

# The Prosperity Continues

Events occurring in the insurance industry over the last five years have created one of the most productive environments for the Medicare Supplement Agent and United American. Below are ten reasons why prosperity continues in the Medicare Supplement market.

- 1. Medicare is in the spotlight . . .** Heightened interest and awareness of the need for sound Medicare supplemental protection continues through lobbying by Senior advocacy groups and the recent Presidential election.
- 2. Increased HMO Disenrollments . . .** Almost daily, the media report on Medicare HMO disenrollments and the tragedies of Seniors who have lost needed coverage and now need new insurance policies.
- 3. Growing Senior market . . .** Baby Boomers are now a part of the "Senior generation", opening up increased sales opportunities for Senior-related products.
- 4. Population is living longer . . .** Advancements in medical technologies and medicines have prolonged life and helped us live healthier lives, which in turn create a larger need for coverage.
- 5. Sales volume is higher . . .** A number of factors have increased sales volume, including a larger field force and more favorable market conditions. In fact, the number of UA Medicare Supplement applications processed weekly averages about 3,300.
- 6. UA's track record for products, pricing and services is nationally recognized . . .** With over a half century of insurance experience, Seniors have found they can rely on United American. We continue to expand Partners services to offer more customer conveniences, including a 24-hour nurse line, emergency travel and vitamins/nutritional supplements.
- 7. More educated, affluent customer base . . .** Today's Seniors are more informed about coverage needs and the companies offering that coverage.
- 8. You're the Senior expert . . .** While Seniors have lots of information, they need you to answer their questions. YOU ARE THE EXPERT, and you can fully explain how Medicare works. Discuss what costs come out of their pockets if they don't have the right coverage mix for their situation.
- 9. Fewer companies in the market . . .** Not only are managed care companies exiting the Medicare Supplement market in record numbers, other fee-for-service insurers have stopped selling Medigap coverage as well. This means fewer competitors for UA representatives.
- 10. Seniors are looking for stability . . .** UA offers what few Med-Supp insurers can: financial stability, quality products, stable pricing and great service.

**The opportunity for increased sales in the healthcare market is at your fingertips. Your reputation is reflected in the company you keep — with United American, you represent value and commitment.**