

OUR NEWS LETTER



## Safe gardening tips

Gardening this summer? Whether you're new to gardening or have a green thumb, remember to keep your health and safety a priority.

**Did you know that gardeners can be prone to tetanus infections?** Tetanus lives in the soil and enters the body through breaks in the skin, especially when using sharp tools, digging in the dirt, or handling plants with sharp points.

Before you start gardening this season:

- **Make sure your tetanus, diphtheria, and pertussis (Tdap) vaccination is up-to-date.** Medicare prescription drug coverage (Part D) generally covers shots needed to prevent illness. Contact your Medicare drug plan for more information about coverage.
- **Use a good set of gardening gloves,** which can help lower the risk for skin irritations and cuts.

### Tdap shots

Medicare Part A (Hospital Insurance) and Medicare Part B (Medical Insurance) don't cover the Tdap shot.

Generally, Medicare prescription drug coverage (Part D) covers all commercially available shots needed to prevent illness. Contact your Medicare drug plan for more information about coverage.

### What it is

Tdap is the adolescent and adult booster shot for tetanus, diphtheria, and pertussis (also called whooping cough). The childhood shot is called DTaP. Both protect against tetanus, diphtheria, and pertussis (whooping cough).

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# Why some women are avoiding promotions

by [Lucy Saddleton](#) 02 Jul 2019

“One of the biggest challenges for women in this industry is shaking off the stigma that you are only being promoted because you are a female,” said Angela Vella, practice leader, construction at Gallagher.

“There are some women who don’t want to be promoted because they fear that people won’t take them seriously. It’s frustrating. I don’t know why there can’t just be an understanding that everyone is equal and people are being promoted because they are right for the job, not because of gender,” she added. “It’s a real problem. I would hate to see the progression women have made being stalled or going backwards because of this stigma.”

Vella would like to see the industry as a whole place more importance on having solid career progression plans in place, to help overcome the stigma that women are only being promoted based on gender.

“Here at Gallagher, we are focusing on ensuring managers are implementing succession plans. People want to know where they are going and how they are going to get there,” she said.

Based in Sydney, Vella joined Gallagher in 2016, following 14 years at Marsh and Aon where she also specialised in advising clients on construction and engineering risks. She was approached by Gallagher to help build a construction business from the ground up. In just 18 months, Gallagher was able to roll out a major new player to disrupt the construction space, under Vella’s lead.

Working in a highly male-dominated side of the business, Vella has encountered prejudice based on her gender and she feels that she sometimes has to work even harder than her male counterparts to prove herself to clients.

“Another challenge is that there is an unconscious bias and assumption that women don’t understand the industry so it takes a lot more work to demonstrate my knowledge and expertise in the space,” she said. In an effort to gain more credibility and differentiate herself from her male peers, Vella is currently undertaking a building course to become a qualified project manager in construction, which will give her a more holistic understanding of how contractors operate.

Despite the challenges, being a female construction broker also has its advantages. As more women join construction companies and increasingly take on responsibility for making decisions around risk and insurance, Vella finds that many of them prefer to deal with a female broker.

“They don’t feel judged by another woman, and they are more comfortable asking questions,” she said. “You have the opportunity to build really honest and open relationships.”

Vella is trying to improve her work-life balance instead of working from home every evening after a long day in the office.

“I made the mistake of measuring my self-worth based on how many hours I worked in the day but I’ve realised now that is not the right way to go,” she said. “I’m more productive when I have some down-time and I have a personal life outside of work.”

Vella’s advice to other women joining the industry: “Build a support network around you and take advantage of the many opportunities, but also be mindful of setting boundaries for yourself.”

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# Battling unconscious gender bias

by [Lucy Saddleton](#) 02 Jul 2019

While traditionally male-dominated industries have made considerable headway in tackling blatant gender-based discrimination, there is still a degree of unconscious gender bias inherent in the traditions and cultural expectations of many businesses which can hold women back.

Women are still under-represented in the C-suite levels and on the majority of executive boards, and many feel they have to work harder to be offered the same opportunities and to achieve the same recognition as a male counterpart.

While diversity training can be beneficial, it is not a quick fix, according to Kim Waller, EVP at Chicago-based [Willis Towers Watson](#).

“The first step towards gender equality is for businesses to explicitly stand up and say that it is an important issue to them, but change requires constant reinforcement,” she said. “Most major companies have made some statement around commitment to diversity and many have initiated training, but what’s vital is how leaders reinforce that in the way they show up and manage people every day, and the methods they use to eradicate that bias.

“Just because we’ve had awareness training that may have lasted a couple of hours, it doesn’t mean we will automatically reframe how we think about things,” she added. “Changing our behaviour and our pattern of thought is difficult and it takes time.”

Widening the pool for selection of talent is key, in order to open doors to women and other diverse groups. Businesses will also benefit from having a range of perspectives and backgrounds in decision-making positions.

“It really comes down to being able to have the best talent at the table,” said Waller. “If you always go to your standard cohort of people within your trusted circle, that circle may not be diverse.

“The challenges of today are not going to be the challenges of tomorrow and companies are often blindsided because they don’t have the right leaders at the table to give a balanced perspective,” she added.

Waller advises women to develop a personal set of trusted advisors, and be sure to include other females in that set. Having a sponsor to recommend you for opportunities is vital but women also need to be their own advocates.

“Some of the obstacles lie in the narratives that women say to themselves,” said Waller. “We need to challenge ourselves to overcome that self-doubt and speak up.”

