

**FINDING YOUR AUTHENTIC SELF:
EMPOWERING OTHER WOMEN TO STEP UP
AND STEP OUT**

Theresa Cangemi, CSA, CLTC

When I was a little girl, I used to sit at my Italian maternal grandparents' kitchen table and pretend I owned my own business. I pretended I was an important person and in control. In my grandmother's bedroom, she had a desk with envelopes, notebooks, stamps, a stapler, tax folders, and other "good stuff." When my sisters and I visited their house, I would go into her bedroom, collect some of her office stuff, and sit at their kitchen table and write. I would sit at their kitchen table instead of her desk because she didn't want anything misplaced or rearranged. I wrote, organized my piles, drew, and pretended I had my own business.

As my sisters and I were growing up, my grandparents said to us, "You girls are going to attend college." They wanted to make sure that by having our college education, if something happened in our lives, like a divorce situation, we would be able

to take care of ourselves and our children. Well, we heard this loud and clear. I did attend college, Lemoyne College in Syracuse, NY and graduated with a degree in Business Administration and Marketing. When it was time to find work, my thought was to work for someone else (find a job/career) and figure out what this corporate world was all about first, then “do my own thing.” At this point, I did not know what “my own thing” was or what I would be talented at. So finding a job in corporate America is where I started.

The joke in the insurance world among agents is that no one goes to college and says, “I’m going to be an insurance agent when I graduate.”

I did find work, actually working with four different insurance companies and one payroll company where I learned to sell health insurance to groups (companies). I never thought this would be my path, and I’ll tell you I didn’t know where this path would lead me, either. It seemed like I was jumping from job to job, either just stay employed or after a layoff, changing jobs to earn more money, or finding other employment to just “fit in.”

Building up to this point in my life, it was becoming pretty evident that I do not work well in teams. My entrepreneurial ideas or advice I shared in team meetings was not well received, and I was initially oblivious of this. It became clear, eventually, that when you stand out in a crowd, or if your ideas

“make sense,” or if you had the idea and not your boss or the team collectively, then you make a name for yourself. You’re different. Other women look at you as a threat, and men don’t know what to do with you.

After working for five to six different companies, getting laid off several times, and not being able to find work, I had an epiphany. “I’m not going back to work for someone else.”

Here is where I tell you to follow your gut, follow your dreams, “It’s time to step out.”

“What’s my next move?” I will tell you I put this out in the universe and pontificated about what my next move was day in and day out and prayed about it. I had a mortgage, two kids, and was on unemployment.

That’s the challenging news. The positive was that I had rental income and child support. So what was I worried about? It wasn’t a lot of money, but it was a monthly income. I had some money coming in.

The universe started talking to me. I was invited to every multi-level marketing meeting out there. While attending these meetings, my creative side began to talk to me and wrote a business plan for an idea I had. The idea was to create a company to carry signage on top of cars. I developed a roof-top signage carrier and had it built. I would later use this roof-top carrier to

advertise my second business, selling Medicare insurance plans.

One day, I was sitting in my home office and looked down on the floor at a pile of mail. (I dislike getting and opening my mail. It's all just solicitations.) On top of the pile was a postcard that read, "Sell Medicare plans" ... a solicitation. After doing a double-take, I picked up the postcard and decided to call the 800#. I was told that I could become appointed to sell insurance plans. This position was total commission based, no salary, but I would get support with leads, company-branded marketing material, work from my home, and when I sold an insurance plan, I would get paid.

This sounded good and all, but no weekly paycheck? YIKES! When working for someone else, we become dependent on the "crutch" of a weekly paycheck and paid health insurance. "Now what," I thought?

After mulling this new opportunity over for a couple of weeks and thinking, "How am I going to pull this one off?" I had another epiphany. I did have rental income and child support coming in. It wasn't much, but it was income. So, I had to make another decision. All these multi-level marketing meetings I was attending were clouding my brainwaves, AND the business plan I wrote was a great idea, but there were so many components getting my idea to market and growing or franchising my plan. I decided to step outside of my box and give this Medicare insurance

a try. I quit all the multi-level marketing meetings and said “no” to any further invites and put my roof-top signage carrier business plan on the shelf. My unemployment was ending, and I had to get serious. There is nothing that helps you clear the air and forces a decision faster than fear.

