

What we've learned

BE ADVENTUROUS!

■ In today's environment it's not only a good idea to try something new – it's absolutely necessary. Obviously the health insurance market is different than just a few years ago and for many brokers their approach has changed. The good news is that, in our experience, brokers willing to look at it just a little differently than before have come to realize they can be very successful. We've helped numerous major medical brokers move forward while continuing to provide great coverage, keeping costs down and still being paid what the broker deserves.



Tonya Lancaster and Brian Ely. Photographed by Kevin Garrett

Voluntary Benefits at Work

Location: Atlanta

■ IT'S OK TO ASK

We all have varied responsibilities. And with all those responsibilities we have to find the right balance and to do that sometimes we need to ask one of our partners to do something. In our experience, too many people are afraid to ask for help or a concession or anything. It's OK to ask a broker to write a product that might pay a little less commission for something that's a better fit. It's OK to ask an employer for a census. It's OK to ask a carrier for an underwriting concession like GI on life insurance. It might even be irresponsible not to ask these questions.

■ SERVICE IS WHAT SEPARATES

We work with a variety of people and carriers. One of our strong partners once ran the worksite division of an insurance carrier and they frequently commissioned broker polls as to what they looked for in a carrier. The answer was always service. Of course product is important, but service was what separated a carrier. One of the things we've learned is that product is product. You have to have a good one, but many carriers have excellent products. But the greatest product on earth isn't worth the paper it's printed on if

they company doesn't pay claims, or commission, or won't return a phone call. This is equally true of a broker or enrollment company or TPA. The HR director wants to be able to find an answer quickly. They want the enrollment to be as painless as possible and even as educational and positive as it can be when done right. At the end of the day, what we as an industry should do is not push product but provide and effective process.

■ IT'S ALL ABOUT TRUST

There are so many different ways to solve any issues in the benefits industry but the one constant should be

integrity. In our experience, there's no substitute for honesty and for doing the right thing. We've found that our success has always relied on total transparency with our partners. Whether it's a broker for whom we enroll, a captive agent making the transition, a carrier, or an employer or employee being completely upfront and honest with expectations, process and especially money makes the partnership strong and successful. When issues do arise, knowing we're all working towards the same goal makes it much easier to recognize the issue and solve it.