

## Humana Agent Podcast Series

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**Episode 40. [How You Can Help Veterans with Humana].** Learn how to authentically engage with your local Veteran population with best practices from a Florida Agent and a member of the Humana Veterans Team. We'll talk about Humana's wide-reaching Veteran efforts while providing you with tactics you can leverage to reach Veterans in your community. Feel empowered to serve those who served us in this mini episode.

### **Speakers:**

Steve Siplak

MarketPoint Sales Representative, Broward County

Dee Hughes

Regional Veteran Executive

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## **SECTION 1 – WELCOME / INTRODUCTION**

### **Jason/Host:**

Welcome to *Grow Your Book* - the Humana Podcast Series where we help agents like you tackle topics that matter most to your business.

Here, you'll get the inside line on *tips and tricks* that truly make a difference:

- Learn how to *write more business*
- *Enhance* your agent experience
- And help your members achieve *their best health*

On the go, at your command, get ready to *Grow Your Book!*

### **INTRODUCTION**

#### **Jason/Host:**

Hello, Humana Agents! This is your *Grow Your Book* host, *Jason Rockow-Vivier*.

Today we're going to talk about Veterans.

Chances are, you know a few. But how much do you really know about the community as a whole?

Today, we've got two great guests who are very familiar with the Veteran community. We've got Steve Siplak, MarketPoint Sales Representative from Broward County, Florida and Dee Hughes, Regional Veteran Executive.

They'll be joining us to give us some insight into

- Humana's Veterans efforts
- Some best practices for engaging with a Veteran
- And Humana's Veteran training resources.

You ready, Agents? Let's get started.

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## **SECTION 2 – Speaker Backgrounds**

### **Jason/Host**

Agents, I'm pleased to introduce today's guests, Steve and Dee. How are you both?

### **Steve/Guest:**

I'm excited to be here! Thanks for having me.

### **Dee/Guest:**

Me, too. I can't wait to share the great work we're doing for Veterans.

### **Jason/Host:**

I'm happy you both could join us today. Steve, let's start with you. Tell us about your background as an Agent.

### **Steve/Guest:**

Well, I came to Humana after spending fifteen years in pharmaceutical sales. I had some friends who sold Medicare Advantage with Humana and CarePlus in Florida. I happen to like to control my own destiny, so it seemed like a great fit with lots of opportunities. I was fortunate to earn CarePlus Rookie of the Year in my first year here. And now I'm in year two.

Being an Agent has been so rewarding because I get to have a real impact on people's lives on a daily basis. I love helping others, and especially Veterans because I come from a Veteran family. My dad and uncle were both Vietnam Marines and my grandfather fought in the Army in World War II. I love the rapport I've established with the Veterans in Broward County!

**Jason/Host:**

I can't wait to hear about how you've developed these relationships. But first, let's hear from Dee. Could you tell our Agents about how you got to Humana?

**Dee/Guest:**

Of course! So I have a background as an insurance broker and came to Humana as a Career Agent. I knew nothing about Medicare, but Humana, in my mind, was the best choice for in-depth Medicare training. I was really drawn to the family-oriented culture, too.

After my initial training, I had a great foundation for working with Veterans from the ground up by getting educated about Veteran Affairs and Medicare benefits. I was part of the original Humana Veterans team established in 2011 with Fred Wheeler from MarketPoint and Ed Sandrick, who still leads the Veterans team today.

**Jason/Host:**

So I know from your email signature that you're both a Gold-Star Mom and an Army spouse. Could you share a little about how your personal experience has influenced your work at Humana?

**Dee/Guest:**

I am indeed! My son served in the Marines and my husband was in the Army, though I didn't know it until we started dating. Even though I didn't grow up quite as close to the military as Steve, I think Veterans have always been a part of me.

**Jason/Host:**

How so?

