

911 Emergency Call

Health Is Changing NOW!!

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PEEK PERFORMANCE INSURANCE

877 612 7317

8 ACA Topics (*& Medicare Too!*)

1. New Rates
 2. New Eligibility
 3. Collapsing Market
 4. Cheese – Moved
 5. Second/Third Sale
 6. Target Agents
 7. PPI – Easy
 8. You'll Never Want to EVER Leave Peek
Performance – *New Marketing Tool!*
- (Don't miss #8 ... it's the most important part!)*

1. New Rates

- ALL current enrollees get a *premium reduction*
- They (**You!**) MUST **re-enroll** to get the new rates
- Use your HealthSherpa acct – it's easy and fast
- Help New Prospects in 5 min w **Name/DOB**
- My friend Jon ... “I’ll just go on my iPhone ... **NO!!**”
- Unemployment for 1 week = 133% FPL = \$0 Silver
- Enrollment is open to those without coverage too
- [HHS Summary](#)
- [Kaiser ARA Summary](#)

2. New Eligibility

- **Massive Reductions for High Income people!**
- **Personal Illustration: Clay & Debbie – age 61**
 - **Current Bronze BCBS is \$1500 a month**
 - **If \$200k = \$876**
 - **If \$125k = \$345**
- **Kaiser Quote tool (HS available 4.1)**

3. Collapsing Market

- Ben Pro - Small Group Collapse
- Groups Under 50 – Crumbling!
 - “*Employees **begging** Employers to drop group plan*”
 - Why keep? *No Penalty & More Cost than ACA*
- BCBS SC Sample Rates
- W ACA, entire family gets subsidy ... not just the EE
- Even if the ER has a very generous health benefit – it still costs EE more each month than subsidy.
- Give EEs modest (after tax) pay raise. Must treat EEs of same class the same.
- *How many businesses fit this description?*

<u>Employees on Site</u>	<u>Number of Businesses</u>
1 - 4 employees	13,115,030
5 - 9 employees	2,197,924
10 - 19 employees	1,065,752
20 - 49 employees	726,627

EE Count

■ **Counts by Employees On Site**
(Updated February 2021) NAICS Association

4. Cheese Moved

- Except for the very highest incomes, ACA is now cheaper than STM/LM-DB-HI, and MCS plans
 - **IHA** is your “**ACA Clone**” Solution for high income!
- **Stop Selling weak plans!** You’re hurting your *client, yourself* and you’re risking a lawsuit and your reputation.
- You can sell more business in the next **4.5 months** than you have the *last 2 years*. You’ll be ok financially.
- **Roll your book.**
 - **All of it.**
 - NOW, *before someone does it for you.*
 - If you do, your clients will **THANK** you ... if you don’t your client will **HATE** you.
- Jordan Peterson – “Moral Satisfaction” video clip

5. The Second/Third Sale

- You CAN & MUST do this
- If they're paying money already – use it to improve their situation
- Better VALUE for your clients
- Big exposure unless they get CSR (\$8550)
- Make your extra money HERE ... *Not* on the bad health plans you once sold.
- If you're rolling your book of dangerous business, this will more than compensate you while you build your better, more secure “as earned” income.

Our 2 Faves

- **Manhattan Life** – (Gap, DVH, Acc, CI, Cancer, etc.)
 - Total electronic app (You sign for your client)
 - Best in class products
 - 6 mo. advance = Cash Flow during transition
 - Easy to win Incentive Trips (Awesome!)
 - Spanish materials – TIN
 - PPI #1 Agency 3 times.
- **Forester's Life** – *Life w Living Benefits.*
 - Term, UL, Whole and FE
 - I'll give you a contract ***better than you deserve***

6. Who are my “Target” Recruits?

- **Call Centers**
- **Short Term Medical**
- **Limited Medical/Hospital Indemnity/Defined Benefit Health plans**
- **Medical Cost Sharing (The bad ones, Alera/Ensurian, One Share and their many “low member benefit” clones)**
- **Final Expense**
- **Mortgage Life**
- **Med Sup, Medicare Advantage**
- **Worksite**
- **Financial Planners/Advanced Life/Annuity**

7 . PPI? Easy

- We make it easy – we've partnered with about 150 agencies over the years. Over 7600 agents.
- ACR/Agent Contract Request Form – you NEVER TOUCH a Contract!
- PPI Processes ACA Commission (APL - Third party verified, each carrier, online, each month!)
- Training Online, On Demand & 100+ Webinars a year
- Vested Day One
- ACA Commissions are going up, not down.

8. Game Changer

- *Stop Buying Leads*
- *Stop Making Cold Calls*
- *Get Warm Referrals and be the “Go To Person” for Health & Medicare*

<https://www.peakhealth.homecourt.marketing>

SEO Tools

- How many agents have found someone competent to build an SEO website and paid the \$3000 - \$6000 to build it and the \$300 - \$400 per month to host it?
 - Maybe ... 0.023% ???
- We got it - \$49 Intro offer – NO long-term software contracts. All “Month to Month.”

Referrals like
never before

- Connect with multiple P&C agencies
- Become their “Go To” for Health/Medicare
- They get leads and z strong web presence
- You get their referrals
- Pay them \$50 per sale (not per lead)
- It never stops
- **You expand your geography.**

Sample

- Peek Health & Medicare

For my Partners
Not my
Competition

- What is required?
 - Want Health Leads? - Do your **Health**/ACA with Peek Performance
 - Want Medicare Leads? – Do your **Medicare** with PPI
 - **2 weeks to go live**
 - ***Use this time to get your contracts in order***
 - ***“Big Hitters” ... yours will be FREE!***

A large red speech bubble graphic with a white outline, containing the text "Questions?".

Questions?

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