



# Cunix Insurance Services

An Ohio Health Insurance Partners Agency 

December 2021

Dear Clients:

“So how long are you going to be doing this?” Since over half of my clients are in their 50’s, 60’s, and early 70’s, I seem to get this question about once or twice a week during the year and hourly during Open Enrollment. Some of you ask because you have retired, or plan to soon. Some ask because it was hard to find a good insurance agent. But it was a young couple, in their late 30’s, that asked the other day. We were discussing their life insurance policies and since I’m 66, I hope that both they, and their policies, will be around long after I am gone.

“How long are you going to be doing this?” Due to the high turnover rate, new agents are asked this by almost every client during the first years of their careers. The young agent that guided you through the health insurance process today could easily be the person directing you to a new Chevy tomorrow. The question is neither insulting nor provocative. And the answer, the only true answer, was the one I gave over 40 years ago. I told my clients that I am committed to working hard and that I hope to be available if and when I am needed. It was also important to note that the agent didn’t write the checks or pay the claims. The insurance companies have been in business for decades, some one hundred years or more, and will be around long after we are but a distant memory.

It has been over 4 years since I was a part of the group of agents that created Ohio Health Insurance Partners (OHIP). My purpose was to provide a seamless transition of service for my clients if I was ever unable to continue as your agent. This is not imminent. I want to address this because 2021 has been a difficult year for so many of us. I am prepared. I would never leave anything to chance.

As previously noted, this has been a difficult year. Part of the challenge of having so many senior clients is the shocking reminder of our mortality. We lost some wonderful people this year. One of my favorites, Sandy, called me from Hospice. She always handled the paperwork in her family. She wanted to make sure that I would help her husband after she was gone... Living longer brings both rewards and challenges. Several of my clients are dealing with forms of dementia and/or Alzheimer’s Disease. I had to reintroduce myself to a longtime client this past summer. He looked me in the eye and had no idea who I was. Had I not spent over 12 years volunteering at an Alzheimer facility, I would have been unable to hide my shock. Instead I introduced myself, shook his hand, and asked his wife how she was doing.

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There were also positive moments, great moments, in 2021, especially in health insurance. We had a surprise Open Enrollment this past summer that allowed many of you to find more affordable insurance. The administration's willingness to make the Patient Protection and Affordable Care Act work, to be more flexible, and to look for ways to improve the law have relieved a lot of the stress that so many of you were feeling. It has been over six months since I received a call from anyone with a pre-existing condition worried that their health insurance policy was going to be cancelled. Our options will improve with both more companies and more plans now that some measure of stability has been restored to the health insurance market.

We are ending 2021 with COVID still a global concern. Some of you don't believe that the virus is a big deal. Others, like me, have had two shots, a booster, and will probably be getting another booster next summer. My concern is for those amongst us with significant comorbidities. Be careful, if not for you, then at least for others.

I ended my letter last year by noting that our country will be forced in 2021 to address issues of health care, economic disparity, racial inequality, and even war and peace. And though most of our focus may be inward, we must remember that we still have brave men and women in uniform stationed in harm's way throughout the world. Those are a lot of challenges. There is so much more for us to do in 2022. We still need to commit ourselves, as Americans, to address all of these issues.

"So how long are you going to be doing this?" I hope to be able to be your agent for many years to come. As always, I thank you for your support, your friendship, and your continued confidence. We are all in this together.

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