**Dee/Guest:**

I grew up in a small, middle-Tennessee town in the 1970s, and we'd watch the news coverage from Vietnam before I got on the bus to go to school every day. I could tell it affected my grandparents. All five of my uncles served in World War II and the Korean War, and one even served in Vietnam. As I got older, I recognized my grandparents' concern for our troops.

We also had an American Legion with this huge American flag in our town. It was such an iconic symbol of patriotism. Veterans would come to our school for assemblies and share their stories of combat as well as the friendships and bonds they created. We'd sing *God Bless America* as a group, and it really bolstered our sense of belonging and community.

Growing up in that kind of atmosphere created a deep sense of loyalty for our nation's Veterans.

**Jason/Host:**

It almost sounds like the both of you were destined to work with Veterans. I'd say you're the right people to talk to for this episode!

So, let's go ahead and dive into some Veteran questions for our Agents. In your experience, do you see that Veterans prefer to work with other Veterans or those in military families?

**Steve/Guest:**

No, actually not at all! Veterans are people like anyone else. Agents, there's no reason to feel intimidated or to overthink things. In my experience, if you're genuine and lead with your heart, they'll respond.

**Dee/Guest:**

I couldn't agree more. Veterans *can* be skeptical if you aren't being genuine. They might think, *why are you trying to be so overly nice?* And chances are, they'll immediately sniff out why you're there if you go in with a sales mentality.

**Jason/Host:**

Excellent advice, Dee. We'll dive into more of these best practices a little later, but first let's do a quick overview of Humana's Veterans efforts.

**Dee/Guest:**

Roger that.

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### **SECTION 3 - Humana's Veteran Efforts**

**Jason/ Host:**

Dee, do you know how far back Humana started implementing its Veterans efforts?

**Dee/Guest:**

I believe it was about 20 years ago when Humana began administering the TRICARE South contract, right?

**Jason/ Host:**

Ding, ding, ding, that's correct! Steve, do you want to tell our Agents more about it?

**Steve/Guest:**

My pleasure! Agents, the TRICARE South contract was awarded by the Department of Defense to manage active and retired military healthcare benefits in the Southern U.S.

Eventually, TRICARE South grew into TRICARE East, which now accounts for the eastern half of the U.S. (which is 30 states, to be exact), and covers nearly six million beneficiaries.

**Dee/Guest:**

And I'm happy to say that Humana's commitment has only grown since then. Now we have other Veteran efforts including philanthropy, sponsorships, collaborations, an internal hiring program and, most recently, Humana Honor Plans.

**Jason/Host:**

I know our Agents are all about plan details. Can you tell us more about Honor Plans?

**Dee/Guest:**

Of course! To us, Honor Plans aren't just another product to sell. They're unique healthcare options developed with Veterans in mind, though any eligible beneficiary may enroll in an Honor Plan. Veterans may be eligible for both Medicare and Veteran Affairs—or VA—benefits, and our Honor Plans are built to help complement their VA benefits.

At the end of the day, we want to make sure our Veterans are well cared for. So when we created these plans, we took a holistic look at Veteran healthcare needs and tried to make plans that were thoughtful with robust coverage.

**Jason/Host:**

Always good to know that a plan was put together with a holistic view instead of an isolated one!

So, what are some of the key features of these plans? I'd imagine they're only available to Veterans.

**Steve/Guest:**

Actually, any Medicare-eligible person in any of the 28 states where Honor Plans are offered can enroll in one. And it isn't the only plan type a Veteran can enroll in, either; they can actually enroll in any eligible Medicare plan. But to Dee's point, Honor Plans *were* developed to address the unique needs of the Veteran population.

**Jason/Host:**

Oh, that's great to know!

**Steve/Guest:**

So, about those features: all plans have a \$0 premium, a broad network (including urgent care access), and all but one has a Part B giveback or premium reduction. Many Honor Plans also include dental, vision and hearing benefits as well as an OTC allowance, SilverSneakers fitness classes and Go365 wellness programs. It's important to note that these are Medicare Advantage only plans, meaning they don't include prescription drug coverage.

