

May Issue	April Issue	March Issue	February Issue	January Issue
December Issue	November Issue	Sept/Oct Issue		



News You Can Use

JANUARY 2003 Volume 2, Number 1

I N T H I S I S S U E

January Luncheon Meeting

Featuring

Dr. Stormy Johnson
Past President
American Medical Society

Friday, January 10th
11:30 cash bar
12pm sharp- Lunch

Andrea's Restaurant
Metairie, LA

RSVP: \$18
At the Door: \$23

Email rsvp@noahu.org

Three Resolutions to Make 2003 More Profitable

A successful small business marketer is a cross between an eternal optimist and a hard-nosed realist. If you don't cultivate optimism, your efforts will be sporadic, half-hearted, and uncreative. On the other hand, if you look at the world only through "rose-colored glasses", you may develop a false sense of confidence and plunge blindly into an expensive media blitz, bypassing the necessary planning and evaluation. While optimism is an essential state of mind for pursuing any goal, it needs to be tempered with a dose of realism.

Sometimes a company's worst enemy can be self-defeating attitudes. You know it's time to regroup and re-examine attitudes and your creative process when you hear yourself or one of your associates saying, "I didn't think that ad would work, anyway!" Does that sound familiar? If you ever have serious reservations about an ad, a marketing

campaign, or a sales presentation, then it's time to step back, re-evaluate it, and get some outside feedback before launching it.

Resolution #1: Get a Second Opinion

Run the concept, the graphics, or the sales message by some associates, a couple friends, or even family members who are willing to offer some constructive criticism. Ask them what their immediate reaction is and why the sales message is or is not persuasive. Do they think it would compel them to take action if they were prospective customers, or does it just blend in with the hundreds of other marketing messages they're exposed to day after day? Finding a way to stand out and be noticed is often the first hurdle in a successful advertising or marketing campaign.

Resolution #2: Get In Touch With Your Inner Customer

The easiest and most natural way to start thinking like a customer is to get in the habit of paying attention to and analyzing your own experiences as a customer. Whether you're in a restaurant, a dry cleaners, or a repair shop, make a mental note of the things that rub you the wrong way or that make you want to continue doing business there. The same holds true of your reaction to print ads, commercials, billboards, yellow pages ads, or sales pitches. What is it about some of the marketing messages you hear or see that motivate you to pick up the phone, get in your car, write a check, pull out your credit card, or choose one business over another? Give some thought to why you keep going back to the same coffee shop, chiropractor, mechanic, bank, or hair stylist. If you can figure out why they've earned your loyalty, that might shed some light on how you can improve your own company's ability to attract, acquire, and retain customers.

But before you can build on your strengths, you need to identify exactly what they are. You and just about everyone in your organization needs to know what your unique, distinctive customer advantages are and why customers are better off doing business with your company rather than your competitors. Stop and write down all the strong selling points that can be used in presentations, brochures, ads, business cards, sales letters, and web pages. Then figure out what changes, improvements, and enhancements need to be made to your service quality, your marketing strategy, and that list of advantages to make it more compelling.

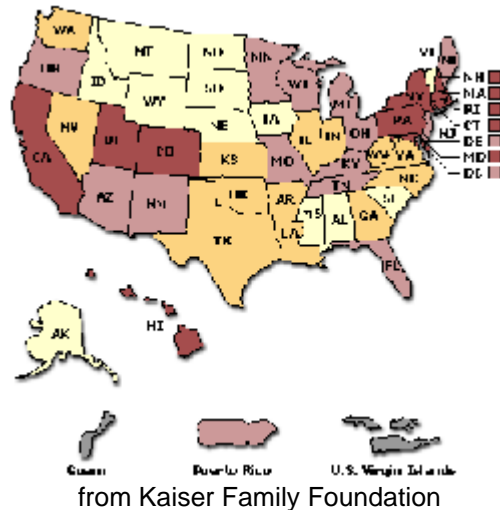
Resolution #3: Shift Your Focus From "Features" to "Benefits"

Now here comes the hard part! I'm no psychologist, but it seems like the biggest obstacle that business owners face in giving effective sales presentations and creating response-producing ads and letters is their own ego. Make one change in your attitude and you're almost sure to increase your sales closing ratio and your advertising response rate. The secret, which you and just about everyone else in business has heard of but may not have acted on, is to focus your marketing message on "benefits" rather than "features". In other words, customers are more strongly persuaded by knowing how a product is going to benefit them, rather than what it's made of. More specifically, focus on your ability to solve their problem, make their lives easier, or help them feel happier, have more fun, be more confident, enjoy better health, or increase their family's safety. People have dozens of fundamental needs and emotional triggers, and are motivated by everything from fear

and greed to love and vanity. If possible, find out exactly what your prospects' "hot buttons" are, and then tailor your presentation, ad, or web page to those needs. If you can reach them at an emotional level or otherwise convince them that you can satisfy their needs or solve their problem better than the competition, then the probability of gaining their business and winning them over as a loyal client will increase tremendously. Do that consistently, and you'll have a winning formula for small business marketing success.

Percent of Private Sector Establishments That Offer Health Insurance to Employees

- Less than 52.6%
- 52.6% to 58.0%
- 58.1% to 62.5%
- More than 62.5%
- No data available/NSD



State Health Facts

Department of Health & Human Services

Highlights of 2002

This is just the first in a series where we take a look at how Louisiana compares with the national average in health insurance-related statistics.

