Closed! with JUSTIN JACOBS

Latoya, we can't wait to sit down with you.

OCT
23
FRIDAY

Recording day
Your questions are ready.

What we'll talk about

Closed is a show for insurance agents. This episode is about something you know better than almost anyone.

THE STORY: WHAT WE'RE TALKING ABOUT	Latoya Bognear Jones has worked with brokers at Health First Health Plans since 2015, and this fall she was in a Titusville room celebrating members who have been with the plan for thirty years; the episode asks where agents fit in that kind of loyalty and what the carrier side notices about them.
THE LESSON: WHAT AGENTS WILL WALK AWAY WITH	Treat your carrier's broker rep as a partner, not a help desk: this episode explores how agents and the carrier side work together to help clients understand their plans, and the first move is one call to your rep before something breaks.
THE PROMISE	Today you'll hear what the carrier side actually notices about an agent, and how to make sure they notice you for the right reasons.

LATOYA'S SUPERPOWER

She works the carrier side of the table for agents, and she notices and publicly thanks the ones who show up to educate.

A few details to get right

- What's your role with NABIP Central Florida this year?

  Thanks, we've got this

- Was David Lewis & Associates an insurance agency, and what did you sell or train people on there?

  Thanks, we've got this

- What were you doing between 2010 and 2015, before you joined Health First?

  Thanks, we've got this

Answer right here, and they'll go to Justin with your five answers below. If anything else on this page is not accurate, tell us there too.

Thanks for your answers, Latoya. Justin updated a few questions to build on what you shared.

The questions Justin plans to ask

Justin follows the conversation, so some of these will change on the day.
You can always say "let's skip that one."

HOW JUSTIN OPENS THE SHOW

"This fall, at a Health First member session in Titusville, they stopped to celebrate members who've been with the same health plan for thirty years. So where does an agent fit in that kind of loyalty, and what does it look like from the carrier's side of the table? Today you'll hear what the carrier side actually notices about an agent, and how to make sure they notice you for the right reasons. Latoya Bognear Jones has worked with brokers at Health First since 2015. She's publicly thanked agents by name for filling a room so seniors could learn their options. So let's find out what she's learned, from her side of the table, about the agents she ends up thanking."

PART 1

From Field Trainer to Broker Services

Where you came from

1. Latoya, you were in Titusville this fall when Health First celebrated members who've been with the plan for thirty years. That's a long time to trust anybody. Take me back before Health First, though. Where were you, and what pulled you into this kind of work?
2. In 2005 you were a sales team lead and field trainer at David Lewis & Associates. What did that job teach you about people?
3. Then in 2015 you walked into Health First on the broker services side. What carried over from the work you'd done before, and what turned out to be new?
4. In 2025 you took over managing Medicare sales: new sales, retention and service. What changed about how you see agents once all three were on you?
5. You give your time to NABIP Central Florida, and you've called it an organization that advocates for agents' and brokers' rights. Why does somebody on the carrier side care about that?
6. Think about a new agent who calls you, excited about a first sale. Take me back to a call like that. What do you tell them?

PART 2

When an Agent Calls, Something's Gone Wrong

The hard part

7. Take me back to one of the hardest stretches you've had on the carrier side. What were agents asking you then, and how did you answer them?
8. When you led broker services and account relations, how often did an agent call because something had already gone wrong, and what were those calls really like?
9. You're the one who hears it when agents are frustrated with the carrier. That sounds like it could wear you down. Does it?
10. Be honest with me. What do agents do that makes your job harder than it needs to be?

11. Here's what I can't square. You work for one carrier, and the brokers you support can sell every other plan on the shelf. How do you build a partnership with someone who might write your competitor in the next appointment?

12. When you're the one holding agents to the rules, how do you do that and still have their back?

PART 3

Partners, Not a Help Desk

What changes it

13. You told me about that hard day, and about the calls that come after something's gone wrong. When an agent stops calling only then and becomes a real partner, what are they doing differently?

14. Take me into that Titusville session this fall, when you celebrated members who've been with Health First for thirty years. What did that moment look like, and where do agents fit in someone staying that long, if they do?

15. You've thanked agents by name for hosting seminars, like Rosie Paulsen's team in Zephyrhills and Romilda Pierce in Eustis. Were you in one of those rooms? Take me in. What did that agent do that made it work?

16. You've sat across from a lot of agents since 2015. What do most agents believe about carriers that you think is flat wrong?

17. Give it to me word for word. An agent picks up the phone to call their broker rep, and nothing's broken. What should they say?

18. AEP doesn't leave you much time. What should they bring to that conversation so it's worth yours?

19. Health First held its broker kickoff again this fall, and you came out to ours at Andretti too. What separates the agent who leaves a kickoff with something real from the one who just grabs the swag?

20. Health First's member benefit sessions brought nearly 400 members to the Melbourne Auditorium this fall. After the sale, how should an agent use something like that with their own clients?

21. What happens to an agent who never builds a relationship with anybody on the carrier side?

22. Here's what I think agents should walk away with, and correct me if I've got it wrong. Treat your carrier's broker rep as a partner, not a help desk. Work together to help your clients understand their plans, and make the first call before something breaks. Is that it, or would you sharpen it?

PART 4

For the Agent Who Feels Like Just a Number

What it cost, and what to do

23. Latoya, from where you sit, what can a carrier never do for a client, no matter how good the plan is, that only the agent can?

24. You've worked Health First AEPs since 2015, on the road with brokers and in rooms full of members. What has it cost you? Not the money. The real cost.

25. Think back to that hard day you told me about. Where do you stand with it now?

26. Somebody's listening right now who feels like they're just a writing number to every carrier they're contracted with. What do you want to say to them?

27. Go back to 2005, when you were a sales team lead and field trainer at David Lewis & Associates. What would you tell her?

28. Here's what I'd tell an agent: by Friday, call your carrier's broker rep before anything breaks and ask, what's one thing we could do together this AEP to help my clients understand their plans? Give me the Latoya challenge. What would you change?

29. The Closed Question: Who's the one person in this business who believed in you before you'd earned it, and have you ever told them?

30. What question do you want to leave for our next guest?
