

Looking for Office Space or a Business Banker? Begin Your Search on Page 13.

February 2014

# NEW BUSINESS

## MINNESOTA



Photography by Paula Keller and Patrick Clancy

## Resource Heroes

## Special Report

New Entrepreneurs Often Need the Resources of Key Business Professionals to Succeed. New Business Minnesota Brings You Stories About **Resource Heroes** You Should Know and How They Helped Clients Reach Their Goals: Jeffrey Schissler, Esultants Web Services; Kevin Ebben, Move One Degree — and their client Tim Blank, JD; and Becky Taylor and Acen Turner, Medica.

# Resource Heroes

Nobody  
Succeeds in Business  
Alone, Especially Not New  
Businesses. They Often Rely on  
Professionals with Specific Skills or  
Services They Need to Launch and  
Grow Their Enterprises. They Turn  
to Their **Resource Heroes:**  
Business Professionals Who Have  
Made a Significant Difference In  
the Success of Their Clients.  
Here We Present Two Such  
Examples.

## RESOURCE HERO



Becky Taylor is the Sales Development Manager and Acen Turner is a Professional Licensed Agent with Medica Health Insurance. (Photo by Paula Keller)

## Medica Health Insurance

### Providing Answers to Clients Struggling to Find The Right Health Insurance Plan

#### New Business Minnesota

Mary St. Mane had been working two part-time jobs to make ends meet when she was introduced to the Affordable Care Act, up close and personal. Due to the ACA, her old health insurance policy had increased from \$376 to \$456 a month and she was panicky.

“I went to meet with my old insurance agent for help,” says Mary. “He tried to register me through MNsure’s website and failed. Then he pretty much told me I was on my own. I’m in my 60s and not very good at the computers, so I turned to my daughter and granddaughter for help. They couldn’t do it either.”

Fortunately for Mary, help was close by. One of her neighbors is Becky Taylor, Sales Development Manager for Medica.

What happened next is what Resource Heroes do.

Becky went to Mary’s house and did a thorough assessment of her health care needs. Along the way she explained deductibles, co-insurances, co-pay, out of pocket maximum and what ACO means (Accountable Care Organization) and the clinics and hospitals in the network.

“She came to my home, to me!” says Mary, her voice filled with

amazement.

In short order, Becky was able to get Mary registered with MNsure. But the now infamous software glitches kept them from getting to the next step, which was actually signing up for a plan.

“It was so frustrating,” Mary recalls. “Then Becky said, “Mary, I don’t want you to worry. I’ll get you in.”

After the failed attempts on that Friday, Becky kept trying over the weekend to sign her up with little luck. It took until Tuesday for MNsure’s site to finally work and confirm that May had health insurance.

“She was so committed to helping me,” says Mary. “She helped me pick the plan that best fit me. “She’s my hero. I think it’s hard to find angels in the world, but she is one. I thank God every day for Becky... and I only write a check for \$198 a month.”

#### Connecting With People

Becky says that Medica has always prided itself in good customer relations, but the challenges of helping people sort through the waves of confusion brought on by the ACA have been putting those skills to the test.

“The people that were having their insurance dropped or significantly changed, they didn’t know where to go,” says Acen Turner, a

## Medica Health Insurance *Continued from Previous Page*

Professional Licensed Agent with Medica. “They really need help and we try to make it simple.”

Unlike the Navigators for MNsure, who aren’t allowed to make recommendations, most health insurance providers like Medica can give advice. They have been MNsure certified, receive continuing education and are licensed by the state to counsel people through needs analysis so they can help match benefits to their life style.

“We’re not selling. We’re helping them decide,” says Acen. “If I put a package, a plan together for them, I want them to call me with question on an ongoing basis. It’s so important to have that rapport, that relationship, because they will be coming back with questions as their situation changes.”

Acen says that the “Plain Language Training” he received at Medica makes it is easier to put people at ease right away. “We don’t talk in jargon.”

It was the jargon that Ramesch Gunde was struggling with when he called Acen after trying to deal with the ACA on his own.

Ramesch, an IT worker, had been studying and shopping for a health plan for over a week. “There were a lot of terms I wasn’t familiar with. My wife and I are thinking of starting a family and we needed something that worked for us.”

Acen helped him better understand the terms and the strategies he could consider for deductibles, premiums, the networks, and other services.

He credits Acen’s patience and thoroughness for quickly identifying their needs that led to the right plan. “We chose a plan with a lower ‘maximum out of pocket,’ which is what we needed. And we got a plan just for me and a separate plan for my wife because it was a better fit.”

It only took three conversations and 20 minutes to get it done. One call was to figure out which plan was right, and the other two for simple questions about completing the application.