My Italian maternal grandmother (Nona) said that once you have your education, it doesn't matter what you do in life, no one can take that away from you.

I decided I would jump in with both feet, give this insurance 100% of my efforts and build my own business. I ate, drank, and slept learning Medicare. I printed my self-study courses and created a 3-ring binder so if someone asked me a question, I could reference the binder and give the right answer.

If I was asked a Medicare question and didn't know the answer, I called the agent/broker dedicated line to get the right answer. I attended community health fairs as a vendor. I told everyone I knew and ran into about my new business. I hung my business cards up on community bulletin boards. I asked my clients for referrals to their friends and family. I found my local Chambers and attended their meetings. I joined women's organizations and attended their monthly meeting like: WBOC, WomenTies, WISE Conferences. I enrolled in a local Toastmasters group where they teach you how to public speak. I then started my own Medicare seminars where I was the

speaker and held my seminars at senior centers and libraries.

As I conducted my seminars and listened to my audience and even own my clients, they were teaching me what was important to this generation. Initially, I heard but did not listen and lost business to my competitors. My competitors were other agents, and other insurance companies I was not yet contracted with to sell their Medicare insurance plans. So when I finally started listening and heard what my clients wanted and what mattered most to them, my business started to take off! I listened to the fears of my clients, how confusing Medicare is, and how important it is for them to choose the right healthcare plan. My clients even shared their experiences and lives with me. I connect with my clients because I love their stories. We can all learn from each other, especially when you ask questions and CARE. I call this “kitchen table talk.” My clients’ stories remind me of the stories my grandparents would share with me and my sisters around their kitchen table, stories about their life experiences growing up, the Great Depression, jobs they held, family issues, life, death, business, etc.

What my clients have taught me is that if I listen carefully, answer their questions honestly, make the effort to find correct answers if I don’t know, return their calls within a reasonable time frame (24 hours), offer choices like different plan options (and not just

one insurance carrier), be up front with who I am and what they can expect when working with me, and let them know that I am available for questions or any issue with their enrollment, they let go of any initial fears and trust is built. My clients will express their gratitude immediately for helping them and taking this huge stress off their shoulders. In return, I say, "Any referrals are appreciated." This is how I have built my business since 2008. The "old fashioned way" of doing business ... with a social media marketing twist.

I am now 98% referral based. The rest is vendor events, teaching "Medicare Demystified" in a classroom setting or as a keynote speaker, and print ads for continued branding.

My clients call me "The Medicare Lady," which I have adopted and now use as my tagline. The name I chose for my Medicare insurance business is called "Medicare Made Simple, LLC." I chose this name because it defines what I do and what my business is about. It is *clear* who I am and the service I provide. The name of your business says everything about who you are and the service you provide. The taglines help, too. I have learned how to simplify the complicated subject of Medicare to an easy and understandable format. I have found what I love to do for my career, and I never work a day in my life.

I love empowering people with information so they can make educated decisions about their healthcare,

AND this is my own business where I can create and implement my own ideas. I don't have to worry about "fitting in" in a team meeting or if my ideas threaten other women or men. When you own your own business, YOU are the boss creating new programs and service. Your customers expect that! They expect excellent service and innovative programs that solve their problem(s). Your customers expect options. If you don't deliver, they will go someplace else to find those options. If you can't answer their question(s) or offer a solution that fits their needs, NOT yours, you will lose that business. That potential customer will find someone else who will. No one wants to be sold or told what they should buy. With my own business, I can be my own authentic self!

My mother would tell my sisters and me, "Just show up."

When you do show up, ask a lot of questions. You never know what opportunities will present themselves to you or who you will meet. I have followed her advice. There were many times when I didn't want to attend a networking meeting because I was too tired or too busy. I went anyway. Then the "Wow!" When I **attend anyway**, I always meet a new person, come away with a new pathway to follow, or a new business connection or idea. IT WORKS! By showing up, new opportunities present themselves. The universe opens up (singing: AAHHHHHAA!!). Every new person you meet gets to know who you

are and your business. The more people you meet and connect with, the more your business grows.

