

# Spring Training For Home Run Hitters

Everyone who succeeds in their professional life does so as a result of the game plan they have to reach their goals. This requires a *vision* of where and what they want to be at the end of a specific period of time.

The Yankees great hitter Babe Ruth had a *vision* of how he expected to play baseball and was committed to his game plan. Think of him stepping up to the plate, knocking his cleats clean and then pointing to the stands to indicate where he would hit his next home run.

As Agents you are team players with the Exclusive Agency Division and we are taking stock of where this Company will score its next home run. This requires *vision* — building a mental image of our goals, reviewing the products we have at our disposal to get us jump-started and the substantive steps necessary to turn the *vision* into reality.



Andrew W. King  
President,  
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United American is a supplemental insurer — no ifs, ands or buts. That's our niche. We have health and life products for every age. Just look at the sales results we have achieved with Medicare Supplements this past year. When HMOs

deserted their Senior market and left some Seniors stranded without any health protection, you were positioned and ready to step in and offer the right product to fit these discouraged, fearful peoples' needs. Seniors are our main focus and will continue to be, but to win you must have more than one strong hitter.

### *What is the next logical emerging market?*

Supplemental health insurance benefits for individuals and families under the age of 65.

**Why?** The National Center For Policy Analysis has stated that hikes in health insurance premiums are expected to continue to climb and that employers are having to find ways to cover the increases.

Cost containment pressures are leading employers toward answers that leave the average worker between a rock and a hard place. Employers are choosing to offer multiple plans from a low-end budget plan with fewer benefits to deluxe plans with a higher price tag, and then letting the employees select the plan and costs they can afford on their paychecks. Others are charging higher premium contributions, higher deductibles, or cutting-back on provided benefits which means supplying less coverage for rank and file employees. Whatever the employer's solution, it won't necessarily be good for employees.

***How do these changes help you develop and add the underage 65 market?*** Because employers' health insurance plans are no longer the complete answer to the coverage needs of employees. Now a cost-effective underage 65 health supplement may be required to ensure a person or family has the essential protection. The center spread of this issue of *Vision* discusses UA's Basic Hospital Coverages: the **Good Sense Plan**, the **CANB**, **SHXC**, **HSXC** and **MMXC**.

In the field you can start the ball rolling through developing a marketing plan that reaches people in your area that have been stripped of their previous benefits. Local newspapers have been carrying stories of what is happening in the marketplace — the squeeze is on. Employees of both large and small companies are feeling the pinch.

Next, managers can recruit new players for our team that will have the goal of developing this type of underage supplemental health market, while continuing to recruit separate Agents for the Senior market too. This won't happen overnight, it will take time, but it is worth the effort to start the journey to a new pennant-winning victory.

This is a complex business and you are the expert in deciphering what is best for new clients and to lead them through the maze of insurers and policies to a safe, new home T.E.A.M., where Together Everyone will Achieve More for Americans, united in *vision*.