“Working with Acen made me really like being with Medica,” Ramesch says. “He explained it all so well, and then it was done. Other providers I had looked at weren’t able to do that as well.”

Becky says that that people trying to understand the options and make such an important decision are so relieved when they find a resource that can really help them.

According to Acen, pricing seems to cause the greatest confusion. “Obviously, they want the lowest price. But they get blinded by that and don’t fully realize that that also means less coverage. They may be happy with their monthly premiums, but they’ll actually spend more money during the year once they get care when they face the higher deductibles and out of pocket expenses.

Each person needs a strategy to manage the costs they expect for the year, not just the monthly premiums, he says.

Between them, Becky and Acen say that encounter many people who have similar questions, misunderstandings and challenges. The following are just a few of them:

**You Don’t Have to Use MNsure.** You are only required to use MNsure if you qualify for a tax credit or subsidy. Everybody else can just go directly to an insurer for their shopping. “They are surprised they can enroll directly through us,” says Becky.

**Keeping Adult Child on Your Plan.** Although young people can be on their parents’ health plan until age 26, those plans have gotten more expensive of late. It can often be cheaper to get a separate individual plan for catastrophic coverage for a child that to keep them on a parent’s plan, says Acen.

**Failing to Review Health Plans Annually.** People always review their property and casualty insurance. With the still evolving health insurance marketplace, Becky says plans should be reviewed annually.

As your business grows, you might want to purchase more coverage, change your deductible, add other benefits to it and just be in a position to manage how ACA changes affect your current plan so you get the biggest bang for your buck.

**Understand All Your Benefits.** Becky says it’s common for people find out after the fact that their \$10 generic prescription is only for “Tier One” coverage, and they were signed up for “Tier Two.” The second option only allows for more expensive brand name drugs and the cost goes against your deductible.

Becky says Medica prides itself on providing health education before and after clients sign up. “We encourage them to talk to their doctors, ask for generic drugs, understand the value of their plans and the benefits,” she says.

Also, people get so focused on the medical treatment aspect of their health insurance that they lose sight of the wellness side of the equation. “We have our Novu plan, which includes programs for nutrition, fitness, stress management, smoking cessation financial health is with our partner ING Financial, sleep health and more,” says Becky. “We want to make sure they understand how to access services and fully participate. The only way they will benefit is if they use it.”

The core of being a solid resource for people, says Becky, is being able to listen and build trust. For some people, insurance is just a transaction and they don’t give it much thought. For others, their lives depend on having the right package to deal with an ongoing medical condition.

“We have to connect with our clients on a very personal level,” says Becky. “If we are successful at that, they will feel comfortable calling us with questions and concerns and we’ll have a long-time client.”

**NBM**

---

*Becky Taylor is the Sales Development Manager and Acen Turner is a Professional Licensed Agent with Medica, a health insurance company which provides insurance for every stage of life and for companies of all sizes from sole practitioners to large corporations. For more information call 888-670-7519 [www.medica.com](http://www.medica.com)*

## RESOURCE HERO



Jeffrey Schissler, Esultants Web Services; client Tim Blank, JD; and Kevin Ebben, Move One Degree. (Photo by Patrick Clancy)

## Esultants Web Services & Move One Degree

### Helping an Attorney Define His Business, Build a Strong Website and Find New Clients

#### New Business Minnesota

Attorney Tim Blank knew it was time to redo his website. It was bland, weak and did nothing to advance the growth of his consulting practice, even though he had a niche as one of the few employment law attorneys with a strong HR and talent development background.

“It was just a landing page designed by a multi-tasking web designer who really didn’t know about using the internet for marketing,” recalls Tim, president of The Talent Difference LLC. “And I didn’t know what I didn’t know.”

At a Business Networking International (BNI) group, he met Jeffrey Schissler, President of Esultants Web Services. Since the group met weekly, Tim soon learned a lot about the interactive sites Jeffrey designed for clients.

“There was little activity due to my old website and I decided it

was time to make a stronger statement and have a stronger presence,” says Tim, who then called Esultants to get a new online look.

Jeffrey met with Tim and started the discussion. It became clear in order to achieve the goals that Tim was interested in would require more than just a new design. The Talent Difference needed a marketing story to tell.

Enter Kevin Ebben, President and CEO of Move One Degree, a marketing company next door to Esultants.

“I thought it was important to call in Kevin,” says Jeffrey. “Many customers don’t know how to write good marketing copy. Kevin does.”

For a number of years, Esultants and Move One Degree have worked together, often seamlessly, to serve the needs of their clients when it’s appropriate. It is an interesting relationship where they not only serve as a resource to their individual clients, but as resources to themselves as well.

