

NAHU's Top Recruiters: What Makes Them Tick?



by Ginny Phillips

The top recruiters across the nation don't follow a rulebook. They don't have calculated formulas. Instead, they make up their strategy as they go along, adapting to their different markets, goals and personalities. Here are a few of their secrets.



**Sandy Johnson, RHU, REBC
Hairston, Johnson & Associates, PLLC
San Antonio, Texas**

When Sandy Johnson took office as the San Antonio membership chair nearly four years ago, the chapter had 114 members. Now it has "about" 229.

"I almost have to laugh when I say 'about,'" she said. "I know exactly how many members we have on any given day of the year."

The growth was a gradual process. After Johnson joined the board (as education co-chair and newsletter chair before moving on to membership), she noticed that recruiting

wasn't actively promoted. State and regional meetings soon captured her interest in the possibility for change.

"It was at my first Texas state membership meeting that I saw the light," she said. "And the regional meeting only made it clearer. I used to think awards were stupid, until we started winning them ... imagine that."

Two years ago, one carrier signed up 12 new members at once.

"We thought, if we got 12 people, we could get 20... and then 30," Johnson said. "That was the moment we started getting fired up about growing our numbers."

A team of board members put together a list of prospect names to market the association to nonmembers, and the chapter began e-mailing NAIFA members about activities. Chapter leaders began using events as a tool for recruiting by offering special prizes. Soon board members noticed the chapter started showing up near the top of the GAIN report.

The board published a list of who was recruiting (and who wasn't) and gave membership a special focus during board meetings, moving it under the president instead of the vice president. The entire board became passionate about membership growth, implementing contest after contest, with six in 2004 alone. Contest prizes range anywhere from free lunches

to membership dues to \$1500 in cash, with individual and team contests. Most contests have added bonuses for the new members who sign up—for example, no charge for the symposium, which is usually expensive for nonmembers.

“We throw a lot of money around for our contests, but I don’t think it’s the money that matters,” Johnson said. “I think the contests are just a good excuse to talk up membership at every meeting.”

As a broker, Johnson sees plenty of carrier reps come through her door.

“My staff just chuckles because no one gets back out of the door before they commit to join the Health Underwriters,” she said. All carriers she gives business to have members in the local chapter. She saves e-mail lists of brokers and sends invitations to nonmembers almost monthly.

“I talk to anyone who will come near me about joining the association,” she said. “If it’s another broker who may not care what I have to say, I try and find other board members who know them to go get ’em. We talk about membership incessantly—at every meeting, every event. Lately, our new members have been recruited by our regular members—not the board members. That just never used to happen.”

That “incessant” communication pays off.

“Keep the association foremost in your thoughts so whenever you run into someone in the business, you ask them about the association and invite them to a meeting as your guest,” she said.



Richard Wheeler
Richard E. Wheeler
Insurance Services
Brielle, New Jersey

When someone asked Richard Wheeler for the secret behind winning a regional retention award, he had a quick reply: “I got on the phone and called some people.”

Previously a membership chair, Wheeler asked instead to be placed in charge of retention for the past year.

“I was tired of watching them go out the back door,” he said. “If you can’t keep your existing members, it doesn’t matter how many new ones come aboard. You’ve just wasted your time and money, as well as the members’.”

His first step as regional retention chair was compiling a list of members who had lapsed. He called them all. “No letter, no e-mail—a personal call,” he said. “I told them we missed them, that we need them as members, and I explained some of the value they receive as members, like getting bills passed or tabled because of the power of 20,000 members.”

Most of all, his approach relied on personal contact on multiple levels. After he made the initial contact, Wheeler

made sure the local chapter would follow up with a lapsed member. And more than just a chat was involved.

“Put them on a committee,” he suggested. “Get them involved and give them ownership of the organization.”

Wheeler and the rest of the board also started a phone tree, with each person calling three members about upcoming events. Originally, the board suggested each person calling 10 people, but Wheeler thought that would tend to burn out members more than it would encourage participation. By adding more people to the phone tree project, more members gained the ownership Wheeler felt was essential.

He doesn’t believe cost is an issue for potential members; the problem, rather, is about showing them the value of membership.

“If you are a carrier rep, you have a 50/50 chance your carrier will reimburse you,” he said. “If you are self-employed like me, you can’t afford not to be part of this organization: in New Jersey, it costs \$18.50 a month! You’ll spend more than that for a movie and popcorn!”

