

April 7, 2017

News and Notes brought  
to agents exclusively from

# Fast 5 on Friday



1. How much can the average American afford for their health insurance? While it may be shocking to many agents, when consumers were surveyed for this [article](#) they said less than \$100 per month. While that may seem like a ridiculously low number to an agent, you may be missing out on great opportunities for those with limited incomes.
2. While the Affordable Care Act required large employers to extend health insurance to more employees than before, many employees opted not to take it. Again, while it may shock many agents that an employee at Walmart or McDonalds would intentionally opt out of quality health insurance coverage when offered, the issue continues to be cost. As this [article](#) tells us, simply making coverage available won't work. It has to be at a price people can afford.
3. Many lower income Americans cannot even afford to get sick or injured. It sounds odd, but many working Americans simply cannot afford to take time off of work and still be able to pay their bills and feed their families. Those with limited incomes cannot access health care services because they cannot take time off, so their health gets worse, their life expectancy is reduced, and as this [article](#) reminds, they are driven deeper into poverty.
4. Many don't realize that there are great opportunities to help people and also make a great living in the low income market. While we would all love to sell health plans with \$1000+ per month premiums, the reality is that it is a pretty narrow market of people who can afford that level of cost. Send a note to the Fast5 inbox to get more information about our brand new health insurance program priced to be less than \$100 per month and specifically designed for those with limited incomes.
5. Another need for all Americans is coverage for Dental, Vision, and Hearing. The one I like provides a "Pool of Money" to help cover dental and/or vision and/or hearing costs. Individual DVH products can also make you a lot of money with strong commissions and strong consumer demand. Send a note to the Fast 5 inbox to get more information. Plus, it can be sold in both the Under 65 and 65+ market.