if there is any possibility of discontinuing the prescription. Second, the SURMOUNT 3 trial was the only one to show weight loss as high as 25% that lasted for 12 months or more, and this was the only trial to include lifestyle interventions before and during medication use. Read that last part again: the most significant weight changes occurred when medication was combined with lifestyle interventions from the get-go. In this article, we will look closer at this important distinction to include lifestyle medicine as a companion prescription to medication for best possible outcomes.

Lifestyle medicine as a Co-Rx

One of the biggest misconceptions surrounding GLP and GIP medications is that lifestyle changes become less important once medication begins. We see this all the time in our wellness center when clients start a fitness or nutrition program, but as soon as they start successfully losing weight with medication, we seem less often. It's only human nature for motivation to do hard work wanes when outcomes are being seen without it. As seen in the studies, however, weight loss does not always mean that insulin resistance, muscle mass, visceral fat and cardiometabolic markers are improving alongside it. This means that chronic conditions like diabetes and heart disease can still occur with weight loss. More importantly, risk of these chronic conditions increases significantly if medications discontinue, which is very common given the cost of these medications and the unpredictability of insurance coverage. All of the same lifestyle interventions we preach for prevention are therefore just as applicable and necessary when weight loss medications are working and, in some instances, may be even more critical in preserving lean mass and preventing sarcopenia.

Lifestyle intervention 1: physical activity

Exercise remains one of the most powerful interventions available for improving health, regardless of weight. The cardiovascular benefits of meeting the 150-300 weekly minutes of moderate to vigorous movement cannot be understated. It is resistance training, however, that is particularly important during weight loss, and especially rapid weight loss, because it helps preserve lean muscle mass while stimulating strength and supporting bone health. There are many scare tactics in the media saying that weight loss medications cause unhealthy loss of lean mass and this is a skewed version of the truth. ANY rapid weight loss method will lead to loss of lean mass since you cannot lose weight from just fat. However, without resistance training, lean mass loss can be exacerbated, and with muscle being one of the most important organs for metabolic health, this can be a critical loss if not addressed. More importantly, if medications are discontinued and weight is regained after much lean mass has been lost, this can lead to a debilitating condition known as sarcopenic obesity where the body is unable to carry its load due to the unbalanced ratio of fat to muscle. Recommendations for exercise during weight loss are a bit more aggressive than for maintenance and are as follows:

- 3x per week resistance training minimum
- Greater than 150min per week of moderate to vigorous physical activity

I highly recommend working with an exercise specialist during weight loss as fitness progression and safe movement will change consistently as body weight changes.

Lifestyle intervention 2: nutrition

Weight-loss medications are best known for reducing overall appetite and, for some, can cause some low grade nausea. This makes it even more important to focus on nourishing food choices since dietary volume may be low and we want to prevent malnutrition.

Rather than focusing solely on eating less, individuals benefit from eating strategically. Prioritizing adequate protein supports muscle preservation during weight loss, while fiber-rich foods improve satiety, digestive health and blood sugar regulation. Fruits, vegetables, whole grains, legumes, healthy fats and minimally processed foods provide the nutrients needed to support long-term health. Overall guidelines for weight loss are not that much different from the general population other than calories should be lower than during maintenance (which is not difficult when on GLP/GIPs) and protein and fiber should be the absolute priorities. Some general recommendations to follow:

- 30g fiber per day minimum (this looks like 5-6 cups of plant foods) 1.2-1.6g/kg ideal body weight per day
- Minimize ultra-processed foods, added sugar and saturated fats

Lifestyle intervention 3: sleep

Sleep is frequently overlooked in weight management conversations, yet inadequate sleep influences hunger hormones, appetite regulation, insulin sensitivity and food choices. Improving sleep quality can enhance both metabolic health and overall well-being while supporting adherence to other healthy habits. The overall guideline for adults is to achieve 7-9 hours of sleep.

Lifestyle intervention 4: stress management

Chronic stress affects eating behaviors, physical activity, sleep and metabolic health. When our bodies are in a state of stress, our blood pressure, blood sugar, insulin, heart rate and oxidation all increase, while cognitive, digestive and immune processes all decline. Developing a combination of both acute and long-term stress management strategies is key so that your body and mind learn to respond to stress positively over time, rather than accumulate inflammation and its byproducts which can also lead to excessive visceral fat. Mindfulness, breathing exercises, counseling, spending time in nature, or engaging in enjoyable hobbies can reduce stress while supporting healthier decision-making. Even better is when healthy habits are shared, since humans thrive on social connection and it's so much easier to maintain health when those around you have similar goals. Walking groups, fitness classes, cooking with family, community wellness programs and accountability partners all increase the likelihood that healthy behaviors become lasting habits rather than temporary changes.