The 30-year veteran of the industry also makes sure associates know what they’re missing out on. Wheeler, who joined NAHU 10 years ago, switched master brokers because they didn’t belong to the organization. He also hasn’t used certain carrier reps because they don’t belong to NAHU. And each time he sells a product, he e-mails them to tell them he used someone else.



Mark Bellman, RHU
Humana
Tampa, Florida

For Mark Bellman, recruiting came down to focusing on the low-hanging fruit: carrier representatives.

“Most carriers pay for their reps’ memberships, yet it astounds me how many reps are not members,” he said. “Price is not the object for them. A chapter should have 100% participation of carrier reps who do business in an area—that’s a no-brainer.”

With cost removed as an obstacle, Bellman attributes any further reluctance to sheer laziness. “If they don’t want to do the paperwork, then you shouldn’t be doing business with them.”

Bellman’s term as membership chair in Austin, Texas, led an effort to increase membership that Bellman thought would translate well to Tampa when he moved in early this year. In Austin, Bellman had implemented an internal reporting system, mapping out the medical representatives he competed against.

“I wondered how many of them were members,” he said. “We knew them all, could name them all. The question is, ‘Why aren’t all the people you work with members?’”

He emphasizes a basic rule of recruitment: Agents best recruit representatives, and representatives best recruit bro-

kers. Whereas brokers usually bare some out-of-pocket expense, “Every broker can ask a rep, and that has no financial impact.”

Bellman suggests that when a broker knows a particular rep is going to get a group’s business, the broker should ask them to join the association ... then give them the business that was already theirs.

Don’t forget about the people closest to home. Bellman put pressure on the account reps, account managers and advisors within his own company to join. The first concern, he noted, is to get people signed up; involvement can come later.

“You might want everybody to be an uber-member,” Bellman said, “but just get the people in the door first.”

And don’t worry about being too direct. “Concentrate on the obvious,” he advised. “You’d be surprised who is a member and who is not.”



Tina Kennedy
AOI HealthChoice
Portland, Oregon

Recruited herself by the Oregon state AHU president, Tina Kennedy got an up-close look at the board’s focus on recruitment from the beginning.

One of the primary areas of focus for anyone who becomes the president of the Oregon AHU is new member recruitment, and that results in the president of the chapter typically being one of the state’s highest recruiters.

“Our chapter feels that while the president oversees the general business of the chapter, the most effective use of his or her time is in membership development and recruitment,” Kennedy said.

The support of the board figures prominently into a leader’s success.

“I think a lot of the success comes from the active involvement of the state chapter’s president and board members in this effort,” Kennedy explained. “Potential members really listen when their recruiter can say they serve on the board and can explain their level of commitment to the association. I think credibility is gained that way.”

She cautioned against using peer pressure to motivate potential members; telling someone that “everyone else in their company is doing it” doesn’t lead to committed members.

“If someone joins for that reason, the membership really doesn’t mean anything to them,” she said. “What really builds a strong membership—and helps greatly with retention—is selling someone on the association for the right reasons. NAHU’s own list of legislative work and successes are the best tools I’ve seen to get people interested, impressed and motivated.”

Operation Shout usually scores points with the potential members Kennedy deals with, and she emphasizes the

influence and respect NAHU has on Capitol Hill, as well as the fact that members themselves lobby during the annual Capitol Conference in Washington, DC.

“I let potential members know that becoming a member of NAHU and supporting their industry association gives them a voice and ‘puts them in the room’ when health policy is being formed,” she said. ■

Marcus Johnson **The Insurance Exchange** **Herriman, Utah**

As a younger agent, Marcus Johnson has a strong sense of his stake in NAHU’s membership trends.

“I want to try to have some impact on my professional future, which will hopefully be a nice, long one,” he said. “We need to make sure that we have a big enough ‘army’ for the issues that will be coming up in elections over the next few years. I see our industry in a state of crisis, and we need more people at the table to make sure we can find solutions to the problems at hand. If you don’t have members, you don’t have much of an association.”

His own recruitment story dates back to before his career ever began. Johnson’s father, Robert Johnson, has been a part of the health insurance industry for 30 years. As the charter president of the Utah Association of Health Underwriters, he and a handful of others got the state association started.

“I guess you could say he recruited me when I started working with him eight years ago,” Johnson said.

