



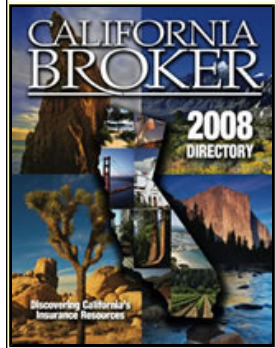
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**Ethnic Marketing**

**Helping African Americans and Latinos Avoid Catastrophic Illness**

*by Kelly Moore*

Simon Cowell, who became infamous for his mean-spirited comments on “American Idol,” recently showed he had heart by paying off the mortgage of a family’s foreclosed home. The couple had gone into debt when faced with mounting medical bills from their daughter’s long-term illness.

This is a nice, heart-warming story, but how many Americans are just one serious illness away from bankruptcy? After working as a benefits manager and later for the world’s largest brokerage firm, I am acutely aware of this problem.

My experience in the health insurance industry has taught me that employees of large corporations often do not have these kinds of problems. Large corporations offer comprehensive healthcare benefits packages, with easy-to-understand communication pieces and online enrollment capabilities. They also have human resources personnel who provide education meetings and ongoing support for employees.

Small firms don’t have these advantages. If they do offer an insurance plan, they don’t have staff to explain the complex language of health insurance.

Health insurance benefits are particularly important to African Americans and Latinos. Studies show that African Americans tend to suffer from diseases, such as high blood pressure, diabetes, and prostate cancer at higher rates than do other ethnic groups, so medical coverage is essential.

According to a 2003 Kaiser Family Foundation study on medical care, 44% of Latinos are uninsured, a much higher percentage than Caucasians, Asians and African Americans. Latinos also had the lowest percentage of employer coverage. The Kaiser study, titled “Key Facts: Race, Ethnicity and Medical Care,” also indicates that Latinos were less likely to perform preventive medicine such as screenings and regular check ups. The long term effect of this is that Latinos are much more likely to face financial hardship when hit with a major medical illness.

The medical issues facing both of these communities indicate that comprehensive health plans are essential. When marketing to Latinos, bringing up the importance of preventative care is important. You can also focus on how a serious medical illness can result in loss of income. Even a minor problem like a sprained ankle can mean several hundred dollars in lost wages to an hourly worker.

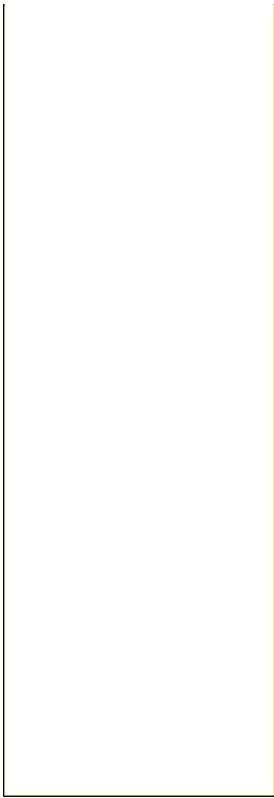
For African Americans, it is important to have comprehensive health insurance that covers prostate cancer screening and also offers prescription medication benefits. The Kaiser study shows that African Americans have the highest mortality rate for breast, lung and colorectal cancer. The key to beating these diseases is early detection from regular visits to the doctor.

There are several government-sponsored medical insurance programs available to families. Employees in the lower wage ranges who have children may be eligible for California’s Healthy Families program. These programs are available in every state, but go underutilized because most people don’t know about them. The Healthy Families program provides children with full medical, dental and vision for \$5-7 per month. Free and low-cost health insurance options can be found by calling the Uninsured Help Line at 800-234-1317.

Small businesses do not realize how simple it is to protect themselves and their employees. The tax system favors employer-sponsored health care plans. The insurance companies provide coverage to all employees, regardless of health conditions. There are more choices, and small group health plan costs are more predictable than individual health plans. Another key incentive is that California is one of the lowest cost states for healthcare coverage in the nation.

Some workers balk at high insurance premiums, but with an experienced health insurance specialist, a plan can be found to fit everyone.

Kelly Moore is president of Moore Benefits Inc. [www.moorebenefitsinc.com](http://www.moorebenefitsinc.com).



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