

INTERVIEW WITH BOB MITCHELL FOR CONNECTIONS MAGAZINE

BY CICILY CORBETT

Q: How did you get into the area of special care planning?

A: A couple of years ago, I was reviewing my business plan. I've always been an estate planner, and the market seemed to be running away from me. I tried to find some way to make the business an extension of my estate planning expertise, and *SpecialCare* became that function.

Q: You must have attended so many of these kinds of training classes for your various licenses. What sets this program apart?

A: MassMutual and the American College have put together a week-long training program for special care planning, and you don't get the certification without attending that. They develop the subject from all sides: from the academic side and from the practical side. It's unique to my knowledge in the marketplace. No one else has quite such extensive training in the area of special care.

Q: How large a segment of your business is the *SpecialCare* market?

A: I would say that the concentration of my marketing effort is probably split 40% to *SpecialCare* and 60% to other business.

Q: How do you find your clients, or do they find you?

A: Mostly through contacts I'm developing. They find me through my affiliation with Easter Seals and through my affiliation with MassMutual. I'm developing a marketing program to attack the medical community full-board next year. It will start with the pediatric neurologists and other physicians that tend to treat special care kids.

Q: How do you plan to do that?

A: Well, we've got standardized brochures from the program. Once I identify who those doctors are, they'll receive mailings and invitations to seminars. It's tough to see them in their offices, so you have to find a way to develop a relationship with them. I'm on the board of Easter Seals here in Sarasota. The people in our child therapy segment are involved with many of those physicians, and I can utilize that relationship to make those contacts.

Q: What resources does the *SpecialCare* program provide you?

A: In addition to the materials, which are wonderful, there's always the availability of people in the network to provide help. I found an attorney in Orlando, a very highly

placed specialist in special needs planning, through the Special Needs Alliance. That's a national alliance of people involved in the special care community. Joanne [Gruszkos] is a wonderful resource for that because she's in touch with all the planners over the country. She's the clearinghouse for that kind of information.

Q: What are some of the challenges to building your practice in this area?

A: The challenges are trying to identify where the needs are. There are so many areas of coverage: Down syndrome, autism, cerebral palsy, muscular dystrophy...all those kinds of areas. And there are so many subsets of each, with their own individual focus groups of support, that it's hard to identify who they are and how to get in touch with them. So it's a slow process, but once you make contact, people in the area you've served are very willing to refer.

Q: What qualities does it take to be a good *SpecialCare* planner?

A: I don't think the qualities are much different than those of a good insurance agent. Certainly compassion and the ability to listen, because everybody has their own needs. What I find more often than not in the special care community is that people tend to be so focused on the care they provide for their children that they tend not to step back and look at their big picture. If you listen to their concerns, it's easy to find out where the soft spots are in their planning, and help them recognize what they have to do to shore that part of it up.

Q: Is there a particular story that stands out in your mind—a client you've worked with?

A: I've got a client who found me through an Easter Seals function, as a matter of fact. Her caregiver took one of my brochures and gave it to the mom, who called me and said, "I think I need what you do—I'm not sure what you do, but I think I need it." So we met for lunch. She has a child with a very, very rare condition—I think one of only 30 people who has ever been diagnosed in the world with this particular condition—and she's been a fulltime caregiver to this child, who is now aged two or so. The unique part of it is that she's married to a professional baseball player. She's home alone with that child and her other two children for six months of the year while he's off playing ball. She had real concerns about what would happen if something happened to her, or to her husband, who is the source of their family income. Once we got together, we were able to put some focus on the areas that they need to pay attention to. It's all working out very favorably, and they're going ahead with a major insurance purchase to fund the whole program. It was a very gratifying experience to be found that way. Somebody recognized the materials and said, "I think that's what we need." That's the value of the materials in the program. It puts you out there and lets people know that it's available. You can't find them as easily as they can find you.

Q: Obviously you're rendering a big service to your clients. Do you feel that this program has helped *you* personally in any way?

A: Well, I think it's given me an awareness and a sensitivity I didn't have before. Unless you've had experience at that, or had somebody in the family or a friend who was disabled, it's not part of your regular high school or college training, you know? How to deal with folks who have disabilities, that is. That sensitivity is part and parcel of why folks accept us into their homes to help.

Q: What advice would you give to someone considering going into this field?

A: Be sure that you can keep an emotional separation from the cases that you're involved in. It's easy to get so deeply involved that you take on the same focus as the parents, and worry more about the child than you do about the financial picture. It's not to be removed from the situation, but be sure that it's a professional approach all the time. Yes, friends. Yes, care. Yes, under every circumstance as sensitive as you can be. But if you get emotionally involved in each situation, you'll pretty soon tear yourself up and burn yourself out.

Q: Any final thoughts?

A: I think it can be lucrative. It's not a quick turnaround market; it takes a lot of ground-laying and a lot of foundation planning and a long-term approach to make this happen. But once you get established, I can't see anything but success from it. I would expect that my practice will go from 60/40, as it is now, to 40/60 the other way or more, with my major concentration being in marketing for special care planning. I think we tend to look at special care planning as something different from what we normally do, and it isn't at all. We're just spreading our network of prospects to include people who have special needs. We hadn't done that before because we didn't see the need ourselves. The need is there. Like anybody else, they need planning, but they need more planning and more specific planning than other folks who don't have special needs kids.

About Robert H. Mitchell

Agency: Robert H. Mitchell JD

Practice Service Area: West coast of Florida

Years in the Business: 22

Hometown: Originally from New Jersey

Family: Married; 2 boys; one granddaughter

Education: Bachelor's degree in finance, MBA, and JD, all from Seton Hall University

Interesting Fact: Bob sings in a barber shop quartet.