GREAT MINDS AND ONE BALD GUY

FROM INSIGHTS TO IMPACT

Candid Conversations about Tough Topics Facing Independent Agents and Advisors

Season 1: Episode 2

Episode Title: Delivering Value for a Brighter Future: A Conversation with Gabe Isaacson, Chief Strategy Officer for Integrity Marketing Group

Meet the Experts
Todd Villeneuve, Managing Partner, IFC National Marketing
Gabe Isaacson, Chief Strategy Officer, Integrity Marketing Group

TODD: What has to happen to bring back a viable market for agents selling health insurance, not just in Minnesota, but across the country?

GABE ISAACSON: This is such a big bucket, so let's talk about a few things here, but the first thing I would say is I have an immense amount of empathy for 3 different groups, in particular. The first is I have a lot of empathy for the carriers. These regional, not-for-profit carriers that are very mission and community-oriented, they do not desire to be in this context for a second. And I served a number of not-for-profit, very mission-oriented, healthcare insurance companies when I was at McKinsey. I have many friends and colleagues there now, and the idea of not serving every county in a state, or not wanting to serve every beneficiary in the state if possible is like anathema to their mission, and that is hard. And so, we all have to internalize that their economics have to be so upside down sometimes to make some of these decisions, and for that, I have empathy, because I think they want to grow with all of us, and they want to serve more customers, and it's not in anyone's interest to be moving backwards. So I have a lot of empathy.

TODD VILLENEUVE: No, I was just saying to expand on that, we've been talking, and if we want to talk about the Minnesota market before we had the large UCARE fail, we were being told by all of our regionals, they were losing north of $150 a month per member per plan before having to take this on. So, it's impossible not to be empathetic, if not even sympathetic to what they had to deal with going into this market. And again, what has to happen to kind of get us through this?

GABE ISAACSON: Yeah, so let's talk about the other two groups. The last two groups that I have a lot of empathy for are the agents who are experiencing the byproduct of this market, and the beneficiaries, who are the biggest byproduct of it, right? Losing choice and losing guidance, where the agents can't be there to support them, where the carriers and everyone aren't creating an environment that's hospitable, right? So if we think about what has to change to sort of change the tide for all of these groups, we have to sort of understand how we got here, right? And the real driver of this is carrier economics being upside down. When carrier economics are right side up, they want to grow, they want to build products that are very attractive, they want to work with agents to help more beneficiaries, and we get to what I would call a virtuous feedback loop. We get in a cycle where everyone wins. So, how do we get out of this cycle of challenge, right? We gotta talk about what got us here. So, what got us here is a few things that are very academic, and I'll move through them quickly, because they're not that interesting, right? But one obvious factor is the few years around the COVID pandemic, when no one used healthcare. We then came out of the COVID pandemic, and everyone used healthcare, and that meant the insurance companies went from not spending a lot of money to spending a lot of money. That's workable, and there are fail-safes in the system for that, but it came at the same time that we introduced new risk adjustment protocols, which meant that the carriers were not being as readily or as

easily compensated for the risk of the membership. The Stars program and risk adjustment were two of the biggest factors of carrier economics that we were focused on. The fourth thing is, there were a few years where government reimbursement on Medicare was lagging inflation, lagging utilization, and things of that nature, and there are complicated reasons why all of these things happen, and for the most part, it was really good intentions by good people trying to do the right thing. But we ended up with a confluence of factors that were either ill timed or that missed the mark, and then we're down 15% margin on economics, and that's not sustainable for anybody, no matter how well their intentions are. So let's talk about what's gonna change and what has to change. The good news is, as we look at this year, we see that government reimbursement is on a good trajectory in recovering. We would say that the Star ratings this year were the most stable they have been in a long time. And some carriers, let's take Humana for example, say they are really seeing optimistic indicators for the future, right? So, that's exciting. We would say the risk adjustment changes that happen, it's called V28, that's pretty much all phased in at this point, and there's not a lot of new hits to be felt. At a high leel, we would say the pain is mostly in the rearview mirror. And so now, and you can read this in the publicly traded earnings reports and the conversations we have with carriers, we're starting to hear there was a lot of pain to income statements and balance sheets, which meant there was a lot of pain to agents and beneficiaries when they had to make tough choices, and now, hopefully, we've kind of eaten our vegetables, so to speak, and now we begin to transition to dessert, and we're coming out of the hard time. So, what you have to believe is that everybody has done the hard stuff and now we can get back to the fun stuff. If we're not there yet, we're 12 or 18 months away, are we gonna have one more tricky upside-down cycle? Maybe, but I think we're getting really close and the beneficiaries who keep getting swung around and keep getting plans and negative ANOCs and all of that, they really need a moment of stability. One of the things that our research showed at McKinsey is just continuity moves the needle. It moves the needle on quality, it moves the needle on satisfaction. Everybody wants stability. And that's just on the beneficiary side. Agents want stability, too. And so, we are getting really close to that place where a beneficiary can build a relationship with an agent, a plan, a provider, care manager, all of the specialists, and not be at risk of having the economics of a plan turn their own economics and access upside down. So, we are on the precipice, we just have to believe that all of these hard, hard actions that the carriers have taken are going to allow the carriers to now get right back in that cycle of reinvestment, which is where we all want them.

