

Forever Young

If you have ever played backyard sports with your kids, it is highly likely you woke up in the next morning and every bone in your body hurt? And when this happens have you ever contemplated the aging process and wondered how this ever happened to you without any warning? This has happened to many us at one time or another — one day we are playing in the backyard with the neighborhood kids, and the next we are working five or six days a week, month-in, month-out. No one can be forever young. Aging happens to us all, and when it does, it helps if we are prepared for it. One good way to prepare for aging is to assure that your medical needs are taken care of — it is a necessity!

At United American we specialize in taking care of supplemental medical needs. Sometimes we forget we supplement coverage for almost any age. Health care can be very expensive and with the cost of medical care on the rise, many Americans under 65 are finding



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themselves uninsured, or under-insured. *For some, it is the status of their insurance and not the status of their health that will determine what medical treatment is available to them.* This is the very reason that

United American and all of our supplemental health plans exist.

Since May of last year the Exclusive Agency Division has done an outstanding job helping thousands of disenrolled Seniors find the assurance they were seeking in health care. This need was very real and our T.E.A.M. took a very real approach to seeing that need filled. Filling our customers' needs has always been a number one priority at UA. We pride ourselves on our Agents, and our Agents have always been there to provide the personal service every customer deserves.

It is now becoming more and more clear that there is yet an additional opportunity waiting to be grasped — a need to be filled. That opportunity lies in the

underage supplemental market. Many younger Americans are facing the prospect of getting older without adequate resources for health care coverage.

According to the National Coalition on Health Care "There are 269 million people in the United States, and depending on an individual's employment status, in a given month approximately 43 million Americans (one in six) do not have health insurance. And looking at those between 18 and 64, one in three is either currently uninsured or has had a gap in coverage in the past two years." It is also believed that these numbers are on the rise, and by the year 2009 the number of people under 65 who lack health insurance will be close to 60 million.

Another question to be considered in this underage dilemma is, what are numbers of employees covered that might need supplemental coverage as employers scale back benefits from 80/20 to 70/30 or even 60/40 with ever growing deductibles \$5,000, \$10,000 and \$15,000.

In one way, shape or form, many Americans are concerned about health care, but individuals are not the only ones. Corporate America has its concerns too. According to a Hewitt Benefit Consulting survey "U.S. employers are concerned about the current health care environment and are evaluating new strategies to control rising costs, limit liability and deliver quality health care." Of these strategies being considered, giving control to the employee to purchase their own coverage is at the top of the list. By doing this, organizations will be able to support tax code changes that effectively gives individuals tax credit for purchasing a health plan.

With all these changes facing the health care industry, United American and the Exclusive Agency are facing the next logical emerging market. This is a serious situation and UA can help. It is up to our T.E.A.M. to take this opportunity, make a plan and set out to fill this ever-growing need among those under 65.

Health insurance can be complicated. There are so many CHEAP imitations out there, that deciding on a basic policy can become a big headache. So it is up to us to seek out those with the need and un-complicate this complicated situation.

As always, Together Everyone will Achieve More!