

Purpose

These interviews will thoroughly investigate all aspects introduced in the Elderplan Sales Plan for the "Lock-In Period" written and initiated by Saiful Khan and Frank Polanco. These questions will be based on the approach to gear the sales department to become a compliant and successful marketing mogul; consisting from five to ten questions depending on the position of the interviewee. Focusing mostly on the promises made in this document, I will disclose all measures taken and completed in the following categories that this management aspired to improve:

1. Marketing
2. Training
3. Direction
4. Retention
5. Expectations

Along with acknowledging what techniques did fail and how we learned from this, the interviews with the benefits advisors should give us a thorough view on what worked for the teams as sales representatives, and what they feel the department should work on as well as keep for future marketing purposes.

Our goal is to create a manuscript that covers these aspects and enforces a positive work ethic for all employees involved, and ultimately become a superior company overall. With these interviews and other grounds that help us get to the root of what makes a company successful, we strive to reach that equilibrium amongst the workers to come into work every day with the knowledge and drive to not just do their job but make a successful career.

Results

"A successful work environment is the framework," Frank Polanco the director of sales and marketing said as we wrapped up his interview based on his take of the *Elderplan Sales Plan for the "Lock-In" Period*. That's what this document was initially based on when it was written and reviewed about four years ago when the changes implemented by the *Centers for Medicare and Medicaid* (CMS) hurled in to transform the ways that Medicare Advantage plans do business. This new administration introduced the Elderplan sales and marketing department to dedicate time for a thorough hands-on involvement through community marketing where the benefits advisors build strong relationships with prospects. These techniques on how to go about influencing Medicare beneficiaries in particular varies amongst the representatives "out in the field" as well as the internal staff. However, this research does not solely rely on the worker's relationships with interested prospects and members (though this is crucial in our line of work) but what is most important is our relationship with each other as a team in order to reach that common goal we call success.

My research was applied to fifteen individuals from different areas in the sales and marketing department to discover if the basis of what this administration originally set out to do is currently in practice. Leaving senior management as my final interviews, I met and discussed the duties, accomplishments and grievances from every member in this department. The questions were applied to each employee's position at Elderplan and also regarded the promises made in the *Elderplan Sales Plan for the "Lock-In" Period* conducted by both Frank Polanco and the Vice President of sales, Saiful Khan.

Though, everyone's answers differed in respect to his/her position in the company, I found that in this department people seek to learn and apply their knowledge in order to make way for a positive outcome; whether that outcome is for the progression of the individual at hand or for the team as a whole, it ultimately is up to the person doing the job. These interviews changed my perspective on how the sales and marketing department is run; some were informative, others were vague and there were a few where I had to pull out teeth to try to reach an understanding. However, I found this project to be insightful and look forward to sharing

what I've learned and found in a way that demonstrates a discerning perspective on the improvements needed and fruitful benefits that this regime strived for when obtaining the responsibility to successfully pilot the core base of this company.

Agata Michalik

As sales marketing project manager, Agata Michalik sets out to build and keep a community that expands with every Jokexcercise event, phone call to return and create of more events for seniors, and research at her disposal to learn more about the communities we market in. "By the time I came to this company, I already knew how these organizations work" she says "coming from my previous position at Touchstone, I've learned the more people you know, the more people you meet... there is no one straight way on how to do this." She explained that her process varies from receiving leads from within the organization to a current member with an anonymous tip about a health fair in his/her neighborhood. "It's my job to know what's going on in the senior community," she said with conviction.

Agata is the first in her position at Elderplan and has set the bar for *the number* of events she's conducted in the past four years. Through this she was able to build strong relationships with members and others like head of senior centers. With her soft voice and carefree demeanor it is no wonder how she is able to create these events that bring so much revenue and opportunities for benefits advisors to engage seniors in becoming interested in our plans. "We do offer an incentive." She explains, "We have our all-together healthy program... we sponsor health related events at the senior centers, such as Zumba classes, swing dance classes, ballroom dance, yoga and Jokexcercise." These health-promoting events help the seniors become active and encourage them to stay healthy and mobile throughout their golden years. It is generally a smart way to attract and keep them interested in our services.

Along with managing community events, her position in the assistance to the design for prospect and member materials with the Vice President of marketing is challenging due to our expansion into Westchester, Monroe and Nassau counties. "We didn't budget for this expansion and the materials that have to be produced along with that and we didn't properly manage our time," she admits, "so we are now kind of scrambling to make it happen." She clarified that she wasn't fully aware of this expansion until late notice and that these decisions are not made on her end. "I heard about this a couple of months ago and obviously you're supposed to submit the budget in November of last year... so that's the challenge" she says.

