Why Can’t We Sell Those Darn Health Promotion Programs?

…and why most brokers are afraid to talk about it.

By Andy Core, M.S.

“Healthy Pie?” I repeated. To myself I thought, This may be the ultimate oxymoron. Yet, this VP at an international confectionery company continued, describing a revolutionary new manufacturing process that infuses pie with over 6 grams of fiber per slice with no noticeable difference in taste or texture. That is no small feat, and this product could be a big hit, considering how much Americans love pie -- and the fact that most Americans also get less than a third of the recommended fiber to prevent a host of chronic health problems. However, the VP soon revealed to me “the big but” of this innovative product: “Andy, even though the taste tests have proven that these pies are delicious, and they are much healthier, they are not selling like we expected.” When the company looked into this, he explained, they were surprised to find that the primary obstacle was not the pies, the packaging or production, but rather the sales people. They were not promoting these products to their customers very well, if at all. Why wasn’t the sales force selling these pies as well as other pies in their line, especially given that the new pies tapped into the marketing power of healthier ingredients?

I had been brought in to shed some light on this lack of motivation, and I had plenty of experience having seen this precise situation play out for years in the health insurance industry. The “healthy pie” for the insurance world has turned out to be health
promotion and prevention programs, seemingly slam-dunk products that simply don’t sell as well as they should. The obstacle in both cases comes down to the same factor: the human psyche. Insurance sales professionals often do not feel comfortable selling wellness products and thus are not bringing these programs to their clients anywhere nearly as enthusiastically as they could and should. More specifically, it comes down to the sales people answering one of the most important and perplexing questions each of us will ever face: “Why don’t I do what I know I should?”

From the perspective of upper management, selling health promotion programs seems like a “no-brainer.” Insurance executives think: Shouldn't promoting better health be natural for those who sell health insurance? The programs are desperately needed by Americans (many of whom are struggling with chronic health problems), they provide a fantastic return on investment, and continue to grow in popularity (even in a recession). For Pete’s sake, many health insurers even offer incentives for using these programs to the broker, the broker’s clients and their client’s employees.

Executives are understandably frustrated. They face wasted development and promotion of these new programs, and the lost opportunity to increase client and employee loyalty from the goodwill generated by such programs. Plus, the fact that people aren’t using the programs and improving their health means continued escalating plan and employee healthcare costs (for both internal employees and clients), as well as loss of experienced employees and productivity due to illness. Studies show that the benefits of health promotion are clear and the implications are great. So why on Earth, the executives ask, do so many brokers lack the motivation to effectively pitch such obviously beneficial programs?
The specifics of this situation first arose when I was invited to attend a roundtable discussion with upper management from a large insurance company and their brokers. It was about 60 brokers sitting in a big circle with the CEO of this major insurer and his leadership team. Sitting essentially face to face, this kind of arrangement can be intimidating, especially for the brokers, especially considering that the topic of discussion was to understand why the brokers were not doing something particularly well – in this case, selling the health promotion programs.

To start things off, I asked the brokers, “We all know how imperative it is to prevent preventable diseases. What do we need to do to get these health promotion programs to more of your clients?” For twenty minutes the brokers dodged the issue by asking the executives about the impact of preventable diseases on our healthcare system, the nuances of products related to health promotion, etc. The CEO and VP of Marketing fielded these questions perfectly, but this was not the purpose of the meeting. This meeting was about motivating the brokers to pitch the company's health promotion programs more often and more effectively.

So, I turned to what I had begun to discover in my research. Improving motivation, especially when it comes to the big no-brainers in life, is really about removing the barriers to it. We must ask: what and where are the obstacles, and how do we get through, around or over them? So I asked the brokers a refocusing question: “What keeps you from talking about these programs with your clients?”

Everyone looked a bit perplexed by this question at first, but as soon as the first broker spoke up, hands started popping up all over the room. You could feel the energy
in the room shift to a much deeper and more meaningful level. The brokers’ started giving us the real deal, complete with horror stories of blown opportunities, personal confessions of health failure and heart felt requests for help, both professionally and personally. As we peeled back the onion and discovered what was really holding them back, I watched as it came down to what I’ve now seen time and again: the basic human needs of motivation not being met.

Without fail, these “motivational needs” going unmet is the main obstacle to people “doing what they know they should.” Any time I am faced with people who are not doing an obvious no-brainer, I ask “The Five Core Motivation Questions.” If any of these questions are answered in the negative, you have found your unmet need, and your obstacle to healthy behavior.

