GREAT MINDS AND ONE BALD GUY

FROM INSIGHTS TO IMPACT

Candid Conversations about Tough Topics Facing Independent Agents and Advisors

Season 1: Episode 7

Episode Title: Meet the IFC Team: Group Benefits

Thank you to our experts who contributed to this conversation:
Gintas Garsys, Regional Director, Individual Health, Group Benefits, and Medicare

Hosted by: **Todd Villeneuve,** Managing Partner, IFC National Marketing

Background: From Independent Agent to IFC

Todd Villeneuve: Welcome, Gintas. Tell us about your background and how you found your way into the insurance industry.

Gintas Garsys: My insurance journey started when I moved to Minnesota in 2008 after getting married. I began on the P&C side, then moved to a national health carrier selling individual plans over the phone — this was pre-ACA. From there, I launched my own independent agency covering P&C, life, and health, eventually focusing on individual health and group benefits with some Medicare mixed in. After about seven or eight years, I sold the agency and moved to the carrier side to get exposure to the larger group market — 200 to 800 lives — which gave me the education I'd been looking for. When that chapter ended, the opportunity at IFC opened up, and it's been a great fit.

Why IFC?

Todd Villeneuve: Why did you choose IFC? You had other options on the table.

Gintas Garsys: Honestly, I hadn't seriously considered the FMO world until I got to know IFC in its current form. What won me over was the alignment between IFC's mission and my own passion: helping small to mid-sized agents compete with the big shops. Large benefit brokers have enormous resources — underwriting analysis, compliance tools, sophisticated technology — and that's a hard wall for an independent agent to scale. IFC was already leveling that playing field at the individual, Medicare, and group levels. That spoke to me. It felt like a place where I could genuinely make a difference for people.

Why Are Agents Moving Into the Group Health Market?

Todd Villeneuve: We recently had a large group meeting in Minneapolis and we're seeing real momentum on the group side. Why are agents getting drawn into this space?

Gintas Garsys: A few things are converging. First, market volatility has made agents think more seriously about building a stable, diversified book of business. If Medicare or individual health takes a hit, you don't want that to take the whole agency down with it. Second, agents are realizing they're leaving business on the table. A Medicare agent might handle the husband's plan, but if the wife is still on an employer group plan, the benefits broker who handles that account often has a Medicare solution too — and the client naturally consolidates. You can lose a Medicare client you've had for years simply because you don't offer group. The group market is part of the natural evolution toward full-service advising.

Challenges for Agents Entering the Group Market

Todd Villeneuve: For an agent considering this space, what hurdles should they expect?

Gintas Garsys: It's a competitive market, but so is every other insurance line. The biggest hurdle is education — quality resources for learning the group market have historically been few and far between. That's one reason IFC's Agent Builder program includes group benefit training, which we've been building out with Frankie Villeneuve leading that effort.

The second hurdle is a mindset shift. Group benefits is a more strategic sale than individual health or P&C. On the individual side, the conversation is fundamentally about risk: how do we protect your wallet? On the group side, you're still having that conversation, but you're layering in employee retention, talent attraction, workplace culture, and what it means to be a great employer. It's a consultant's conversation, not just a risk evaluation.

That said, agents coming from health and Medicare don't have to start from scratch. They already know how to read a plan design, evaluate an SBC, and assess risk. Moving into small group — typically 2 to 50 lives — feels like a natural extension because it's structurally similar to individual health. It's really just applying existing skills to a group of 20 people instead of one.

Income Potential in the Group Market

Todd Villeneuve: What kind of income can an agent realistically expect? Walk us through the numbers.

Gintas Garsys: When you factor in ancillary sales alongside major medical, most group agents are earning around $40 to $45 per employee per month. On a group of 100 lives, that's roughly $4,500 per month — or $54,000 to $60,000 annually from one account. And 100 lives could be just 3 to 10 groups, depending on size. If you're writing 30 groups averaging that out, you're well into six figures in your first year. The math works.

A Real-World Example: Helping a New Agent Land Their First Group Client

Todd Villeneuve: Walk us through a recent example — how an agent found a prospect, how you supported them, from start to finish.