TODD VILLENEUVE: Yeah, some of the rumor mill out in the field is that if things like the Star and the reimbursement rates kind of come back into form, then some of these lost commissions may be getting replaced. Have you heard some of that grumbling and rumors?

GABE ISAACSON: At the end of the day, a very important tenet to understand is that broker commissions are a very small part of carrier economics. They turn off commissions, not to save money on commissions, but because these are areas where they're just so uniformly upside down, they don't want to grow. So if reimbursement is there, and Star ratings are there, commissions will be there. Because carriers want to pay where the economics are right side up. And so, we should bet that a rising tide will lift all boats, and have an immense amount of confidence about that, and, you know, the tide is looking optimistic as we get going.

TODD VILLENEUVE: If the premiums start stabilizing with Medicare Advantage, do you still see a massive uptick on the MedSupp side? Like, we're starting to see this year?

GABE ISAACSON: I think that what's happening is that necessity is the driver of innovation, or whatever that phrase is, right? MedSupp sees a resurgence because it has to, but now it's back in the dialogue. It's back in the broker's portfolio. It's back in the beneficiaries' minds, and you don't take that stuff out quickly. Now, obviously, does a $0 product that has dental and Part D and all of that start to win where it becomes viable? That may just win on the merits. But when MedSupp starts to become part of the conversation, and MedSupp rate increases can become less abrasive as utilization mellows out, you might end up with a world where MedSupp can, in the long run, just remain more competitive. And that would be good, because for some number of years now, we've measured beneficiary choice, and the average number of MA plans available per county. But where is the number of competitively priced MedSupp plans per county in that consideration, too? Because a beneficiary's holistic consideration is going to include Medicare supplement, to be sure.

TODD VILLENEUVE: Right, we always talk about that lifetime arc of product, is you start at healthy MA, and you want to time it until you get in there, and I as one of our field guys always says, "We're always so good at market timing, how good do you think members are going to be at timing their health, right?" To expand on the question of how we get viable again, in your view, how do we address the fraud issues?

GABE ISAACSON: I think that this is something that CMS certainly has an eye on. We've seen it in the ACA space, and I mean, at the end of the day, this is true of every industry in the world. If you are doing things right, and you are a leader, and you have technology that is supporting you, and call recording that is supporting you, and compliant marketing that is supporting you, then this is a place where we just have to work with the regulators. I mean, I think it is a place where the folks that are doing it right couldn't be more excited to see action taken, and I think this administration is just so consistent and serious from a fraud, waste, and abuse perspective, and they want beneficiary choice, and they want beneficiary access, and they want it to come from the right folks with the right intentions and the right support infrastructure, and I think that is as true as anything. And so, while we see and take challenges from an economics perspective, I think the regulatory environment right now is very helpful in this regard, on really having such deep motivation to root out the bad actors, and I think it is just that much more important if you think about whatever that suite is of good behaviors, right? Leveraging technology the right way, call recording, marketing, things of that nature, it's just all the more important to be getting it right, and knowing that there's increased scrutiny and focus on the folks who are doing it wrong, and we're all gonna win when that stuff gets rooted out.

TODD VILLENEUVE: Okay. So, in regard to the market dynamics. What part do you think the agent's going to play in a successful delivery of healthcare now. Are we kind of going into a new phase of this market?

