BenefitLab.ai

Where benefits knowledge meets practical AI.

Leverage for Insurance Agents

Part 2 Creating Leverage

Lesson 12: Leverage Through Better Strategies

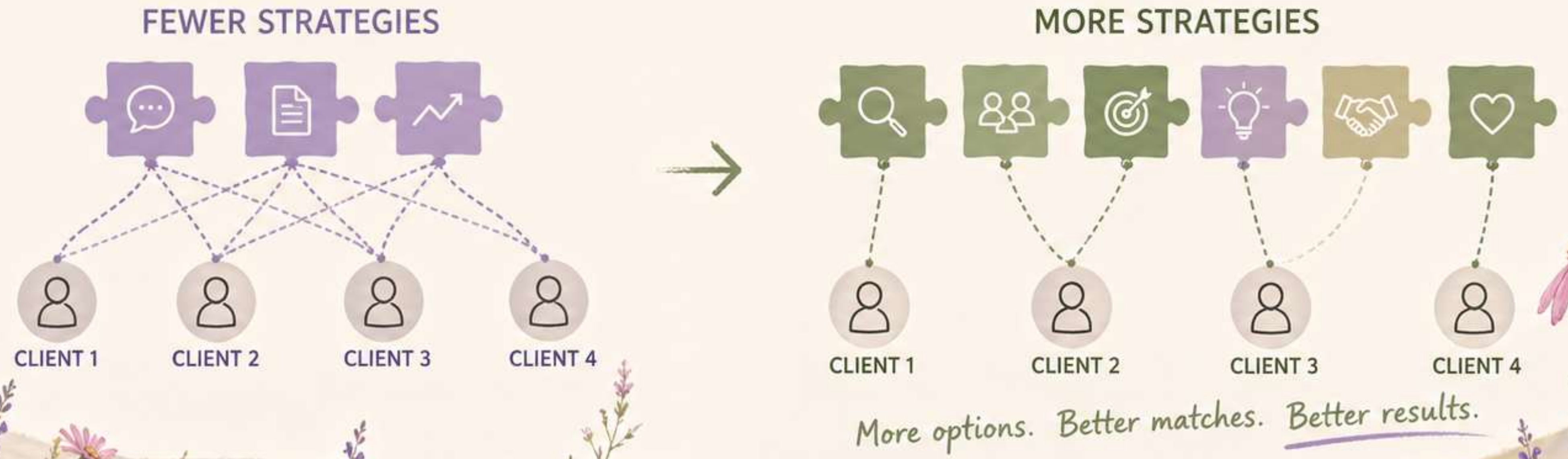
Knowledge | Strategy | Growth

Limited Strategies Limit Results

- If you only know a few strategies, then every client situation has to fit into that limited set of options.
- That reduces the number of good fits.
- And it can lower your closing ratio.

