Closed! with JUSTIN JACOBS

Don't go there

- Latoya would rather not get into confidential Health First business, internal strategy or future plans, or financial information. Don't press; if she raises it, follow her lead.
- Latoya would rather not get into specific situations involving individual members or other organizations. Keep Q14, Q15 and Q20 to what she has shared publicly. Don't press; if she raises it, follow her lead.
- Latoya would rather keep the details of her NABIP leadership transition out of this conversation. Keep Q5 on why the organization matters to her. Don't press; if she raises it, follow her lead.

YOUR QUESTION SHEET

Latoya Jones

Latoya Bognear Jones · Recording Friday, October 23

THEME The Carrier Side of the Table: What They Notice, and Why It Matters

SUBTHEME From the call when something's gone wrong to the room where members learn their plans

---

Confirm in the pre-show chat

- How does she like to be introduced on air: Latoya, LJ, or Latoya Bognear Jones?
- What is her role with NABIP Central Florida for 2026 to 2027?
  Latoya says: I recently stepped away from the President-Elect role, and my current role is Marketing and Communications Chair. I remain passionate about the organization's work to support, educate, and advocate for insurance agents and brokers.

- Was David Lewis & Associates an insurance agency, and what did she sell or train people on there?
  Latoya says: David Lewis & Associates was an automotive sales and dealership training company, not an insurance agency. I worked as a sales team lead and field trainer, traveling around the country to train dealership sales teams on how to increase revenue without having to spend more on advertising, carry more inventory, or add staff. A big part of what we focused on was customer retention and building relationships that would bring customers back. This was before CRM systems were widely used, so it really came down to the processes, the follow-up, and how you built and maintained those relationships. That experience really shaped the way I look at sales today. I've always believed it's about more than just making the sale. It's about building trust, developing relationships, and being there as your customers' needs change over time.
- What was she doing between 2010 and 2015, before she joined Health First?
  Latoya says: Between 2010 and 2015, I continued working in the automotive industry, working nationwide with dealerships to manage customer retention processes and train teams on how to build stronger, longer-lasting customer relationships. That experience really reinforced something I had learned early in my career: success isn't just about making the sale. It's about creating an experience that gives people a reason to come back and trust you again. I learned how to help businesses turn one-time transactions into long-term customer relationships, and how to build processes that supported that goal. When I transitioned into healthcare in 2015, I brought that same mindset with me. The industry was different, but the fundamentals were the same. You're working with people, their needs evolve, and trust has to be earned over time. Those early experiences helped shape how I approach broker relationships today and why I believe the relationship after the sale is just as important as the sale itself.
- What did she study at the University of Nevada, Las Vegas?
- What title would she like on screen: Manager, Medicare Sales at Health First Health Plans?

Private: for you and Nick's team

WHAT WOULD MAKE THIS A HOME RUN FOR YOU?

I've spent my career working with people, training people, and building relationships across different industries. And what I've learned is that you can teach somebody a process, you can teach them a product, and you can teach them how to sell. But helping somebody understand the responsibility that comes with earning another person's trust? That's something that changes how they approach their entire career. I want agents to know that the work they do matters. I want agents to remember that there's a life happening on the other side of every phone call, and inside of every policy. Because the sale is how you begin, but the relationship is how you build. You build trust. You build loyalty. You build a reputation. And if you do it well, you build something that lasts long after that first transaction. If people walk away from this conversation understanding that relationships aren't separate from the work we do, they are at the very heart of it. then that would be a home run for me.

WHAT'S A HARD DAY ON THE CARRIER SIDE, DURING AN AEP OR WITH A BROKER, THAT YOU STILL THINK ABOUT?

