

Subject: Rick Rebel Gordon Letter

Date: Friday, April 26, 2019 at 1:53:32 PM Pacific Daylight Time

From: John J. Nelson

To: Jill Pedersen

Hi Jill,

Here's my letter for Rick. Glad you're doing this. Let me know if you need anything else.

Thank you.

John

I knew Rick Rebel for more than 25 years. During that entire time, his passion and devotion for all the good things our industry stood for was unwavering. Rick was the consummate ambassador for the National Association of Health Underwriters.

During the late 90's, early 2000's, Rick along with others were working on a concept involving tax credits and subsidies that would help those too many people who were without coverage. Years later, the Affordable Care Act passed with some of the concepts they envisioned. While Rick may not have had a direct influence on the legislative effort behind the ACA, I know he helped lay the foundation of acceptance and understanding of the components that would need to be in place in order for this law to work. I know his ideas were the "litmus test" I used as I read through the final legislation.

Health insurance is the most complicated and expensive industry in America. Accounting for \$3.2 Trillion of our nation's economy, it includes billions of daily transactions involving hundreds of millions of Americans in the most personal way. It is a business that is far from perfect where there are seemingly an endless number of opinions on how to improve it. Ordinarily, the voice of an agent, a person who makes his living on commissions, would be discounted as self-serving by lots of audiences. But Rick's rare combination of humor, heart, prose and knowledge enabled him and, therefore, agents in general to stand out as credible. Rick made anyone he was with feel special. And he always went out of his way to help anyone who needed it. That mattered (and still does) during times when agents were looked down upon by many.

Rick was a rare example of someone who meant so much to those he served and our industry. He did all these things without ever expecting anything in return. He just did what he felt he needed to do and as a consequence made a positive difference that I feel has yet to be fully appreciated. It is for these reasons and more that I think Rick Rebel deserves the Harold R. Gordon Award.

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