



Debra L. Sears

HEALTH CARE INSURANCE *in 2019*

Health care insurance has two markets that Sears Insurance serves – the individual market (under age 65 and over age 65) and the group market (small group and large group). Within each of these segments there are compliance rules and regulations. We are trained and certified in all areas so that we can service your contracts and keep you compliant at all times. This is an industry; it is ever-changing and very regulated on the State and Federal levels. An

independent agent is important. I do not expect my clients to know everything that they should know in their own best interest. Information on the internet is free and a novice can get in a bad spot in a hurry. An example is horrendous fines amounting to thousands of dollars. We can bring second opinions to the table for a check up on the companies, products, plan choices you've made and budget concerns. Consistency has value – jumping from company to company every year to chase the premium dollar is not good management.

Fourth quarter is the opportune time to position your benefits for 2019. Now is the time to gather the second opinions to consolidate and reassess the companies and plan choices that you have made. You are under no timeline to do this research, however if a discovery becomes evident you can make proper adjustments. If we find that you are placed well where you are, we thank you for the diligence and inform you to keep what you have. On the other hand, if there is a discovery, you can make decisions going forward. I have found scenarios on both sides of this conversation. Service is a huge piece of the big picture. Working with groups, we offer free employee meetings teaching your employees how to best use the insurance that you and they are paying for. We offer training for your benefits person or HR specialist, keeping your company compliant with the State and Federal employer laws. This is essential.

The main focus is employer-sponsored health insurance plans for yourself and your employees. I enjoy working with millennials – they are fun and energetic. I like to have at least one face-to-face or telephone meeting to talk about your benefits. The advantage for the client is that they are partnering with an experienced, licensed, and knowledgeable agent. This, in turn, provides the business owner / entrepreneur with both successful enrollments and effective communication throughout the year.

I also provide the financial literacy necessary to comprehend risk vs. insurance. There are two extremes; not enough insurance and too much. The balance in between is different in each case, as financial strength and health vary from client to client. I also factor in things that may not have been experienced yet that would change your insurance decisions. I realize that they are getting married, buying a home or car and could have the heavy burden of student loan debt. The peace of mind that I bring to them is comprehensive, ongoing benefits, education, and a communication plan. This will establish a stronger understanding of the value and need for “proper” insurance.

Once a decision has been made, I can help with the right combination of high-tech tools and strategies necessary for easier enrollment and ongoing benefits administration. My goal for anyone is to be a benefits partner that can deliver personalized, seamless



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enrollment experiences and ongoing benefits communication that works across multiple channels – and all generations.

We are in a unique situation in Iowa in the individual market. This makes employer-based health benefits essential for the ability to attract and retain the quality employees necessary to be successful. An employee is looking every bit as much at the benefits as the paycheck. We all understand that there is a salary range for positions within a given industry and within a given area or state. The variable becomes the benefits. In a brief survey done this past year, most employees are pleased with moderate incomes ranges and more substantial benefits.

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