



# The Compass Chronicle



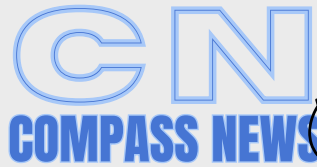
## Welcome Back! 🖋️☀️

As backpacks come out of storage and school buses hit the road again, we're kicking off a new season here too. Whether you're squeezing in the last days of summer or already deep in fall planning mode, we've got some updates worth your attention this month. Grab your (metaphorical) No. 2 pencil and let's dive in!



## 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](mailto:marketing@chcquotes.com) 📷



by Department

## Events



✍ **LIFE INSURANCE BOOTCAMP**  
August 28 & 29th - SECURE YOUR SPOT TODAY!

In-person in St. Louis - **NOT offered virtually - by invitation only**

Agents are responsible for their travel & hotel expenses

If you haven't received an Evite invitation from CHC, send the name of the event, your name and phone number to [events@chcquotes.com](mailto:events@chcquotes.com)

✍ Join us in NASHVILLE for our **CARRIER BLITZ!**



October 2 & 3  
By invitation only -  
RSVP through your Evite invitation

## Marketing

THE **Caleb Cash** CONTEST  
**ENDED**



**We have winners!**

Check your inbox for more information on what you've won!



# ANNOUNCEMENTS

## NEW AGENT TRAINING



Another great group came through our agent training program this month! Nothing beats capping off a week of hard work with a fun dinner!

# 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. 📱



## NOT RECEIVING EMAILS OR TEXTS?

Please email [marketing@chcquotes.com](mailto:marketing@chcquotes.com) for email assistance

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

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- ☐ Customizable
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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](mailto:marketing@chcquotes.com) with more info.

## Consumer Insight

According to HSA research, roughly 1 in 3 people who are eligible for a Health Savings Account never open one, despite being enrolled in a qualifying high-deductible health plan that makes them eligible. A 2025 survey found that people who do open an HSA still leave an average of more than \$4,500 a year in eligible expenses unreimbursed, money that's already theirs, sitting untouched in an account with a triple tax advantage.

## Trending Now

About 35% of dentists say they plan to drop out of at least one insurance network in 2026, as many shift toward cash-pay membership plans instead. More than half of dentists now cite insurance-related friction as their top business challenge. For agents: this means "in-network" lists can go stale fast, worth a periodic reminder to dental clients to double-check their provider is still in-network before they book that next cleaning.

## Nine Carriers are exiting ACA Marketplace

Last month we covered Aetna's exit from the ACA Marketplace, it turns out that's part of a much bigger trend playing out across the industry. Nine insurers have now announced they're pulling out of ACA marketplace plans, either nationally or in specific states, once 2026 coverage ends. Carriers point to declining enrollment, rising premiums, a shrinking and sicker risk pool, and the expiration of enhanced federal subsidies as the reasons behind the exodus. And the pain isn't spread evenly, some states are losing carriers and enrollees at a much faster clip than others, meaning the impact on your book of business could vary a lot depending on where your clients live. For agents, the smartest move is to get ahead of it now: identify which of your clients may be affected, rather than scrambling once open enrollment hits and every agent in the state is trying to re-shop clients at the same time.

## Key Points for Agents

- **Who's Leaving:**
  - **Full national/broad exits:** Aetna (already exited after 2025), Cigna (exiting entirely after 2026, affecting about 369,000 members across 11 states – Arizona, Colorado, Florida, Georgia, Illinois, Indiana, Mississippi, North Carolina, Tennessee, Texas, and Virginia)
  - **State/regional exits:** Baylor Scott & White Health Plan (exiting Texas), CareSource (exiting Indiana's marketplace – also filed to leave Ohio and West Virginia), Medica (exiting in 3 states), Providence (ending most of its health insurance business), PacificSource (exiting ACA and pulling out of Montana entirely)
- **Why They're Leaving:** Carriers cite declining enrollment, rising premiums, a sicker and more expensive risk pool, and the expiration of enhanced federal subsidies as the core drivers.
- **Where it Hurts Most:** Ohio, Oklahoma, and Arizona are seeing the steepest fallout, each losing roughly 30% of their ACA enrollees year-over-year
- **What to do about it:** Pull a list of your clients currently on any exiting carrier and start proactive check-ins now



## Medicare Advantage Plans Get a Bigger Payday for 2027

CMS finalized its 2027 Medicare Advantage and Part D rate announcement, and it's a win for plans: payments are increasing by a net average of 2.48%, or more than \$13 billion in additional funding, bigger than what CMS originally proposed. But it's a mixed bag for the people we serve. Alongside the funding increase, CMS rolled back several consumer protections, including a rule requiring plans to notify enrollees mid-year about unused supplemental benefits, looser marketing restrictions (including lifting a ban on superlative language), and dropping the requirement that brokers point beneficiaries toward State Health Insurance Assistance Programs (SHIPs) during sales calls. With plans better funded and fewer marketing guardrails, expect a more competitive, and possibly noisier, sales environment heading into AEP.

