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Market Changes Create More Sales Opportunities!

Agents who work for United American have a distinct advantage over other companies because of our uncompromised financial stability. This characteristic is especially beneficial in light of some changes in the marketplace.

More HMO Calamity

Managed care companies across the nation continue to retreat from the Medicare market behind a shield of excuses. Earlier this year, the Clinton Administration estimated that 250,000 senior citizens would lose their health plans next year due to 12 HMOs discontinuing their Medicare HMO plans. The estimate was slightly off. In July 1999, instead of twelve, 99 HMOs told the federal government they will no longer offer coverage for approximately another 327,000 Medicare beneficiaries. The shrinking number of HMOs that remain are planning cutbacks on benefits as well as increases in copayments.

Medicare beneficiaries are again left wondering what their options are, and whether this will happen with any of the HMOs remaining. Unfortunately, many seniors are learning the hard way they have negligible security when it comes to HMO coverage. Read pages 6-7 for the latest updates as well as the solution — UA's ProCare plans.

The Coming LTC Boom

Since the first baby boomer turned age 50 in 1996, this group has become a chief focus in insurance. During the next 30 years, the baby boom will become the senior boom and they'll be looking toward retirement. Even though boomers are considered one of the most educated generations ever, these individuals are poorly informed about Long Term Care. A survey released by the American Health Care Association revealed four out of five boomers interviewed do not know how Long Term Care is paid for. On page 9, we've provided some interesting facts about baby boomers that can help you sell to this group.

Resulting Rewards

Many of us just returned from a fantastic Branch Office Division convention at the Atlantis Resort in The Bahamas. I've got to say, it was truly exciting to see how many of our fine Agents, Unit and Branch Managers were in attendance this year — we're talking record numbers! These same outstanding qualifiers were addressed by famed radio personality Paul Harvey who announced he would publicly endorse UA's Med-Supp series beginning September 27. The crowd went wild! (More on this next issue). Based on the great strides we've made thus far in 1999, I'm confident we will see an even larger crowd for next year's trip to Hawaii.

Make sure your name is on the convention agenda next year by increasing your sales. You're already representing the best company — now all it takes is knowing the right products for the right market.

We'll see you at the TOP, T.E.A.M. — everyone working together towards more improvement and achievement. None of us are as strong as all of us in reaching even higher levels of success!

More Recruiting Records
UA's Branch Office Division set another recruiting record the second quarter of 1999 with 885 new recruits! Let's see how many more records can be set by helping others take advantage of great UA opportunities!