As the statewide membership chair, Johnson—now president-elect—had the chance to explore that interest in recruiting. He’s found honing the right approach and methods with carriers to be essential.

“They know who the agents are and have regular contact with them, whether it’s through training, e-mail correspondence or anything else,” he said. “For the most part, the carriers are willing to help as they understand the value of the association and how we promote professionalism among the agent community.”

When it comes to tapping into that community, Johnson tries to connect with carriers on their own turf. “Take advantage of the many trainings they offer to their agents,” he said. “We were fortunate enough to have the carriers allow us a few minutes in their big meetings to talk about the association. I think the key is keeping yourself in the front of the agent’s mind and to show them that you’re giving them something of value.”

Good relationships with carriers meant that Johnson kept up to date on upcoming meetings where carriers introduced new products. Various carrier groups held annual meetings to give actuarial, marketing and product updates; Johnson and other board members would schedule as early a speaking slot as possible so they’d catch the highest number of attendees.

He emphasized that it’s impossible to recruit without a support network... and without appealing offerings.

"It takes the entire association's effort to recruit," he said. "The meetings we have need to be worthwhile for the members. There needs to be substance to our association to be able to pry the money from agents' hands. More than just being a club made up of some good people, we need to convey that we're a political machine working to ensure that all Utahans—and Americans—have access to affordable, quality health care."

Even with a comprehensive effort behind him, Johnson still finds that the biggest obstacle to joining is a very simple one.

"The biggest concern that comes up regularly, which I think is funny, is 'Why should I pay \$20 a month for this association?' It blows my mind that there are agents who make great money but, for whatever reason, can't part with that small amount."

To combat that reluctance, Johnson shares his own philosophy of why he's a part of the organization: "I can't sit back and complain about something I am not willing to be a part of," he said. "I want to have some control of my destiny."

And he likes to quote Theodore Roosevelt: "Every man owes a part of his time and money to the business or industry in which he is engaged. No man has a moral right to withhold his support from an organization that is striving to improve conditions within his sphere."



Michael Guscott
Kistler Tiffany Benefits
Berwyn, Pennsylvania

For Michael Guscott, every year tends to be a good year for recruiting: He's consistently one of the strongest recruiters on the East Coast. But years of high numbers haven't made it any harder for him to find po-

tential members, which he attributes to both the offerings of his chapter and the growth in the market.

"In my particular area, we're always having new carriers trying to enter the market," he said. "And those people wanting to get into the market always want to meet the people they need to know."

He regularly e-mails potential members about upcoming events, and he and the chapter administrator keep "meticulous" records for a database of contacts. But despite the administrative side, it's still personal contact that Guscott finds most helpful.

"The conversion takes place face to face," he said. "I can and do e-mail regularly, but it's really a matter of seeing someone in person. I always work the door at all of our events."

He also carries applications with him at all times... and if someone is visiting his office and thinks they want to join, he lets them use his computer to join electronically.



Peter Villano
Benecard Services
Lawrenceville, New Jersey

chair.

Peter Villano was recruited by Mike Guscott in 2000, and he was soon after asked to sit in on a board meeting. He left the room briefly; when he returned, he'd been elected membership

He credits the Greater Philadelphia Association of Health Underwriters board for developing value for the NAHU dues and constantly promoting membership through their ranks. That constant promotion revolves around relationships.

"Random mailings are just not that effective," he said. "Reaching out to brokers that you are familiar with usually makes for an interested party at the other end of the line."

The GPAHU board as a whole concentrates on assessing what members really receive for their dues. So event planning becomes a key part of recruitment.

Along with highlighting the free CE credits, Villano and the rest of the board work to showcase existing events and are always on the lookout for new opportunities to add value. GPAHU sponsors spring and fall conferences, meet-and-greet cocktail evenings, a day on the Hill (sponsored along with Harrisburg and Washington, DC), a member appreciation day at a Phillies' game, an annual golf outing, and a host of other events throughout the year. The chapter also offers each member a plaque with the NAHU/GPAHU logo to display in the office.

With membership of 280, GPAHU is 80% brokers and 20% carrier reps.

"My goal is to increase the number of brokers by constantly reminding them to support the organization that supports them," Villano said.

He spells out just how the organization supports them by introducing a lobbyist personally.

"A big selling point for our membership is introducing Vince Phillips, our lobbyist for Harrisburg and Washington, DC—he's working directly for us all. Vince is phenomenal at informing us on what is happening on the Hill and what we need to be doing to keep the health industry a viable one for clients and brokers alike."