GABE ISAACSON: Yeah, I mean, it is my perspective, and I will tell this to anybody who will listen, that the agent is going to play a bigger role in the future of good healthcare outcomes than ever before. What does that mean? It means that the provider choice and selection, especially as we move back into more of an HMO world, getting the provider right and getting them quickly in the flow is so important. Getting the member engaged, especially as we think about the growth of CSNP, and getting them into the right care programs will be more important than ever. Getting them onboarded and getting them engaged with supplemental benefits will be a huge part of the buying decision, more important than ever. And so let's just take those three as an example, right? One is infrastructure around CSNP, number two is provider choice and access around HMO, and number three is supplemental benefits utilization. Carriers spend so much money, they hire call centers, they run mailing campaigns just to try to communicate to members about things that the agent is already talking to the member about. And so, if we are able to just communicate and partner with the carriers in new ways, and say, guys, guys, pause. You spend all this money when you see a new name on an enrollment report come in on the first of the month, that's great, that's good and well. But why don't you go back to that agent that has spent an immense amount of time with that beneficiary? Probably over the course of years, and maybe multiple plans, right? And say, here are our goals as a plan. This is what is going to make your client successful, sticky, happy, healthy, right? Can you be that conduit? Can you be that connection point from us to them that gets them doing the right things? Things that they're going to want, things that they're gonna be excited about, right? And how do we incentivize and motivate the agent to play that role? I mean, it is just my perspective. Undoubtedly, having looked at this for nearly a decade now between McKinsey and Integrity, when you're using something like Integrity Connect and the Integrity technology, it is just undeniable that this is what we have to do in the new healthcare, new MA environment especially, this if everyone's gonna win, and the agent's gonna have to be the hero and at the center of it.

TODD VILLENEUVE: I know we talked with a regional based in the Upper Midwest, and you brought up the difference between an agent's communication and the insurance company, and I think you used the idea that if it maybe came from the agent's mailbox or address, and it was talking about fall prevention, how much more readily that piece would be opened than it would be from the insurance company. I think you had some stats around that?

GABE ISAACSON: Yeah, well, I mean, so what I have seen in my time, and I worked with a number of these, like, member engagement companies and things like that, right, vendors that payers hire and spend a really incredible amount of money on, what we see is that those folks get 25% or 30% engagement rates, maybe 35 if they're good.

What I can tell you is any member that enrolls in a plan with an agent, that agent has a 100% engagement rate. It might feel like 110% engagement rate some of the time, right? And so carriers are chasing bad money after good money, right? They're spending money on all these new ways to reach a client that that agent has already reached, right? So if we think about that, and we think about the economics of carriers losing $150 per member per month, I can tell you they might be spending 10, 15, 20 of that on member engagement that isn't working. And if we think about successfully engaged members, members that retain, members that proactively engage in their care, that's where carriers make money. And so this is the exact kind of thing that when we collaborate, we win, and it creates stability in the market. And that's a huge thing. I'm seeing agents engaging with beneficiaries in new ways, right? Sometimes it's text message, sometimes it's phone, sometimes it's in person, sometimes it's mail, sometimes it's all of the above.: The key thing is, is the agent knows how that beneficiary wants to be engaged, how their clients like to be spoken to. They know everything about the client. The carrier is just guessing, really.

TODD VILLENEUVE: Awesome. That's a great segue into the third question I wanted to make sure we addressed is, what new ideas are you energized by in this industry, and how do you think they're going to affect distribution?

GABE ISAACSON: Yeah, well, I mean, I think at the end of the day, we've talked about a number of things about the economics and the engagement and all of that, so maybe I'll just touch on a new thread for a second. When my wife and I want to go somewhere, we don't go to Delta.com, or AmericanAirlines.com. I go to Google Flights, or I go to Expedia, because I have been trained to know that there are so many options out there, and there are so many times, and so many prices, and so many connections. I just moved to Dallas from Pittsburgh. When I lived in Pittsburgh, I connected to go everywhere, right? The complexity of the layovers was immense. Yet, it's nowhere near the complexity of a Medicare Advantage plan. And I was always going to want some sort of unbiased mechanism to compare. Delta could market to me all day long, but I didn't really care, because I was going to buy what made the most sense at that time based on my needs. And at the end of the day, that is… exactly what we are finding in Medicare Advantage, which is that the carriers are not necessarily going to, at scale, really be able to reach the beneficiaries with branded marketing. It's really hard if you're a beneficiary and you know there's 50, 60, 70 Medicare Advantage options out there for you. You really want to be looking at the 70, and not the eight that are offered by one carrier, or whatever the case may be. And so one of the really big important things is that the beneficiaries now know that they have to start with a broad swath of the open market, which just really puts the agent at the center of it, to translate, to simplify, to educate, right? And not only deepens that agent relationship, by the way, it makes the agent, it puts the burden on the agent that much higher. If, in my example, Google Flights stopped being accurate, that would throw my world upside down. That would really screw me up. The agents better be good. The agents better be using technology, have the right training, have the right resources, get the answers right, because the beneficiaries need the agents now more than ever. And as plans evolve, think about what's happening. The pharmacy benefits on MA plans, and cost sharing, and formularies, and tiering, and all of that. I mean, we have to get it more right, and if I was an agent, I would need more help, right, from a technology perspective, to be doing that.

