

July 1, 2026

Vol. 21

The Compass Chronicle



July is starting with a bang! 🎆

Not only are we excited to share what's in the Compass Chronicle, we are excited to celebrate 250 years of America! This last month has been explosive with all of the fun events happening and we can't wait to see what the rest of July brings! 🇺🇸



We LOVE getting pictures from you!

We know you are working hard to reach your goals, both professionally and personally. We want to see it! Share your favorite pics with us by emailing marketing@chcquotes.com 📷



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CN
COMPASS NEWS

by Department

Medicare

➤ Humana contracting is open
Humana

➤ **AHIP for 2027**

📅 Starts June 22, 2026

➤ Medicare Bootcamp
was a huge success!



Recruiting

**NEW Pre Licensing course
through Just Insurance**

<https://getyourinsurancelicense.com/compasshealthconsultants>

It will cost each recruit \$50 to enroll
in the Health and Life course.

Updated Contracting Timeline for the core Life Carriers

📍 Life Page of chcagents.com

1st Sales:
David Munoz
Karrah Melton
Carson Weston
Gadiel Machuca

Life

Life Bootcamp

➔ **Next Life Bootcamp**

📅 August 28-29 📍 St. Louis, MO

➔ RSVPs have been sent

Weekly Life Trainings

📅 Every Thursday at 3pm CST

📍 <https://us02web.zoom.us/j/4363928908>

Life Division Sales Contest

6/1 - 8/31

1st	Danielle Wilburn	\$818.76
2nd	Karrah Melton	\$676.80
3rd	Carson Weston	\$495.00

Marketing

THE Caleb Cash CONTEST

July 1st - August 1st, 2026



The more you interact with CHC & Caleb social media → the
more Caleb Cash you earn → the better prizes you can cash out

Link to Contest Flyer:

<https://acrobat.adobe.com/id/urn:aaid:sc:US:fc1ec8af-d6e6-437c-8922-eb09e4887114>

Link to Submission Form:

<https://forms.monday.com/forms/c7b10222832823bba2e39627705c276d?r=use1>



ANNOUNCEMENTS



SPIRIT WEEK

The CHC corporate office had a fun spirit week! Even Caleb got in on the action by getting married!



NEW NAMES

Roll call! Here are some of the newest names around CHC! Let's give them a warm welcome to the Compass Crew!

Kelli

Executive Assistant to
Joe Krivelow

Yvette

Contracting Coordinator

David

Account Manager

MEDICARE BOOTCAMP

The medicare bootcamp was a HUGE success! Thank you to all who came, we had the best time!



LET'S CONNECT

Stay in the loop! Follow us on your favorite platforms ✨ Make sure you are receiving CHC emails and texts for important updates. 📱



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Please email marketing@chcquotes.com for email assistance

To receive text updates: Text "START" to (314) 742-7842

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- ☐ Unique URL with lead form & review section
- ☐ \$15 per month - payable with Marketing Money or credit card

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THE CONNECTION CORNER

Inside Scoop

This is your inside scoop of what's happening in the world of insurance. We hope you learn something new & informative! Do you have something you want to share? Email marketing@chcquotes.com with more info.

Consumer Insight

According to a recent survey, nearly 6 in 10 Americans say they've delayed or skipped a medical appointment in the past year due to cost concerns, but here is the twist: the same group reported spending an average of \$135/month on unused gym memberships and wellness apps. People aren't avoiding healthcare because they don't care about their health, they're confused about where their dollars go furthest. That's where you make the difference.

Trending Now

The mass retirement wave everyone's been talking about? An estimated 400,000 insurance professionals will have retired in the U.S. between 2021 and the end of this year. That's not a workforce problem, it's a book of business opportunity.

Aetna Has Left the ACA Marketplace

Aetna exited the ACA individual markets in 2026, less than 5 years after making a return to the space, in a move its parent company CVS Health described as necessary to improve business performance. CVS expected to lose up to \$400 million in its ACA plans and set aside \$448 million in the first quarter of 2025 alone to cover medical claims that premiums wouldn't cover. The withdrawal affected approximately 1 million Aetna members across 17 states, all of whom were required to find new health coverage. This is actually the second time Aetna has exited the ACA Marketplace, the company first left in 2017 and 2018 before returning in 2021. An Aetna spokesperson cited "significant regulatory uncertainty" and "highly variable economic factors" as key drivers in the decision. CVS CEO told investors the company was "disappointed by the continued underperformance" of Aetna's exchange plans and determined there was no short- or long-term strategy to improve its position in the market.

