



Young Professionals Can Change the Industry

NAHU has been focusing on the New Agents Task Force for several months now and, coming from a young professional, I can't think of a better idea for the association. Getting a younger crowd into the health care industry seems to be nearly impossible these days. I don't know if it's the whole "sales" concept that turns them off or if they've been burned by commission-based positions, but the true benefits and opportunities should outweigh all of these misconceptions. The pay and benefits can be great, and the schedule is very flexible and is dependent on success, which tends to be more in line with what "we" are looking for. However, very few young agents are joining the market.

Coming right out of high school or college and entering the real world is scary in itself, but entering an industry you know little or nothing about is downright horrifying. Suddenly you are out of the safe haven of the classroom, where you were tested on schedule and deadlines were months away. You are thrust into the harsh reality of your first job. Deadlines are "tomorrow, at the latest." There are no formal exams, but you never forget that you are being tested, everyday, and could be replaced just as quickly as you were hired (you have NO experience). Also, very few high school or even college students are versed in health care, which is pretty sad in itself. Therefore, basing an entire career on selling it seems foreign.

We need to not only market private health care to consumers, but to future producers as well. The industry and association need young agents. Young America thrives on new technology, networking, flexibility and the ability to advance quickly. However, so many agents in the industry disregard what young agents could bring to the table and don't give them the respect they should, but rather treat them as though they have no credibility.

One thing we love about being young professionals is being able to network and socialize with people within our newfound industry. It doesn't have the same appeal when you are by far the youngest one in the room. We need to get these new agents together, show them a good time and have them stay in the industry, and NAHU for that matter, not only for the professional benefits, but for the friendships they gain as well. The newest technology is great, and a must, but everyone's doing it. We have got to focus on everything this industry is based on—relationships. Once you get a new agent in and they enjoy the people and feel they are part of it, it's very unlikely they'll leave anytime soon.

Mentor programs are a great idea, but you have to get the agents there first and convince them to stay once they are there. It's sort of a Catch-22, because the more young agents we have, the more appealing it will appear to young agents. I guess this is where I can go off on my media relations tangent and harp on yet another reason it is so important to get the word out. If America was more educated on health care, it would not be such a hidden industry. How many industries can a 22-year-old enter and make close to six figures and have a flexible work schedule? Not many, let me tell you.

I know that coming right out of college, I wouldn't have done it either. Instead, I took a job in one of the most expensive cities making \$28,000 a year. And, why? Because no one else was jumping on the bandwagon, so it must not be that great. Not to mention the negative stigma attached to being an insurance salesperson. If the media has done anything, it has taught us that health insurance is so expensive because of the insurance, and not the truth: that rising costs of health care is the root of the problem. We need people to talk among their peers about how rewarding the industry is. Let them know about the socials, the training and financial opportunities (very important to a group who have been living on Ramen Noodles for four years). The mere education is incentive enough to make a difference.

A handwritten signature in cursive script that reads "Brandi".

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