TODD VILLENEUVE: And I think that some of the things that we've seen in the new, energized systems and tech is that it's easier to quote some of the ancillary products. You call them supplemental, we talk about that. Do you see those areas growing? The growth of hospital indemnity and cancer policies, and things you can sell and scope, and different product designs.

GABE ISAACSON: I think, I think that what's happening is this moment where we stop having this simple, singular MA sale, and we go to a moment that requires a more holistic conversation and needs assessment from the beneficiary perspective, ad more holistic product conversation from an agent perspective, I don't think we unring that bell. And so for every agent who has taken this moment of challenge and turbulence and introduced themselves to annuities, or life, or hospital indemnity, or cancer products, or Medicare supplement, and things of that nature, right? God willing, agents aren't gonna forget that, right? And all that is going to mean is that the agent is going to be that much more valuable to the beneficiary, because when everything remains on the table for the beneficiary, choice expands. I'm a big choice guy. I like optionality, I like choice, and I like getting the thing that fits best. I'm not intimidated by having more wine bottles on the wall. I will find it. Don't simple it down to six for me, right? And I think that that's kind

of what we need to do as a world, is if we can be translators to bring many options, more options to customers, but help them still leave with the right thing. That's a win.

TODD VILLENEUVE: Yeah, I think some of the advancements on some of the products, like the new MedSupp having lifetime commissions, if they're willing to take some underwriting things, necessity will spur innovation, and from bad times will come good. But, I think that the impact that distribution's going to have is they're going to be educating, probably a lot of end users with new choices they're not familiar with, and more bundled options, potentially?

GABE ISAACSON: I've spent a lot of time this AEP going to a lot of the FMO rollout events and things like that, and I was just, like, inspired by the energy. Folks were really energized. As much as the moment is hard, people were like, I'm gonna figure it out, we gotta get through it. But the other thing is, just the way that people are being so much more thoughtful. In the needs assessment, they're being so much more thoughtful in the way they ask questions about long-term care needs, about cancer prevalence in the family, about retirement planning and about financial needs and things like that, right? About, you know, at Integrity, we would say planning for the good days ahead, right? But people are now expanding what used to be a simple conversation about, can I find you the right Medicare Advantage plan, to being such a more holistic conversation of needs, wants, family history, unknown, right? The things you don't even know you need yet. We're all gonna win in the long run because of that, and beneficiaries are too.

TODD VILLENEUVE: Awesome. Well, I'm super optimistic about the agents that are going to be able to cross-sell or be more holistic are obviously the people that are going to win. They're also going to scale better, and they're going to be able to look at larger multiples when it comes to selling their practice or sending it downstream. The IRA did a lot of different things, but it really kind of put a spotlight on how rapid the drug costs continue to climb, and how that tends to mess with a lot of the base plans. And as far as things going in and out of commissionable, there's nothing that's been more volatile. Where do you think that Part D goes, or drug planning in pharma in general? That could be a whole other podcast, I know, but let's take the 1,000-foot view and maybe see what we can do here.

GABE ISAACSON: Yeah, I mean, I have a lot of perspectives about a lot of things. This is one where I don't know where it's going. This is so hard. So, first, let's take a step back. When I was at McKinsey, I worked with a number of large national health plans and large PBMs and and I think we continue to see publicly what I was seeing behind the scenes, which is a combination of an appreciation that the status quo isn't working or going to last, combined with a need for innovation, but everybody kind of feeling the walls of what that innovation is going to look like, right? It's far away from a day-to-day need of an agent or a beneficiary, but when I read the news and I see new things around PBMs and all of that, right, I'm feeling that we're just a couple of years away from that trickling down to real innovation, right? Certainly what we're seeing with the direct distribution on the GLP-1s and things like that, which, by the way, are a source of a lot of the high cost in the system right now, and it's complicated because people need them, we're just seeing immense success and great things, right? From a customer perspective, access, access, access. All the same. I don't know where this one is going. I know, Todd, you've seen some of the innovation that folks are doing with the prescription drug cards and things like that, and I think that if it means that we end up in a more complicated but competitive market, where people have new, diverse offerings, and it isn't just, oh yeah, here's your meds up and here's your PDP, good luck, right? Whatever the case may be, like, I think we're gonna end up better, mostly because we can't end up worse than we are right now, but goodness gracious, from a prescription drug perspective, I have a lot of empathy, and it is quite challenging.