## Key Points for Agents

- **The Payment Bump:** CMS finalized a 2.48% average payment increase for MA plans in 2027, over 13 billion in additional funding, and higher than the rate CMS originally proposed
- **What's Being Rolled Back:** The mid-year notice requirement for unused supplemental benefits, restrictions on using superlatives in marketing materials, and the requirement that brokers reference SHIPs during sales calls have all been dropped
- **What it Adds Up To:** More funding plus fewer marketing guardrails likely means a busier, more competitive MA sales environment as AEP approaches
- **What to do About It:** Even though it's no longer required, keep SHIP referrals and clear, plain-language benefit explanations part of your own sales talk track, it protects clients and sets you apart



## Sources

[KFF, "Changes to the Medicare Advantage Program Enhance Some Consumer Protections But Roll Back Others"](#)

[DistillInfo, "ACA Marketplace Enrollment Declines in 49 States"](#)

## Quote of the Month

"Insurance is the only thing you buy hoping you'll never have to use it... kind of like the fire extinguisher in your kitchen, except way more paperwork."

## AGENT SPOTLIGHT



# DAKOTA STANSFIELD

## AGENT

### WHAT GOT YOU INTO THE INSURANCE INDUSTRY?

"Mainly Kent Stansfield but also because I enjoy helping people. I pride myself on not only being able to help clients find the best plan but also being knowledgeable enough to answer any questions they have. If I don't know the answer, I know how to find the answer and that's something I've always been good at. Health insurance is difficult, as I've been told it's nice to have an agent who is an encyclopedia when it comes to insurance."

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

"I started with Compass back in 2022 as the Marketing Director. I graduated with a degree in Communications and Kent thought I would be a great addition. Eventually I transitioned into agent support, did that for about 2-3 years and then became an agent last January in 2025. I love Compass because of the people and Compass's dedication to its people. We all have our own clients as agents, however; as Joe has mentioned before the agents are Compass's clients. They take great care of their "clients". The resources, the support, the company trips, the trainings and events, the pay structure and so much more all supports that statement. I've had lots of other agencies attempt to recruit me but I turn them all away because of the relationships and connections with Compass that I have built that I won't be able to find anywhere else."

### WHAT ARE YOUR GOALS IN THE NEXT 3 YEARS?

"Main goal is to buy a house and start a family hopefully! My current goal of becoming a leader will greatly support that! Sales wise, my goal is to reach a point where I solely conduct business with referrals. Once I don't have to make any more cold calls, I know I've made it!"

### FAMILY AND LIFE LESSONS

"Never stop improving yourself, the best way to make a difference in this world is to start with the person in the mirror. As Matthew McConaughey once stated, 'my hero is myself 20 years from now.' Most importantly, keep the ones who support you close and the ones who love you even closer. Don't let outside sources like jobs, money or other people get in the way of that. You could have all the riches in the world but if have nobody to share it with or to pass it on to, then it doesn't even matter."

### FINAL THOUGHTS

"I am very grateful for all the opportunities I've had and will continue to have with Compass! I am ecstatic about the future of this business and look forward to helping everyone possible navigate the wonderful world of health insurance!"



### PERSONAL PROFILE

"Originally from Dickerson, Tennessee, I now proudly call St. Charles, Missouri home. I earned my Bachelor's degree in Communications from Austin Peay State University with a 3.9 GPA and 4 dean's list achievements. I have spent the past four-plus years helping individuals, families, and business owners navigate their health insurance. As a Health Insurance Agent with Compass Health Consultants®, I'm committed to helping clients find the right coverage at the best possible price while making the enrollment process simple and stress-free. I believe in building lasting relationships through honest guidance, personalized service, and a genuine commitment to my clients' needs. Outside of work, I enjoy spending time with my dog, Sky, and my cat, Blue. I'm also passionate about sports, fantasy games, movies, music, and art, which help inspire creativity and balance in both my personal and professional life."

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

## STAFF SPOTLIGHT



# PREEYAH THORNTON

AGENT SUPPORT SPECIALIST

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

“What surprised me the most was the genuine sense of a family environment. Even though we’ve grown tremendously since I started, that feeling hasn’t changed.”

### TELL ME ABOUT YOUR POSITION AND WHAT YOU DO DAILY.

“I work in recruiter support department where every day we work as a team to confidently support the recruiters with the necessary answers and resources to get their issues resolved.”