Planning for long-term success

One of the most common questions surrounding GLP/GIP medications is, "What happens if I stop taking them?" As mentioned earlier, research has shown that weight regain is common after discontinuing therapy. While this may sound discouraging, it's actually consistent with our understanding of obesity as a chronic disease. Just as blood pressure rises when medication for hypertension is stopped, the biological drivers of weight regulation continue to exist after obesity medications are discontinued. Weight regain should not be viewed as a personal failure, but rather as evidence that obesity requires ongoing management.

Individuals who establish sustainable nutrition habits, maintain regular physical activity, preserve muscle mass, prioritize sleep and build supportive social environments are better positioned to maintain improvements in metabolic health over time, independent of medication status. Even if body weight changes, healthy behaviors continue to reduce cardiovascular risk, improve physical function, and enhance overall quality of life. As such, lifestyle strategies should not be looked at as a backup plan only if medication is being discontinued, but should be an understood co-prescription so that long-term success can be a reality.

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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The Case for *Life Settlements* in Today's Market

By Phil Calhoun in conversation with Lisa Rehburg

ARTICLE EXPERIENCE OPTIONS | Listen | Watch

Lisa Rehburg is President of Rehburg Life Insurance Settlements and a longtime advocate for helping policyholders uncover value in life insurance they no longer need. In her work, she shows brokers how an overlooked policy can become a practical solution for clients and a new source of revenue for the advisor.

This conversation comes from a recording between Lisa Rehburg and California Broker Magazine CEO Phil Calhoun. The discussion focuses on how life settlements work, when they fit, and why they matter for brokers serving aging clients, business owners, and Medicare and group benefits households.

Life settlements create a new client option

Rehburg opened the conversation by framing life settlements as a practical way to help clients who no longer want or need a policy. She stressed that brokers do not need to be life insurance experts or even the writing agent to begin the conversation. "You do not need to be the writing agent on a client's life insurance policy to help them," she said, adding that it can be a "win, win, win for everybody."

Her main point was simple: A large number of seniors still own life insurance, yet many will eventually let those policies lapse or surrender them. Rehburg said the awareness gap is enormous, and that most policyowners do not know they have another option. In her view, that makes life settlements less of a niche transaction and more of an overlooked client service tool.

She tied the opportunity directly to brokers' day to day work with seniors. As Medicare and group plan conversations increase during busy seasons, life insurance often surfaces naturally. That creates a chance to ask whether a policy still serves its original purpose or has become a financial burden.

Why clients sell

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Term and permanent policies

The interview spent considerable time on policy types because, as Rehburg explained, the market behaves differently than traditional life insurance sales. Term policies, she said, are often attractive when they are still convertible to permanent coverage. That convertibility gives buyers more certainty because they know the policy can continue beyond the term period.

Permanent policies such as universal life and whole life can also be sold, but they are often driven by cost and cash value issues. Universal life, Rehburg said, is the most common product she sees in the settlement market. Whole life can be more difficult because premiums are generally higher and cash values are often larger, which can make the policy more expensive for a buyer to carry.

Why brokers matter

One of Rehburg's strongest messages was that brokers create competition, and competition improves outcomes for clients. She contrasted direct-to-buyer marketing with brokered sales, saying direct calls often lead to lower offers because the buyer faces no competition. "Leverage is our superpower," she said.

That point matters for California brokers who already understand the value of presenting multiple options in other lines. Rehburg's argument is that life settlements work the same way. Brokers bring market discipline, and that can materially increase proceeds for the client.

She also noted that brokers are paid by the buyer after a transaction closes, not by the client writing a separate check. For producers serving Medicare, senior life, and group markets, that can create a new revenue stream while solving a problem the client already has.

Practical sales uses

Rehburg repeatedly returned to the idea that life settlements should be brought up during annual reviews and policy checkups. She suggested asking clients whether a policy is still doing its job after major life changes like divorce, retirement, the death of a spouse or changes in budget. She also recommended asking whether a client is struggling to keep premiums current.

Her advice was not to force the conversation, but to treat life settlements as another planning tool. If a client is about to lapse or surrender a policy, she said, that is the moment to ask whether the policy has sale value. In many cases, the answer may be yes.

For experienced California brokers, that means life settlements can fit into existing client conversations without changing the overall business model. Rehburg's view is that the opportunity is strongest when the policy is unwanted, the premiums are painful, and the client's health profile supports a buyer's interest.

Visit and connect

Rehburg closed by encouraging brokers to start with a simple policy review and free, no obligation appraisal. She said agents can reach out with policy details, refer clients directly, or join a conference call to determine whether a case is a good fit.

For more information, brokers and advisors can visit Rehburg Life Insurance Settlements online, review the firm's FAQs and testimonials, or contact Lisa Rehburg directly to discuss a specific policy. Her central message was direct and memorable. "Client doesn't want their life insurance policy anymore. Call me."