TODD VILLENEUVE: I'm kind of, you know, crossing my fingers in regards to the part of the Big, Beautiful Bill is that the large insurance carriers could actually jointly negotiate with some of pharma now when it was considered illegal to do that, and it's not considered collusion if you're trying to do the best thing for the end client. So, hopefully that can get some momentum, and they can play together in the same sandbox, and I think they want to. I think they have to. They just flat out have to. So, we're kind of rounding third base and heading to home. We talked a little bit about Integrity, and it would be wrong if I don't ask you, what is Integrity creating as a new value prop to insurance companies, to insurance networks, and most importantly, to agents.

GABE ISAACSON: So, at the end of the day, you know, Integrity is really at this exciting intersection of distribution and an agent and agency force that is so immersed with technology. You know, what we are seeing is agents with technology are unstoppable. Agents alone are incredible, technology alone is okay, but agents with technology is freaking unlocked, right? That is where we're seeing so much more productivity increase, from an engagement increase, from an efficiency increase. That is really the unlock. So, first and foremost, what's going on with Integrity Connect at Integrity right now is just, is incredibly exciting. And if I was a carrier, or an agent, or a beneficiary, I would be really excited about it. And what's happening there is that we are increasing the ability for agents to professionalize and enable their business, right? Call recording, email, personal website, really sophisticated CRM and tags and things of that nature, right? All, by the way, at no cost to the agents. So that's all really exciting. But then what is happening is it's increasing with Ask Integrity and AI and things of that nature. It's increasing the agent's ability to put the beneficiary in the right plan. And if I'm a beneficiary or a carrier, that's all you can ever want, right? Call recording, compliant, and ending up in the plan of best fit, right? So from an Integrity perspective, that is really central to the value creation, and just every single day, trying to make that better for the agents and the beneficiaries is so huge. Then, the other thing I would say is that, you know. I spend a lot of time thinking about how we can deliver world-class service, and really just be an indispensable partner to more agents and agencies. And so just this week, we rolled out Integrity Errors and Omissions, E&O Insurance. It's offered at a lower cost with superior benefits to anything that exists in the market. And E&O insurance isn't the point, and it's not central, but what it is, is it's part of an evergreen commitment by a leadership team that wants to keep bringing value, delivering value, proving value to agents and agencies, and I promise it is just the beginning, and we want to bring more things to every agent and agency that works with an Integrity business anywhere. And the commitment is to you know, the relationship between an agent or an agency with Integrity often starts with a relationship with a marketer somewhere in the country, with a business unit somewhere, someone meets a great colleague at IFC, or they meet a great colleague at Agent Pipeline, or AGA, or whatever it is, and that's incredible. But then how can Integrity make that experience even better by bringing tools, technology, and other offerings and resources that make it the place to be for happier and more successful agents who can serve more beneficiaries.

TODD VILLENEUVE: I know that RI is interested in finding better ways for agents to be better agents, and we released and started a program called the Gold Experience that, along with what Integrity does with its data set, we actually take the same data set and start marketing all the products that either the agent hasn't chosen to offer, and we'll help teach them to sell it, but we'll actually be touching them on journeys throughout the year with different ideas for their clients that are buying them from somewhere. We're helping them maximize that opportunity. Plus, we're going to be plugging in different options that will look at people that most look like they'll buy an annuity in their set. And some of these data providers and these programs are 80-90% accurate, and so we're finding annuity options and annuity growth in agents' books that they've never had, and when they're losing Part D revenue, and they see us, like, Integrity, being proactive and helping them grow, and then we take that to another level with the Gold Experience. I feel like we're kind of creating a value prop that nobody else is going to want to deal with. But what we have to have is a CMS Response that seems pro-agent. And I think, to date, it's, it's kind of been skewed. Where do you see the CMS, responsibility in this whole thing? And then, what is the new invented agent model going to kind of roll out here in the future?

