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## TRACY RUSSO- KEESEY

CEO  
HTA Insurance Services

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An Ambitious  
Entrepreneur Re-Imagining  
And Re-Defining The  
Insurance Landscape

PG. 26

A Visionary with  
Demonstrated  
Expertise and  
Knowledge in the  
Insurance Sector

A Loyal Leader & Entrepreneur Bringing  
Exceptional Education





# HTA

Tracy Russo-Keesey has built a successful insurance career on her core values and principles of loyalty, hard work and a strong emphasis on work/life balance.

As the President and CEO of HTA Insurance Services, Tracy brings an educated and enthusiastic perspective to address the issues of retirement healthcare.

She started her career at HTA as a Finance Intern from West Chester University, and over the years she has become a renowned expert in the Retirement Health Insurance field, and a supporter of Long-Term Care and Medicare education.

Tracy stays involved in the industry and is the incoming President of the Pennsylvania Chapter of the National Association of Insurance and Financial Advisors (NAIFA), a member of the Association of Women Entrepreneurs (AWE) and has a Certificate in Long-Term Care (CLTC) accreditation.

A well-rounded life is critical to this entrepreneur, wife, mom of 3 boys, and Certified Instructor of Acrobatic Arts (dance gymnastics). Tracy strives to have a solid work-life balance and tries to create an environment to encourage the same for her employees.

## Knowledge is power and the key to acceptance

Tracy was just 20 years old when she started out in the insurance industry and realized that being a young female in financial services could be quite intimidating.

Gaining respect from other professionals in a primarily male dominated industry was a bit of an uphill climb, but she soon found that knowledge was her key to acceptance.

“Knowledge is power. Experience will come with time, but right now I can only work on learning. I constantly try to develop my knowledge and leadership skills. I find people that have skills and knowledge that I want, and I ask them questions about what they did and how they did it. I like to learn from other peoples' experiences, both good and bad,” she says.

Tracy's personal goal is to read 12 books a year on personal or professional development. Once a year, she invests in training such as life coaching, business coaching, a leadership class, or fitness and dance certifications.

Tracy's all-time favorite, life-changing coaching program is the Leadership in Life Institute (Lili) offered through the National Association of Insurance and Financial Advisors.

“This 6-month class completely changed my life, both personally and professionally. We read books, watched movies, did our One-Page Business Plan and even wrote our own Eulogy and read it out loud to the class. In the Eulogy, I was instructed to write it how I would want to be remembered, and then spend the rest of my life living toward that goal —POWERFUL!” recalls Tracy.

## Learning the lessons of empathy and connecting with people

As a 20-year-old college intern, Tracy joined HTA, a small agency originally founded by Harry Tashjian and his wife Debbie in 1982.

Always an overachiever, Tracy had graduated high school at age 16 with a 4.0 GPA, and maintained high honors status all through college, with an Economics and Finance double major. She wanted to be on the fast track to Wall Street. As a smart, ambitious young adult, HTA was the last place Tracy thought she would end up.

Tracy laughs, “I remember at age 19, I participated in the Miss Teen Philadelphia Pageant and won. The local newspaper did an interview with me, and I told them all about my big plans to move to NYC. On Monday morning when my boyfriend showed up to work, the newspaper article was on his desk with a note that said ‘*guess you won't be here much longer*’. Well, 25 years later, we're still together and never moved to NYC.”

Harry and Debbie took Tracy under their wing and mentored her like a daughter. She recalls that she was more analytic than empathetic, and not much of a people person, while Harry was the exact opposite and made friends with everyone.

But while she and Harry disagreed on a lot of things, Tracy admits that he was the best mentor she could have ever had. He would have her tag along in meetings and taught her how to make small talk and connect with people, how to put employees above the bottom line, and to be caring and supportive of others. These are all values that Tracy has used to build HTA into what it is today.



*Founding Partners, Harry and Debbie Tashjian, with Tracy  
2007 Tracy became Partner*

### The financial sacrifice of becoming an entrepreneur

Shortly after Tracy started working at HTA, Harry and Debbie's 20-year-old daughter became very ill with an inoperable brain tumor, and the business suffered greatly while they fought every day to keep their daughter alive.

Tracy remembers answering phones from creditors multiple times a day, as she tried to keep the business afloat. She saw it as an opportunity to be loyal and help a couple that meant a lot to her keep their business open and operating.

She also saw HTA as an opportunity to be part of something great, something she could help build, and embraced being a Small Business Owner as the new vision for her future.

