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News You Can Use

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HAPPY HOLIDAYS!

Welcome to Our New Members!

Jeff Chicots
United Healthcare.

Scott Grant
PPOplus

Stacie Grant
MetLife

Jeri LeBlanc
Gulf South Risk Services

Lisa May
MetLife

Relista Smith-Wright
United Healthcare

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NAHU Hails President Bush for Signing Important Medicare Legislation

Seniors One Step Closer to Affordable Prescription Drugs

The National Association of Health Underwriters (NAHU) applauds President Bush for his leadership in getting the job done on the Medicare Prescription Drug and Modernization Act of 2003, which he signed into

law today. This legislation will improve and strengthen the current Medicare program by providing seniors with significant savings on prescription drugs and more choices in health care.

“NAHU commends members of Congress and the Bush Administration for working together to pass historic legislation that for the first time offers Medicare beneficiaries a prescription drug benefit to help them afford the cost of their medicines,” stated Kevin Corcoran, executive vice president. “This bill creates a modern Medicare system with the most improvements in senior health care since the inception of Medicare in 1965.

“The improved Medicare program gives seniors the same type of health care choices that were available to them in the under-65 health insurance market. This allows them to find a health care plan that best fits their needs instead of having a ‘one-size-fits-all government program.’ Medicare beneficiaries can choose to either stay in the traditional Medicare program or opt out into a private plan. Now, seniors will have the same kind of choices and quality plans that health insurers already offer to millions of Americans in the private market.

“All Americans can benefit from a provision in the legislation that will remove excessive restrictions on health savings accounts (HSAs), allowing individuals to put money, tax-free, into these accounts to save for future medical expenses. HSAs will give individuals more control over their own health care and better access to coverage that is affordable.

“The bipartisan Medicare agreement signed into law today represents a significant achievement in our country's efforts to provide affordable prescription drug coverage to our seniors. Seniors have waited a long time for help in paying for prescription drugs, and thanks to the hard work and dedication of this Congress and Administration, we can now provide them with the help they need and the health care choices they deserve.”

For more on the Medicare Prescription Drug Improvement and Modernization Act of 2003, click on the informative links below:

[Fact Sheet on New Act](#)

[Talking Points: Keeping Our Promise to American Seniors](#)

[Remarks by the President at the Bill Signing](#)

[NAHU's In Depth Analysis of Final Provisions](#)

[Bill Text](#)

[More Fact Sheets, Press Releases and Analyses on Medicare Program & New Bill](#)

NAHU Member Recognized By President Bush At Medicare Bill Signing Ceremony

At the historic ceremony this morning to enact into law important changes to modernize and improve Medicare, President Bush recognizes a member of the National Association of Health Underwriters (NAHU), Hugh Iverson of Des Moines, IA. President Bush commented on how Mr. Iverson will save thousands of dollars a year in his prescription drug costs once the *Medicare Prescription Drug and Modernization Act of 2003* is fully implemented in about two years.

This is the second time that Mr. Iverson was invited by the Bush Administration to participate in an event on Medicare reform. Last month, in a special roundtable held at the White House, Hugh Iverson, was invited to participate in a Medicare discussion with President Bush and Secretary Thompson.

“Our nation has the best health care system in the world,” stated NAHU Board Member Hugh Iverson. “Unfortunately, Medicare has not kept up with the advances of modern medicine. As a result, Medicare beneficiaries today lack many of the choices and benefits available to millions of other Americans such as prescription drug coverage and preventative services.

“The bipartisan Medicare agreement signed into law today represents a significant achievement in our country's efforts to provide affordable prescription drug coverage to seniors. Older Americans have waited a long time for help in paying for prescription drugs, and thanks to the hard work and dedication of this Congress and Administration, seniors can finally have the help they need and the health care choices they deserve.”



2002 Angels' Place Party

NOAHU Cares

Anita Gilford was on hand at the December Luncheon to accept NOAHU's contribution of over **\$6000** that came from the proceeds of the Bowling for Angels Bowl-a-Thon in October. NOAHU was proud to be able to contribute such a large sum to a local non-profit service.