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

Rehburg Life Insurance Settlements
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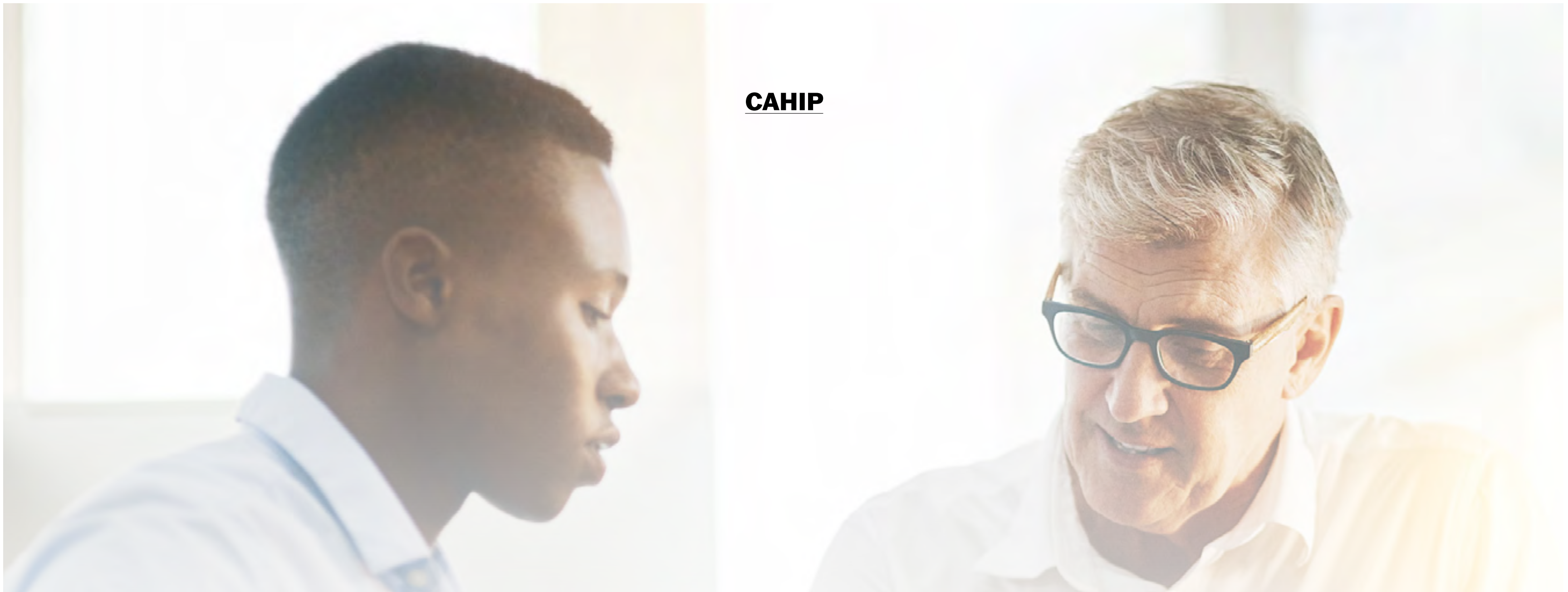


How Craig Gussin Plans to *Strengthen CAHIP in California*

By Phil Calhoun in conversation with Craig Gussin

ARTICLE EXPERIENCE OPTIONS Listen Watch

Craig Gussin has spent decades building relationships across California's health, life and disability insurance community, and his new role as president of CAHIP gives him a broader platform to do what he has long done at the chapter level. He sees his job not simply as leading an association, but as helping brokers, strengthening chapters and making sure the industry has a stronger voice in the months ahead.

This conversation between Craig Gussin and California Broker Magazine focuses on his new CAHIP presidency, his priorities for membership growth, mentorship, chapter support and how agents can stay relevant in a changing market. It also touches on media outreach, legislative engagement and the role AI may play in the future of the business.

A career shaped by association work

Gussin described his path into the industry as one built on curiosity, persistence and a willingness to get involved. He moved from Michigan to California in the early 1980s, got licensed, and gradually found that health insurance was the line of business that fit him best. "Health insurance is it," he said, even though he also worked in disability and life insurance.

His association involvement grew in much the same way. People he knew kept asking him to help, he explained, and one role led to another. He served in San Diego, took on legislative work, helped with public affairs, and later became active at the state level.

Over time, those roles gave him a broad view of what chapters need and how associations can support producers more effectively. He also pointed to mentors who pushed him along the way. Leaders such as Barry Cogdale, John Nelson, Dave Field Sr., Julie Broyles, Maggie Stedt and others encouraged him to take on more responsibility. That support, he said, reinforced a belief that professional growth in this business is rarely a solo effort.

Why membership matters

For Gussin, membership growth is not just about numbers. It is about showing brokers the practical value of belonging to CAHIP and participating in chapter life. He said one of the most effective tools for growth is the agency dues model, which can make membership more accessible as an agency adds people.

He also believes chapters need to lean into the events that make them distinctive. Whether it is a cornhole tournament, women in business programming, a crab feed, or a golf or racetrack event, he said every chapter should have something that gets people in the door. Once they arrive, the job is to show them what the association can do for them.

