



**ANDREW W. KING**

*President, Exclusive Agency Division*

## **UA Helps You To The TOP!**

**M**edicare beneficiaries living in rural counties may be out of luck when it comes to acquiring managed care. A September *Families USA* study revealed that 73% of the 9.2 million beneficiaries living in rural areas do not have access to an HMO. That percentage will increase to 77% in 2000.

There's more. Two of the nation's top HMOs are the subject of pending litigation, according to *Bloomberg News*. The basis of the suits include failure to disclose cash bonuses offered to claims reviewers for denial of care; and denial of coverage for needed medical care to bolster profits.

Again, I remind you of the advantages you have as United American representatives in the Medicare Supplement market. UA is a financially sound company. Customers choose their own doctor and don't have to worry about treatment decisions being based on profit. The men and women who are affected by dwindling managed care presence need coverage. With United American, they can get the best in insurance protection and service.

At this time, I'd like to take a moment, once again, to congratulate our Branch Office Division on setting another quarterly recruiting record. ***In the 3rd quarter, you recruited 955 new Agents*** — that's up from 885 recruits in the second quarter! One of the hardest parts of recruiting can be convincing prospective Agents that they can do the job — and make an impressive income. Well, we all know it can be done. Hear from some of our Agents and Unit Managers who made it on page 9 and use it as an example in your recruiting efforts.

New Branches and new recruits are greatly needed, especially when you consider the large amount of Medicare Supplement and Senior Life leads still available nationwide. A break down of the areas with the highest number of leads is on page 8.

Another successful avenue for generating sales, of course, is outside advertising. Proper use of these tools is imperative to effectiveness. To help you, we've included a pullout of UA's advertising guidelines on pages 6-7. You may pull these pages out, sleeve them, place them in a folder, post them on your office wall, etc. Keep them in a convenient place for quick and easy reference.

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