Gintas Garsys: This literally happened a few weeks ago. A Medicare-focused agent wanted to break into group and was networking at their local Chamber of Commerce — which is one of the best places to get started in small group. A business owner they knew expressed interest in shopping for group coverage; they'd been looking at the individual market, found it too expensive, and were curious about tax advantages of group plans.

The agent reached out to me and I walked them through the fact-finding process: how to ask about corporate structure, number of employees, benefits priorities, and budget. We went through the quoting process together and, in this case, the numbers didn't work — the group was very cost-conscious and wasn't quite ready to make the leap. That's not unusual for businesses offering benefits for the first time.

But here's what made it valuable: we used that conversation to build a relationship and set up a future conversation for when the timing was right. We also pivoted to a marketing strategy discussion — what kinds of businesses should this agent be targeting? Established businesses with a 401K already in place, for instance, tend to be better prospects because they're already investing in their employees. The conversation became a two-part engagement: serve this one client well and build a smarter prospecting strategy for the road ahead.

IFC's Full Group Support Ecosystem

Todd Villeneuve: When people think 'group,' they only think health. But you've described a much wider ecosystem. What does IFC actually support?

Gintas Garsys: We've built out a comprehensive platform. Here's what agents can access through IFC:

- **Concierge team:** IFC's in-house group specialists (like Todd Stead) will go in as an extension of your agency, run the sale alongside you, handle compliance and renewals, and split commissions. You retain the client. The goal is for you to shadow the process and, by year two, run it yourself.
- **Ancillary and voluntary benefits:** Dental, vision, disability, accident, critical illness, hospital indemnity, and more. These are increasingly expected by employees and round out a competitive benefits package.
- Payroll support: We recently signed an agreement to support agents with payroll solutions.
- **HR resources and compliance:** Through partners like MedSurety and G&A Partners, IFC provides COBRA administration, summary plan documents, cafeteria plan compliance, Department of Labor audit protection, and employer handbook support. The moment a business offers benefits, they become subject to a new set of rules — and agents either provide that service or charge for it.
- **Navigator (enrollment platform):** Formerly EASE/Enrollees, Navigator handles employee enrollment, benefits elections, and compliance documents. IFC offers discounted setup support so you don't have to build each case from scratch.
- **401K planning:** Through a specialist partner focused on small group retirement plans, agents can offer 401K solutions without needing to be an expert.
- **BaxRx (pharmacy subscription):** A pharmacy benefit product that diverts 80–90% of generic drug spend away from the health plan, managing claims and reducing risk for the group. Available outside of Minnesota.
- **One Health Plus (level-funded product):** Available in 45 states. Solves specific challenges like participation requirements and 1099 employees.
- **G&A Partners (PEO):** A broker-friendly professional employer organization. The PEO space has shifted from just saving money on medical and workers' comp to strategic HR consulting — streamlining operations and making businesses more profitable.

Marketing Support: The Gold Experience

Gintas Garsys: The part I'm most excited about right now is our new marketing platform — the Gold Experience. It's a full omni-channel marketing platform, which sounds like buzzwords, but in practice it means putting your agency's marketing on autopilot.

Here's how it works: We partner with Judy Diamond, a data firm that tracks 5500 filings — the annual filings for group benefit plans and 401Ks. That data gives us a list of businesses that are already offering benefits, along with decision-maker contact information. That means your cold calls become warm calls, because you're reaching out to someone who already understands the value of group benefits.

Through the Gold Experience, you can enroll a prospect into an automated "journey" — a sequence of drip touchpoints across email, print, and social media. Research shows it typically takes 7 to 8 attempts to reach a business owner or HR decision-maker. Every time they see your name and your agency's value proposition before you call, the warmer that conversation becomes.

The platform also lets you batch your social media: plan a full month of LinkedIn and Facebook posts in one sitting, so your time in the platform is spent connecting and engaging rather than staring at a blank content calendar. Add in playbooks, toolkits, and a group benefits toolkit, and it's a genuinely powerful system for agents who want to grow in this space.