"I want to take that education about the agency dues model that NABIP put together and use that for agents across California," he said. That same mindset shaped a story he told about signing up a newer broker on the spot after meeting her at a chapter event. His point was simple. Brokers join when they see real value, not just a logo on a brochure. a more predictable and consumer-friendly explanation of prescription coverage.

Mentorship and succession

A major theme in Gussin's comments was mentorship. He sees it as a business necessity, not a nice extra. Newer agents need guidance, he said, but so do experienced producers who are thinking about retirement and how to protect the value of their books.

He urged brokers to start identifying younger professionals who can eventually step into ownership or service roles. "Go to a meeting, start looking around the room," he said. Find someone in their late 20s or early 30s who has the right personality, bring them into the business, teach them your process to find and retain clients, and how to build continuity before retirement becomes urgent.

He also warned against the risks of running a practice entirely alone. Too many agents, he said, do everything themselves and have no backup plan if something happens unexpectedly. His message was blunt. If a producer is handling all the paperwork, signatures, and service tasks alone, they may be limiting growth and creating risk at the same time.

The California challenge

Because CAHIP spans 10 chapters, Gussin said the state role is very different from working at the chapter level. He plans to spend time in both Northern and Southern California so members there know he is accessible and invested in their success.

That statewide perspective matters in California, where markets, chapters and member needs can vary widely. Gussin said he wants to share best practices between chapters, learn from what is working in places like San Diego and Orange County, and bring those ideas to the broader state organization. He also wants to keep California brokers informed on legislative issues, especially as policy debates continue to shape the future of the market.

He referenced the importance of the Day at the Capitol and meetings with lawmakers in Washington, D.C., noting that brokers have a responsibility to educate elected officials on what they do. In his view, agents are not just salespeople. They are educators and advocates who help consumers navigate coverage decisions all year long

"Gussin *described his* path *into the* industry *as one* built on curiosity, persistence *and a* willingness *to get* involved."

AI and the broker role

On artificial intelligence, Gussin struck a practical tone. He admitted that AI is one of the main areas he still needs to learn more about, but he is not worried about it replacing brokers.

Instead, he sees AI as a tool that can improve efficiency and help agents work smarter. "AI is going to help us," he said. "It's going to give us tools, it's going to help us be better, do a lot more, but it's never going to replace an agent." For a trade audience, that point lands squarely. Technology may change workflows, but it does not replace the value of advice, relationships and service.

Building the next 12 months

Gussin's immediate agenda is clear. He wants to grow membership, support chapters, strengthen mentorship, and make CAHIP more useful to agents across California. He also wants to work closely with media outlets and general agents so the association becomes a stronger partner across the distribution chain.

That approach reflects the theme he repeated throughout the conversation. "Grow with CAHIP" is not just a slogan, but the framework he wants to use to expand the organization's reach and impact. He sees that growth happening through chapter activity, better onboarding for newer brokers and more intentional engagement with the broader industry.

Connect with Craig Gussin

Readers who want to engage with Craig Gussin should connect through CAHIP chapter meetings, association events and professional gatherings where he is active throughout California. He is also open to working with brokers, chapters, media partners and industry organizations that want to help strengthen the association and the market.

For our readers, the best way to engage is to look for Gussin at CAHIP, NABIP, and related industry events, where he continues to focus on membership growth, mentorship and legislative awareness. He invited that collaboration directly in the interview, emphasizing that the industry is "a big family" and that working together is the only way forward.

Craig Gussin, CLU, DIF *is President of Auerbach & Gussin Insurance and Financial Services and a recognized leader in the health insurance industry. He currently serves as President-Elect of the California Agents and Health Insurance Professionals (CAHIP) and Media & Communications Chair for the National Association of Benefits and Insurance Professionals (NABIP). A trusted industry voice, Craig is a frequent speaker, writer, and media contributor, helping educate consumers and insurance professionals on healthcare and employee benefits. (cahip.com)*

Commission Protection

By Phil Calhoun

As the move into August gets health brokers into open enrollment for groups, individual and Medicare business, the season for commission planning shifts from selling and acquiring commissions to commission protection work and consulting on plans to protect and grow.

Commission protection

Protecting health insurance commissions is vital for active brokers who receive health commissions. Carriers are consistently changing commissions. They also make it difficult to transfer commissions after one passes. Given this fact, commission planning is a requirement. The only question is how to get your plan done.

Since the Best Practice for commission planning is to both protect one's health commissions and have a plan to sell in the future, one agreement that covers both of these events is the goal our planning work accomplishes.

We will assume it is clear that commission planning is required. Now we want to outline how we can still help with commission protection all year long. In our experience, an active broker with a successor lined up can complete an agreement to work together, put in place the carrier commission protection tools required, and develop the retention plan designed to retain clients. With our 12 years of experience we know we can get it done within a few weeks.