### WHAT MAKES YOU FEEL FULFILLED IN YOUR POSITION?

“I find the most fulfillment in my role when I know I have made someone’s day a little easier by providing excellent service & clear guidance to the recruiter’s questions/issues.”

### WHAT ARE YOU THE MOST PROUD OF?

“There are many things I am proud of. Seeing the incredible growth of this company has been inspiring, and I’m happy to be a part of such an amazing team. On a personal note, I’m incredibly proud of my son, who finished the 2026 school year on the High Honor Roll. Watching him work hard & achieve that has been one of my greatest joys.”



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[MARKETING@CHCQUOTES.COM](mailto:MARKETING@CHCQUOTES.COM)

# WORD SEARCH

## August

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

**School**

**Lesson**

**Learn**

**Icecream**

**Coverage**

**Knowledge**

**Summer**

**Prepared**

**Enroll**



# AUGUST FUN PAGE

## NATIONAL MATCH

There are a lot of National Days in August!

Match the national day to its date.

National Watermelon Day

National Book Lovers Day

National S'mores Day

National Left Handers Day

National Relaxation Day

National Waffle Day

National Dog Day

National Bacon Day

A. August 24

B. August 26

C. August 3

D. August 9

E. August 15

F. August 31

G. August 10

H. August 13

| 2026 |     |     |     |     |     |     | AUGUST |
|------|-----|-----|-----|-----|-----|-----|--------|
| SUN  | MON | TUE | WED | THU | FRI | SAT |        |
|      |     |     |     |     |     | 1   |        |
| 2    | 3   | 4   | 5   | 6   | 7   | 8   |        |
| 9    | 10  | 11  | 12  | 13  | 14  | 15  |        |
| 16   | 17  | 18  | 19  | 20  | 21  | 22  |        |
| 23   | 24  | 25  | 26  | 27  | 28  | 29  |        |
| 30   | 31  |     |     |     |     |     |        |

## WHERE'S CALEB

Where's Waldo with a twist!

Can you find Caleb?



Answers:

1-C, 2-D, 3-G, 4-H, 5-E, 6-A, 7-B, 8-F

1. National Match:

# UPCOMING EVENTS

## August

| Sunday | Monday                                      | Tuesday                                          | Wednesday                              | Thursday                                                                                                                                                 | Friday                                                                                                                                                              | Saturday                         |
|--------|---------------------------------------------|--------------------------------------------------|----------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------|
|        |                                             |                                                  |                                        | <b>Aug 6. Nationwide Lunch &amp; Learn</b><br>Join virtually:<br><a href="https://us05web.zoom.us/j/3315586167">https://us05web.zoom.us/j/3315586167</a> |                                                                                                                                                                     | 1                                |
| 2      | <b>Kickstart:</b><br>Attitude is Everything | <b>Kickstart:</b><br>Expectations & Action Plans | <b>Kickstart:</b><br>Show Me the Money | <b>Kickstart:</b><br>Creating Your Pitch<br><b>Head Start</b><br>for New Agents<br><b>U65 Products Training</b>                                          | <b>Kickstart:</b><br>How to Build Your Business                                                                                                                     | 8                                |
| 9      | 10                                          | 11                                               | 12                                     | 13<br><b>Live Role Play Head Start</b><br>for New Agents<br><b>Hands on Marketing Agency Updates Call</b><br><b>Call Your Mentor</b>                     | 14<br><b>Your Compass Race Briefing F.A.T. for New Agents Sandler Sales Training</b><br><b>Call Your Mentor Ancillaries &amp; Bundling</b><br><b>WRAP UP for NA</b> | 15<br><b>Dialing for Dollars</b> |
| 16     | 17                                          | 18                                               | 19                                     | 20<br><b>Head Start</b><br>for New Agents<br><b>U65 Products Training</b>                                                                                | 21                                                                                                                                                                  | 22                               |
| 23     | 24                                          | 25<br><b>Women's Council</b>                     | 26                                     | 27<br><b>Live Role Play Hands on Marketing Agency Updates Call</b><br><b>Call Your Mentor</b>                                                            | 28<br><b>Your Compass Race Briefing F.A.T. for New Agents Sandler Sales Training</b><br><b>Call Your Mentor Ancillaries &amp; Bundling</b><br><b>WRAP UP for NA</b> | 29                               |
| 30     | 31                                          |                                                  |                                        | <br><b>WOMEN'S COUNCIL</b><br>August 25 at 11 AM CDT                 |                                                                                                                                                                     |                                  |

## 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 (**New Link**)

### THURSDAY

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

### FRIDAY

**LifeX Webinar** - 11am CST (**New Link**)

For more information, visit: [www.chcagents.com](http://www.chcagents.com)