Though she agreed that she feels respected in her position and inputs in the design of prospect as well as member marketing materials, it seems odd that she would be unaware of these important changes happening within the company until given further notice. This quite frankly has made her process in accessing these marketing materials that much more difficult; "before submitting any member materials, they have to be approved by CMS and they are usually very slow at releasing these approved templates and some of these materials have to be in the member's hands before September 31st" she says "I'm not going to lie... August/September is the most stressful time of the year for me." Getting these marketing materials on time is a tedious and difficult process and "there is only so much one person can do" she says, "so that's the challenge and that can be improved if we have more staff."

David Sanquiche

Progression is vital, for David Sanquiche who joined this company about a year and a half ago as sales auditor/trainer for the sales and marketing department. "Knowledge wise, I think there was definite room for improvement," he says when asked about the challenges he faced when training the benefits advisors. Though he was prepared with what he'd find here it was still difficult accommodating his efforts with some of the representatives who didn't have enough knowledge about Medicare or the product for that matter and others who gave him a difficult time when educating them on what they needed to learn. "The challenge that I can say I experienced was that I had to learn more of the difficult learning styles here" he said "but as far

as the delivery and everything else, that to me... I kind of felt comfortable with." Drawing from his experience, David looked forward to helping the benefits advisors grow in the company, teaching them how to become better in what they do whilst building enthusiasm amongst the teams. It was crucial for the benefits advisors to develop their skills on explaining the benefits to the Medicare beneficiary in a professional and thorough manner.

According to his observation there has been significant improvement when it comes to the representatives being compliant with CMS guidelines. As sales auditor, David has monitored the benefits advisors, keeping a close enough watch on their whereabouts and approach toward Medicare beneficiaries and it has changed "from what I see" he says, "they are a lot more compliant with what they're doing" and admits, "Sometimes I don't always hear the words that are coming out of their mouths." By keeping an eye on their approach that serves the expectations instituted by CMS and not the recently frowned upon method where "part of their approach was asking direct questions like 'Do you have Medicare?'" He acknowledges and is pleased to say that this has changed and it's more of a greeting and engaging interested prospects in conversations rather than direct questions about their insurance coverage.

Though his dedication to his job is one of perseverance and positive influence amongst external and internal staff, his reach is limited when it comes to training and educating customer service representatives. "I don't have access to their calls, so I really don't know what's going on just based on feedback" he says, "they have their own auditors, supposedly, and trainers and are very protective over that area." This was a little mindboggling because these are people who actually speak with our members for any questions, concerns and/or possible grievances. For David to be limited to educating these representatives about our products presents a reoccurring issue that *has yet to be resolved*. "I agree that we should have some type of oversight on that area" he says and acknowledges that it's been discussed but has yet to be practiced.

"My philosophy is that there is always room for improvement" he says though the progress within this department as well as the company overall has been significant. However, we do have a long way to go and as we continue to expand in other counties as well as internally, the department of only one will become overwhelming. "To me it's still manageable" he says "as far as increasing the staff size... we have added someone, but it's more on the broker side so it really doesn't affect what I do per say." The ultimate goal essentially is to have a well-equipped department that oversees the agents' ailments and improvements, internal and external.

Sales Team Managers: Henry Jimenez and Winston Pena

Sales team managers, Henry Jimenez and Winston Pena have different outlooks when it comes to how they view their positions because both were benefits advisors prior to their promotion. "The job is totally different" Henry explains "it's a new world and like any new challenge, at the beginning, it was tough but in the end... I love it, it was a good move," he said with a satisfied smile. It was no doubt that Henry already had his place here working as an sales agent for three years, becoming well-known within this company and amongst his co-workers, whom he developed good relationships with while educating and inspiring new and current representatives.

This was his precursor in managing a team because through here he was able to learn how to work with people and different personalities; "I think it is a challenge working with each individual, and also leading by example is a challenge as well," he says. I suppose leading a team of people who once were your co-workers or teammates rather who are now your subordinates is difficult, but Henry was up for the challenge. He prepared himself to lead through educating himself with reading the appropriate literature, taking additional English classes and training himself on improving his skills in computer software programs. "I am doing pretty good and I am getting better at writing than speaking, but I get better each day" he explains, "I am doing what I'm supposed to do to get better and be a better manager."