The health brokers we work with are coached to execute the planning work that will work in all life events. Since no one knows when they will experience a health event and when they no longer be able to stay active to retain their business, our goal is to help build customized plans ahead of these "impossible to predict when" life events. Our plans work to deliver the intended impact health brokers desire.

When active brokers decide to work with our team to protect their commission, their loved ones will receive a payout of their commissions should a life event occur.

Our planning solutions are backed by our legal document, combined with 12 years of successful experience, which gives you the desired result you can count on. With no plan we know that health commission will be lost.

For many looking to find their successor it becomes a process that can take time. Our coaching process helps sort through the required capabilities an active broker needs to consider when selecting a successor. Satisfied customers who provide a testimony are value in our business. The links below include a few testimonials from satisfied clients who have gone through our process. Some are health insurance brokers who have since retired, while others are still actively working with a Commission Protection Plan in place.

You can also watch additional client testimonials on **Vimeo here**

Our Mission to prevent the situations where a health broker with health commissions experiences a life event and their loved ones lose some or all of this valued revenue because the insurance carriers prevent execution of transfers and payment without a plan in place.

Our goal is to deliver a plan that protects commission while active and provides for the purchase of commissions on the deal points desired.

Summary

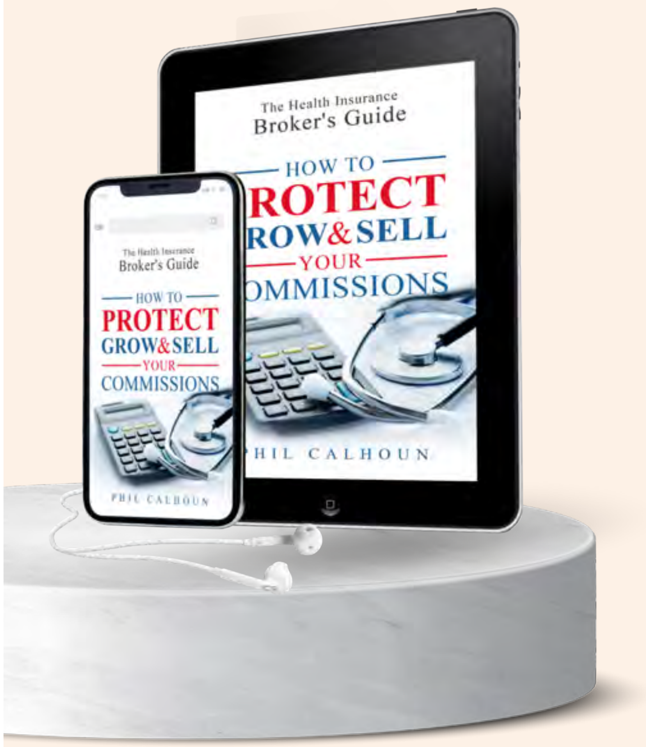
You don't have to work with our team as your successor. You can work with us as your consultant to get professional assistance with your planning process with another successor, even your current business partner. In addition, you don't have do your commission planning work with us at all, but we urge you to find someone and get the work done.

PROTECT. GROW. SELL
Commission Solutions

Phil Calhoun *is the owner and publisher of California Broker Magazine. Phil also is a leader in coaching health insurance professionals. He is an active member of several insurance associations including the California Association of Health Insurance Professionals (CAHIP) and local chapters in Orange County, Los Angeles, San Diego and Inland Empire Health Insurance Professionals. He attends many state and local California chapter meetings.* Phil's book, ***"The Health Broker's Guide: To Protect Grow and Sell Commissions"*** is available free at www.healthbrokersguide.com.

Phil offers complementary 15-minute coaching sessions to help brokers get answers to questions about how to protect, grow and sell their health commissions. To schedule a FREE phone call ***"Click Here"***

phil@commission.solutions 714-664-0311



FREE BOOK

The Health Broker's Guide
How to Protect, Grow & Sell Commissions

⬇ CLICK HERE TO DOWNLOAD YOUR COPY ⬇

Hardbound edition available on Amazon.

Our goal is education. In the past year alone, we've provided more than ***1,500 free books*** to brokers nationwide—professionals just like you who understand the importance of protecting the business they've built.

Take action now to protect your commission.
Any health broker without a formal, compliant protection strategy is at ***100% risk of losing their commissions*** if they become unable to stay certified or licensed.

Critical Facts Every Broker Should Know:

- **Carriers will not assist your survivors or loved ones** in accessing your commissions if you pass away or become unable to remain active.
- **Only brokers with a carrier-driven, compliant succession plan** can ensure their commissions are protected and transferable, guaranteeing their loved ones continue to be paid.

Our **Commission Protection Plan** is the industry's leading solution for active brokers, FMOs, General Agencies, and solo practitioners. Whether for yourself, your partners, or subagents, commission planning is essential for long-term security.