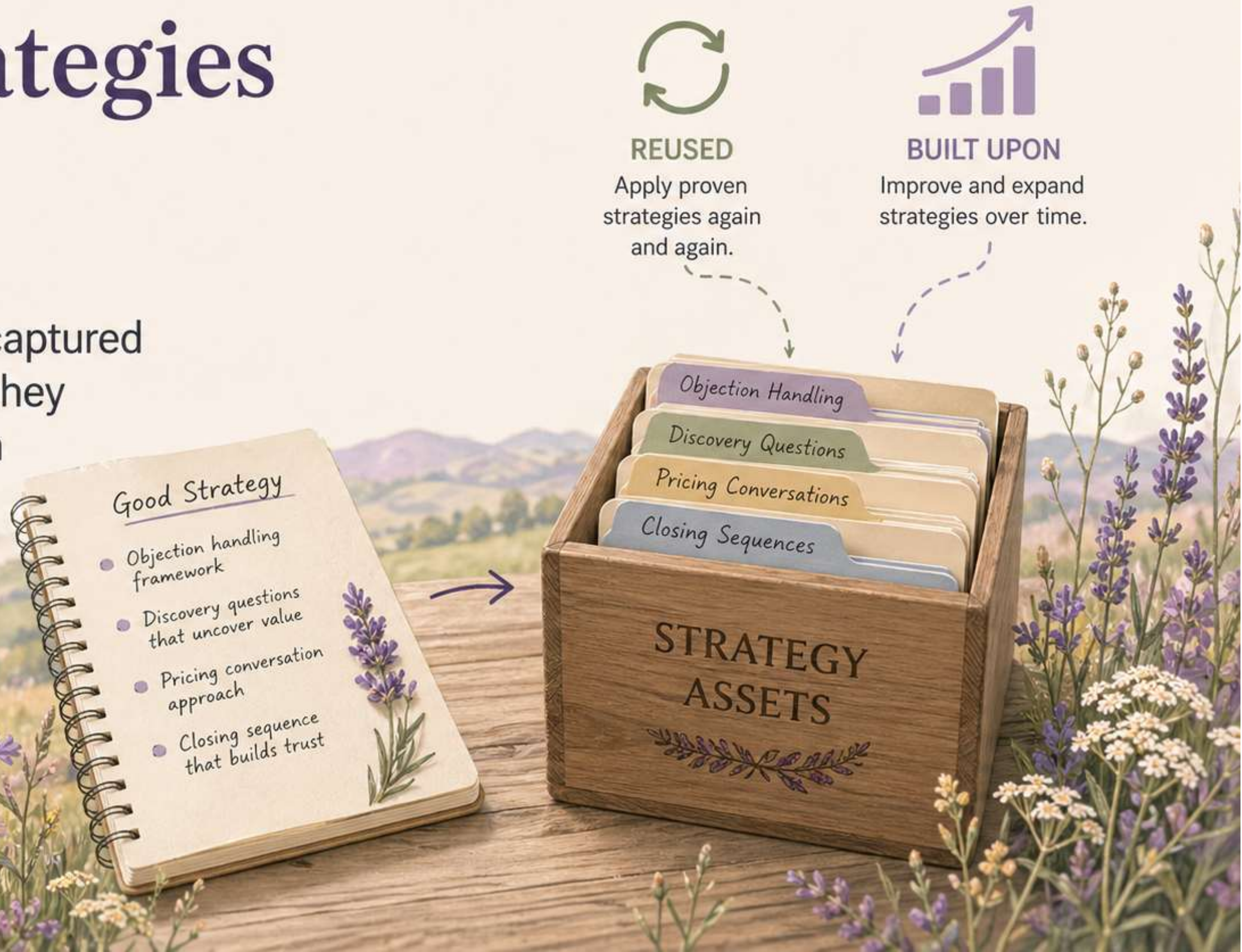
More Strategies = Better Matches

- When you understand more strategies, you increase the likelihood of matching the right solution to the right client.



Capture Strategies as Assets

- These strategies should be captured as assets in your system so they can be reused and built upon over time.



Faster Recognition, More Confidence

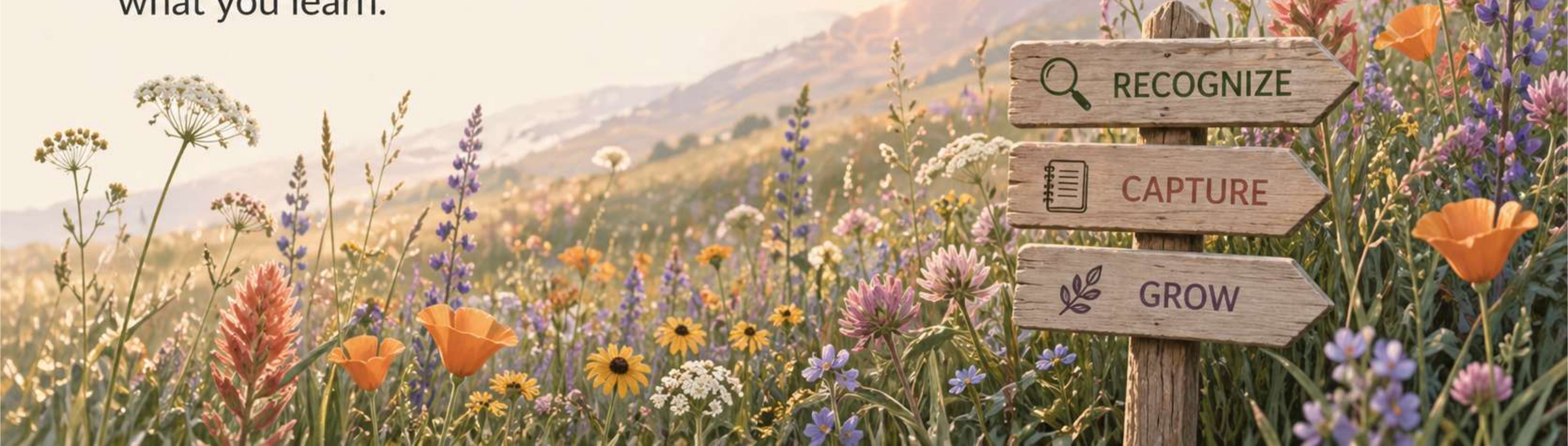
- This allows you to recognize opportunities faster and respond with more confidence.

