

The Advisor

April 2014



Community Assistance Program
Making healthcare more affordable

Editor's Corner

By Linda Grinthal



Dear Field Force,

Many of you are working hard. I know that. Your mission has not changed: Get Community Assistance Program discount cards into the hands of people who need help with their medications costs and while earning an income for your efforts. It is a noble mission.

Those of you who were on the March National Conference Call and heard a Rep who is a pharmacist speak, know that the industry is going through some changes right now. Script counts are not increasing quite the way they used to. However, you also now know what opportunities lay ahead, like the possibility that free and \$4 meds will be phased out. That alone can make the industry's script counts rise again, but coupled with limited prescription coverage in many health plans, we should have more people using discount cards than ever before.

Reps who are getting cards into as many hands (and wallets) as possible have the potential to see script increases that will make them smile later in the year. As our newest Program Advisor says, "GIVE UP ON GIVING UP!" The only way to see increases is to stay in the game. Make sure you are on your national and team calls so you get up to the minute details on what is affecting your business and recommendations on how to keep your business moving forward.

Linda Grinthal

VP Marketing/National Sales Manager, NBBI

Announcing Our Newest Program Advisor

Dear Field Force,

As always, there were many inquiries about the Program Advisor positions previously held by Wilson Marion and Paul Dantes. I appreciate the interest from those in the field who want to work even closer with the discount card program. Since this person will be taking over a team of experienced Reps who already had a Program Advisor in the past, I chose someone who has been with the company since its inception and has a proven track record of being a top Rep and top Sponsor.

We would like to formally announce our newest Program Advisor. His name is Ainsworth Moore, from Missouri. He is excited about getting to know his team, and his years of experience and steady

script growth make him an excellent resource and addition to the Program Advisor team.

Ainsworth has been with NBBI since January of 2007 and is one of our top 25 Reps and Top 5 Sponsors. He is married to Katrina.

We welcome Ainsworth to our team of Program Advisors and wish him the best in his new position!

Linda Grinthal

VP Marketing/National Sales Manager, NBBI

A Letter From Ainsworth Moore



Dear All,

I am happy to be a part of the Program Advisor family and even happier to share ideas with all of you.

As you know, all across the board we've had many Reps whose script counts were lower than expected.

While this may be upsetting, we must try to remember that in life, one must take the ups with the downs—no way around it.

There are many different ways to get the cards out, however everyone should:

- Know the business like the back of their hands.
- Speak with confidence and put a smile in your voice.
- Have a great voicemail (and make sure your voicemail is never full).
- Check the back office regularly.
- Call your Sponsor and PAs, as we are here to assist you.
- Believe in yourself.
- Be Realistic. You will make mistakes but please, learn from them.

Let me ask two questions:

If you were playing in this year's basketball finals and you got an opportunity to shoot the game-winning three point shot, would you pass it up because you missed the shot at last year's finals and your team lost?

Does a jockey, as he is racing, stop right before the finish line and remove his saddle because he doesn't believe he will win?

The answer to both questions is no! Both competitors would continue on to the end because you never know what the outcome will be until the game/race is over.

What does this mean? It means **GIVE UP on GIVING UP!**

If you do not try, then you have already lost, so you cannot complain. **GIVE UP on GIVING UP!**

We all know where to distribute the cards, but at times, many of us hear the word no and just throw in our towels and give up. **GIVE UP on GIVING UP!**

Today, as we contact new and established clients, let us focus on not letting anything deter us from our goal of getting our CAP discount prescription cards into the hands of the masses.

GIVE UP on GIVING UP!

Thank you,

Ainsworth Moore

In the News

NATIONAL FIELD BLITZ DAYS; APRIL 29 - 30, 2014

Rules:

- Must visit accounts in person.
- Must distribute at least 1000 cards, with info sheets.
- Must send proof to your PA. Proof can either be:
 1. Pictures, with yourself in the picture (take pictures of at least 5 accounts you visit).