Letters on Integrity: Inspiring Ethical Excellence

By Russ Williams

Managing Calling POSITIONED FOR A PURPOSE

"The human race may be compared to a writer. At the outset, a writer has often only a vague general notion of the plan of his work, and of the thought he intends to elaborate. As he proceeds, penetrating his material, laboring to express himself fit, he lays a firmer grasp of thought; he finds himself. So the human race is writing its story, finding itself, discovering its own underlying purpose." -Felix Adler

Our professional work is a powerful place for the discovery of noble purpose. Commerce is more than product, service and competitive edge. Commerce is the place for the expression of meaning. Values pragmatically exercised…shape the contour and color that bring tone to meaning fulfillment at work. What is the calling of work? It is writing the story of meaning…managing your purpose as an influencer for good!

Being the Influencer for Good requires the courage to hold high in your mind daily...your mission and live it as you address the nuts and bolts issues managing your daily To Do's.

A few years ago, Mark, a good friend, accomplished just that as an automotive owner/dealer. Faced with a severe business survival test, Mark had to demonstrate that his dealership was best positioned to service customers as GM dramatically shut down dealerships throughout the U.S. and more specifically in the Western states.

Mark took on the challenge. He envisioned his dealership as clearly prepared and equipped to serve the short and long term needs of his customers, employees, suppliers, banks and the community. He focused his energies on demonstrating trust skills of competence, consistency and care for others as he crafted a proposal for GM.

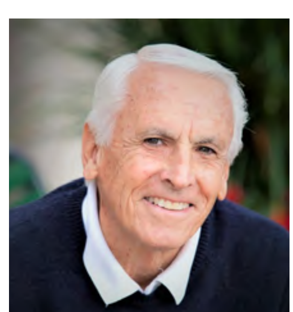
Through an exhaustive, difficult process, he envisioned and held closely his purpose of service based on personal character. In doing so, he succeeded writing a new professional chapter crafted on the foundation of integrity.

Mission Integrity Action

Purpose-Seeking is on the radar screen of my professional calling this week. I focus on serving others with my personal values and my company's values being transparently present in conversations, negotiations and agreements. What is significant? The values I live by guide my personal and professional actions as an influencer for good.

Journeying with you...inspiring ethical excellence!

Being the Influencer for Good requires the courage to hold high in your mind daily...your mission and live it as you address the nuts and bolts issues man-aging your daily To Do's.



Russ Williams *contributes articles on professional growth for readers of California Broker Magazine. He serves as a mentor advisor and offers one-on-one professional consultations based on The Clarity Conversation, a 9-Session Self Renewal Consultation focused on overcoming nagging personal-professional challenges to re-claim personal-professional clarity renewing your influence for good at home, at work, and in the community.*

This year we're going Back to the Future...

The Future of Medicare. The Future of the Broker.

Great Scott! The Medicare industry is accelerating into the future and the 2026 CAHIP LA Medicare Summit is where brokers, carriers, advisors and industry partners will come together to explore what is next.

We look forward (or is it backwards) to seeing you there!

Full details and registration online at cahip-la.org

10 Keys to Becoming a Trusted Client Advisor

By California Broker Magazine

As a licensed life and health insurance professional in California, you're more than a salesperson. You're a problem-solver, educator and often a lifeline. In a complex and ever-changing healthcare landscape, your clients rely on your insight to make smart, informed decisions. They want someone they can trust to help them navigate benefits, costs and coverage without confusion or pressure.

Trust, clear communication, and subject matter expertise are the foundation for building lasting client relationships and elevating your role. To earn that trust, you must show up consistently, lead with integrity and always act in your client's best interest. You aren't just delivering quotes but helping people feel secure and supported.

Follow these strategies to become your clients' go-to advisor and trusted advocate. These traits set great client advisors apart. By embodying them, you can become your client's most valued insurance resource.

1. Be a subject matter expert

Clients expect you to guide them through complicated decisions. To do that well, you need current, accurate knowledge:

• Understand core insurance elements such as policy details, coverage options, regulatory updates and carrier-specific changes

• Stay up to date on Medicare rules, Covered California deadlines and employer-sponsored plan requirements

• Know the difference between Health Maintenance Organization (HMO), Preferred Provider Organization (PPO), Exclusive Provider Organization (EPO) and Point of Service (POS) plans

• Be able to explain essential health benefits and network tiers in simple, relatable terms

• Demonstrate subject matter expertise by staying current and engaged in your field

• Read industry updates, attend continuing education (CE) courses, and subscribe to trusted sources like California Broker Magazine

With this information, you can answer questions clearly and confidently, so clients know they're in capable hands.

2. Listen first and then advise

Your ability to listen is as important as your ability to explain. Before offering solutions, take time to understand each client's unique situation.

Ask open-ended questions about their health history, concerns, lifestyle, and financial priorities. Let them speak without interruption. What you learn in these conversations will guide your recommendations and build trust naturally.

People don't just want a policy — they want to be heard, respected and understood. When you pay close attention, you'll spot needs they may not even know they have.

3. Communicate with clarity

Insurance is full of confusing terms, and your job is to make it easier.