BUT FIRST, in networking and meeting new people, you have to add value to who they are. It's called building the trust and adding value. Don't expect others to add value and refer to you if you don't first GIVE to them. Giving could be an idea to solve their current problem: hiring, technology, social media, charitable, etc. Try to offer information or "giving" that has nothing to do with what you are selling. This "giving" could also be a lead to a business they need services from that they never knew existed. This is the same principle with building your client base. Offer solutions and options. Build the trust, and the referrals and clients will follow.

Empowerment runs in the family

My sister, Samantha, started her own business many years ago and makes a difference with her clients by unlocking their potential and power for self-reflection and self-leadership; therefore, increasing their leadership capacity. She launched GrowthFuel (www.igrowthfuel.com/about) to focus on working with women leaders who stand in their power position, and provides women structure to overcome their personal leadership blind spots.

As a Performance Coach, Samantha's clients understand and learn the structure to stay empowered and not compromise self-confidence.

We all have performance blind spots and relationship roadblocks, which prevent us from performing and additionally can hold us back from personal success.

My hope is that I empower others through my journey and sharing my own story of adversity and what I have learned. With adversity, there is a lesson to be learned when you survive and come out the other side. Look for the message to be learned when life takes a challenging turn. Look for the growth opportunity.

The trick is to stay open and positive to realize that there is a lesson. The hard work is to figure out what the universe or GOD is trying to teach us. I have learned that you must “show up.” Have a plan. Implement your thoughts and dreams and plans. Take action! The path might not always be what you initially thought. Once you set yourself in motion, ask a lot of questions to those who can help you get where you need to be. Seek out a mentor! Just keep moving. New doors and opportunities will present themselves to you. Explore those other opportunities or potential pathways.

The “glass ceiling” is coming down, ladies! You are in control of your own destiny. Clear the cobwebs and self-defeating “self-talk.” Find out who you are: Your Authentic Self. Stay true to your values, beliefs, and goals. Don’t let anyone tell you “NO!” I don’t!

From Adversity to Success

I will end with what I read on a bumper sticker once: "Good girls get left behind." I wasn't sure how I was supposed to interpret this when I first read it. I don't think the saying was meant sexually. I will interpret the saying as "NO" doesn't always mean "NO," but what other options do I have, and how can I make this work for me? Ponder that! God Bless.



Theresa Cangemi, CSA, CLTC, is a highly sought after Medicare Specialist and independent agent. As the President and owner of Medicare Made Simple, LLC, Theresa is licensed to offer Medicare insurance plans in NY state and travels throughout to meet clients. She is appointed with 10 Medicare carriers and offers Medicare Advantage plans, Medicare Supplement plans, and Prescription Drug plans.

Theresa was recognized as a unique small business; minority/woman-owned at the annual SOHO (Small Office Home Office) business show on October 2011. She was also recognized as a Community Partner/Advocate of the year in 2012 by BizEventz (Business Journal) and received an award for Excellence in Healthcare. She served on the planning committee for the 2012 WISE (Women Igniting the Spirit of Entrepreneurship) Symposium and in 2011

Finding Your Authentic Self, Theresa Cangemi

was a contributing writer for the annual WISE magazine. She was a guest speaker on two morning radio shows discussing Medicare in 2010 and 2011 and has been invited as a guest speaker at a number of seminars hosted by financial and estate planners since 2012. Theresa also teaches a class at OCM BOCES called "Medicare Principles" and hosts seminars at NaturTyme called "Medicare Demystified." Most recently, she was nominated as a finalist for the 2018 CenterState CEO Business of the Year Awards, held April 2018.

As a keynote speaker, Theresa has gained popularity for being the "go-to" person and influencer educating about Medicare and insurance topics. She also enjoys speaking "off topic" and has been a keynote for Career Day, encouraging young high school minds to "think, create, and take action." "Don't waste opportunities." "You can become whatever and whomever you want to be." Theresa can be hired as a keynote speaker for your next event.

Theresa earned her degree from LeMoyne College in Business Administration/Marketing. Her clients affectionately call her "The Medicare Lady."

Theresa can be reached at:

Website: www.MyMedicareMadeSimple.com

Email: tcangemi@twcnny.rr.com

Office: 315.676-4933