OR

2. If you do not have a camera with you, secure an *Auto Shipment Form* from the new account and fax a copy to your PA.

Bonus entries for Reps who:

- Buddy up with another rep or someone who may want to join the business.
- Send us a picture of yourself leaving cards at an account.
- Fax us a reorder form from an account that mostly caters to the Spanish-speaking community.
- Send us a picture of you, next to your car with marketing material all ready to go.

Most importantly, you must have fun doing this!

Each PA team entries who meet the above criteria will be randomly selected.

Prizes per team will be:

- 9,000 free cards
- \$50 in postage

3 additional individual prizes will be awarded to the Reps who submit the most pictures and/or *Auto Shipment Forms*.

OPERATION SATURATION; ENCOURAGING CARD BRANDING!

If you are a Rep that personally visits clinics, doctors' offices, and social service organizations in your area, and have more than 50 scripts per month, we will supply you with a list of these places in your area to visit, along with customized marketing material to leave behind at these locations.

We will also supply you with an informational package for your accounts that will include:

1. A booklet describing the CAP discount drug card program, which

includes information about our custom card branding program. Your account now has the option of having an appointment card on the back.

2. A booklet describing our loyalty program for facilities, the HELP Dental program.
3. 2 flyers describing how to use the CAP cards.
4. CAP magnet for the office to display.
5. Additional CAP giveaway TBD.

Organizations that choose to brand their discount cards will receive 1000 free cards with your ID number, at no charge to you. More information about the custom card branding program, including options for the front and back of cards, can be found in your back office by clicking the Custom Card Program link.

Once an organization has agreed to carry the CAP branded cards, we will send them a thank you letter (customized with your name and information), an office staff instruction sheet informing staff to only use the custom branded cards they were given (this sheet will also have a sample of their custom card design on it), a display stand, and an *Auto Shipment Form* to request additional cards.

Although our script counts as a whole have been flat lately, Reps that are availing themselves of the free custom card branding process are showing an increase in their script counts and saving money by not having to pay for cards going to these organizations. Those savings could be used to purchase additional CAP cards to send to other locations.

Please note: We have made every possible effort to ensure that clinics that are already being serviced will continue to be serviced by their original Rep. Therefore, if you go into a location that is on your list and you see that location is already being serviced by a CAP Rep, please do not attempt to usurp that account. To that end, we encourage you to make contact via telephone prior to visiting a location to ascertain whether or not the location is already being serviced.

There is no charge to you or the organization to participate in this program.

LUCITE CARD STANDS

Small business card sized lucite stands are now available for purchase in the back office; 25 stands cost \$18.78, plus shipping and handling.

Frank's Tips and Trends

By Frank Maiorca



NBBI and your Program Advisors are working hard to provide you with, not only the most up-to-date information regarding the Affordable Care Act, but also innovative ways to help you build your script counts. As you know, we are currently facing intense competition from other card companies. These companies are developing and implementing large mailing saturation campaigns in hopes of cornering or capturing the healthcare market, but to no avail. What makes us stand out from our competitors is that we have everything that they don't, including a strong commitment to educating our client accounts about the Community Assistance Program card and the people/community that they serve. Our biggest competitor does not have privacy policies to protect cardholders. They do not have a pricing tool feature that finds the lowest price on all medications in the cardholder's area. Our competitor does not have good discounts on medications nor do they have the highest rating with the BBB. On the contrary, they have the lowest possible rating and many other competing companies are not rated at all. Other card programs are one-shot deals that will be short-lived, while ours will have staying power.

So, what can we do right now to battle the competition? Take advantage of the free programs that are available from NBBI like the Client Quarterly Gift program, Plaque program, and the Custom-Branding program. While many of you are utilizing these programs, we encourage more participation to those of you who are serious

about building a large business. Since education is an integral part of being a successful CAP Rep, it is imperative that you attend all the PA and National Calls and participate in the upcoming contests and/or field events in your area. Remember to be diligent in following up with your existing accounts and supplying them with cards because your accounts are using them.

