

Our agency, Harvey Insurance Solutions, will launch a comprehensive educational outreach initiative within the Delray Beach CRA District tailored to a historically underserved community. This multi-faceted project aims to:

Demystify insurance benefits (health, dental, vision, and life). Connect community members with essential health resources — from primary care and behavioral health to clinic navigation and telehealth. Empower residents to make informed decisions about their health coverage and healthcare utilization.

Additionally, we will create an initiative focused on the following areas:

**a. Health Insurance Education & Navigation**

- Monthly workshops and personal consultations on Medicare, Medicaid, ACA, and private health coverage options
- Education on coverage terms, avoiding denied claims, and maximizing benefits
- Support for appeals, referrals, and finding financial assistance for care

**b. Health Resource Access**

- Direct connection to local clinics, behavioral health services, and sliding-scale providers
- Referrals to state and federal programs (Medicaid, Extra Help, MSP)
- Help with completing complex health applications and scheduling needed care

**c. The One Big Beautiful Bill Act Civic Education Program**

The concept and content of the One Big Beautiful Bill Act — a plain-language guide to understanding the impact of healthcare policy, taxation, public health, and infrastructure legislation on real families

Key issues like:

- Why is your insurance more expensive (or cheaper) this year
- What community programs are funded or cut, and why
- How voting, advocacy, and organizing tie directly into the bills that show up in your mailbox

**d. Special Focus: Seniors, Women, and Families**

- Seniors navigating Medicare, Social Security changes, and long-term care policies
- Women and families disproportionately impacted by policy gaps in childcare, healthcare affordability, and public benefits

### **Anticipated Benefits to the CRA District**

#### **a. Informed, Healthier Residents**

As residents understand their insurance options and public policies, they make more informed healthcare decisions, seek preventive care, and reduce their reliance on emergency services, thereby improving both individual and public health outcomes.

#### **b. Economic Stability**

Navigating insurance, taxes, and benefits correctly can prevent catastrophic debt and eviction. Our initiative helps stabilize families, retain local workforce participation, and reduce displacement.

#### **c. Increased Civic Engagement**

The One Big Beautiful Bill Act education program fosters a more civically informed community, encouraging voter participation, town hall engagement, and community ownership of public policy.

#### **d. Stronger Local Institutions**

Through resource referral partnerships, we strengthen connections between CRA residents and local providers — from clinics and schools to city services — making the district more resilient and connected.

### Executive Summary:

Our health insurance agency aims to provide personalized insurance solutions to individuals, families, and small businesses in our local community. Our mission is to help our clients navigate the complex world of health insurance by providing expert advice, tailored policies, and excellent customer service. Our goal is to become the go-to health insurance broker in Delray Beach and to establish a reputation for trust, reliability, and professionalism.

### Market Analysis:

The health insurance market is growing rapidly, driven by factors such as an aging population, rising healthcare costs, and increased awareness of the importance of health insurance. However, many people find selecting a health insurance policy confusing and overwhelming. Our target market comprises individuals, families, and small businesses seeking personalized advice and guidance when selecting a health insurance policy. We plan to differentiate ourselves from competitors by providing a personalized approach that considers each client's unique needs and preferences.

### Services and Products:

Our services will include policy selection and ongoing support for our clients. We will work with various health insurance providers to offer multiple policy options that suit different budgets and coverage needs. Additionally, we will guide the various government-sponsored health insurance programs available to eligible clients. Our goal is to provide a comprehensive suite of services that makes selecting and managing a health insurance policy as easy and stress-free as possible for our clients.

### Marketing and Sales:

We plan to use a multi-channel approach to reach potential clients, including social media, email marketing, direct mail, and referrals from satisfied clients. Our marketing efforts will emphasize our personalized approach and expertise in navigating the health insurance market. Additionally, we will offer free consultations to potential clients to help them understand their health insurance options and how our services can benefit them. We will earn revenue through commission-based fees paid by the insurance providers we work with.

### Operations and Management:

Our agency is managed by a team of experienced health insurance professionals with a deep understanding of the industry and a passion for helping clients. We will invest in the latest technology to streamline our operations and provide a seamless experience for our clients. We will also provide ongoing training to our staff to ensure they are up-to-date on industry trends and best practices.

#### Financial Projections:

We anticipate strong demand for our services. First-year revenues are projected to be over \$500,000, with a revenue growth of 20% per year over the first three years of operation. Our break-even point is projected with positive cash flow within the first year of operation. We plan to finance our business through existing residual insurance commissions.

#### Risks and Challenges:

The health insurance market is highly regulated, and regulation changes could impact our business. Additionally, competition from other health insurance brokers and online providers could pose a challenge. To mitigate these risks, we will maintain close relationships with insurance providers and stay up-to-date on changes in regulations and market trends.

#### Conclusion:

Our health insurance brokerage is well-positioned to succeed in the growing health insurance market by providing a personalized approach, expert advice, and exceptional customer service. We believe that by focusing on our client's needs and building strong relationships with insurance providers, we can establish ourselves as a trusted partner in our community.

Year	New Clients	Total Clients	Gross Revenue	Expenses	Net Income
2025	420	420	\$ 252,420.00	\$ 100,000.00	\$ 152,420.00
2026	420	777	\$ 359,877.00	\$ 120,000.00	\$ 239,877.00
2027	420	1080	\$ 451,215.45	\$ 140,000.00	\$ 311,215.45