

Your Answer to Health Reform

The Wednesday after the presidential election I was at my desk when I received a frantic phone call from a broker I have worked with for 20 years.

The first words he uttered were, "Rob, what am I going to do now?" I assured him that everything would be okay and his clients needed him now more than ever. I reminded him of the John F. Kennedy quote, "When written in Chinese, the word for crisis is composed of two characters. One represents danger, and the other represents opportunity." We both agreed that PPACA does not solve the country's healthcare crisis but that it does give us many opportunities. By the end of the conversation, he felt much better about his business, the ability to preserve his income, and the potential to earn even more. My hope is that this letter leaves you feeling the same way.

Inspired by the Patient Protection and Affordable Care Act two and a half years ago, I wrote a letter to all Insurance Marketing Center (IMC) brokers titled, "Lemonade." The title came from the old proverbial saying, "when life gives you lemons, make lemonade." In the letter, I highlighted that IMC would help brokers be successful regardless of the fate of health reform.

Since then, reality has set in and now it's our opportunity to quickly squeeze those lemons and make some juice.

IMC is supporting brokers every step of the health reform way. We are empowering our brokers with more knowledge, more access to resources and elevated customer service, all of which are of utmost importance to IMC.

Your clients need you now more than they ever have before.

Most have no idea what PPACA entails or how it will impact their business, budget,

employees, families and themselves. I can assure you that many do not understand a thing about subsidies, MLR, exchanges, rebates, compliance requirements, penalties, etc. These individuals look to you now more than ever and as a benefits professional, you'll hold their hand and help them to find a solution. Just like any good physician, your role is to diagnose the problem and refer the proper treatment. In order to do so, you will need a resource to provide strategies and services to your clients. IMC's commitment to our brokers is paramount and we will help you grow, make you stand out, and rise above the competition.

In response to the 2012 election results, the National Association of Health Underwriters (NAHU) held a webinar to discuss what that means for our industry. In her address to the attendees, Janet Trautwein, the CEO of NAHU said, "Clients have new and increasing needs. Agents and brokers who want to take the time to educate themselves, and develop the tools that clients need, will continue to be very successful." We at IMC couldn't agree more.

IMC believes that with our help you will not just survive but thrive in the post health reform world.

We invite you to work with us to utilize our resources that will include:

- Our new health reform resource center

- Health reform compliance services
- Weekly health reform and industry updates
- A Human Resource Information and Enrollment System that will allow your clients to see all of their benefits online and on their mobile devices.

IMC is in the process of developing a private exchange that you will be able to offer to your current and prospective clients. This will be a seamless turnkey process, allowing you to earn commissions and establish long-lasting profitable relationships.

"Clients have new and increasing needs. Agents and brokers who want to take the time to educate themselves, and develop the tools that clients need, will continue to be very successful."

- Janet Trautwein,
NAHU CEO



In this dynamic and ever-changing industry, it's never been easy to predict exactly what lies ahead. But, one thing I can say with certainty is that tomorrow will be different than today and IMC continues to evolve.

John M. Richardson, Jr. said, "When it comes to the future, there are three kinds of people: those who let it happen, those who make it happen, and those who wonder what happened." We're here to make it happen.

We have a truckload of lemons to squeeze and very little time to do so. It's time to get squeezing because just like a lemon has a brief period of ripeness, so is the time to take advantage of this opportunity. The opportunity is ripe, we will help you squeeze the dollars out of it. - ROBERT POLI

Explore the opportunities with IMC. 301-468-8888.

Insurance Marketing Center

6101 Executive Blvd | Suite 120 | Rockville, MD 20852

301-468-8888 • info@imctr.com • www.imctr.com

IMC

INSURANCE MARKETING CENTER