Finally, an innovative and effective way to build your business in this current environment is to start thinking outside the box if you haven't already. Develop a plan of action and determine where competition has not been with prescription savings cards; places like workforce development centers, head-start programs, and small businesses with less than 50 employees just to name a few. Look for opportunities that present themselves in your local paper, on TV/radio, or as you are browsing the internet.

The future of our business looks brighter than ever and, given the current changes to healthcare, the demand for our card program should increase dramatically. Remember, we are in a truly unique business; the more we can help people in need, the more we can help ourselves and our families.

Yours in Succe\$\$,

Frank Maiorca

Riding the Roller Coaster

By Kim Daniel



You work hard to make sure your Community Assistance Program cards get into as many hands as possible; but not just any hands, the right hands. That often means spending hours doing research, preparing for your day out in the field, or preparing your mail outs.

Staying focused and on track can sometimes be difficult. Sometimes it means taking a risk and stepping outside of your comfort zone. Often times it means getting back to the basics of the discount drug card business. Do you think McDonald's perfected the Big Mac on their first try? Absolutely not! You're probably wondering what that means for CAP Reps. It means riding the roller coaster of script counts. It means we have to work a little harder and a little smarter. It means readjusting our business plan and recalculating how we do business.

We should always use our competition to our advantage. Educate yourself about the ACA (Affordable Care Act). Always service your accounts; you should never let your accounts run out of YOUR CAP cards.

As we ride the roller coaster of the discount drug card business, remember—we work with the BEST company in the industry! Most importantly, NEVER GIVE UP!

“When you are grateful fear disappears and abundance appears.”
—Anthony Robbins

Your Program Advisor,

Kim Daniel

Spring Into Action

By Joanne Hogle



It is here! Spring has finally arrived...lets get moving!

Thank you Kevin, Ray, & Barry for your support and this great opportunity! Thank you Linda, it takes some grit to lead the troops. We have an incredible NBBi staff supporting us, so we look

good!

Welcome to those who have been assigned to Team Hogle! I look forward to working with you. I encourage you to attend your monthly team call and get to know us. We are a great team with talented people. We work hard and have lots of fun doing it! Staying connected is key to your success. Attending your monthly national and team training calls will keep you up-to-date with NBBi and the market we serve.

LET'S GIVE THEM SOMETHING TO TALK ABOUT!

While we may have experienced one of the worst winters on record, NBBi is industrious in developing the best technology for our success. Everyone loves the new mobile app! Here is an interesting statistic; 58% of generation Y (age 33 and younger) and 53% of generation X (ages 34-48) uses their cell phones as search engines. Thank you NBBi; we are now hip, trendy, and armed for success!

READY FOR SOME FUN!

If you have been attending your National and Team calls, you already know that April is the month to spring into action! Our National Field Blitz Day is just around the corner and we also have Operation Saturation (sounds like a James Bond film). What a great time to reconnect with your accounts, find new ones, and share all NBBi has to offer.

UNTIL NEXT TIME!

Have FUN! Attitude is everything.

Hand out cards!

Stay busy in your business. Build, service, and educate your accounts.

Hand out cards!

Keep up-to-date and stay connected by attending your national and team calls.

Hand out cards!



Tools

By Keith Wood



Greetings to all the Community Assistance Program Reps and my wonderful teammates! It is a great pleasure to serve all of you.

There seems to be a tool for every job. Wrenches, rakes, and cranes are just a few tools that make a job much easier: Try loosening

a bolt that's been affixed to your car for five years or more without a wrench. You'll be kissing that piece of metal afterwards. Thankfully, we are part of a company that offers us a plethora of instruments to **get the job done!**

NBBI and Community Assistance Program have afforded us, the very valuable Reps, an enormous number of tools to assist us as we grow our discount prescription drug card business. No, this will not be a boring, exhaustive list of EVERY tool available to us (although, based upon the small percentage of participation in the Cookie Appreciation Gift Program, it is tempting to bullet-point each and every tool available for our success).