**Andy Core’s Five Core Motivation Questions**

- Is this *Compensated* – is the work involved worth my effort?
- Am I *Competent* – do I know how to do the work?
- Am I *Capable* – do I have the energy to do the work without burning out?
- Is there *Community* – do the right people have my back?
- Is this *Congruent* – does this behavior fit with who I am?

Sure enough, the answer to the “why on Earth?” of brokers’ resistance to selling health promotion programs came down to one of these questions. Did it come down to *compensation*? Not this time. The insurer provided both the broker and the brokers'
clients with very generous incentives. Was it a capability question? Sure, brokers only have so much time and energy, and while we will get into this more a bit later, energy is a secondary issue. Were the brokers competent enough to pitch health promotion? Meetings, trainings, webinars, manuals, massive online resources and the like were commonplace. These programs may have been a bit different than their usual offerings, but pitching health promotion is not rocket science. Was it community? Obviously not, as the insurance company execs were desirous of having these programs not only positively affect their brokers and clients, but also the public at large.

The answer, for both the pie and health insurance sales agents, as well as the physicians, nurses and other healthcare professionals I have researched, was congruence. It came down to this: “Andy, if I am not a picture of health myself, who am I to pitch health promotion to others?” Bottom line, the brokers feel out of alignment in terms of who they are and what they are trying to sell. Their need for congruence was not being met because they don’t feel worthy of selling something they haven’t bought (or bought into) themselves. Being asked to do something that feels incongruent with who you are feels wrong and creates loads of resistance. On the other hand, doing something that aligns with your goals and reality not only feels right, it feels good. It is energizing and motivating – the more of this kind of activity you do, the more you want to do it.

So then, how did we get from uncovering the brokers’ unmet need to meeting it? How do we help them work toward being healthier themselves so they are in alignment with selling health promotion programs? Rather than motivating brokers to sell, per se, our goal becomes motivating brokers to become champions of the cause of living healthily. Then, the selling comes naturally, without resistance.
Becoming fully aligned and motivated to live and sell a healthier way of life does not happen overnight, but it can happen much faster than most believe. The first step is to bring this potential issue of incongruence into the light – and to speak aloud insurance agents’ most commonly held misperception. In my presentations, I tell brokers, “I know what you are thinking: Don’t I need to look healthy to pitch health promotion?” A nervous laugh, then an audible sigh of relief fills a room full of agents, and they look to one another with expressions of, “It’s not just me?”

Then I shatter this myth that is holding them back, by telling them this: Looking the part of a health expert may give you initial credibility, but it can prove to be more of a roadblock then a benefit. Most people are having trouble achieving basal health and someone who looks super healthy just does not live on the same planet as they do, and certainly does not understand the world they live in.

What really motivates people to live healthier is seeing someone like themselves who has figured out a way to live healthier despite their real-life demands and shortcomings. Someone just like them who is reaping the benefits of looking and feeling a lot better, one step at a time. I will debate anyone on the point that an “everyday person” on the journey to better health is an incredibly motivating and persuasive person for better health.

Once brokers recognize this reality -- that they needn’t feel hypocritical promoting health when they don’t look like Michael Phelps or Dara Torres -- they become more open to changing their view of themselves vis-à-vis their health promotion products. At this point, it becomes critical to help the agents fully understand their role and responsibility in the fight against lifestyle diseases and unnecessary healthcare
utilization, including living by example. While they may not need to look the picture of perfect health, I tell them, they do still need to be working toward better health to be in alignment with their chosen profession. This represents an empowering opportunity for the insurance sales agents, opening the door for them to start taking care of themselves, step by step.

After this new perspective sinks in, the next step is to give the brokers a concrete place to start: I ask them to commit to start using the health promotion programs they are selling. And now, when their need for internal congruence is met, most of them will. It is an amazing turnaround for many of the brokers I’ve worked with, and for their companies as well. When the brokers start living healthier, regardless of how healthy or unhealthy they look, it creates an emotional energy, a behavioral momentum, that both motivates them to live even healthier, and carries over to persuade their clients.

The agents are no longer asking “Why don’t I do what I know I should?” -- because now they are doing what, deep down, they always knew they needed to do, for their own health. Consequently, they are no longer holding back from selling health-promoting products to clients. When this happens, wellness prevails, health promotion sales soar, and we can all enjoy a better life. We are able to have our healthy pie and eat it, too!

Andy Core, MS is helping organizations worldwide redefine humanly possible. As wellness author & motivational speaker, he teaches insurance professionals how to find the motivation to do more of what really counts. For more information call 800.605.8480 or visit www.AndyCore.com