

## **[Winning the Health Care Reform Battle](#)** *(click to go to original article)*

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With the holiday bills that have already begun arriving, you must be thinking about health care reform's affect on your health care commissions. An entire industry has been waiting with bated breath to find out what their carriers will pay them on future (and sometimes past) health insurance business. Most carriers have published their commissions, and the health insurance professionals who received those numbers were disappointed, to say the very least.

What is a health insurance professional to do when confronted with a threat to their main income source? Do you jump to a new industry? Do you sell more health insurance to make up for the gaping hole in your income? Both of these arguments are problematic on a certain level: There are only so many hours in a day, and you became an insurance professional to help people. The last thing you want to do is switch careers, and you certainly don't want to leave your existing clients without the services you have diligently provided for so many years.

So, how do you succeed? Let the same people you have been servicing throughout your career help you.

The majority of us entered this industry with the same goals and values: We wanted to help Main Street America. Now, with Wall Street America's destruction of Main Street, we are at a loss for what to do. We're trying to make our way through the economic destruction of Mom- and Pop-owned businesses.

How do we adopt the health care reform law while addressing the needs and purchasing power of such a large market share? I will give you an answer: the people. The people will do what they have done since the beginning of time. They will stand up and fight for their rights. The people will rebuild Main Street America with a foundation that isn't fortified by Wall Street America. You can forget credit cards and overspending for 2011. The people will take back their businesses, and they will take back their rights. They will show the current administration that while they want health care reform, what has been put in place simply will not do. Virginia will not be the last state to tell the current administration that what has been drafted is not only unconstitutional, but unjust.

Mandated to buy more expensive health insurance, or fined if you do not? What happened to the land of the free? We are a country that has never been good at being told what to do, and that is why our system will ultimately prevail. A health care bill that destroys an entire industry of hardworking insurance professionals is not what the people asked for, and it is not what the people will let happen. We must continue to fight for better coverage for people, but not at the cost that is currently being charged. Changing the coverage laws will not win the war. Changing the cost, coverage standards, limitations, and our approach to receiving health care will.

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