GABE ISAACSON: Yeah, I mean, I guess I would take a slightly different lens at it, which is, to be pro-agent is to be pro-optionality and pro-profitability. And so, if CMS can help bring stability to the market, we're gonna be pro-agent, because what's gonna happen is we're gonna end up with more carriers that want to grow, more competitive prices, and more optionality in the market. And so, what we need to do is certainly not take any punitive actions towards agents, besides fraud, waste, and abuse, and rooting out bad actors, which I think has been great, and everything in that regard has been very positive, and then just trying to stabilize the ecosystem. I mean, the biggest thing, honestly, that has happened this entire year from CMS for Medicare, if we were to take a very simple lens is that rate increase that just is allowing carriers every little bit of day to get a little more money in the ecosystem and get it there, right? The rate increase was good, START rating stability and positivity was good, and we are just on a journey, right? We're on a journey to just take the boat that was on its tipping on its side and get it right back upright, and then we're gonna have a bunch of boats racing to add membership. And so, I think that, you know, we can debate what needs to be done and all of that. I think we have an amazingly pro-agent infrastructure right now. The people that are

most pro-agent, by the way, are the beneficiaries who need agent help, and the carriers who need agents to grow, right? If there's one thing to think about from this conversation, it's that beneficiaries need agents, good agents with technology, to distill plan choice, and carriers will want to grow, and they're going to need agents to do it, because they want the Google Flights experience and not the single-branded experience. When carriers and beneficiaries need agents, we just need an ecosystem that is hospitable, because the agent is going to be the hero at the center when everyone starts winning again.

TODD VILLENEUVE: Yeah, and I think the IMOs piece now is probably as important as anybody for that conduit between the types of technology that might be used, the ability to work with an IMO, that it can give at discounted rates on things like the Integrity Connect platform, offer things like the Gold Experience, or, you know, what are the T65 leads, those type of things, is they have a buying power set different than the agent and the agency. So, I believe all these value props, and I always love your energy, Gabe, because it always makes me feel better, no matter what I'm kind of dealing with up here. Any last words to kind of, talk forward or talk through, or recap, kind of, your messaging?

GABE ISAACSON: My wife sent me a reel on Instagram last night, and it was a child in the grocery store, and the child had two baskets, right? And it was this whole thing about, if you go and just show the child how to lift all the handles and everything, that's fine, they'll carry the baskets, but watching the child struggle for about 20, 30 seconds, and then pick up the baskets and be able to figure out how to get the handles to all come up with just two hands and two baskets is gratifying, and it's how you learn and grow And it's a little bit of a fraught analogy, but I think that's the moment that we're in right now, right? This is not pleasant, and the struggle is not fun, and I have an immense amount of empathy for every agent and beneficiary that is struggling in this moment. But what's happening is beneficiaries, via the agents, are learning about products they never knew existed. They're having financial needs met with annuities, they're thinking about a more broad set of needs between long-term care, cancer, hospital indemnity, whatever it is. They're thinking of a Medicare supplement, which, depending on economics, may have been the right fit all along, and the agents might just not have had that in the toolkit, right? And so this struggle is making us that much more capable and diverse on the other side when, you know, when the rising tide lifts all boats again. And so I think that we're building muscles, we're building a toolkit, we're building capabilities that are gonna just pay dividends down the road, and the best thing we can do now is survive advance, maintain those relationships with that broad client base, so that you may not have the right thing for them today, but God knows, 12 months from now, you're certainly gonna have the right thing for them, and it's just about those relationships, and we're gonna get there.

TODD VILLENEUVE: Yeah, I just saw a little podcast with Mark Cuban on it, and kind of the overlapping message he wanted to say is the lady asked him, when you're in a down market, how do you get out of it? He said, I sell out of it. I boost my sales, I look at different things in sales, and I double down in sales. And when you talk about the potential that I know a lot of the agents right now are really struggling with, can I afford to offer my services for free? Certainly, we have an underlying current that the commissions may be brought back in. We have the ability to sell more products now than we've ever had a chance to now with an automated system that will show best of class, best of service, best of rate, and obviously with the most riders and most benefits. So, we have this nice coalescence of a chance to really kind of sharpen that sword, or however you want to look at it, to get incredibly good at what we do now, and then once things get back into place and the rising tide hits where maybe the commissions come back in two, three, four-fold. So, that's what I hang my hat on. I just kind of always talk about when we're talking to agents is, we'll figure out the rules, we'll tell you how to win. And I think, Gabe, your insight really gives us ideas, not only if we can figure out how to win and get through now, but how much better of a position we're going to be in the future, and then giving us some of the tools and expertise to capitalize in the future. I can't thank you enough for your positivity, always. This is a super easy area to get negative in, and I love that your positivity is that this is an opportunity, and we always feel that way, too. So, from the agents listening in, they either work with IFC or don't, and for everybody else, I thank you, Gabe, for your time.

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