**Dee/Guest:**

Dental in particular is an important differentiator because many Veterans don't get it through their VA benefits. I've found that Veterans also really like having options outside the VA for their treatment and care.

**Jason/Host:**

It sounds like Humana really did its homework when creating these plans.

**Dee/Guest:**

We certainly did. We wanted to make Medicare plans that are a good fit with VA benefits. These plans may provide some great options for Veterans who get their prescriptions from the VA.

**Jason/Host:**

It certainly sounds like it.

Alright, now that we've covered Honor Plans, let's move onto Humana's work with Veteran organizations. What can you guys tell us about those?

**Dee/Guest:**

I believe Humana is truly on the leading edge with our commitment to Veterans.. Which is why we're affiliated with several different organizations.

Probably our largest collaboration is with Veterans of Foreign Wars, or as many Agents probably know it better, the VFW. We work closely with VFW Veteran Service Officers to address social determinants of health like food insecurity and loneliness in the Veteran community.

Plus, we attend VFW trainings four times a year, where we lead presentations on Medicare and social determinants of health with our Bold Goal team. And we've also conducted a Healthy Days survey of VFW and Humana members to figure out how we can better serve them.

**Jason/Host:**

Wow, I knew we worked with the VFW, but I didn't know we were doing so much.

**Steve/Guest:**

And that's not even all of what we do. Humana also sponsors the VFW annual convention, and we've teamed up on a program called Uniting to Combat Hunger, which is amazing because it raises awareness of Veteran food insecurity while raising food donations. Dee, correct me if I'm wrong, but didn't you get enough donations to provide something like 200,000 meals?

**Dee/Guest:**

It was actually over 300,000!

**Jason/Host:**

That's incredible. Food insecurity is becoming more of an issue these days, so I'm glad to know that Humana is stepping up to help out.

From the sound of it, Dee, a lot of what you do is very hands-on and in-person. Could you give our Agents some insight into how you've pivoted in the socially distanced environment of 2020?

**Dee/Guest:**

We really do pride ourselves on face-to-face interactions, as I'm sure our Agents all over the country do, too. While we know virtual interactions aren't quite the same, they're still important, especially now. We have to do what we need to do in order to help keep our members healthy and safe. For example, we're currently helping the VFW set up and administer WebEx conference calls.

**Jason/Host:**

That's great to hear! No matter the situation, there's always a way to adapt.

Is there anything else that Humana's doing that our Agents might be interested in?

**Dee/Guest:**

Well, we're also working with our brick and mortar Humana Neighborhood Centers to find out what topics are of interest to Veterans so we can offer them virtually. We're really working on how we can make these centers even more welcoming for Veterans and military families.

And of course, we're still offering our online Veterans Healthcare Training webinar to thousands of Agents. The more we can educate ourselves about Veterans, the more advocates we'll have.

**Jason/Host:**

Those are some great reminders of how we can still stand with Veterans even if we can't stand beside them.

**Steve/Guest:**

Well said, Jason. In my opinion, Humana is committed to serving our Veterans, especially in times of need.

**Jason/Host:**

One of the many reasons I love working with Humana!

Steve, I know you've been quite active with Veterans in your community as well. What are some of your favorite Humana projects so far?

**Steve/Guest:**

For me, it's all about the purpose-driven causes. Last year on National Vietnam War Veterans Day, we recognized, thanked and honored 75 Vietnam Veterans at VFW Post 8195 in Hollywood, Florida.

The federal government gave each Veteran a commemorative pin and a proclamation signed by the President. Humana then photographed all of them together during the ceremony and sent a framed copy to each of them afterwards.

Recognizing and thanking these Veterans is a big part of what we do, so we want to show how much we care about them.

**Jason/Host:**

That must have been a pretty powerful event to attend.

**Steve/Guest:**

It sure was. It's always amazing to see old war buddies reuniting.

