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News and Notes brought
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Fast 5 on Friday



1. In this [article](#) we can see that 66% of Americans cannot afford a \$1000 medical emergency. However, the average deductible on a 2017 ACA plan nationwide is \$6092 for individuals and \$12,393 for families (as per this [report](#)). This is one of the most under-reported problems of ObamaCare. Even if the premiums are being subsidized, people don't have that kind of money laying around to cover their medical bills. That's why so many of our agents are selling plans that eliminates the deductible. It's what the customer really wants! Send a note to the **Fast 5** inbox for more details
2. Are employers concerned about the financial well-being of their employees? A recent [study](#) found that 82% of corporate financial executives believe that their company benefits from having a financially secure workforce. In addition, 78% of this same group said that the employer should assist their employees in achieving financial wellness during their working years. This is a great opportunity for us since annuities are still the only financial instrument that can guarantee income for life.
3. Starting in one year, Medicare will start to replace all Medicare ID cards. They are slated to have them all replaced by April of 2019. In addition, Medicare ID numbers will also change to the new Medicare Beneficiary Identifier or MBI as you can see in this [article](#). Your clients are going to get these cards and not know what to do. That's pretty important since 50 million Americans will have their Medicare ID cards replaced in one year. Start getting this information out now and use it as an opportunity to get back in front of your clients. If you sell Medicare Supplements, you are probably not selling the lowest priced plan - send a note to the **Fast 5** inbox so that you can get a Med Supp rate comparison report for any zip code in the country.
4. If the new tax reform proposal gets through Congress, it would lower the corporate tax rate down to 15% down from the current 35%, which you can see from this [article](#). That will most certainly give small business more money to invest on things like employee benefits. ObamaCare has made as big a mess of small group health plans as it did in the individual market. Send a note to the **Fast5** inbox for information on how to solve the ObamaCare dilemma for small employer groups.
5. From this Forbes [article](#) we can see that "Life insurance is essential for retirement planning". As agents, we all need to do a better job of talking about life insurance with our clients. Our Life Insurance division can quote all major life carriers, shop even your toughest health cases, **and** will handle ordering all underwriting requirements. Send a note to the **Fast 5** inbox so that we can run you a quote. We'll also train you on every quote we run so that you understand the product and know how to sell it!