What about the Custom-Branded Card Program? Have you ever heard of another discount prescription drug card company that gives away 1,000 free cards to their Reps for each account that agrees to place their logo or organization's name on their discount cards? I haven't! This is not only helpful in creating loyalty to you and your prescription cards, but it also helps you save money on business expenses (for those with a limited budget, take special note of the Custom-Branded Card Program). There are many, many more free tools and resources we have at our disposal. Be sure to log in to your back office on a regular basis to discover how these tools can help you grow your business with the Community Assistance Program.

Wishing you the best of success and growth this quarter and the rest of the year!

To a Wildly Successful 2014,
Keith Wood

Padgug's Pride

By Danny Padgug



This time of year is traditionally known for spring cleaning, a term associated with the removal of clutter in one's life. Clutter can be found in many places such as the garage, closet, trunk of the car, etc., but where clutter can cause the most damage is in our minds. In today's world, we are bombarded by thoughts, ideas, choices,

goals to accomplish, and things to get done which can often lead to a mental shut down. Instead of doing something to move forward, we often do nothing out of fear that the actions taken will not be in our best interests. This lack of clarity leads to lack of action.

May I respectfully suggest that you invest some quality time over the next few weeks and honestly and sincerely evaluate where you are now in your life regarding your relationship to your CAP business and continue to proceed with what "works" for you and decrease and or eliminate what doesn't. History is a great teacher, but only if you learn and make adjustments from it.

Good luck to you and may the clarity you attain lead to actions that will provide favorable results.

With the greatest respect,
Danny Padgug



Inspiration To Go

By Diane Burgos

The Choices We Make Dictate the Life We Lead

Nothing in life just happens, things happen because we make them happen. We make choices every day and no matter how trivial they are, these choices accumulate and dictate our lives in long term. At times, we are quick to blame what happens on circumstances, but circumstances do not just happen either; we create conducive environments for circumstances to occur. This may not seem apparent at the moment, but it's the truth.

We all have choices to make. In fact, everything in life is about choices and we make them every day. Whether we like it or not, we always choose, so remember these facts:

1. Make a choice and fully accept the consequences that come with it. Every choice has a price tag. If we choose to pursue an option, then we must accept all the consequences that come with it.
2. Every choice leads to a different path in life: A choice is like a road. Each road leads to a different destination and so do the choices we make. If we choose to go down a certain road, we must accept where it takes us. That is why we need goals in life—clear goals narrow down choices, leaving only those that lead to success.
3. Every day we have a choice to change our life and every day is another chance to make a better choice. The choices we make changes our lives. These changes may not occur instantly but in the long run, they cumulatively lead to bigger differences that define our life. If we are conscious about the choices we make then we are likely to improve the quality of our life by improving our choices. When we procrastinate on making our best choices, we are procrastinating on our life. It might not be apparent right now, but over time its effects are evident.
4. Our choices affect everyone around us. No matter how mundane, our choices affect not only our life but the lives of others as well.

Improving Our Choices

1. Before making a choice, ask yourself, how does this choice contribute towards my goal?
2. Analyze your choice and be sure it is in fact, a good choice for you.
3. Avoid superficial choices that do not conform to your desires.
4. Remember, we always make choices, either consciously or unconsciously. If you are not happy with your current circumstance, just improve on the choices you make.

Final Thoughts

If you want your life to change for the better, you have to change what you choose to focus on, what you choose to do, and ultimately what you choose to be. Focusing on what you want to be and choosing to be those things from the present will put on the right track to having or becoming what you want in life.

If you are waiting for someone to come and change your life, I have bad news for you; that person will never come because he's/she's already there—that person is you! You have the power to lead your life. That power comes as a birth right, but if you do not use it then you will lose it to the world which will drag you in whichever direction it feels fit.

In my opinion, choices are far more powerful than we realize. What we choose will not only affect us but everyone around us so be careful and choose wisely.

"We almost always have choices, and the better the choice, the more we will be in control of our lives." – W. Glasser

Want to contribute to The Advisor?

What better way to inspire others than by sharing your stories and experiences? If you have such an inspiration to share, please send it to Diane at dburgos@nbbicard.com and we may include them in future issues of The Advisor. Submissions deadline for the next issue is August 15th, 2014.