Understanding the Three Types of Group Coverage

Todd Villeneuve: Walk us through the three main types of group coverage agents need to understand.

Gintas Garsys: I'd frame it as three tiers — traditional fully insured, ICHRA, and underwritten products (which includes level-funded, association plans, and PEO plans).

- **Traditional fully insured:** The standard employer group medical plan most people know. Solid benefits, predictable pricing, widely available. Great for many groups.
- **Underwritten products (level-funded, association, PEO):** These products allow medical underwriting, meaning healthier groups pay less. We're seeing a real push toward these products as employers ask, 'Why should we subsidize sicker groups if our employees are healthy?' The savings can be meaningful.
- **ICHRA (Individual Coverage HRA):** Instead of offering a group plan, the employer sets a contribution, and employees shop the individual marketplace for their own coverage. Historically, this produced savings of around 30% because individual premiums ran lower than group. That gap has narrowed somewhat with recent individual premium increases, but ICRA still plays well in specific situations: high medical claims history, participation challenges, geographically dispersed workforces, or groups that want to offer employees more plan flexibility. IFC has dedicated ICHRA expertise — Ian, who came from one of the original ICHRA providers, as our go-to resource on this.

The Rural Market Opportunity

Todd Villeneuve: A lot of our agents are in rural areas and assume the group opportunity is mostly in metro markets. What's your take?

Gintas Garsys: Rural markets are actually a fantastic entry point — especially for agents already there. Rural agents tend to be more diversified by necessity, they're well-networked locally, and competition in the small group space is significantly lower than in metro areas. You're serving your neighbors. People do business with people they trust. And with IFC providing the tools and technology that level the playing field, a rural agent can show up with the same resources as a big-city shop. The opportunity is real and relatively uncrowded.

Proof of Concept: The Concierge Model in Action

Todd Villeneuve: Mike Oothoudt is a great example of how the concierge model works. He started as a concierge agent in southern Minnesota and is now embedded in multiple agencies as their dedicated group health expert — he's so built out that he's not really taking new clients unless they're in specific small-town areas.

Gintas Garsys: That's exactly the vision. The concierge model isn't just about getting the sale done — it's about giving you hands-on experience so you can eventually own it. You're sitting next to an expert, watching how they run the consultation, and gradually taking the reins. Most agents who use the model are running their own group meetings by year two.

Why This Work Matters: Personal Stories

Todd Villeneuve: One of the things I tell agents is that this isn't just a product — it's a real impact on people's lives. My wife had cancer, and we had a cancer rider embedded in our hospital indemnity plan through IFC. That benefit funded a trip to France during her treatment. It kept her positive throughout nine months of diagnosis to recovery. I didn't fully appreciate that product until it mattered.

Gintas Garsys: I'm living that right now — my son broke his arm in a snowboarding accident and had emergency surgery. Between anesthesia and other out-of-pocket costs, the bills add up fast. Our accident plan is helping offset that. Price is what you pay monthly; cost is what you pay when something goes wrong. Voluntary and ancillary benefits exist to protect people from the gap between those two numbers. When you help a client understand that, you're doing real work.

Final Thoughts: Should You Get Into Group?

Todd Villeneuve: If an agent is on the fence about entering the group market, what would you tell them?

Gintas Garsys: Do it. I've had too many conversations with agents who said, 'I wish I'd done this sooner.' Group benefits lets you be more creative, more consultative, and more of a strategist. You're building a book of business that renews annually and grows with your clients. The opportunity has never been better — insurance rates are volatile, employers are shopping, and the old model of accepting 20% annual increases every year is simply unsustainable for small businesses. That's an opening for a smart agent with the right support.

Todd Villeneuve: And the first step?

Gintas Garsys: Reach out to someone on the IFC group team. Reach out to me. Tell us where you are, what you're working with, and let's have a conversation. It might start with a simple letter campaign to your existing clients to gauge interest. It might be as easy as showing up at your local Chamber of Commerce. We'll meet you wherever you are and help you build from there.

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