Another project I loved was teaming up with Northeast Senior Focal Point, a combined senior day center and preschool. The knitting and sewing group there made 60 blankets to give to some of the Veterans at the post in Hollywood.

**Jason/Host:**

Sounds pretty heartwarming for everyone involved!

I wanted to ask you the same question I asked Dee about shifting gears away from in-person events for the time being. What else do you recommend Agents do right now?

**Steve/Guest:**

Contact is definitely limited right now, but that just means we've got to find new ways to connect and to help, whether that means hosting a virtual event or finding creative ways to build camaraderie.

No matter what happens, we'll continue to innovate and shift as needed because we're passionate about helping our Veterans.

**Jason/Host:**

Necessity is the mother of invention, as they say. It sounds like you're making sure these events and activities are all about community.

**Dee/Guest:**

Community is so important to us. *What* we do stays the same even if *how* we do it changes.

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**SECTION 4 – Best Practices for Working with Veterans**

**Jason/Host:**

You guys gave us some great insight into Humana's Veterans initiatives, so now let's hear about what Agents can do to interact with Veterans in their communities.

Steve, what's your advice for Agents new to the Veteran community?

**Steve/Guest:**

Most importantly, Agents, don't go in with a set agenda or get caught up in the sales numbers.

Working with Veterans, just like any other prospect, is a marathon, not a sprint. If you go in focused on selling, selling, selling, you'll ultimately lose in the long term. In my experience, Veterans will be able to spot someone who comes off like a used car salesman from a mile away.

**Jason/Host:**

What should Agents do instead?

**Steve/Guest:**

You'll want to flip the script from selling *products* to selling *solutions*. Ask Veterans how *you* can help *them*, not the other way around. Each Veteran is a very unique individual with their own specific healthcare needs.

There's no one-size-fits-all approach, so focus on the individual and ask questions. Peel back the onion a bit. And once you uncover their specific needs, you can present plans that solve for those needs.

**Jason/Host:**

It sounds like you focus more on trust and service than straight sales.

**Steve/Guest:**

That's exactly right. From my perspective, working with Veterans demands credibility, authenticity and dedication. Like Dee said, you've got to lead with your heart. Prove yourself. Position yourself as an advocate and an ally for their health and wellbeing. When you do that, you'll be seen as a genuine friend. And those things have a real impact.

Getting creative and going above and beyond is also important. I started out going to Tuesday night post meetings and giving presentations on topics like carb counting and diabetes. Once Veterans saw that I was there to help them, we really connected.

**Jason/Host:**

Makes sense. If you show them, you're more than a salesperson, they'll see you as more than a salesperson.

So, as our Agents get ready to engage with the Veteran community, how would you suggest they get prepared?

**Steve/Guest:**

First of all, it's okay to ask, "Are you a Veteran?" It's a simple question, but it's often overlooked. You might be surprised who has a military background. Your existing book of

business is a great place to start as well. Ask your members if they know any Medicare eligible Veterans, whether they're family or friends. You'll definitely want to leverage your existing relationships.

**Jason/Host:**

*Always* leverage your existing relationships, Agents. It's a built-in growth strategy.

**Steve/Guest:**

The second thing is to do some research on the Veteran organizations in your community like the VFW, American Veterans (or AMVETs for short) and the American Legion. When we created our nine-member Veterans team in our Sunrise office, I honestly just Googled "Veteran organizations" to find which ones were in my community. I did a little legwork, reached out to three or four posts and asked what we could do that'd be helpful. Turns out that those Veterans wanted more information on scam prevention, selecting providers and general health and wellness.

And last but certainly not least, reach out to your local Veteran leadership from Humana. Truthfully, Dee has been really integral to our success in Broward County.

**Dee/Guest:**

Aww, well thanks for the kudos, Steve.

I want to piggyback on that last point. Agents, loop in your local Humana contacts to learn what they're already doing and to find out how you can get connected. We have Veteran Community Engagement Executives in several regions, in addition to Broker Relationship Managers and Executives at the local market level. It'll save you a whole lot of time and energy to plug in with them upfront.

