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As health care costs continue to rise, average life expectancies increase, and the baby boomer population ages, the medical care system will inevitably face pressures that at this point it is not equipped to handle. While the issue has been much-discussed, few solutions have been seriously presented, and in the meantime the situation grows much more intense. Most acutely in tune with these circumstances are American businesses, the traditional bankroller of health care in this country. However, even that is changing...and changing rapidly.

Until recently, employers offered health care coverage to active and retired employees often unquestionably. Not only was the coverage relatively affordable, it was viewed as necessary to recruit and maintain a quality workforce. With rate increases now reaching as much as 40 and 50 percent and competition over jobs increasing, businesses feeling the effects of the recession, especially after 9-11, are becoming more resolved to reduce their medical coverage costs. There is no denying that the recent trend is for employers to cut back on coverage and/or increase deductibles and employee contributions. Many companies are also beginning to no longer see it as their obligation to offer retirees and underage employees even any partial health care plan.

Adding to individuals' concerns will be even further health coverage cutbacks by employers as the economy gets tighter, believes Bruce Buttle, CFP, CLU, president of Buttle Financial Network. The situation, Buttle observes, is particularly serious for small employers. He suggests that public awareness of the issue is lower than it should be because so much emphasis is placed on the Fortune 500. According to Buttle, very large companies benefit from the "law of large numbers," which tends to smooth out risk. He says that while the largest companies may be facing an annual rate increase of 10 to 12 percent, smaller companies are being hit with increases of 20 to 50 percent. These employers simply cannot absorb such increases, so it is left to the individual retiree or employee to address their own coverage.

In a health care environment which offers few alternatives, United American has a solution - or two or three. UA's underage products provide partial or supplemental coverage which offer much-needed protection for the uninsured, underinsured, retirees and underage individuals. Certainly, we are all aware that we have several Senior products to service our retirees. Additionally, we also have products for underage markets that are affordable and historically

“Underage products are an opportunity to diversify your sales and increase your production.”

incur few rate increases. In fact, the HXSC has not had a rate increase in ten years and neither has the GSP since its inception in 1998 — and that's in any state. There are many products that also fit the bill to supplement those who have reduced benefits, whether self-employed or not. When prospecting, be sure to keep in mind these often-missed markets. Not only will your customers thank you, but the new business will be a welcome addition and certainly help expand and diversify your sales commissions!

Supplementing with underage products is just one more way the grass is truly greener at UA. The center spread of this month's magazine follows up on our discussion over the past couple of months about the incredible opportunity our Agents enjoy here at United American (see pages 6-7). All of us work to have even greater success. We come to do our best with what we know. In order to accomplish this, we need a clear understanding of our answers to the following questions: Why am I here? What will I do? How will I do it? Without a concrete response to these core questions, often confusion rather than clarity can prevail. In other words, without a firm, defined sense of purpose and a direction to go in, it is easy for anyone to become disenchanted. **While some might fall prey to the “greener grass” mentality, we at UA know that regardless of which side you're on — the grass still has to be cut...and our blades are getting much sharper!**

I believe that top producers and top companies alike think differently. At UA, we endeavor to create the best possible environment in every way we can. From leads to commissions to training, UA is company designed with interests of its Agents and Managers in mind. Our Company and the opportunity it affords continue to be unlike any other in this industry.

I would like to thank each of you for your personal contribution and assure you that you are an invaluable part of our T.E.A.M. Together every one of us will achieve even more in these rapidly-growing opportunities for each Agent and Manager, in every developing market for UA!