Key Points for Agents

- If you had Aetna ACA clients, this was a direct opportunity, those members needed a new plan, and agents who reached out proactively were positioned to retain and strengthen those relationships.
- Aetna's exit is not an isolated event, other major insurers have also been reassessing their ACA and Medicare Advantage footprints, and more market changes should be expected in the months ahead.



ACA Marketplace Plans Are Going Up

ACA Marketplace premiums are seeing their steepest increases since 2018. Across 312 insurers nationwide, the median proposed premium increase for 2026 is 18%. Roughly 11 percentage points higher than the year before. The increases are being driven by a combination of rising healthcare costs, surging demand for GLP-1 drugs like Ozempic, expiring federal subsidies, and uncertainty around tariffs and federal policy changes. For many enrollees, the expiration of enhanced premium tax credits alone is expected to push average out-of-pocket costs up by more than 75%. The bottom line: if you have ACA Marketplace coverage, expect to feel it in your wallet this year.

Key Points for Agents

- **Enrollment is dropping.** Average monthly ACA Marketplace enrollment is expected to fall to as low as 16.5–17.5 million people in 2026, down from 22.3 million in 2025, a significant shift that creates both challenges and opportunities in your book of business.
- **Middle-income families are hit hardest.** A family of 4 earning around \$130,000 per year could see their monthly premium jump from \$921 to \$1,998, an annual increase of nearly \$13,000. These are clients who need guidance now.
- **The "subsidy cliff" is real.** A disproportionately large share of the enrollment drop, 27%, is coming from people with incomes between 400–500% of the federal poverty level, despite that group making up only 3% of 2025 plan selections. These are clients who lost eligibility for enhanced credits entirely.
- **More changes may be ahead.** Changes passed in federal legislation that will be implemented in 2027 and 2028 may create additional uncertainty for Marketplace insurers and cause further premium increases. Staying current on policy developments will be critical.
- **Use trusted tools with your clients.** Organizations like KFF offer free subsidy calculators at kff.org to help clients estimate their actual costs based on income, age, and family size, a valuable resource to share during conversations.

Sources

[Peterson-KFF Health System Tracker](#)
[KFF \(Kaiser Family Foundation\)](#)
[The Commonwealth Fund/Urban Institute](#)
[Center on Budget and Policy Priorities](#)
[American Journal of Managed Care](#)
[Thomson Reuter/Tax & Accounting](#)
[Fierce Healthcare](#)
[American Journal of Managed Care](#)
[STAT News](#)

Quote of the Month

"Wouldn't it be nice if retail therapy was covered by health insurance?"

STAFF SPOTLIGHT

LIPI MONDAL-DEY

GROUP BENEFITS SPECIALIST

AFTER WORKING AT CHC FOR A WHILE, WHAT SURPRISED YOU THE MOST?

“What surprised me the most about working at CHC is the teamwork and support among staff. The collaborative environment makes it easy to learn, grow, and feel supported.”

TELL ME ABOUT YOUR POSITION AND WHAT YOU DO DAILY.

“As a Group Benefit Specialist, I support agents throughout the entire group benefits process, from preparing quotes and managing renewals, to coordinating enrollments and answering day-to-day questions. I work closely with agents, carriers, and team members to make sure everything runs smoothly and efficiently. I also assist with training new team members and sharing knowledge to help them succeed and feel confident in their roles.”

WHAT MAKES YOU FEEL FULFILLED IN YOUR POSITION?

“I feel most fulfilled when I can see the positive impact my work has on the agents and our team. One of the things I enjoy most is being a reliable resource for both agents and team members, helping answer their questions and providing support when needed.”

WHAT ARE YOU THE MOST PROUD OF?

“I am most proud of the relationships I have built and the personal and professional growth I have experienced at CHC. Being able to respond quickly to agents' needs, and contribute to the success of our team has been rewarding.”



