



Agents of Success

Why Humana?

Hear from agents like yourself who have extensive experience working with Humana and learn how to get the most out of the resources with which we support our agents. You'll discover practical (and profitable) ways to put our agent tools to work, helping you reach more customers and grow your book of business.



How to Engage with Veterans in a Grassroots Setting

Q&A with Mary Touve, Humana Sales Representative — Minnesota

Q: How did you first begin selling to the Veterans market? What piqued your interest and caused you to pursue it?

A: Just prior to becoming a sales agent, I volunteered for The Veterans of Foreign Wars of the U.S. (VFW) at their state golf tournament. I saw a lot of humility among the Veterans, which compelled me to give back. I started building relationships by volunteering at other Veteran functions, as they could see my desire to help and serve. To this day, all of the Veteran channels that I work with appreciate that I'm down to earth and willing to step up and help our Veterans. When your attitude is to serve instead of sell, countless opportunities open up for you to expand your network.

Q: Why do you have a passion for selling to this audience?

A: Some of the first Veterans I met had served in the Vietnam War. I had no idea what they went through upon returning home from service! My love and empathy for them ignited a passion within me to help and serve this group.

Q: What is something surprising that you've learned about this group and how they value their healthcare?

A: The Veterans I work with truly appreciate Humana's desire to "give back" by offering our Medicare Advantage Only plan. They are grateful, humble and appreciative when they learn about the healthcare benefits available through that plan.

Q: What about your approach has been most effective in reaching this market? To what do you attribute your success?

A: I attribute my success to truly being "boots on the ground." I recognized a need and made myself available to help. My outreach had a domino effect, in that starting with the VFW opened up other Veteran channel opportunities. These came through other organizations including the Vietnam Veterans of America (VVA), the Disabled American Veterans Charity (DAV), County Veteran Service Officers, American Legion and the Marine Corps League. They have seen me year after year for nine years and know that I am there to serve each individual person, rather than sell my products. Therefore, they happily refer friends, family and clients to me.

Q: What grassroots efforts have enabled you to best connect with Veterans?

A: Volunteering at Veteran-sponsored events, such as meat raffles, membership events and remodeling projects. I also find that being consistently present at Veteran-related conferences and functions has not only conveyed my personal commitment to this group but has also confirmed Humana's presence in the market and shown its continued commitment to Veterans and their spouses.

Q: Can you share a personal story about how you improved a Veteran's healthcare experience?

A: Sure! Once a Veteran member called me in a stressed panic. He shared that he was taken by ambulance over 50 miles and had an emergency heart-bypass surgery. He was very nervous about the medical bills he was going to receive. To ease his concern, I walked him through the copays for the ambulance, ER and hospital and estimated the total charges. He instantly had great peace of mind knowing that his \$0 premium plan had great coverage in this totally unexpected situation. He was thrilled and made sure to spread the news!

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“When actions are genuine, treasures will follow.”

Q: What is the single most important thing you’d like to convey to agents interested in selling to the Veteran audience?

A: Serve rather than sell. When actions are genuine, treasures will follow.

Q: What tools that Humana offers did you find to be the most effective in helping you become comfortable reaching this group?

A: An awesome MA Only plan, which really benefits most Veterans! Co-branded flyers have also proven to be helpful. One of the biggest tools, however, that I am grateful for is the support and flexibility that Humana has given me through our local leadership. They have allowed me to have a presence at all of the various events, conferences, meetings and so on. I also appreciate the support and guidance we receive from our Veteran channel contacts. These have all contributed to both a rewarding and successful career!