This Is Not About Mastery

- Each of these strategies could be a full presentation on its own.
- The goal here is not to master them immediately.

The Goal Is Awareness

- You want to start recognizing these as possible solutions and begin capturing what you learn.



Strategy Overview (High Level)

- PPOs vs HMOs
- Direct Primary Care
- Fully insured vs level funded
- Captives / self-funding
- MERPS
- Medicare reimbursement strategies + Medicare supplements
- ICHRA / QSEHRA
- Reference-based pricing
- Supplemental benefits

- These are examples of strategies that expand your range of solutions.

Brief Strategy Walkthroughs

- I’m going to walk through each of these at a very high level in separate videos that you can watch on your own time.
- Not a deep dive, just enough so you understand what it is and when it might apply.

Tie to Your Knowledge Base

- As you watch these, think about how each one could live in your system.
- Each one can start as a simple placeholder – just a few notes.
- Then over time, you add more detail as you learn.

Placeholders Become Assets

- What starts as a simple note eventually becomes something much more useful.
- You add examples, positioning, and connections to carriers or vendors.
- And over time, it becomes something you can reuse again and again.

Direct Primary Care

- Lower costs
- Direct relationship
- Membership model
- Good for small groups

Learn more examples?

SIMPLE NOTE

A quick idea captured.
Just a starting point.

DIRECT PRIMARY CARE

WHAT IT IS

A membership-based model that allows patients to receive primary care services directly from their doctor for a flat fee.

WHY IT MATTERS

- Lower overall costs
- More access and time with your doctor
- Predictable expenses
- Ideal for small to mid-size groups

EXAMPLES

- Paladina Health
- Qliance
- Freedom Healthworks

POSITIONING

Great for employers seeking cost control and better member satisfaction.

CARRIER / VENDOR CONNECTIONS

- Paladina Health (National)
- Qliance (WA, OR, ID)
- Local DPC providers in many markets

DEVELOPED ASSET

You add detail, examples, positioning, and vendor connections.

DIRECT PRIMARY CARE

A Smarter Approach to Primary Care

OVERVIEW

A membership-based model that provides patients with direct access to their primary care doctor for a flat monthly or annual fee.

IDEAL FOR

- Employers
- Associations
- Small Businesses
- Individuals & Families

KEY BENEFITS

- ✓ Lower overall costs
- ✓ More access and time with your doctor
- ✓ Predictable expenses
- ✓ Improved experience and outcomes
- ✓ Ideal for small to mid-size groups

> Better access.
> Better outcomes.
> Better value.

EXAMPLES

- Paladina Health
- Qliance
- Freedom Healthworks

POSITIONING

A strong solution for employers seeking cost control, improved member satisfaction, and high-quality care.

CARRIER / VENDOR CONNECTIONS

- Paladina Health (National)
- Qliance (WA, OR, ID)
- Local DPC providers in many markets