One of the hardest periods I remember was when CMS introduced the new Medicare marketing and oversight requirements for the 2024 contract year. We were navigating stricter expectations around carrier oversight and monitoring, along with changes to Scope of Appointment requirements. And I remember the anxiety across the industry. Agents were asking, "How am I supposed to do my job and serve my clients without feeling like every appointment is something I could get in trouble for?" I remember being at a packed industry conference where everyone was trying to understand what these changes meant for their businesses. People were looking for answers, and I understood why. These were professionals trying to do right by their clients while adjusting to a whole new level of regulatory scrutiny. From the carrier side, I understood that we had a responsibility to uphold those requirements and protect beneficiaries. But I also knew that how we communicated and supported our agents mattered. I had to find that balance between oversight and partnership. I reminded myself that oversight shouldn't feel like putting agents in a prison. It should empower them to meet the standards, understand the expectations, and serve their clients the right way the first time. Compliance and support aren't opposing forces. When we educate people, give them clarity, and help them understand not just what the rules are but why they matter, we put them in a much better position to succeed. That experience reinforced something I still believe today: you can hold people accountable without making them feel unsupported. And the best partnerships are built when people know you're there to help them get it right, not just to tell them when they've gotten it wrong.

WHEN DID YOU SEE A BROKER FINALLY DECIDE TO TRUST YOUR TEAM?

I think trust is usually built through consistency rather than one big moment. You begin to see the difference when a broker reaches out before there's a problem, asks questions, shares what they need, and views the relationship as a partnership rather than just a point of contact. That's when you know the relationship is growing, because the communication becomes proactive instead of reactive. Trust is earned by showing up, being dependable, and doing what you say you're going to do.

WHAT'S ONE NUMBER YOU'RE PROUD OF AND WOULD SAY ON CAMERA, LIKE HOW MANY MEMBERS CAME TO ONE OF THIS FALL'S MEMBER BENEFIT SESSIONS?

I remember a new agent calling me one day, so excited because he'd made his first sale. I congratulated him, then asked, "Okay, so what's next?" He started telling me about his next appointment and how he was sure he was going to close that one too. I said to him "You know every sale is like laying one stone. And if all you do throughout your career is lay stones, eventually you're going to find yourself lying on a bed of rocks. That's uncomfortable for you, and it's uncomfortable for your clients. So tell me, do you want to spend your career laying stones or do you want to build a house?" He asked what I meant and I explained that one client is one opportunity to begin building a relationship. And one stone, by itself, doesn't make a house. It takes consistency, trust, and a willingness to keep showing up long after the initial transaction. As their needs grow, change, and evolve over time be the "one" they know they can call. I've carried that philosophy with me throughout my career, from automotive sales to healthcare. Because behind every policy is one person, one family, one set of needs that may change over time. And behind every successful agent is a series of relationships they've taken the time to nurture. One agent can make a difference in one client's life. One relationship can create a lifetime of trust. And one conversation can change the way somebody approaches their entire career. We talk so much about production, volume, and how many sales we can close. But imagine what our industry could look like if we all focused on building one relationship at a time. So I'm proud of one. Because every great relationship, every successful career, and every lasting foundation has to start somewhere. It starts with one.

ANYTHING YOU'D RATHER WE DIDN'T ASK ABOUT?

I'd prefer to avoid confidential Health First business, internal strategy or future plans, financial information, and specific situations involving individual members or other organizations. I'm happy to speak openly about my own professional experiences, what I've learned working with brokers, and my philosophy on relationships, retention, and serving people well. I'd also prefer to keep the details of my NABIP leadership transition separate from this conversation and focused on the professional lessons I can share with the audience.

The episode at a glance

What agents are there to get, and how Latoya gives it to them.

THE STORY: WHAT WE'RE TALKING ABOUT	Latoya Bognear Jones has worked with brokers at Health First Health Plans since 2015, and this fall she was in a Titusville room celebrating members who have been with the plan for thirty years; the episode asks where agents fit in that kind of loyalty and what the carrier side notices about them.
THE LESSON: WHAT AGENTS WILL WALK AWAY WITH	Treat your carrier's broker rep as a partner, not a help desk: this episode explores how agents and the carrier side work together to help clients understand their plans, and the first move is one call to your rep before something breaks.
THE PROMISE	Today you'll hear what the carrier side actually notices about an agent, and how to make sure they notice you for the right reasons.
LATOYA'S SUPERPOWER	She works the carrier side of the table for agents, and she notices and publicly thanks the ones who show up to educate.

Act 1 • Your opening

Word for word. Stop for two seconds at the pause: that's where the edit drops in the cold open.

ACT 1 35:00 to 33:30

Cold open - Thirty Years in Titusville

"I need to hear how this ends."