PERSONAL PROFILE

“I am Lipi Mondal Dey and I have been with CHC for 2.5 years. I am passionate about helping others and making a positive impact through my work. Outside of work, I enjoy spending time with family and friends, gardening, exploring new places. I value continuous learning and personal growth, and I strive to bring a positive attitude and strong work ethic.”

**TO NOMINATE SOMEONE PLEASE EMAIL:
MARKETING@CHCQUOTES.COM**

PETER GELABERT

AGENT

WHAT GOT YOU INTO THE INSURANCE INDUSTRY?

"I was in the photography business for over 25 years, enjoyed working with people and building the business through relationships. After Covid, the landscape of the industry was changing, and after 25 years of traveling from city to city, being away from home, and missing time with my family, I decided to exit the business and pivot.

I took a few months off to recenter and refocus. I knew I wanted to be in sales because it would allow me to be home more, have a flexible schedule, able to work from anywhere, and have no ceiling on my potential.

I put together my resume for the first time in my life, posted it, and interviewed over a two-week period for remote sales positions in various industries. I attended a group online interview hosted by Joe Stout, where he presented an opportunity at HST. I went 100% all in, and that's how I got started in the insurance industry."

WHY ARE YOU WITH COMPASS? WHAT DO YOU LIKE ABOUT IT?

"I'm with Compass for many reasons. To name a handful, they have a great selection of products to offer in hard-to-sell states that typically provide very limited options. Compass continues to innovate and add better and better products to its lineup, giving us a unique advantage in the marketplace. The best part of Compass is the incredible resources they provide to set you up for success. For example, they offer consistent and ongoing trainings, regular agency updates, and a support team that is unparalleled compared to other agencies. Overall, Compass is a well-rounded agency where agents/brokers can grow and prosper."

WHAT ARE YOUR GOALS IN THE NEXT 3 YEARS?

"My goals over the next three years are to continue learning and constantly improving myself to be the best I can be in the insurance industry. I want to continue growing my book of business with integrity while building strong relationships. I also look forward to attending agency trips to strengthen relationships with fellow colleagues in person. Additionally, I plan to continue traveling the world with my family, creating lifelong experiences and memories."

FAMILY AND LIFE LESSONS

"Knowing that my family is most important and maintaining a healthy work-life balance is crucial. I try my best to listen to understand rather than listen to reply. I remain blessed and grateful for who I am and for everything I have."

FINAL THOUGHTS

"We are all so busy in life and business. I've realized that I need to make sure I include myself on the list of things I need to take care of week after week. Self-care is important and non-negotiable.

To be successful in any business, discipline is the foundation and action is the key.

Lastly, I remind myself that I can only control what is within my control, and for everything that is completely out of my control, I try not to stress over it."



PERSONAL PROFILE

"I've been married to my wonderful wife, Maria, for over 25 years and am the proud father of two amazing children, my son Dylan and daughter Casey who both recently graduated college at the top of their class and were awarded Summa Cum Laude honors. I live in a small boating community on the New Jersey Shore. I love the water, being outdoors, boating, biking, walking, spending time at the beach, and soaking up vitamin D whenever I can."

Word Search

July

f m j q t i n g t c f o m f j
 r p t b r s l l s c a w s i u
 e r p i n w f i i m s h u r l
 e t e o y s l r b b h i n e e
 d m e d j n a n v e a t r w o
 o i n c l t g m l n r e i o s
 m u o l b l u e m e s t u r w
 o d e t w u r k e e k p y k n
 n h o t d o g s j a r y e o i
 e f t r n r i n g j u l y t h

Red

Liberty

Flag

White

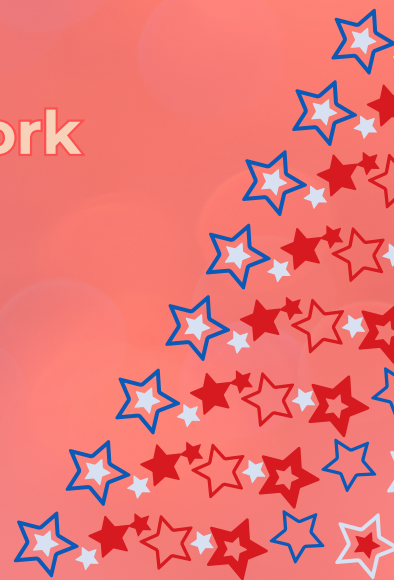
Hot Dogs

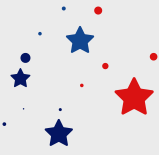
Firework

Blue

Freedom

July





JULY FUN PAGE

WORD SCRAMBLE

Unscramble each string of letters to create a real word.