A RESOURCE YOU CAN REUSE

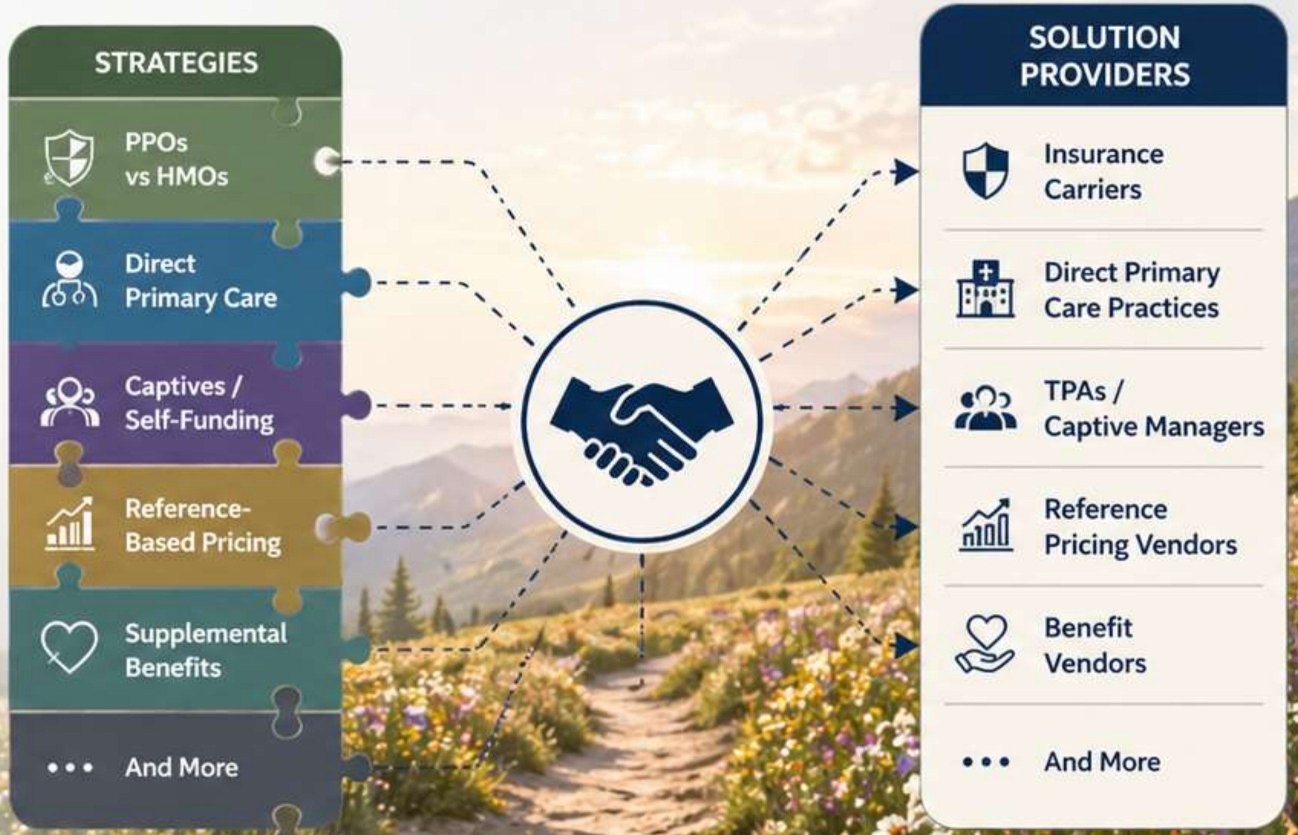
Use this asset in client conversations, proposals, and strategy sessions—again and again.

REUSABLE RESOURCE

A go-to resource you can use, share, and build on over time.

Connecting Strategies to Solutions

- As you build this out, you start connecting each strategy to the **right solution providers**.
- So you are not just aware of the idea – you **know how to implement** it.



More than an idea.
A plan you can put into action.

Connected.
The right strategy with the right partner.

Implemented.
Turning knowledge into better outcomes for your clients.