In addition, thank you to all of our members and friends who contributed to the Adopt an Angel Toy Drive. Look for a list of contributors in next month's News You Can Use.

Angels' Place is a non-profit service that provides end-of-life hospice and respite care for over 80 terminally-ill children in Orleans and Jefferson.

NOAHU was Angels' Place's first corporate sponsor. For more information on Angels' Place, go to www.angelsplace.org.

Ten Biggest Sales Lies

Sales professionals have been making concerted effort to improve their image in these "politically correct" times. As a result, they have become more tuned into their prospects and have developed more honest relationships with their customers. However, salespeople have not really made an effort to be more honest where it counts the most - with themselves.

The following are the most common sales lies that we have seen salespeople use on themselves. These lies that they tell themselves can actually inhibit success and prevent them from achieving their sales goals:

1. Someday I will not need to prospect. Salespeople look at veteran successful sales professionals and believe that once they cultivate a few big accounts, they will never have to prospect for new business again. This is the most dangerous sales lie. Without a steady stream of new prospects, a salesperson is putting his/her income stream in jeopardy. All that has to happen is the loss of one major account, and then the salesperson is back to square one.

It is important for you to prospect regularly to protect your income base so that you are not reliant on the unpredictability of one or several major existing accounts for success.

2. It's OK to lie - just a little. Not really. Lies have an interesting way of catching up with you. Whether you are lying to your manager, co-worker or your prospects, you will find it's really much better to tell the truth - even if you risk losing an account.

As a salesperson, your reputation and credibility is the key to success. Be truthful with everyone, even on minor issues so that you will be trusted throughout your relationships.

3. People really need our service. Whether you sell anything from cars, to computer systems, to insurance to unique engineering services, nobody really needs you. Prospects have been using or doing something else without you, and they can continue doing that, or something else indefinitely.

What you do offer your prospects is a means to help them do what they are doing - better. For example, a person who you think desperately needs a computer can do his/her job manually or hire an outside service. What you offer is a way to get his/her job done more efficiently.

4. It's business - I don't take it personally. This is the lie salespeople use to help themselves get over the rejection that occurs often in selling. The problem with this lie is - it's not true, and it doesn't work. If a prospect stands you up, it does hurt you - personally. When you've put hours upon hours into a presentation, and the sale doesn't close, it also hurts you personally. The fact is that selling is part of your life. It's your livelihood. When rejection happens, you need to accept it and deal with the blow emotionally, and then move on.

5. Don't worry about the competition, they'll never reach us, or we really don't have any competitors. This sales lie has caused great financial damage for major corporations such as GM and IBM. Even if you are in a high tech field selling a breakthrough product or service, you have got to realize someone else is selling, or about to sell a product or service that may make your product obsolete.

Read your industry and your customer's industry publications regularly. Always seek out information on your existing competition, as well as products that can be used in place of your product.

6. Someday you will not need to prospect. Remember, if you want a successful sales career, prospecting must be a part of it for the long term.

7. People will buy if they miss an appointment they owe me. The fault with this lie is prospects don't really owe you anything. You are going after prospects for the sale, and whether they feel guilty or not for missing an appointment, or forgetting to return your call, does not effect their buying decisions.

Apply your sales skills to the fullest, no matter what you feel your prospect may owe or not owe you.

8. Sales are really easy to make here. This is the biggest trap too many salespeople fall into. When sales close easily, it's dangerous to sit back and let them happen. It could be a fluke, or it could just be temporary.

Either way, if sales come easily, it's important to work just as hard as if they came with a greater struggle. In the worst case, the hard work will just result in greater success and higher sales income.

9. This prospect is a sure thing. Unfortunately, no prospect is a sure thing. Even after a contract is signed, a sale can still fall through. Use something solid to identify the "sure things," such as "freight on dock" for products, or "date of service scheduled" for services.

10. If you succeed - then I succeed. This lie is an excuse to sit back and let others take control of your sale. If your prospect is looking into competitors' services and pricing, you must get involved. If your account has been handed over to technical support people you should still stay involved so you make sure you succeed.