It's difficult to definitively explain what makes a good manager, but Henry's attitude is a good start. "I would like to spend more time with them" he says regarding his team, "like with each one of them, but the money is a limitation," he explains when discussing taking his employees out to lunch or dinner in order to create a sense of camaraderie between himself and the agent, the goal being to create a level of trust between the manager and the agent in a way that will encourage a good relationship. However, Henry is skeptical to have the access to the resources needed for such encounters and argues that he doesn't "think we can do that every month because there is a limited income." The sales representatives will certainly appreciate more one on one meetings with their manager, especially with a manager who is willing to help his team improve. Gaining their trust is essential and primarily because of the morale boost needed to get up in the morning with the mind set to succeed their sales goal for the day. It is particularly difficult to invoke this ideal each day when not all representatives have the confidence and as sales manager "you can always do more" he says "and in this type of business money is always a motivation." His suggestion was to apply some type of incentive for the best seller along with his motivational E-mails that help inspire what the representative's day will be like. "I think it helps motivate them all the time" he explains "I used to do this."

Henry's experience as a benefits advisor has helped him lead as team manager making him a reliable leader amongst his representatives. Winston, however, applies his efforts through reading as much as he could in search of gaining a thorough understanding on how to inspire the representatives as best he could. "It was more inside of me" he says when asked about his doubts "I would think 'am I capable of doing this?' 'Do I have the ability to lead them?' We all run into these thoughts from time to time, and we are reluctant to take the plunge into something that may make or break us. Winston not only thought of himself but also his influence that directly affects the work ethic of his team. "At the same time I wondered how was I going to approach them and have them come to me as a supervisor" he says, however, as far as assuming his leadership goes, he feels he did not have a problem and "everything went smoothly actually, there was only one rep that was... you know... he was always challenging my position.. But in the end, we worked it out" he said with a grin. Those books relating to leadership like *The Rookie Manager* by Joseph T. Straub and *The Maverick* by Ricardo Semler in particular helped him gain the morale he needed as well as the positive influence of his superiors where he was able to attribute what he's learned through them and put into practice.

This made the transition from representative to sales team manager a smooth one, and given Winston's modest and lighthearted demeanor, one can only imagine how he is able to handle and solve issues on a day to day basis. "If I don't have the answer, I will get it for you and will come back with one for you" he explains "that's how I try to always handle things." He admits that as a new team manager he learns along with the representatives, making him that much more reliable because he is eager to help his team in any way he can. Not to say that he doesn't hold any wisdom to pass down to his team, in fact his explanation on how this business works gave me a great deal of perspective on sales, for example "when you're selling, you decide how much money you're going to make every month" he says "but when you're a manager, you are depending on how well they do." Ultimately, he explains that he has to be that root of inspiration every day with every morning that he sends out that motivational E-mail to encourage them all to work hard and work well, in order to meet that goal every month. Though, it may not sound ideal, the look in Winston's eyes and sound of his voice when describing his day to day routine in becoming the *Mr. Miyagi* for his team, shows his dedication and appreciation to have the chance to lead and eventually succeed with his team; "I loooove it!" he relished "I love it because every weekday I have to learn something new and I like to learn, I like to read and I had to force myself to become better."

It's a rewarding experience for both team managers as they are excited to see the result of their influence in others, like Winston sharing his knowledge when training a new benefits advisor who had no prior experience and whom he helped and led to gradually do well,

enforcing his belief in leading and erasing his original doubts; “seeing that he was doing so great...” he sighed with approval “you feel better about yourself and it’s very rewarding because you realize you helped this person be better and you were that positive influence.” Though what he says is true, honing this type of responsibility can become overwhelming and it is up to the manager to understand what its worth to them and recognize the areas that they must improve before it becomes an issue. In Henry’s case, he seeks to improve the marketing position for his team and elaborates that he would like to “get more places where to market, like supermarkets, pharmacies, clinics... and I’m working on that right now” he says “it’s not easy to get inside a clinic but I am working on it.” It is no easy task to be the voice for your team and whether you’re in sales or not, representing a group of people who are dedicated to helping others is crucial.