Controlling the Narrative

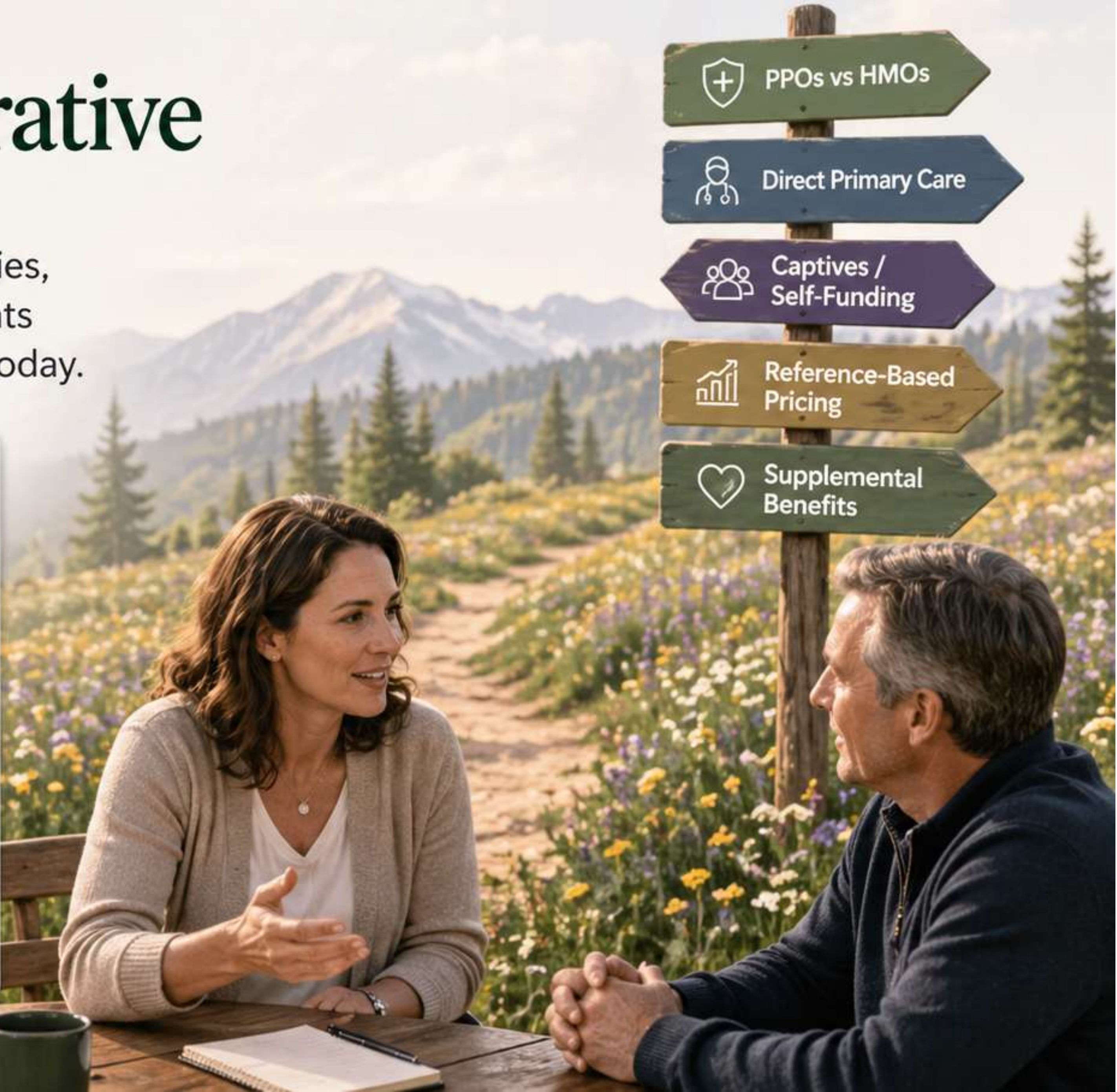
- When you are aware of these strategies, you can introduce them to your clients even when they are not the right fit today.

Plant the Seed
Introduce options and expand their awareness. → Even if it's not the right time now.

Build Trust
Show you are looking out for what's best for them. → Not just selling what's easy.

Create Future Options
Things change—needs, budgets, life events. → Today's "no" could be next year's "yes."

Stay Top of Mind
When the time is right, you'll be who they call. → Because you started the conversation.



Positioning Matters

- You can say,
  "We've looked at this option, and based on your situation, it's not the right fit right now."
- And you can explain that it may be something to **revisit in the future.**

NOT THE RIGHT FIT TODAY.

POTENTIAL FIT TOMORROW.

You show you've explored every option.

You build trust and credibility.

You keep the door open for future opportunities.

