Why is the fee-for-service discussion necessary?

Making Money is Crucial to Running a Business!

Featuring: Karen Kirkpatrick, owner of On Your Mark Consulting

Hear what agents, brokers, and consultants are doing across the country and what you need to be prepared to do as our industry continues to change. **Topics covered will include:**

- Why is the fee-for-service discussion necessary?
- Financial modeling
- Services and products to include
- Licensing
- The contract is key
- Partnerships
- Working with partners who embrace fee-for-service
- E&O
- Key differences between agent, broker and consultant (and why it matters)
- What am I worth?
- Mitigating fiduciary liability when providing both broker and consulting services
- Legal: licenses, contracts, state requirements, fiduciary liability, E&O

Friday, January 13th, 2017
Lunch 11:30am / Meeting 12:00 - 1:30pm
at
Morris Park Country Club
2200 McKinley Ave. • South Bend, IN 46615

Lunch Provided

BEFORE January 7th:  NAHU Members – $15  Non-members – $30
AFTER January 7th:  NAHU Members – $30  Non-members – $60

RSVP to  http://ffs2017.eventbrite.com

SEE REVERSE FOR SPEAKER INFORMATION
SPEAKER KAREN KIRKPATRICK

As owner of On Your Mark Consulting, Karen continues a long career of working with insurance brokers, CPAs, TPAs and employers helping them to understand complex regulations and create action items. Previously, she worked at Infinisource for 18 years where she gained a national reputation for being one of the foremost experts on HR Compliance, Payroll, COBRA, HIPAA, FMLA, Consumer Driven Health Plan Options, Health Care Reform and other benefit laws. During her career she has conducted thousands of seminars, webinars and executive briefings on numerous federal insurance laws, human resource compliance, consumer driven health care and health care reform. She has written or contributed to several publications, including HIU, the magazine of the National Association of Health Underwriters, ALA (Association of Legal Administrators), Thompson Publications and the National Health Information’s Consumer Driven Health Care. She speaks at national and regional conferences including NAHU, ALA, ACCA and SHRM events on both benefit and employment related compliance topics; as well as webinars for agencies and organizations nationwide.

A nationally recognized speaker, Karen brings the audience intense payroll, HR or benefits (including ACA) regulations in an easy-to-understand format. She is known for not only her compliance expertise, but her ability to make sense of compliance “spaghetti” and provide the audience with actionable items and clear language to pay it forward (educate others).

Karen brings into her firm the valuable expertise of many years of marketing and professional development experience with several prominent financial, insurance and restaurant institutions, including Northwestern Mutual, Shearson Lehman and DFR. She has been actively involved with Toastmasters International, which helps individuals become more effective speakers, leaders and listeners.

Karen says this about the Affordable Care Act (ACA): “I’ve had the privilege of directly educating thousands of individuals. Coming from all walks of life and job titles in various industries. They’ve all had two common concerns: How the Affordable Care Act will impact them both in their role as an employer, as well as personally. The duration of these sessions has been from 30 minutes to 4 hours based upon the needs of the organizations and attendees. Attendees agree that their time was well spent and they are leaving with a better understanding of the employer’s requirements and the individual’s responsibility/risk than they’ve had in 5 years and multiple seminars. Attendees also embrace their action items and implement ideas for employee education, plan design and technology needs quite soon afterwards (based solely on surveys and direct feedback that I receive). HR, Finance and the C-suite can all hear the same information and use it differently based upon their direct responsibilities. Non-managerial positions also gain an understanding of what their employer is tasked with and how they can support those efforts. Finally, I love what I do. I love digesting complex guidance and political speak and really uncovering and relaying what that means to individuals outside of the Beltway.”

Karen talks of being Column A. This means becoming the entity (agency, advisor, etc.) that all others are compared to. You’ve completed RFPs where you know the questions weren’t written to your strengths. You also know that by the time you receive the RFP, the buyer is nearly 80% of the way to their decision and it’s simply a numbers game. What if you could position yourself to your current clients and prospects that could make you nearly invincible? Products, services, technology, compliance and execution are all part of a successful business model in being Column A. No other letter will lead to success!