## Esultants Web Services & Move One Degree *Continued from Previous Page*

The sorry state of Tim's website was not that unusual, says Jeffrey. "Every two to three years a site needs updating. The technology has changed. What was good three years ago isn't so today."

He often sees websites that were built using Adobe Flash, which is pretty, but is not searchable and the devices in which these can be viewed on less and less each day. And with the dramatic increase in smart phones as a primary access to the internet, it's essential for sites to be compatible with mobile users.

Other signs of a tired site include broken links, a dated look, blog posts from 2011, links to outdated Social Media or the unoriginal look of a template.

"Check out your present site. View it on your smart phone. Would you do business with yourself?" Jeffrey asks.

Tim had turned a critical eye to his own site. It lagged behind his peers and competitors, wasn't interactive and saw very little activity.

What he wanted were real marketing capabilities that would make it easier for people to interact with him, ask questions and learn about what he does. He wanted SEO (Search Engine Optimization) that would help people to find him. And he wanted to be able to easily update his site so he could focus on different market segments and products that can vary from month to month.

Before the web designing could begin, it was up to Kevin to interview Tim to uncover the keywords, the value proposition and the core message the site will project. That information provided a framework for Jeffrey's design team to work with.

"What I do with clients is help them uncover the core of what they believe, aspire to and deliver to the marketplace," says Kevin. "Every business on the planet knows what they do. A lot know how they do it. Most don't know why. Customers and clients are driven emotionally to buy 'why,' not 'what.'"

If you have coffee with the owner of a business, they'll talk with great passion about what they do, says Kevin. That passion is often absent from their website. "They'll proudly state on their home page that they were founded in 1971 along with a bunch of bullet points that won't connect with visitors."

To uncover the core, Kevin kept asking questions that forced Tim to talk about the *why* of his business. Why should clients choose him? Why is his firm special? Why is he different from the competition?

"It was very instructive," says Tim. "It forced me to think through the basic fundamental issues. Who am I as a business? Where do my passions lie? What do I want to get out of it? He got me to focus on my strengths and not try and be everything to everybody."

Tim's first website was a long list of things he could do, but no focus or distinguishing points of value, such as the fact he is one of the few human resource professionals who is also trained in employment law.

His core story: 25 years experience with large corporations in HR, employment laws and skill assessments to help business owners identify the talent to fill key positions, identify a candidate's learning capabilities, motivational interests and behavioral tendencies.

"My object is to help organizations staff world series talent for each of the positions, says Tim.

Now that is a solid marketing story that backs up the firm's name, The Talent Difference.

Says Kevin, "Everything we do is to help small businesses connect on a deeper level, connect with their website, their story with their marketing and connecting through their brand."

Kevin started to write copy that captured the story and came up with ideas to engage site visitors and connect them with Tim, and made recommendations for links, information organization and flow of the content. From there the project went back to Esultants Web Services to create the site.

"I tapped the marketing knowledge of Kevin, and the technical knowledge of Jeff," says Tim. "They worked seamlessly. Because of their great communication, I was never in the middle."

Jeffrey said that from the beginning it was clear that Tim needed to manage the site himself. He set him up with a Content Management System (CMS) called LiveEdit, which is easy as drag and drop to manage the site.

The software will enable Tim to manage his website, as well as his mobile experience and email marketing, all on one interface. He can easily add and delete pages and content, access statistical metrics using Google Analytics, and even blog easily. "If you can use Word, you run this system," says Jeffrey. Training takes about an hour and help is just a phone call away.

With the new site up and running, Tim says he's finally seeing inquiries coming in that have turned into new clients. That's something that never happened at the old site. And now people get what he is doing and understand his story.

"Jeffrey and Kevin are my guys. I have great confidence in them," says Tim. "I'm a huge relationship person. Once I had the trust and confidence, I didn't have to spend energy double guessing, or worrying. They know what they are doing."

**NBM**

---

*Jeffrey Schissler is President of Esultants Web Services, a website design and hosting company that helps small- to medium-sized businesses to maximize their web presence. "We believe our clients come first every step of the way and our core focus in everything we do delivers reliable services and lasting partnerships." He can be reached at (612) 623-8054 or jeff.schissler@esultants.com. www.esultants.com.*

*Kevin Ebben is President and CEO of Move One Degree, a website marketing company that helps other businesses connect with prospects and clients on a deeper level by telling their stories in a meaningful way in a primarily online environment. He can be reached at (763) 442-3526 or kevin@moveonedegree.com. www.moveonedegree.com*

*Tim Blank JD, The Talent Difference LLC, provides Human Resource counseling, employment assessment tools and other services to help business owners of companies of all sizes make better decisions. He can be reached at (763) 432-0787 or tim@thetalentdifference.com www.thetalentdifference.com*