Robert Ziff
Avanti Benefits Corporation
Morrisville, Pennsylvania

Robert Ziff finds that his position as treasurer of GPAHU presents a unique position to recruit new members: He and Peter Villano share the membership submissions to the chapter. As Villano noted, the basic structure of the chapter lends itself to recruiting.

First, the fee structure of the chapter events encourages joining. For any event, from CE seminars to the fall conference and Member Appreciation Day, the chapter sets an admission fee for non-members that is usually double the member fee.

“We can then encourage non-members to apply for membership at the same time, thereby offsetting the dues with the reduced admission fee,” Ziff said.

He pointed out that the chapter held enough CE events annually that members could fulfill their licensing requirements at no additional cost. That benefit alone is worth more than the \$240 annual NAHU dues.

“We also have a very successful corporate sponsor program,” he said. “For a set annual fee, sponsors get recognition at every event, a booth at the fall conference, and a foursome and hole sponsor at the golf outing.” Top-level sponsors also receive two paid NAHU memberships; second- and third-tier sponsors receive one membership each.

With a goal of increasing membership to 400 in the next two years, the chapter—and Ziff—are casting a wide net.

“We have a database of agents in the area and have done numerous mailings to recruit new members,” Ziff said. “We are fortunate to have a substantial treasury, which allows us to print our own brochures to mail to potential members. Retention is also important, and we rank highly because of our monthly mailings and event schedule, which keeps members in the loop.”

Ziff hopes that highlighting the monthly bankdraft of \$20 will help to recruit more members. He personally plans to buy a list of licensed insurance producers from the Pennsylvania Insurance Department. “We’re planning to try a phone-call campaign inviting agents to an event and encouraging membership application.” ■

For **Bruce Benton** in Woodland Hills, California, an interest in NAHU demands an interest in recruiting.

“Membership is the lifeline of our organization,” Benton said. “Our survival and effectiveness truly depend on significant membership growth.”

His interest in recruiting has grown over time as he’s worked his way through the leadership chairs. The immediate past president of the Los Angeles Association of Health Underwriters, he’s also the VP of public affairs for the California AHU and the media relations chair for NAHU.

An “association cheerleader,” he believes an interest in NAHU should flow naturally from serious professionals. “I expect people who are serious in our industry to take NAHU seriously,” he said.

That expectation shapes his approach to recruiting.

“Membership isn’t sold,” Benton said. “It’s communicated in terms of its goals and values and what we’re trying to accomplish. When you do it with enthusiasm and a lot of passion, that becomes very compelling.”

He emphasizes to potential members that dues are allocated to protect their industry... and their jobs.

“You can look at it as business insurance,” he said. “Would you pay the \$340 to protect your livelihood? A lot of people aren’t interested in contributing time to finding solutions to industry problems so, at a minimum, they ought to be willing to financially support their local state and national efforts.”

He accepts the unavoidable split between the large number of members who never take an active roll and the few who donate their time and effort. “Some members will never show up to a meeting,” he said. “But they’re paying their dues because they recognize the value.”

While those contributing only money to the organization serve a vital role, Benton sees attracting talent to leadership roles as the next logical step after attracting members themselves. He noted that 20% of members in the Los Angeles area actually come to meetings.

“Out of the 20% coming to meetings,” he said, “10% will do the work. And even out of that 10%, there’s still the 90/10 rule in terms of who’s really working. Some people get a title and don’t do much. Then there are the few people who have an insane passion to get a lot done. That’s the passion that really motivates people to become members.”

“We desperately need to grow membership because those in leadership aren’t doing that as a career.”

As aware as the average member might be about the legislative and professional value of NAHU, he doesn’t think members are as aware of the more “unspoken” values of a high level of involvement. “Networking is one of the most profound benefits of membership,” he said. “Getting active increases that professional impact. My involvement in leadership has significantly affected my professional and personal life.”

To spark members’ interest in leadership roles, the Los Angeles chapter brings chapter leaders—and their projects—front and center in the general membership environment. Committee chairs give reports on legislation, education, programs, communications and PAC progress at each chapter meeting.

“We update members on what’s going on, but we also encourage them to become part of the solution,” Benton said.