For these managers, the main issues that arise are essentially with provider relations in the Network Provider Operations department (NPO) and member services. “Provider relations is kind of slow,” Henry admits “and compared to other companies I’ve worked in, I don’t think member services has accurate information about all of Elderplan’s plans.” This is a continuous struggle for both managers as well as our benefits advisors whom regurgitate the same frustrations with these departments being the common ground for needed improvement for Elderplan overall. Winston reiterates that when it comes to “provider relations, I think we need to improve a lot... it’s a mess” and sighs adding that “the customer service needs improvement as well.” He emphasized that member services lacks Spanish speaking representatives, leading to many members seeking out help directly from the benefits advisor or disenrolling altogether. Both managers explain that the reoccurring issues with these departments in particular are critical and need to be resolved because having them well equipped to handle the requirements needed to keep our members, helps the sales department tremendously leading to much fewer disenrollments. Henry acknowledges however that “it is getting better though. I see the efforts in NPO and it is improving little by little; working with providers to seek out a much larger network.”

Upon meeting with both Winston and Henry, I learned how important their new position as managers is and how relevant their daily performance is to the production of the sales department overall. Observing their attitudes and initial responses in becoming sales team managers, this department can rest assure that our teams can only be driven towards success because not only are they looking forward to attributing what they learn into practice but also are seeking to solve issues that present itself more often than not. It takes time to build something amazing; we only need to make sure our cornerstone is durable enough and as Winston puts it, “it is paramount for us to do a good job, to know the product and answer questions correctly and make the effort to solve any problems with the member.”

Benefits advisors

Benefits advisors have a different take on lead production being that it is very well their livelihood and all must meet a quota by the end of each month. My discussions with each of them varied from meeting their sales goals to the technique they’ve developed on approaching prospects in efforts to not be pushy. I found that their struggles with how and when to engage with Medicare beneficiaries are crucial to each of them, especially after the CMS regulations were implemented. These guidelines changed the way our representatives do business, however it’s difficult to pinpoint if this in actuality had a negative effect on making their sales. The challenge primarily is to not approach beneficiaries with questions like “do you have Medicare?” and somehow engage them to be interested enough to approach you.

“It’s literally on the street,” one benefits advisor says when asked about her marketing area. At the time, I wasn’t aware that community marketing was to park your table on a sidewalk of certain pharmacies, hospitals, clinics, and even dry cleaners in promotion of Elderplan with signs and slogans galore. For this representative, her table setups were mainly held at pharmacies and she admits that it’s most difficult for her being that she doesn’t like to approach elderly people in efforts to “sell” them a plan. “Before CMS made these changes in Medicare

marketing, breakfast seminars were the best way to engage seniors into discussing our plans" she says. It was a subtle way of luring them in to a possible visit to discuss our plans. However, now that things changed significantly, these seminars aren't utilized for marketing anymore and since the frowned upon aggressive approach has been shunned from Medicare marketing, it's that more of a challenge to engage seniors into a discussion of our benefits.

This in turn enforces the benefits advisors to draw up a different approach, one that is acceptable and ethical if you will. Considering their limitations, most are clever enough to find these loopholes and attract many Medicare beneficiaries in positive ways. "You must set yourself apart from the competition" another benefits advisor explains. Parking his table before fire hydrants or walkways where seniors pass, he catches their attention and they eventually approach him commenting on what a goof he is blocking walking traffic on the sidewalk while he merely replies "I just want to see you smile." This charm goes a long way where he gains that anticipated smile followed by questions of what he does. Seizing this opportunity, this representative goes into detail about his work and how he can help others, leading to more questions and eventual interest from the potential prospect. This is his particular approach that works well most of the time but to him his main ingredient is to "show them that you're going to be there for *them*."

This overall is a priceless asset to convey onto others, however just because you are able to develop the successful means to engage prospects doesn't mean you will always keep them interested. One of the major downfalls to a benefits advisor's business is the lack of doctors offered within our network. Medicare beneficiaries rely on their doctor's every whim and refuse to change their primary care physicians. And who could blame them; they're elderly, already accustomed to their particular routines and don't wish do deal with finding the appropriate doctor for a particular Medicare HMO. This reality, however ultimately will break any positive ties the benefits advisor has developed with the prospect, making this that much more of a challenge.

"For other reps it's a nightmare and I am not overdramatizing this" another representative explains when a doctor isn't in our network. Most benefits advisor, like this one, use doctors in our network to promote their services, in hopes of gaining interested prospects looking for a better plan. This is perhaps the best approach anyone can use to engage prospects because people, especially the elderly, rely on their doctors in all matters concerning their health and when their doctors are in our network, they're closer to becoming a definite enrollment. However, our network of doctors are limited and there is an imperative demand to expand; "there are doctors pending from back in 2008... why?" one benefits advisor asks, "We need to work on this."