RSIORFWEK _____

LAPKSRER _____

QEBBURAE _____

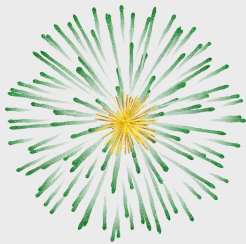
ARDEAP _____

HTNAEM _____

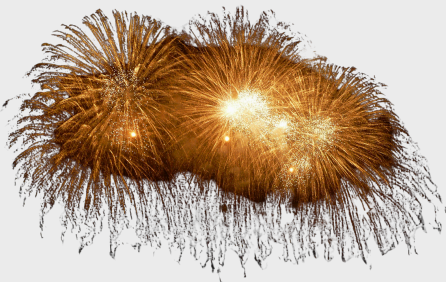
MIX & MATCH

Match the firework type to the clue about their description

A.



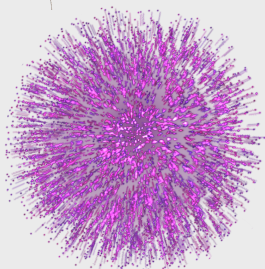
B.



C.



D.



Clue

1. "I don't care about color. I'm all about the shimmer. I explode in a shower of gold glitter that hangs in the air just a little longer than you expect."
2. "I'm not one firework, I'm everything at once. The sky turns completely white and the boom hits your chest before your brain catches up."
3. "I'm the sneaky one. You think I'm done and you start to look away, then I go off a second time just to prove you wrong."
4. "I'm something special, but classic. I hope you're not color blind, because that's all you will see."

Answers:

Word Scramble:
1. Fireworks 2. Sparkler 3. Barbecue 4. Parade 5. Anthem

Mix & Match:
1. B, 2. C, 3. A, 4. D

UPCOMING EVENTS

JULY

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
			1	2 Vault: Product Updates/Training	3	4
5	6 Kickstart: Attitude is Everything	7 Kickstart: Expectations & Action Plans	8 Kickstart: Show Me the Money	9 Kickstart: Creating Your Pitch Head Start for New Agents Enroll Prime: Product Updates/Training	10 Kickstart: How to Build Your Business	11
12 Claim Your Goals	13	14 New Agent Training Tampa	15	16 Live Role Play Head Start for New Agents Hands on Marketing Agency Updates Call Call Your Mentor	17 Your Compass Race Briefing F.A.T. for New Agents Sandler Sales Training Call Your Mentor Ancillaries & Bundling	18 Dialing for Dollars
19	20	21 WOMEN'S COUNCIL New Agent Training STL	22	23 Live Role Play Hands on Marketing Agency Updates Call Call Your Mentor	24 Your Compass Race Briefing F.A.T. for New Agents Sandler Sales Training Call Your Mentor Ancillaries & Bundling	25
26	27	28	29	30 U65 Products Training	31	 CHC WOMEN'S COUNCIL STRONG WOMEN. BOLD DIRECTION. CLEAR COMPASS. WOMEN'S COUNCIL Our next meeting is July 21st 1pm CST

ONGOING

TUESDAY

Agent Support Call - 9am CST
Med Mutual Updates - 12pm CST
Foundation Mental Wellness Training - 12pm CST
TopBroker Training - 1pm CST
Team Dials with Q&A - 5pm CST

WEDNESDAY

Medicare Minute Wednesdays - 7:30am CST
Med Mutual Updates - 12pm CST
XGB Webinar - 4pm CST
LifeX Webinar - 11am CST

THURSDAY

Med Mutual Updates - 12pm CST
Weekly Life Insurance Training - 3pm CST

FRIDAY

LifeX Webinar - 11am CST

For more information, visit: www.chcagents.com

