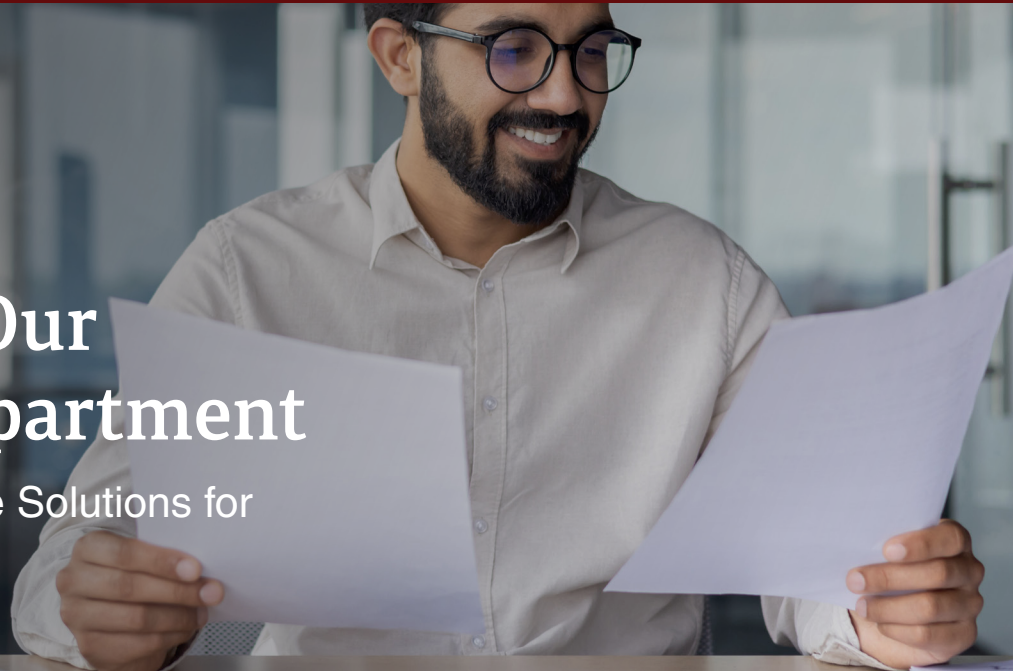




EMERSON ROGERS

Partner with Our Individual Department

Comprehensive Insurance Solutions for Individuals & Families



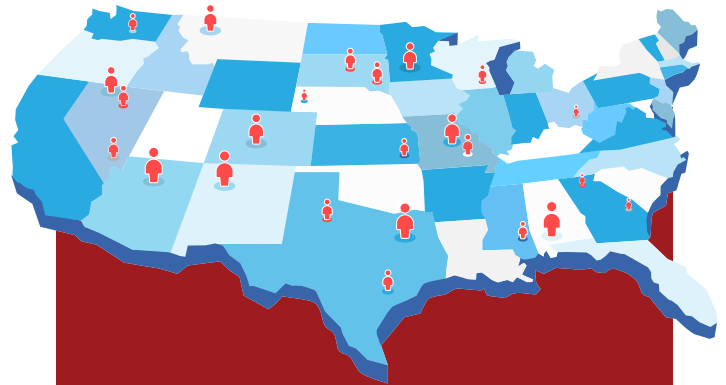
Experts Dedicated to Individual Health Coverage

Meeting the unique needs of clients seeking individual health insurance is straightforward with **Emerson Rogers' Individual Department**. With decades of expertise, our team creates tailored solutions for both younger and older individuals. Our priority is to help our brokers communicate the value of an enhanced benefits package and how that can translate into increased retention.

And if you need a lot of support, we're here to help. Our fully staffed department closely manages a shared email inbox and phone line, ensuring timely responses to questions, concerns, and providing resources to excel in the Individual market.

Don't Miss Out on Additional Revenue Opportunities

Brokers face the challenge of remaining involved when small group employers opt for the marketplace over sponsoring group coverage. Employers may find better options and lower premiums there. To retain this potential lost revenue, an efficient direct-to-consumer solution is necessary, and our team can assist with that.



Individual Health is the **fastest growing segment of the healthcare industry** with millions of previously uninsured Americans across the country seeking coverage.

Strategies for Selling Individual Insurance

- **Focus on Members Aging Out:** Target individuals who are turning 26 and coming off their parent's insurance plan, particularly those who have jobs that do not offer insurance. There is also a large opportunity for those under 65 who are not yet eligible for Medicare but still in need of coverage.
- **Seek Part-Time / Seasonal Employees:** These employees typically do not receive benefits from their employer, making them vulnerable to potential high out-of-pocket costs. Offering tailored solutions for part-time and seasonal employees will promote peace of mind and access to the coverage they need.
- **Ensure Those Over 65 Have Complete Protection:** Medicare provides individual coverage, but often people need additional benefits. Typically, other needs such as dental, vision, and hearing benefits are not covered. Adding Individual insurance will allow for comprehensive coverage and help to cover any unexpected events.



“ I reached out to Emerson Rogers because I was looking for someone to help me with an individual case that I trusted. I had no intention of selling Individual myself, but **once I learned how much money I could make, it changed my perspective.** ”

Our Programs

The Emerson Rogers' Individual Department provides various resources to help you sell confidently or refer a client, if you prefer not to sell Individual insurance yourself. We'll guide you through the various carriers, plan options, networks in your region, and ensure timely notifications of changes to market regulations and other important updates.

Emerson Rogers

This model provides brokers with the resources and support he/she would need to be successful in the market while selling Individual insurance. Our team provides step by step guidance throughout the entire process from 1:1 trainings, enrollment assistance, billing, commission schedule explanation, and more.

My Benefit Advisor

This model is for brokers who recognize the importance of Individual insurance but do not want to go through the certification process or sell it themselves.

To see the individual health resources offered in your state, please visit our [national map tool](#) on our website.



Contact Us

For more information about our Individual resources available, please contact your Account Executive or visit us online at www.emersonrogers.com