

Date: January 29, 2019  
To: Chairman Rob Olson  
Senate Financial Institutions & Insurance Committee  
From: Michelle Hubert  
Re: In support of SB 32 – Affordable alternatives for member benefit health coverage

Chairman Olson and members of the Committee, thank you for the opportunity to join you today.

I started with Farm Bureau Financial Services in 1990 as a Sales Associate. In that role, I assisted the Agent with new sales and with service of the existing clients. I also served as a County Coordinator for Logan County Farm Bureau during that time, which consisted of maintaining membership records and coordinating community and Ag education events. In 1991 the Agent that I worked with decided to move into the adjustor position and I moved into the Agent role at that time. I was an Agent for 14 years total. 10 years in Logan County and 4 years in Miami County. During that time, I helped families in each community plan for the future and protect the assets that they currently had.

I've spent the last 14 years in either Agency Management, supporting Agents and Sales Associates in a particular region, as Director of Agency for Kansas, supporting the Agency Managers in the entire state, or most recently, as Regional Vice President. I started in my current role in August of 2018, and I am responsible for growing the Farm Bureau Financial Services presence in Kansas. I do that thru 12 Agency Managers, 274 Agents and 300 Sales Associates all across the state. Most of my years as an Agent were spent in the NW part of the state, so I am very familiar with the more rural areas.

Farmers and Ranchers across this state have very unique risk management needs. Our Agents and Ag Marketing Underwriters work together to get to know each family and each operation so that we can make the right recommendations. We can help make sure that they are on solid ground when it comes to protecting their assets, making sure they have the right liability coverages in place, and insuring their crops/livestock. We also help them plan for the future thru life and investment products as well as providing tools and resources to help them take the right steps to plan for a smooth succession when that day comes.

One of the risks that we are not able to adequately help them with today is the health insurance risk. As business owners, this can be a significant challenge for a good percentage of our client members. Adequate and affordable Health Care is a primary concern in almost every client conversation. Not surprisingly, this is also a primary concern as we work to recruit new business owners to join Farm Bureau Financial Services. As our Agents are independent contractors, there are no benefits provided. That creates a challenge when we have a great candidate that falls in love with our company and the opportunity before them but has no outlet to obtain adequate and affordable Health Care. We often miss the opportunity to help a young entrepreneur start a new business because the health risk is just too great.

Farm Bureau has built a reputation on having quality products and superior service. There is a need all over Kansas to help families obtain adequate and affordable health care, and unfortunately, it is a need we aren't filling currently. With Farm Bureau Financial Services being the leader in protecting Ag clients all across the state, we need to be in a position to help them solve this problem as well. We have an army of professional Agents/Sales Associates who stand ready to serve their communities in this area, we just need to make the right solution available to them.

Thank you for your time and interest in identifying affordable health care options for KFB members.

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