



*f*rom the desk of
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End Of An Era?

Over the course of time there have been many things that "looked good on paper," but just didn't pan out in the long run. Remember the Edsel? How about paper clothes? Great concept ... unless you smoke. Then there was the Spruce Goose. According to maker Howard Hughes, the great planes of the future would come in oak, cherry or maple finish.

Each of these concepts, after much fanfare, turned out to be a flash in the pan. The concept itself never lasted more than a couple of years. Our own industry may be the next to see one of history's great flops.

Many policyholders were lured from their Medigap policy coverage to HMO coverage when the idea was introduced in 1997. It sounded great. Seniors paid no premiums for more coverage, HMOs would get rich off the government and the government would save money with fewer administrative hassles. But it didn't work. After experiencing the usual HMO pattern of gatekeeper network doctors and hospitals, controlled treatment plans, and an uncertain future, Seniors began to worry about their healthcare coverage. Many don't have to worry about their HMO any longer – more than 1 million Medicare beneficiaries have been dropped by their HMOs in the last two years.

The good news is they now can return to the Medicare program and Medigap policy coverage. There is no better coverage than traditional Medicare coupled with a United American Medicare Supplement policy. It is first dollar comprehensive coverage that is provided by a company with a sparkling reputation and a Triple A rating buoyed by impeccable financials. It's also about the freedom of choice – the freedom to choose your doctors, your specialists and your facilities – and service that is unmatched among any healthcare carrier.

United American welcomes clients back to financially stable, fast, dependable service with complete freedom of choice. Sometimes, you appreciate home much more when you have been away for a while!