Following is a summary of significant news highlights at HHS during 2002:

Health Insurance Market By Segment

United States:

59% Employer-Sponsored
5% Individual

- Bioterrorism preparedness
- Expanded access to health care
- Disease prevention initiative
- Improving quality of care
- Next steps for helping those in need
- Smoking, teen substance abuse decline
- Protecting patient privacy

10% Medicaid
 12% Medicare
 14% Uninsured

[Click here to view the whole report.](#)

Louisiana:

51% Employer-Sponsored
 5% Individual
 12% Medicaid
 11% Medicare
 21% Uninsured



Don't Miss Cap Conference 2003!

Percent of Employers Offering Group Coverage

NAHU Sponsors Survey on Worksite Marketing

United States:

47.2% Firms with less than 50 employees

96.8% Firms with more than 50 employees

Recently, NAHU worked with a market research firm to examine the trends and factors behind this market. The survey's results have been summarized.

Voluntary group products have long been and are a growing staple for Employee Benefit (EB) producers. However, a decade long debate has occurred in anticipation of individual products being distributed at the worksite (Worksite products). Voluntary (STD, LTD, Dental, Vision, Term Life) products on a group platform are commonly used to expand lines of coverage within an employer at nominal employer cost. Worksite (Cancer, Critical Illness, Universal Life, Hospital Indemnity) products have lagged somewhat in their adoption by EB producers and instead have largely been limited to direct marketers calling on smaller, underinsured employee populations (AFLAC, Colonial) – blue and gray collar employers. The debate about “if” and “when” worksite products being used by the much broader EB producer channel is now moot – Employee Benefit producers are distributing worksite products at a rapidly

Louisiana:

34.1% Firms with less than 50 employees

93.6% Firms with more than 50 employees

than 50
employees

accelerating rate.

Click below to view the entire survey results:

Source: Kaiser
Family Foundation

http://www.nahu.org/media/PDF/Voluntary_and_Worksite_Results.pdf



NOAHU Helps Angels Out for Christmas

At the December Holiday Luncheon, Anita Gilford of Angels' Place was on hand to collect the 40 gifts contributed by NOAHU members. The gifts were presented to the most needy families of Angel's Place by Santa at their annual Christmas Party.

President Chris Buras attended the event on our behalf and said how wonderful it was for the children. The party took place at Archbishop Rummel High School where the boys dressed up as elves to assist Santa.

The Board of Directors would like to extend a sincere thank you to each member who generously donated a special gift for the Angels' Place families.

Change That Negative Attitude and Increase Your Sales

Sales is not a personal thing – or is it? A negative attitude in sales will hold you back every time! Do you have a negative attitude holding you back? No one likes to do business with people who are negative. But sometimes we don't even know we have a negative attitude.

Recognize The Ways Anger, Fear, Negativity Come Out:

- Sharp responses
- Voice inflection
- Scowl in the brow
- Gritting Teeth
- Body Language
- Passive Aggressive Behavior

That passive aggressive behavior can be a tough one to read. As a salesperson, you can't afford to give off these negative signs to your buyers and clients– you must find a way to be a positive influence upon those around you.

How Do You Change?

The power of the mind to achieve is unbelievable. It has ability far beyond what the average person uses. If you truly want a better life, follow the 5-steps outlined. You will see marked change. Guaranteed!

1. Assess What It Is You Need To Change

There are several techniques to assess what it is that is holding you back from a positive attitude.

- Try simply getting a pad of paper out and writing down what it might be. Keep writing for at least 15 minutes. It doesn't have to even make sense – just let the ideas flow. Hint: The answer usually is not the first thing you write down.
- Ask a true friend to be honest with you – what do they see holding you back. Then assess if that is a possibility. They may be right on. Sometimes it is easier to see problems from a distance.
- Call a career coach.
- Ask your supervisor.
- Remember, you can't change unless you truly want to!

Upcoming Luncheon Dates

February 14th

Jim Donelon
Department of Insurance

March 14th

April:
Health Care Expo

May 9th

June 13th

2003 Continuing Education Series

NOAHU will be hosting a series of Continuing Education Seminars this year as an added opportunity for members. Class sizes will be limited. The first is scheduled for February 2nd. Stay tuned for more information!

Have you heard a speaker recently that blew you away? If so, let us know. NOAHU is compiling a national speakers bureau on insurance-related topics. Just email the information to info@noahu.org.

2. Set Concrete Goals

Now that you know what you want to change and what is holding you back – what will help you change?

Make a plan. Sit down and write for as long as possible for all the solutions you can think of. Be strategic when making your plan and ask a confident to review your plan.

3. Give A Concrete Time Frame

Notice above how the plan has specific amounts and time frames. This is paramount in achieving any goal. Not using concrete specifics will have failed results. Just like a prospect saying, “Well, call me again...” You think, “Yea, right!” and if you’re a good salesperson you’ll ask, “Great, What’s better Tuesday or Thursday?” If you don’t get that specific you’ll never hook the deal.

4. Review your goals at least once a week (or daily if possible)

This aspect is often overlooked; however, it is so very important. If you don’t review your progress you will never know how far you’ve come and how much you’ve changed.

- Review what your goals are. Ask yourself, “How am I progressing?” and “Where can I do better?” or “What have I learned?”
- Track concrete specifics such as your sales. Then review your sales performance.
- Reassess the direction you are going and if the goals are still what you truly want.
- If things have not changed – change your plan!

Change Can Be Difficult – And If You Think That Way It Will!

Change can be a difficult thing especially if you focus on how hard it is. Instead, think of how one small change can make the world of difference. Change can be exciting, exhilarating and rejuvenating!

The By-Laws are available for members to review. [Click here to download them.](#)