YOUR OPENING word for word

"This fall, at a Health First member session in Titusville, they stopped to celebrate members who've been with the same health plan for thirty years. So where does an agent fit in that kind of loyalty, and what does it look like from the carrier's side of the table? Today you'll hear what the carrier side actually notices about an agent, and how to make sure they notice you for the right reasons. **PAUSE 2 SECONDS** Latoya Bognear Jones has worked with brokers at Health First since 2015. She's publicly thanked agents by name for filling a room so seniors could learn their options. So let's find out what she's learned, from her side of the table, about the agents she ends up thanking."

The questions

Follow Latoya, not the list. Never skip a starred one.

★ must ask **SAY** a line you say out loud, right where it sits

---

ACT 2 33:30 to 26:00

Before - From Field Trainer to Broker Services

> *"This is a real person. I know someone like this."*

> **+ Subscribe ask**
>
> **If you've ever wondered what the carrier really thinks of you, subscribe, because today you're going to hear it from someone who's worked that side since 2015.**

★ **1** Latoya, you were in Titusville this fall when Health First celebrated members who've been with the plan for thirty years. That's a long time to trust anybody. Take me back before Health First, though. Where were you, and what pulled you into this kind of work?

2 In 2005 you were a sales team lead and field trainer at David Lewis & Associates, traveling the country training car dealership sales teams. You've told me a lot of that was about getting customers to come back. What did that job teach you about people?

3 You spent years in automotive helping dealerships keep their customers, then in 2015 you walked into Health First on the broker services side. You've said the industry was different but the fundamentals were the same. What carried over, and what turned out to be new?

4 In 2025 you took over managing Medicare sales: new sales, retention and service. What changed about how you see agents once all three were on you?

5 You give your time to NABIP Central Florida, and you've called it an organization that advocates for agents' and brokers' rights. Why does somebody on the carrier side care about that?

6 You told me about a new agent who called you so excited about his first sale, and you asked him whether he wanted to lay stones or build a house. Take me back to that call. What did you tell him?

> **If they go there**
> "Take me back to that moment." · "What did that teach you?" · mirror her last few words · "Help me understand how those fit together."
>
> **Plant**
> If you had to explain what you do for brokers to someone who's never done your work, what's it like? (after she describes the broker services job)

ACT 3 26:00 to 14:00

The climb - When an Agent Calls, Something's Gone Wrong

Tension. "How did they get through that?"

★ **7** You told me one of the hardest stretches you remember was when CMS brought in the new marketing and oversight rules and the Scope of Appointment changes. Take me back to that packed conference. What were agents asking you?

8 When you led broker services and account relations, how often did an agent call because something had already gone wrong, and what were those calls really like?

9 You're the one who hears it when agents are frustrated with the carrier. That sounds like it could wear you down. Does it?

10 Be honest with me. What do agents do that makes your job harder than it needs to be?

11 Here's what I can't square. You work for one carrier, and the brokers you support can sell every other plan on the shelf. How do you build a partnership with someone who might write your competitor in the next appointment?

12 You said oversight shouldn't feel like putting agents in a prison. When you're the one holding agents to the rules, how do you do that and still have their back?

If they go there
"Take me back to that day." · "What did that cost you?" · "That sounds like it was heavy." · let the silence sit

Plant
What's something about the carrier side you've never said out loud in a room full of agents? (after she talks about what makes her job harder)

CUE Recap what she actually said in Q7 and Q8.

ACT 4 14:00 to 4:00

The turn - Partners, Not a Help Desk

> *"Oh. That's what I've been doing wrong."*

↻ Reset

So the before is the call that comes after something's already gone wrong, and the after is an agent who's working with you before it does. What nobody sees is what happens on your side in between, so let's go there.

? Ask

When a client's plan goes sideways, do you call your broker rep first, or try to fix it yourself? Tell me in the comments.

+ Subscribe ask

If hearing what a hard day looks like from the carrier's side is new for you, subscribe. There's a lot more from that side of the table in this conversation.

Callback
Sergio told us at the start of this season that the carrier isn't your enemy, and it isn't your boss. It's a relationship. Latoya sits on the other side of that relationship.

