



## CARY HALL



*“It’s a funny thing about life. If you refuse to accept anything but the very best, you most often get it!”*

Cary Hall can’t remember where he first read or heard his adopted personal motto. He just lives it. It sums up the kind of determination that defines him as a businessman and a person. And it’s the reason he’s one of the area’s most successful insurance brokers and radio personalities today.

With his wife Lauren, Cary founded Benefits by Design in 1998, and built it, one client at a time, with a philosophy that if you take care of your customer, success will follow. Dedicated to finding affordable health insurance solutions for small businesses and individuals, the agency has since grown to include self-funded, partially self-funded and group health insurance and more than 1800 individual clients and 100 small businesses.

Through industry ups and downs, Cary’s ability to adapt, improvise and improve has been key to his success.

At a time when other brokers were bailing out of the industry in the wake of the Affordable Care Act, Cary embraced it as an opportunity to amplify the business model that’s served them well since the beginning. The agents at Benefits by Design are an ally in the battleground of frustration that so often accompanies the confusing array of insurance options and policies.

Helping customers navigate and understand their choices – and then advocate for them when challenged with claims issues – is how Benefits by Design can boast an impressive 93 percent customer retention rate.

Never one to back down from a challenge, Cary volunteered for a tour of duty at Cam Ranh Bay in South Vietnam in 1969 with the 483<sup>rd</sup> SPS K-9 unit, on the front lines of danger. As an Air Force patrol dog officer, he learned about survival, discipline and steady resolve in the face of panic – all lessons that have informed his competitive spirit today.

His commitment to truly understanding the complexities of America's health insurance industry led a Kansas City radio station to encourage Cary to host a program of his own in 2003. Today "America's Healthcare Advocate" is a nationally syndicated radio show with 100 stations and climbing. The program's unique format explores all aspects of health care – from national health policy debates to in-depth discussions on the latest in health and wellness trends. It's all part of his mission to empower listeners to learn the facts and take control of their health and health care options.

As a popular lecturer, guest speaker and columnist, Cary's voice resonates with a growing audience of individuals and small businesses hungry to sort through the hyperbole and maximize their health benefits.

Driven to achieve, with a larger than life persona, there are some who might be surprised at Cary's softer side. He and Lauren sponsor more than 20 needy children through World Vision, and Cary's been known to help homeless on the street get a meal and a lift to shelter. Colleagues say he's generous with his time and energy, often going out of his way to assist others dealing with personal and professional challenges, expecting nothing in return.

Giving back is important, and his dynamic leadership skills have propelled him to board positions. As Chairman of the Board at Don Bosco, Cary is enthusiastic about the center's programs to help seniors and immigrants eager to learn English as a Second Language and build a better life in this country. As the 2015 board chair for the Kansas City chapter of the American Heart Association, Cary's mission is to influence the community in the fight against heart disease and stroke, two of America's leading killers today.

As a top-performing underwriter, dedicated family man, and compassionate volunteer, Cary's a staunch believer that anything is possible through hard work and optimism. And, by firmly refusing to accept anything but the very best in life.