Our local markets are supported by our Veterans sales executive team, which means you've got a multi-layered team here to support you.

**Jason/Host:**

Gotta love that local support! This is all great advice for our Agents. Dee, do you have any other pieces of advice that you think would be worthwhile for our Agents?

**Dee/Guest:**

I don't have any more advice, but I'd actually like to tell a story, if I may.

**Jason/Host:**

Please do!

**Dee/Guest:**

As I'm sure most of you Agents know, we conduct a lot of trainings across the country. I was giving a Career Agent Veteran training in Orlando and getting some stories from the audience when a woman stood up. It was her second year attending training. After her first one, she and her husband—who was a Vietnam Veteran and worked with her as a team—decided to make Veterans the focus of everything they did.

Within two weeks of their initial training, they drove by a man who appeared to be homeless, holding up a sign that said he was a Veteran. They pulled over and started asking him the same questions that they learned in training:

- Where did you serve?
- What branch?
- Do you have VA benefits?

They connected him with a Veterans Service Officer and discovered he was eligible for service-connected disability on account of Post-Traumatic Stress Disorder. He was also able to get Medicare and income for his disability, which meant he could get off the streets.

As they found out later, it turned out this man had previously been contemplating suicide. But because this woman and her husband were confident enough to ask him the right questions, they helped save his life.

This story has always stuck with me. It illustrates our motto of doing well while doing good. We help Veterans because it's the right thing to do, and a country that creates Veterans should always be prepared to care for them.

**Jason/Host:**

Beautifully said, Dee. I'm willing to bet there are a few not-so-dry eyes out there after hearing that. It truly showcases the power that Agents have to deliver human care to their members.

For those Agents who might not happen upon a Veteran in need, what resources does Humana offer to help them engage with Veterans?

**Dee/Guest:**

We have a lot, much of which is new *and* up to date. We've put together educational materials like a conversation guide and a military branches and values snapshot to give Agents the foundation they need to be successful.

These resources can help all of you Agents truly make a difference for our Veterans.

**Jason/Host:**

Agents, you can access these resources and trainings at Ignite-With-Humana-dot-com. There's a new product page for our Honor Plans as well as the new Veterans Hub, which has all the information and resources you need.

**Steve/Guest:**

And don't forget it's also the place where you can register for upcoming trainings like our Veterans Healthcare Training webinar, as well as virtual events like Veterans Roadshow. And if you want job aids, videos and presentations, then you can go to MarketPoint University via the Vantage portal.

Then when you're ready to start marketing to Veterans, we've got a ton of pre-approved lead generation materials in the Marketing Resource Center. They're all customizable, so you can add your contact information, logo and headshot.

**Jason/Host:**

Agents, we're here to support you just like we're all here to support our Veterans.

Thank you, Steve and Dee. You've given Agents a ton of great advice for helping the Veteran community.

**Steve/Guest:**

Thanks for having us!

**Dee/Guest:**

It was truly an honor to be here today and to help all you Agents feel confident about helping the Veterans in your community.

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**SECTION 5 – CLOSING**

**Jason/Host:**

I don't know about you, Agents, but I'm feeling pretty inspired and empowered right now.

Let's quickly summarize what we learned today:

- Honor plans, while available to all beneficiaries in the service area, complement Medicare *and* VA benefits with an expanded network and benefits like an OTC allowance and fitness and wellness programs

- When talking to a Veteran, don't go in with a sales mentality. Be authentic and solutions-oriented, and treat them as the unique individuals that they are
- And finally, take advantage of Humana's Veteran trainings and educational resources on [Ignite-With-Humana-dot-com](https://www.humana.com/ignite-with-humana).

Thanks for listening, Agents! Be sure to subscribe for more tips and resources to help Grow Your Book.

With that, I'm Jason Rockow-Vivier, and this is the Humana Grow Your Book Podcast series. Wishing you health and happiness from your friends at Humana!