A sales career is hard work - but it can also be the most financially rewarding career of all the choices open to you. It is crucial to be truthful with yourself as well as your prospects so you can achieve the results you desire based upon trust, solid relationships and your efforts.



Louisiana ranked 49th in survey of healthy states

For the first time since 1990, Louisiana isn't dead last in a national survey of healthy states. It's 49th.

It's also the most improved since last year. That's according to United Health Foundation, which has been ranking health in the states and the nation as a whole for 14 years.

The report uses nine risk factors, such as percentage of children living in poverty and the percentage of smokers, and eight "outcomes," such as cancer deaths per 100,000 residents and deaths at work per 100,000 workers.

Five are outside the health area: motor vehicle deaths, violent crime, high-school graduation rates, children in poverty and lack of health insurance.

The high-school graduation rate showed the most marked improvement of any category for Louisiana: from Number 50 in 1992 to number 48 last year and number 46 this year.

Louisiana's overall score rose from 22.6 points below the national average last year to 19.5 points below this year, an improvement of three-point-one points.

Louisiana's improvement over the past year was driven by a drop in the percentage of smokers.

The state's only top 20 ranking was number 20 for the percentage of pregnant women who get adequate prenatal care. That is down one notch from 2002.

UHC also noted that although 86.2 percent of all pregnant white women get reasonable care for themselves and their babies, that is true for only 67.6 percent of pregnant black women in Louisiana.

Starting a New Business in 2004?

"The buck stops here."

Harry Truman made this saying famous during his presidency by displaying it prominently on his desk. It served as a reminder that he alone was ultimately responsible for everything that happened in his administration -- not an easy burden to bear, but one that comes with the job.



Owning a small business may not have the same weighty concerns, but the responsibilities are the same. Everything that happens within a business -- sales, customer service, accounting, purchasing, employee relations, quality control, and more -- is ultimately the responsibility of the owner. Small wonder, then that the most common reason for a small business to fail is lack of management skills.

If you have dreams of owning your own business, you need to be sure you have the management knowledge and skills before testing yourself in the "real world." The good news is management skills can be obtained through training, work experience and the advice of a business counselor.

The best way to start a business is with forethought. In your mind you have a plan for success. Take the time before you invest in the business start-up to put your ideas in writing.

As you consider your personal and business goals, ask yourself tough questions. Are you a self-starter? Do you have the stamina to start a new business? Many entrepreneurs say that there is no 40-hour workweek, much more like 50 to 70 hours.

Do you have capital or access to capital? Can you plan the course of your business for the first year? Are you ready to be both the company thinker and doer?

Successful small businesses are the result of a concentrated effort.

Ask yourself the following questions. If you answer yes, you have the basic qualities of an entrepreneur. If you answer no to any of the questions, evaluate these as areas where you might build my skills.

- * Is my product or service different from others on the market?
- * Do I have adequate financial resources or access to capital?
- * Do I have management experience to help me run a business?
- * Am I ready to commit to the demands of owning a business?
- * Can I take responsibility and make effective decisions?
- * Am I in good health with the stamina for the job ahead?
- * Do I have the encouragement and support of my family?

Also make sure you are mentally prepared to assume the risks of entrepreneurship.

Opening a small business is a big risk, which does offer the potential of a significant payoff--profit, personal control, pride of ownership and self-reliance. But there's the other side of the coin to consider. Not everything always goes according to plan.

Many capable, well-intentioned entrepreneurs have faced staggering debts, complicated legal problems, and other outcomes that have dogged them for years after their ventures went under.

Entrepreneurs are often individualists who want to do it all on their own.

Before you take the plunge into entrepreneurship, take advantage of every resource that can help you succeed. The savvy entrepreneur looks for ways to succeed by tapping into existing resources sources, so his or her time can be spent on crucial issues and not be spent working on getting past a steep learning curve.

If you need to differentiate your product or service, gain management experience, or gain access to capital, ask for help.