Avoid jargon and break down benefits into plain language. Use real-life examples that clients can relate to.

For example, explain that clients pay out of pocket until the deductible is met, then the plan begins to cover costs. Walk through how copays work for routine visits or prescriptions before the deductible is reached.

Send clients written summaries after meetings, including clear comparisons between options. When your clients feel informed, they feel empowered.

4. Be honest about costs and trade-offs

A trusted client advisor doesn't hide the fine print. Tell the truth even if it's uncomfortable. If a plan has high premiums but excellent coverage, say so. If there's a cheaper option with a limited network, explain that. Let clients weigh what matters most to them.

Your role isn't to push one plan over another. It's to present options fairly, with honesty and transparency.

> **Helping** a client **enroll** is just the **beginning.** Being a **true advisor** means **staying** present all **year long.**

5. Show up after the sale

Helping a client enroll is just the beginning. Being a true advisor means staying present all year long.

Check in after they've used their plan. Ask if they've had issues with claims or networks. Remind them about preventive care benefits or renewal deadlines.

If a client's life changes — a new baby, job loss, or a diagnosis — be there to help adjust their coverage. Beyond assisting with insurance, you can serve as a guide through important life transitions.

6. Advocate when things go wrong

When clients hit roadblocks, they'll remember who helped. Step in when a claim is denied or a service isn't covered. Guide them through appeals or alternative options. Offer to speak with providers or carriers when needed.

Acting as a trusted advocate shows you care beyond the transaction. It builds long-term loyalty and reinforces your value as an advisor.

7. Use technology to enhance service

Digital tools can support your work without replacing your personal connections. Let clients schedule appointments online, complete forms electronically or view plan options from home. Offer video calls if in-person isn't convenient.

Still, keep your communication personal. A quick call, handwritten note or follow-up message goes a long way. Technology should make things easier. But empathy and human support make things memorable.

8. Educate clients and empower their decisions

Help your clients feel confident by teaching them how their coverage works. Offer short educational sessions online or in person on topics like Medicare basics, special enrollment periods, or optional dental benefits. Keep them informed with timely tips and updates through newsletters.

When clients understand their plans, they make better choices and are more likely to stay with you long-term.

9. Be consistent, dependable and professional

Trust isn't built in a single meeting. It grows through consistent actions over time. Respond to your clients' messages promptly. Keep appointments and follow through on every promise, even the small ones.

Treat sensitive health and financial information with care. Follow all privacy laws, protect records, and never share client details without permission.

Being reliable and professional at every step strengthens your reputation and keeps clients coming back and referring others.

10. Seek feedback and support long-term relationships

Strong client relationships don't end after enrollment. They evolve through ongoing care and communication.

Ask for feedback after reviews or renewals. Use this input to improve how you advise. Taking even small suggestions shows your clients you care about their experience.

Clients stay loyal when they know you're with them for the long run and not just for this year's policy. Be there for them when their life changes, whether it's a new job, a health shift or retirement planning.

A trusted advocate serving your clients

Apart from knowing policies, being a reliable client advisor means building real relationships and being there when it matters most. Your clients want a partner who listens, explains without pressure and stands by them through life's changes.

As a licensed life and health insurance professional in California, you have the knowledge to guide and the heart to lead. By staying informed, consistent and client-focused, you create lasting impacts for clients and your entire practice.

At California Broker Magazine, we're here to support your growth with expert insights, timely updates and trusted resources. When you lead with trust and expertise, you improve results for your clients and build your reputation.

Six Ways to Ease You into National Wellness Month

By California Broker Magazine

The month of August was established as National Wellness Month by Live Love Spa in 2018, as a time to foster community, connection and commerce in the wellness industry. This month is the perfect time to encourage the people in your life—and yourself—to prioritize self-care and build healthy daily routines. To make the most of National Wellness Month, we put together some ways you can improve your wellbeing.

Get outside

Studies prove that spending time in a green space or natural environment helps reduce psychological stress. Even 20 minutes spent in an area that evokes nature can substantially reduce cortisol (stress hormone) levels.

Start by adding a morning or evening walk to your daily routine, creating a new healthy habit to get more steps and take in your surroundings. If you feel inclined, jog for part of your walk for an extra release of endorphins.

Other outdoor hobbies to consider including hiking, birdwatching, biking, swimming, tai chi and outdoor yoga. All of these activities can be beneficial for lowering stress and connecting with nature.

Listen to a meditation podcast

There are many meditation focused podcast shows that can be great sources for improving your wellbeing. Try listening to them during your morning or evening commute, or during a walk or jog. A few options include:

• **“Feel Better, Live More”** – In this podcast, hear stories from leading health experts and exciting personalities who offer easy health life-hacks, expert advice and debunk common health myths. Hosted by Dr. Chatterjee, this podcast aims to inspire, empower and transform the way we feel. When we are healthier, we are happier because when we feel better, we live more.