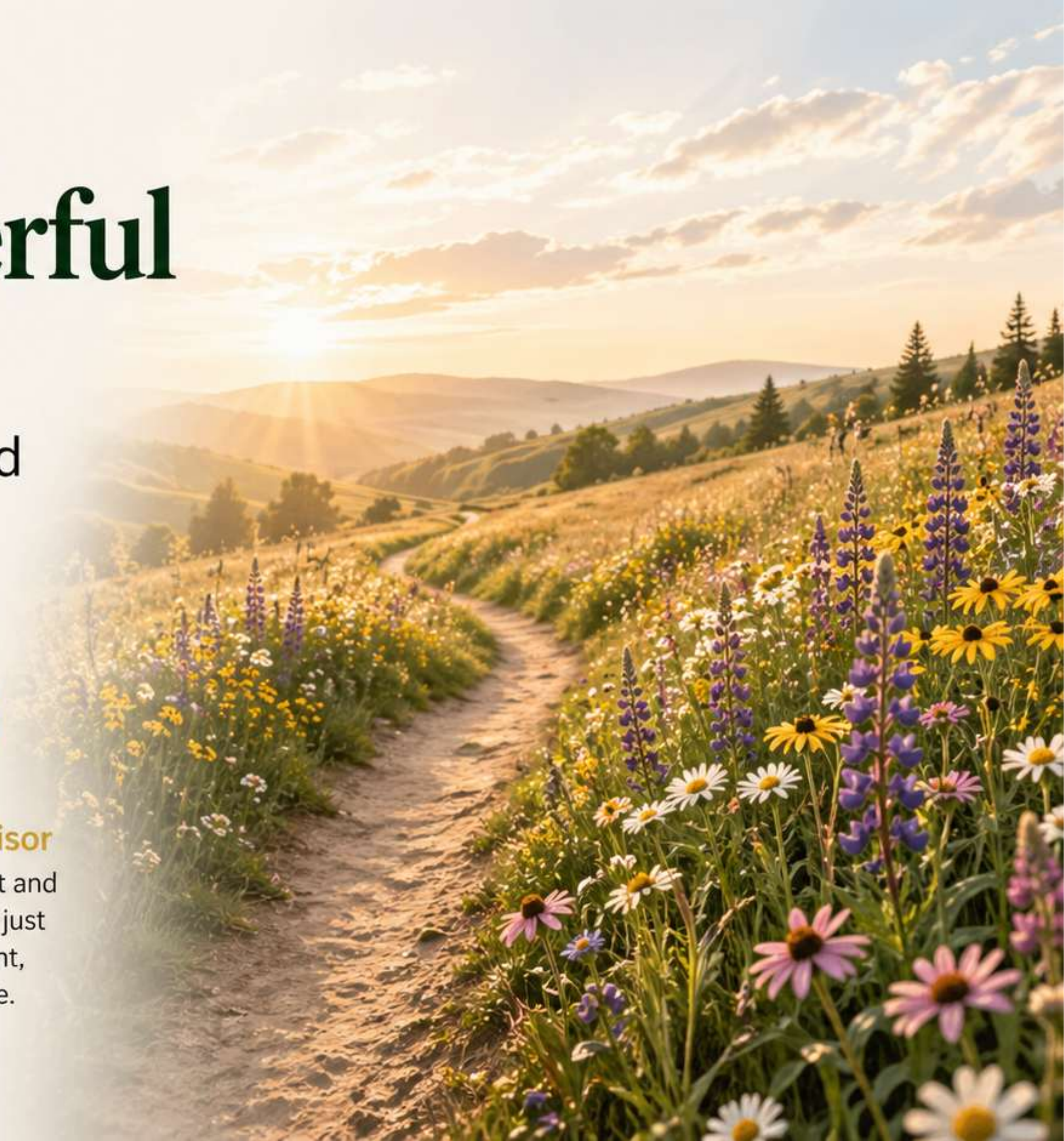
Why This Is Powerful

- That positions you as proactive and informed instead of reactive.

Proactive
You look ahead, explore options, and anticipate what's possible.

Informed
You understand the strategies, solutions, and what it takes.

Trusted Advisor
You bring insight and guidance—not just at the moment, but over time.



Prevents Competitive Risk

- It also prevents another agent from introducing the idea for the first time and gaining credibility from it.

You introduce the idea first.

You earn the credibility.

You stay the trusted advisor.

Two Simple Rules

- If you are aware of a strategy, you can **control the conversation** around it.

- If you take the time to get connected with the solution provider, you **won't have to scramble** when a client is interested.

As your strategy set expands, your ability to match solutions improves.

- And that leads into benchmarking.

EXPANDING STRATEGY SET

More options.
More perspectives.

IMPROVED SOLUTION MATCHING

Better alignment.
Stronger outcomes.

BENCHMARKING

Compare. Learn.
Raise the standard.

What do you think?

Do you agree that adding strategies to your bag of tricks gives you the ability to control the conversation and increases the odds of finding the right solution for each client, potentially increasing your closing rate?