General membership meetings take place monthly (except in the summer) with continuing education and speakers in addition to the committee chair reports. “They’re coming for the CE programs, the networking, the camaraderie and the speaking, and then they get to hear about what we’re doing at the board level,” he explained.

Relevant information professionals couldn’t find elsewhere is key to boosting attendance.

“The more recent and newsworthy and focused on recent events the meetings are, the more you can motivate nonmembers to attend,” Benton said, “and the better chance you have to grab them.” Bringing in insurance company presidents or CEOs, for example, has proven to be a big draw in Los Angeles.

Then there’s the question of who’s finding out about the meetings. Publicizing in local trade publications reaches a broad audience. But it’s partnering with insurance companies that has opened doors in Los Angeles.

“Each insurance company has its own broker database, and we have partnered with just about every one of them,” Benton explained. “So if we want to promote an event, they will send out a PDF flier through their broker database so it goes out to, for example, 20,000 Blue Cross agents. It’s all about distribution.”

He remains convinced that what ultimately motivates people is individual passion and enthusiasm.

“Recruiting is truly one on one,” he said. “You have to get on the phone and get them to understand how important their participation is.”

Then there’s the power of personality.

“As people get higher up in leadership, people want to deal with successful, popular people, and it naturally attracts people,” he said. “So you have a more compelling motivation.”

A reputation within the industry and within the association also gives Benton more leverage in day-to-day dealings. “As an agent/broker, whenever I meet with carrier reps, I tell them to come back when they become a member,” he said. “Sometimes I put them on the spot, even colleagues I’ve known for 20 years. I don’t mind making them a little uncomfortable; I don’t have a problem doing that at this level.”

As the second largest chapter in nation, Los Angeles holds many tradeshow-related events. The chapter tries to price the meetings differently so the member sees the value in their lower cost, and “the nonmember doesn’t get a free lunch,” said Benton.

“The nonmember has to recognize that there’s a big differential, so they might as well become a member if they’re coming to the events. We like to be where we can strategically show them that if you attend x number of meetings, there really isn’t a significant differential in cost to joining.”

Michael Collins, an account executive for AmeriHealth in New Jersey, credits his high recruitment numbers in part to a widespread network of chapter members.

“We have a number of large broker firms in the area, so we try to outreach in those firms,” he said. “We have several people within them who are loyal members, so we’re always encouraging them to bring new members with them.”

Collins and others in chapter leadership also try to keep both programs and events creative, crafting innovative ways to motivate members. In September, for example, the chapter newsletter included a list of all meeting events for the coming calendar year with scheduled guest speakers. Along with the schedule, the newsletter announced that if members bring along a potential member who joins at the event, the current member’s breakfast will be free.

The chapter is also planning a spring social, a response to the popularity of the South Jersey December holiday party.

“We try to look at ways to draw big numbers, and one big draw has always been the holiday party,” said Collins, New Jersey South membership chair. “That usually brings out more than 200 people. There’s always great music, great food, giveaways and a silent auction. It’s an open bar and tickets are \$20. It’s all an added incentive for new members to come.”

With the focus on person-to-person recruiting, Collins hasn’t looked to more formal methods of contacting potentials.

“Our membership has reached out extremely well to new members and we haven’t really looked at doing anything else,” he said. “When you look at mailers, it’s very costly. Plus you start running into how many junk e-mails you receive, how much junk mail you receive at home, and how much of that you actually look at. We find word of mouth to be more effective and more efficient.”

He finds the constant legislative updates to be one of the strongest recruiting points.

“If you’re not constantly reading the information, you fall out of the loop,” he said. “And there’s the plus of knowing you’re with a very reputable association. A lot of times when you go out to the larger groups, the name of the organization itself supports you.”

When potential members arrive at a chapter event, the chapter typically offers a handout listing the advantages of joining. Meetings are typically done over breakfast, with carrier updates and legislative updates to keep the topics timely and appealing. Not only the content of the meetings, but also the timing makes a big difference in attendance, according to Collins. Forgetting about the basics of planning—like members’ work schedules—can counteract even the best programming.

“Stay away from Monday meetings,” he said, “and stay away from afternoon and lunch meetings. Monday people are trying to get into the groove; Friday people are trying to get out of it. We generally do Thursday meetings at 8:00 or 9:00 a.m., and that works extremely well.” ■



Ginny Phillips is a freelance writer in Birmingham, Alabama. Her “Out of the Office” column appears every month in HIU. More top recruiters will be spotlighted in future issues.