• **“On Purpose with Jay Shetty”** – Hosted by bestselling author and former monk Jay Shetty, this show features candid conversations with influential voices—from celebrities to wellness experts—to help listeners live healthier, happier, and more healed lives.

• **“OMMM: Our Museum Mindfulness Meditation”** – This new meditation podcast focuses on creating mindful interactions with artwork from the Getty Museum collection. Hosted by gallery educator Lilit Sadoyan, OMMM is a space for listeners to recover and reflect in a busy world. Episodes guide listeners in a breathing exercise and meditation, and provide insights about featured artworks.

• **“10% Happier”** – Hosted by veteran journalist and best-selling author, Dan Harris, this podcast is a self-help show for smart people. World-class insights and practices from experts in modern science and ancient wisdom.

• **“A Zen Mind”** – Created and hosted by Jo Rose, this podcast offers guided meditations that are a gentle space for you to turn inward, release what no longer serves you and reconnect with your truest self. Slow down, breathe deeply, and realign with clarity, wisdom and peace.

Reduce screen time

Screens have become an integral part of our personal and professional lives. From smartphones to computers to TVs, we are constantly surrounded by digital devices.

Justin Kei, M.D., outpatient medical director for behavioral health at Hackensack University Medical Center, finds that prolonged screen time can lead to various mental health challenges and worsen existing diagnoses, including depression, anxiety and post-traumatic stress disorder.

Limiting screen time can have numerous health benefits, including improved sleep, enhanced focus, better in-person encounters and boosted mental health. To help limit screen time, consider the following:

- **Limiting screen time to set hours of the day**
- **Designating device-free zones**
- **Establishing a daily routine**
- **Using app settings on your smartphone to monitor usage**
- **Participating in screen-free activities, like reading, exercise and face-to-face interactions**
- **Separating work and personal screen time**

Improve your sleep

Getting a good night sleep is vital to improving your wellbeing. Below are several ways to focus on improving your sleep during National Wellness Month:

• **Maintain a strict sleeping schedule.** Try and go to bed and wake up at the exact same time every single day, including on weekends. This consistency reinforces your body's natural circadian rhythm, making it easier to fall asleep and wake up naturally.

• **Optimize your sleep environment.** Make your bedroom a sleeping sanctuary by keeping it cool (typically between 60 to 67°F), dark and quiet. Cooler room temperatures mimic the body's natural temperature drop that occurs during rest, preventing nighttime awakenings.

• **Create a "wind-down" routine.** Establish a relaxing pre-bedtime ritual to signal to your brain when it is time to rest. Activities like reading a physical book, taking a warm bath, practicing gentle stretching, or listening to calming music or a sleep sound machine can help reduce stress.

• **Cut off stimulating things** like screens, alcohol and caffeine. As noted earlier, put away your phone, tablet and TVs at least an hour before bed, as their blue light suppresses melatonin. Avoid coffee, energy drinks and alcohol four to six hours before bed, as they severely disrupt sleep architecture. Do not eat heavy or large meals within two or three hours before sleeping to avoid indigestion and elevated body temperature.

• **Exercise.** Regular physical activity significantly improves sleep quality, but be sure to finish your workouts at least a few hours before you plan to go to sleep

• **Sun exposure.** It is also important to get daily sun exposure. Physical activity and natural light exposure are crucial for sleep regulation: Soak in natural sunlight first thing in the morning. It stops melatonin production and kick-starts your wake cycle.

"Limiting screen time can have numerous health benefits, including improved sleep, enhanced focus, better in-person encounters and boosted mental health."

Focus on nutrition

Nutrition affects mental health by altering brain chemistry, inflammation levels, and gut bacteria. Nutrient-dense foods provide the building blocks for mood-regulating neurotransmitters like serotonin. Conversely, highly processed diets and sugar cause blood sugar spikes and crashes, which trigger irritability, fatigue, and worsened anxiety or depression. Here are six ways to improve your diet this month:

1. Add color to your plate. Challenge yourself to add a piece of fruit or a vegetable at every meal or snack you eat.

2. Change your breads and pastas to whole grain options. Oatmeal, whole wheat bread, whole wheat pasta or wheat crackers are good choices.

3. Add unsalted nuts as a snack or to salads. Try almonds, walnuts and pistachios.

4. Make one vegetarian dinner a week. Try substituting for beans as your protein source!

5. Decrease your sugar intake. Limit soda and desserts to occasional treats.

6. Give fish a try! Experiment with salmon, sardines or anchovies to increase omega-3 fatty acids.

Treat yourself to a massage

One final way to improve your wellbeing this month is to get a massage. Massages reduce stress hormones like cortisol and increase "feel good" neurotransmitters like serotonin and dopamine. They can relax your mood and reduce feelings of stress or anxiety, while increasing confidence. If you experience depression, stress or anxiety, a massage might be a great addition to your routine.

In conclusion, National Wellness Month can be a great time to take a look at your overall wellbeing and consider adopting new habits into your routine during this month and, perhaps, these habits will become regular habits throughout the year.

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