

# Helping Our Massage Therapist Clients to Relax When It Comes to Choosing the Right Healthcare Insurance

Taking out a good health insurance policy is essential, and in some states, it is a legal requirement. Massage therapists, like many in the health and beauty treatment sector, are often self-employed, making it even more important to have the right protection in place to look after your health, income and family should you become unwell. Purchasing insurance is, however, often complicated and time consuming. That's where working with an independent agency like Skyline Insurance can prove invaluable, as our client Martha\* found out.



## Martha

Martha, a self-employed massage therapist, knew that it was important to have a good health insurance policy, but had always found it too difficult to understand all the small print and the different options being offered by different providers. She really wanted to have some expert advice to guide her decisions but wasn't sure where to go and she didn't have the budget she thought she would need to pay for that advice.

As a single mom (aged 37) she needed a policy would protect her and her three children (3, 5 and 8 years old) and wated to find something that was easy to understand and enrol. She was earning \$55,000 a year and she was worried what would happen if she was ill, unable to work and in need of medical care.

\*names changed to protect client confidentiality

## Case Study



### **Our Solution**

After speaking with one of our agents, we were able to recommend a plan for Martha that would cost her \$41 per month with a \$2,500 deductible. This was a great value monthly package which covered Martha and her family and maximised her tax credits and cost sharing benefits. The provider we recommended offered an easy-to-understand policy and it took just 15-minutes to complete the enrolment process because we were able to work through that on the phone together (it takes around 60 to 90 minutes for people to complete an application on average).

There was no additional cost for working through us to find a policy, and each client pays the same rate however they purchase their health insurance package. Each client benefits from our expert advice and our ability to represent multiple carriers and allowing us to make recommendations that meet each individual client's personal circumstances and requirements.



#### **About Us**

At Skyline Insurance, we believe that our clients are the reason that we are in business, and that our purpose in being here is to serve them.

We understand that our clients have a choice on who handles their insurance. There are many different insurance agencies out there and many of us are selling the same product. That means that the primary difference that sets us apart is our willingness and ability to go the extra mile for our clients.