Willis Towers Watson helps firms build relationships with minority and women-owned business enterprises.

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# Low unemployment ramps up competition for new talent

by [Alicja Grzadkowska](#) 09 Jul 2019

Unemployment in the US is hovering at 3.7%, according to the Bureau of Labor Statistics, and while that number bodes well for the economy, it puts more pressure on insurance companies when they're looking to bring new talent into their ranks.

“The market is extremely competitive – we have one of the lowest unemployment rates in history – so there is competition for talent at all levels,” said Ginnette Quesada-Kunkel, NFP's chief HR officer.

“Historically, the competition for experienced talent has always been hard, however, what we're experiencing right now are candidates juggling two to three offers at the same time, even at the entry-level, and we have something that very rarely happens – we have candidates at the entry-level negotiating with a little bit more leverage than historical trends.”

The way that NFP positions jobs to potential applicants has evolved as well to meet the expectations of new workers who don't just want a good salary, but are looking for other key qualities in their prospective workplaces.

“We have to make sure that candidates understand what the value proposition is, not only in monetary terms, but around the job itself, around the culture of the organization, and around the opportunity for career growth,” explained Quesada-Kunkel.

In light of the insurance industry's battle for talent – as many senior leaders approach retirement and new graduates as well as experienced employees are in high demand – NFP has a two-pronged strategy to help it stand out in the crowd.

“We have a lot of what we would call M&A-related talent acquisition because we do a tremendous amount of acquisitions in a year, sometimes anywhere between 30 to 35 organizations,” said Quesada-Kunkel, adding that when NFP meets with new teams, they look at how to best integrate them into the NFP business. Even before an acquisition is completed though, NFP leaders are also considering what teams will contribute effectively, taking into account the company's aspirations. “A lot of our focus has been on the P&C side, so we have been acquiring more specialty firms and companies that have been very successful in vertical businesses, that have amazing talent recognized nationally and sometimes internationally.”

Organic recruitment is the other prong of NFP's talent strategy.

“We are developing more networks around candidates, whether they have accepted [a position] or they've been in our pipeline for a while, so we're trying to integrate that pipeline and maintain

that pipeline,” said the chief HRO. “We are leveraging technology to keep our prospective candidates apprised of what’s going on in the business and what the opportunities are.”

NFP is likewise leveraging its innovation function, such as its venture fund, to let people know that insurance is changing, and that the company is at the cusp of innovation. That tends to make people excited, says Quesada-Kunkel, because new talent wants to come into a company and grow. The idea of selling insurance forever might be off-putting to a younger generation, but if they see all the exciting, innovative projects the company is involved in, it makes NFP a more competitive employer.

Finally, culture is key.

“Our CEO has been great at leveraging our culture, and communicated that for us, the business is about people, whether it is our employees, our clients, or our broader community,” said Quesada-Kunkel. “We are committed to enhancing not only the work life, but the opportunities and the values of the people that we work with on a day-to-day basis. You spend more time here than at home, so it’s important that those values are aligned.”

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# Create your official Medicare account

There's an easy way for you to manage your Medicare coverage and claims online – **[sign up for your official Medicare account!](#)**

Your account lets you securely view your Medicare claims as soon as they're processed, keep track of your prescriptions, see a calendar of current and upcoming preventive services, and much more.

**<https://www.mymedicare.gov/>**

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# Prediction: Eased value-added rules for Medicare Advantage will boost fall enrollment

By [Insurance Forums Staff](#) July 29, 2019

Medicare Advantage plans will be more attractive than ever in the upcoming Annual Election Period beginning in October, predicts Patrick Phillips, CEO of [Cavulus](#), a Pittsburgh, Pa.-based technology firm which specializes in the Medicare industry.

“Our technology platform is utilized by Medicare Advantage plans of all sizes across the country, so we always have a pulse on industry trends explains Phillips. “This enrollment season, I expect to see numerous new and uniquely expanded benefits.”

The Centers for Medicare & Medicaid Services ([CMS](#)) responsible for regulating Medicare Advantage (MA), recently eased rules regarding health-related supplemental benefits. As Phillips points out, unlike original Medicare, private plans proactively manage medical costs and are obligated to reinvest savings into benefits. The loosening of benefit rules empowers MA plans to be more creative.

Historically, MA plans include additional benefits such as vision, dental, gym membership and travel. But Phillips forecasts benefits and services emerging that will have meaningful value and address skyrocketing healthcare costs.

He cites Anthem’s “[Essential Extras](#)” as an example of enhanced benefit packages that consumers will encounter more commonly. These include home meal deliveries, personal home helpers, and alternative medicines like acupuncture and massage that have been embraced by baby boomers aging into Medicare.

Cavulus CTO Richard Nugen further notes how new benefit designs are attracting tech companies and collaboration that may not have been expected in the MA industry.

“Companies like Lyft are being utilized for transportation benefits.” In a recent Forbes article, Lyft’s vice president of healthcare Megan Callahan said, “We expect to be working with the majority of the largest MA plans by 2020.”

Phillips views new benefits as an alignment with the true aim of healthcare. “The goal is wellness and preventive care versus acute care and treating someone once they’re sick,” he said. He recommends to Medicare beneficiaries shopping this fall to “dig deeper than comparing just cost, network and pharmacy needs, and to investigate plans which offer expanded benefits that you might utilize the most.”

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