

LEADING WOMEN IN BUSINESS: SAN DIEGO

WORKING MEDICARE MAGIC

PATRICIA SALAS AND THE SBHIS TEAM GO THE EXTRA MILE TO HELP CLIENTS NAVIGATE 2020'S "NEW NORMAL."

They didn't have to, but they did it anyway.

In the spring of 2020, as news of the coronavirus swept the country, Patricia Salas and members of her intrepid team of insurance agents could have stayed in their homes. Instead, they donned all of the personal protective equipment they could find and continued visiting their clients, giving away masks, hand sanitizer, life-saving information—and basic human kindness. “Our clients are like family,” says Salas, founder and president of SBHIS Insurance Services. “Many felt isolated and afraid, stuck in their homes, far from their loved ones, not getting



“MEDICARE’S ANNUAL ENROLLMENT PERIOD BEGINS OCTOBER 15 FOR COVERAGE THROUGH 2021. IT HAS NEVER BEEN MORE IMPORTANT TO MAKE SURE YOUR HEALTH CARE PLAN IS MEETING YOUR NEEDS. OUR SERVICES ARE COMPLETELY FREE OF CHARGE AND OFTEN SAVE OUR CLIENTS HUNDREDS OF DOLLARS EVERY MONTH. LET US HELP YOU!”— PATRICIA SALAS, FOUNDER AND PRESIDENT, SBHIS INSURANCE SERVICES

exercise or shopping for good food. We let them know they were not forgotten.”

Whereas other agencies offer home, car, and life insurance, SBHIS (pronounced “ess-biss”) specializes in just three products: Medicare Advantage, Medicare supplements, and prescription drug coverage. Their clients are thousands of people over age 65 in California and nationwide who rely on SBHIS agents’ encyclopedic knowledge of these plans. “Medicare’s annual enrollment period [AEP] begins on October 15,” says Salas. “The coverage and cost of these plans can change every year. So can clients’ health care needs. If your doctor prescribed a new medication that is not covered by your existing plan, a different plan might cover it—and at a much lower copay. Our agents help people stay healthy and save money. Getting together, either in person or virtually, during the

AEP—especially during the ‘new normal’ of this challenging year—is imperative.”

Additionally, SBHIS agents often share information about social services that can ease the financial burden of people living on a fixed income. Best of all, working with an SBHIS agent costs clients nothing.

Meeting New Challenges

In addition to the devastating health risks to seniors, Salas says the coronavirus pandemic has had some unexpected financial consequences for clients. “Family members who have lost their jobs sometimes approach their elderly relatives—our clients—for financial help,” she says. “I recently met with a woman who had been living comfortably on a pension and Social Security; she met with her book club, went out to eat, and enjoyed socializing with friends. Then she began supporting her

grandson who was recently unemployed and had a new baby. Suddenly, all the ‘extras’ fell away; my client had barely enough money for food.” Salas honored her client’s need to help her family. She found a local program to help provide food and a new Medicare Advantage health plan that paid for transportation to and from her medical appointments—with huge monthly savings.

“At the end of the day, we are problem solvers,” says Salas. “We love our clients, and no pandemic is going to change that.”

 **SBHIS**
INSURANCE SERVICES

740 Bay Boulevard
Chula Vista, CA 91910
888-816-9881 | sbhis.net