

The Rarest of Rare Opportunities

The mass exodus of HMOs from the Medicare market is all over the news. An informal survey of five of the nation's leading newspapers revealed that each paper printed an average of 17 stories in just the last 30 days. That's more than one story, per newspaper, every other day! The survey also showed that Medicare HMOs were the second hottest topic of June, with only the Presidential campaigns drawing more ink.

While some marketers say "any publicity is good publicity," that's not the case for HMOs. The nation's Seniors are "Mad as hell!", as one dropped beneficiary told the *Los Angeles Times*. Seniors simply aren't going to take it anymore! And who can blame them? "It's a terrible feeling to have somebody say your health insurance is jeopardized," an Ohio Senior told the *Akron Beacon-Journal*. "You feel like a sitting duck."

This kind of publicity on the merits of purchasing quality healthcare from a stable company like United American would cost billions of dollars. But because of the landscape of the Medicare HMO industry, companies like ours are receiving this "advertising" for free.

It's sad to see Seniors in such peril during what is supposed to be one of the best times of their lives. That's where United American and its Agents can help. And it's a win-win situation. While United American provides Seniors with quality healthcare coverage that is time-tested, Agents also have a rare opportunity, the effects of which could last a lifetime in the form of outstanding renewals. To realize their opportunities, each Agent, Unit Manager and Branch Manager must be prepared for the rapid and sudden increase in sales that this high degree of publicity will create.

Last year's withdrawals affected more than 300,000 Seniors nationwide and created a boon for those Branches and Agents who were prepared. It was also a learning experience – and a good one, considering **the number that will be disenrolled for 2001 is expected to be more than double the number of a year ago.** The HCFA estimates **the number of disenrolled at more than 933,000 with 158,000 left with no Medicare HMO alternative in their county.**

This issue of *Vision* was expanded and includes a special pullout section designed to help each Branch plan for what should be one of the best six months in the history of UA's Exclusive Agency Division.

We're taking these extra steps because we all have the rarest of golden opportunities. As a Manager you must take this once in a lifetime advantage to recruit as many Agents as possible. As an Agent your opportunity lies in enrolling Seniors in UA's plans in record numbers! Branch and Unit Managers should already be thinking big on recruiting – not just 10 per month, but 20, 30, 40 or more new Agents each month. Millions in future advance earnings, renewals and overrides will be made by the strongest Managers who take advantage of this rare market opportunity, as record numbers of Agents build huge renewal accounts, learn to sell, and continue to generate strong production year after year.

On the following pages, you will read about Branch Managers who recruited many new Agents in time to write HMO disenrollment customers last year. You'll read about one branch that had premiums in excess of \$900,000 net AP written in **ONE MONTH ALONE!** The Agents who were recruited during last year's disenrollments continued to write hundreds of thousands of dollars of annualized premiums per month in 2000. Why? These new Agents generated renewal accounts on blocks of business that, for some, approached a quarter of a million dollars net AP, ensuring they would succeed financially by **continuing to learn more about selling Med-Supps** in less opportune times. The recruiting plans enacted by these Managers and production plans acted on by their Agents over a six-month period will dramatically expand in 2000. Now, they understand the real opportunities to permanently multiply their production for outstanding renewals and unprecedented income advancement ... not just for one year, but for years to come.

Stamina will be the key. Over the next six months, there will be times when you will want to work six days a week and 16 hours a day. But when very unique business conditions arise that warrant such efforts, **it's that type of work ethic that can earn you years of long-term gains.**

OPPORTUNITY KNOCKS – do you hear it? Will you answer the call?

T.E.A.M. – Together Everyone Achieves More!



ANDREW W. KING
President,
Exclusive Agency
Division