Change is constant. The challenge is anticipating change and figuring out possible solutions in advance. To borrow an analogy from hockey legend Wayne Gretzky, a good hockey player plays where the puck is. A great hockey player plays where the puck is going to be.

With the advent of PPACA, the challenge for brokers is staying relevant in the midst of a changing industry. This involves keeping abreast of change, anticipating future directions and developing a plan for the future. Consider these suggestions:

**Master the marketplace.**
A key factor in relevancy is being connected to issues within the insurance industry and business marketplace. Thoroughly understand the issues and problems affecting employers and employee benefits:
- Study business markets to understand industry needs and changes. Know what is changing and why.
- Meet with employee groups of mixed demographics to explore interests. Ask questions and listen to their ideas. Consider following up with a survey that asks employees to prioritize interests and benefit preferences.
- Analyze expectations and attitudes of demographic groups to know what they value and the issues they’re interested in.

○ Identify products and services that match. For example, community service remains a hot trend, especially for younger workers. Recommend ideas for employers to connect with this interest, such as incorporating service projects into wellness programs.

**Incorporate technology into your business.**
It’s challenging to learn new things, especially technology and computer systems. But to stay current, it’s necessary to adopt new communication techniques and social media options into presentations and efforts to reach customers.
- You don’t need to be an expert on everything. Find out how customers want information and then incorporate the right communication tools.
- Review articles and videos to enhance your knowledge and skills in writing blogs, using Twitter, developing a Pinterest page, sharing on Facebook, creating a podcast or developing short videos on

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**CUSTOMERS EXPECT BROKERS TO BRING FRESH IDEAS AND SOLUTIONS TO THE CHALLENGES THEY FACE.**

By Michael Scheetz
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You Tube. Don’t hesitate to find someone to assist you in learning how to incorporate social media into your communications. Start with one or two options and, as your expertise grows, add more options to your communication repertoire.

Explore ideas for new products.
Customers expect brokers to bring fresh ideas and solutions to the challenges they face. If they struggle with employee engagement and turnover, look for benefit and communication solutions that will help make a difference. Throwing a series of perks at the problem may not work, but introducing a team-based wellness program may help engage workers with each other and management team members. Lincoln Industries is an example of an employer that has used wellness programs to engage employees effectively with their work. As a result, the company has experienced lower medical costs, higher productivity and lower turnover.

Become indispensable.
When you offer creative solutions to troubling problems or show ways to lower costs, you become indispensable to employers. They begin looking to you for thoughtful ideas and solutions. Soon you’re considered a valuable partner, not just a vendor that they talk with a few times each year.

Don’t forget to track benefit usage trends and report changes to employers on a monthly or quarterly basis. Several months before benefit renewal time, start developing a proposal that evaluates current coverage, new plans to consider and premium changes that may affect budgets.

Work with trusted partners.
Don’t go it alone. Find trusted insurance partners you can rely on to provide the latest information and perspective on industry changes. These individuals should be willing to talk about customer issues and examine problems from different angles. They should help you identify the real needs and develop creative solutions that meet the underlying needs vs. offering a patchwork plan.

Communicate regularly.
Many employers do a great job of being aware of benefit and industry changes in a broad perspective, but they struggle to find time to view problems and issues more closely. They also lack time to educate employees on benefit choices, communicate plan options and provide reminders to use benefit coverage, especially preventive screenings and services. Here are several ideas:

• Develop a communication strategy specific to each employer.
• Offer to work with employers in educating employees on benefits, including how to compare plans, understand costs,

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examine coverage options that best will meet their needs and provide assistance in completing insurance enrollment paperwork.

• Provide friendly benefit reminders and information that employers can incorporate into their regular communication efforts. Include reminders of life changes that may affect benefit needs.

It’s difficult to focus on being relevant when insurance and business marketplaces continually are changing, but that’s the challenge many brokers face today. Step away from daily calls and paperwork and take time to study and understand how the changing landscape affects employers and employees. Work alongside trusted insurance partners who can help you assess the changes and develop creative solutions that address current problems and those that they may not see on the horizon. Embrace change, adopt new thinking and be a valued problem solver for your customers. HIU

To see a video about the wellness program efforts of Lincoln Industries, go to http://ameritasinsight.com/businesses-groups/workplace-wellness-becoming-employer-choice.