★ **13** You told me about that hard day, and about the calls that come after something's gone wrong. When an agent stops calling only then and becomes a real partner, what are they doing differently?

CUE Latoya says trust comes from consistency more than one big moment, when a broker reaches out before there's a problem. If she goes there: "What does that look like in a normal week?"

★ Review ask

If that's the first time you've heard what a real partner looks like from the carrier's side, hit like.

CUE Use the like ask here only if Q13 is the big answer; otherwise use it after Q17.

14 Take me into that Titusville session this fall, when you celebrated members who've been with Health First for thirty years. What did that moment look like, and where do agents fit in someone staying that long, if they do?

15 You've thanked agents by name for hosting seminars, like Rosie Paulsen's team in Zephyrhills and Romilda Pierce in Eustis. Were you in one of those rooms? Take me in. What did that agent do that made it work?

16 You've sat across from a lot of agents since 2015. What do most agents believe about carriers that you think is flat wrong?

17 Give it to me word for word. An agent picks up the phone to call their broker rep, and nothing's broken. What should they say?

18 AEP doesn't leave you much time. What should they bring to that conversation so it's worth yours?

19 Health First held its broker kickoff again this fall, and you came out to ours at Andretti too. What separates the agent who leaves a kickoff with something real from the one who just grabs the swag?

20 Health First's member benefit sessions brought nearly 400 members to the Melbourne Auditorium this fall. After the sale, how should an agent use something like that with their own clients?

> **Book**
> There's a line in my book I keep coming back to. The sale isn't the finish line. It's base camp. And the first ninety days decide whether the client follows you or forgets you. That's Field Entry 7.

21 What happens to an agent who never builds a relationship with anybody on the carrier side?

22 Here's what I think agents should walk away with, and correct me if I've got it wrong. Treat your carrier's broker rep as a partner, not a help desk. Work together to help your clients understand their plans, and make the first call before something breaks. You told me the sale is how you begin, but the relationship is how you build. Is that it, or would you sharpen it?

> **If they go there**
> "Different how? What did you actually say?" · "Take me back to that moment." · "How many, before and now?" · "What can't a broker rep fix for an agent, even when the relationship is good?"
>
> **Plant**
> Where was that agent a year before they started working with you like that, and where are they now? (after she describes the seminar in question 15)

ACT 5 4:00 to 0:00

The close - For the Agent Who Feels Like Just a Number

Respect, and a push to act.

★ **23** Latoya, from where you sit, what can a carrier never do for a client, no matter how good the plan is, that only the agent can?

24 You've worked Health First AEPs since 2015, on the road with brokers and in rooms full of members. What has it cost you? Not the money. The real cost.

25 Think back to that hard day you told me about. Where do you stand with it now?

26 You told me the number you're proudest of is one. Somebody's listening right now who feels like they're just a writing number to every carrier they're contracted with. What do you want to say to them?

27 Go back to 2005, when you were a sales team lead and field trainer at David Lewis & Associates. What would you tell her?

If they go there
"What did that cost you?" · let the silence sit · mirror her last few words · "Where are you with that now?"

Plant
If you had to say all of that in one sentence to an agent who's never called their broker rep, what would it be? (after she answers question 26)

28 Here's what I'd tell an agent: by Friday, call your carrier's broker rep before anything breaks and ask, what's one thing we could do together this AEP to help my clients understand their plans? Give me the Latoya challenge. What would you change?

THE CLOSED QUESTION

CUE Every guest leaves a question for the next person in this chair. This one's mine, to get it started.

CUE

If Victor Crumity Sr. left a question earlier today, use his instead: Every guest leaves a question for the next person in this chair. Victor Crumity Sr. left you this one.

29 Who's the one person in this business who believed in you before you'd earned it, and have you ever told them?

30 What question do you want to leave for our next guest?

YOUR CLOSING **word for word**

"Latoya has thanked agents by name for filling rooms so seniors could understand their plans. Somebody on the carrier side notices that kind of work. Maybe this is the week you call your broker rep before something breaks. Send this to an agent who wants a real partner on the carrier side. Subscribe, leave a comment. I'm Justin Jacobs. This is Closed. You, have a nice day."