Currently, with the expansion into Nassau, Westchester and Monroe counties our network is growing. Provider relations are working on incorporating more doctors, clinics, and home healthcare agencies to create a vast enterprise available for representatives in need of specific doctors particularly within these counties. We are still working on the provider growth within the five boroughs; however presently this is a work in progress. There are many pending primary care physicians (PCP) and specialists needed of follow ups and/or updating. This may be happening for various reasons; including that providers are not always aware of possible expiration between networks and need to be renewed. This has created a lack of structure, communication and tension between the department of sales and provider relations. Many of our benefits advisors speak grimly of provider relations and continue to insist upon remedial action in regards to their work ethic. This may sound biased but one cannot fault their aggravations when this continuous range of unsatisfactory results when it comes the *completions* of provider referrals. The number of pending PCPs and specialists has yet to be reduced, frustrating many representatives when assigning the right doctors for their interested prospects.

Amongst the six benefits advisors I interviewed throughout this sales investigation, this issue with provider relations overshadowed any other possible concerns troubling their work in sales. "There is no communication," says the fourth representative throughout her interview when the subject regarding provider relations came up. And one year later casually speaking to the same representative she mentioned how nothing has changed and that the business for benefits advisors continues to suffer in regards to expanding their network with providers. "We have no idea who they are and they almost never follow up with our doctors," she explains.

Here's a more elaborate view for those who don't understand exactly what she means; every representative must build their network and relationship with doctors in order to gain the recognition needed from prospective beneficiaries. Many go about this by exchanging business information, contacting and following up with doctors after numerous visits. However, when a doctor is interested on coming on board with Elderplan, many benefits advisors lose their chance to add another doctor to their network given that provider relations lack to respond to them or the doctor's interest. This in turn leads to the *pending* doctors on the never-ending list of providers outside of our network. Granted, no matter how many doctors we have available in our network, we are limited due to the lack of attention on this serious matter that has yet to be resolved. I did not interview with provider relations, and this account is only based on our benefits advisors' points of view. However, given that their review about provider relations for exactly one year ago remains the same presents a problem within this organization. Currently I am not aware of any changes being made at the moment however; I hope that in light of this, provider relations is working on a resolution to better assist our representatives and out of network doctors in particular, whom want to join our network.

These issues between the provider representatives and our sales representatives have become issues between provider relations and the department of sales and marketing because this in sum affects our production within the company. To establish a well-grounded system between departments we must create a form of communication that is both efficient and beneficial. In order to progress as a Medicare HMO, we must remember that our members need to stick within our provider framework and with this building a strong network should be within our top priorities. There is always the option to switch doctors however, I myself wouldn't change my doctor solely because a health insurance company asks me to, and neither will the elderly who have met with their doctors for years. This is something that we must take into consideration and not even the most charming and clever sales representative can always convince a prospect to change their healthcare providers. There have been lucky chances, I'm sure, but it's safe to assume that nine times out of ten the benefits advisor will come out losing and in turn Elderplan loses, ultimately.

It's easy to only point the finger at the next person, gather up evidence in your favor and form a conclusive argument that makes the accused entirely responsible. But then what? Forming a conclusion on the idea that provider relations doesn't meet us half way isn't helping us solve the issue that our network needs growth and our departments need to build better communication within the company. These shortcomings must be brought forward to discussion and according to David Sanquiche, now a trainer among others, these issues with provider relations have been brought to the forum and it's still up to debate on who wants to take on the responsibility to make provider relations work for us as well. "It's a small department" he explains "there's about three, maybe four provider reps on duty reaching out to doctors. You think they have time to answer a sales representative's call?" Shaking his head with derision he acknowledges that the issue lies with the growing number of sales representatives and the limited number of provider representatives that will only get worse with this expansion outside of the five boroughs.

This ideal to grow efficiently outside of the known areas we've marketed in for more than twenty-five years is great and too tempting to pass up because our sales goal have beat the odds even when believed extremely difficult and with Elderplan's growing popularity, why not take a

shot at expansion because moving forward is best in any case. But like the department of sales needed to continue to grow within so does provider relations and in my experience these things take time. However, our leaders don't seem to be considering how this ultimately affects us on an important level.

Donecia Lane

Sales retention staff

Frank Polanco

Saiful Khan