In her late 20s, Tracy she knew that she could be making a lot more money with a corporate job. Harry and Debbie had sadly lost their daughter to a long, expensive battle with the brain tumor, and the business had suffered.

Instead, Tracy chose to forfeit income for two years, to reinvest that money into growing the company, and build something she could be proud of long term.

"This was a tough decision at age 28, with two small children. But I like to be in control of my own destiny and was hoping the sacrifice would pay off long term. I am glad I made the decision that I did, to stick with it and grow my vision, and my team! Not only did it pay off monetarily, it has also grown me into the person that I am today - a person that I can be proud of," Tracy observes.

Tracy went from Administrative Assistant to developing and running a Long Term Care (LTC) Brokerage Division. She was responsible for recruiting and training Independent Insurance Agents and Financial Advisors on the importance of Long LTC Insurance, and how to work protection into their clients' financial plans.

In 2012, Tracy was ranked 8th in the nation for Group and Multi-Life LTC Sales by the American Association for LTC Insurance. In January 2014, she was cited as a leading LTCi resource in more than 300 important print and broadcast national news media, including the Wall Street Journal's online Market Watch report.

### Building the Client Services Division at HTA

HTA was in the Advisor Services (Wholesale) Business. They represented several different insurance companies and wholesaled insurance products to agents to sell to their clients. HTA helped independent insurance agents learn the products, their industry, and the carriers they could offer.

Tracy taught insurance agents and financial advisors how to sell LTC and Medicare insurance. However, she soon realized that a lot of financial advisors didn't want to sell insurance, but wanted HTA to sell it for them.

So she quit trying to convince the financial advisors to do something they didn't want to do, and offered to do it for them instead, giving rise to their Client Services Division (Retail Division).

### Becoming a sole owner in HTA

Tracy was promoted to Partner and 33% shareholder in 2007, which led to her truly becoming the leader of HTA. Ten years later, she was offered the opportunity to purchase 100% of the company, as the two Founding Partners were retiring.

Her career took off when she became 100% owner of HTA, as it was her first opportunity to make her own decisions and implement her action items for long



term goals. HTA took off and never looked back!

Since Tracy took over full ownership, she sold the wholesale division (teaching insurance agents) to focus exclusively on the retail division (helping clients) which is something the whole team is much more passionate about. HTA's retail division grew more than 10-fold, and the company has grown from 8 to 28 employees in 5 years.

### **Turning a sales environment into a learning environment**

Uncomfortable with the deceptive mailers, cold calling, and lead generation systems in the Medicare market, Tracy wanted to position the company as a Professional Resource, not a Sales Center. So HTA created an education-based approach to Medicare and LTC, and called it your Roadmap to Retirement Healthcare.

HTA currently presents Medicare and LTC Education to over 4000 consumers and 1000 employers and HR Managers every year. Their team is full of knowledgeable educators and coaches helping people navigate their Roadmap into Retirement Healthcare. "The future is bright and our whole team is excited for what is to come," says Tracy.

As someone who was always very passionate about teaching, and loved being in front of an audience eager to learn, Tracy started off with Professional Associations like Chambers of Commerce, BAR Association, National Association of Insurance and Financial Advisors (NAIFA), etc.

This quickly turned into speaking opportunities in the workplace as employers began requesting their presentation to help their staff prepare for retirement. HTA's teaching style was in high demand, and they were getting requests to speak about Medicare to

audiences all over the Mid-Atlantic region.

All of the education created a need for one-on-one consultative service. HTA provides both group education and one-on-one counseling at no cost to Employers, Advisors, or the public.

HTA built a team of skilled consultants to handle the one-on-one meetings through the phone and Zoom, taking what is typically a sales environment, to a comfortable learning environment, for both the teacher and the client.

Now HTA provides content-driven, web-based tools, on-demand training videos, and offers over 500 webinars a year to consumers, employers, HR leaders, and insurance and financial advisors nationwide. This generates about 3000 one on one client consultations a year.

### **Reducing clients anxiety about transitioning into retirement**

When HTA recruits new employees, they look for people who want to teach and be helpful - people who truly care.

Tracy points out that some of their employees have previously been educators, social workers, counselors, scout leaders, claims consultants, fitness instructors, and coaches. 20% of their staff are Medicare Beneficiaries, so they can also share knowledge on their own personal experiences.

Tracy recalls an interview she had a few years ago, "The applicant came in and told me that I needed to hire her because she was such a good salesperson that she could sell ice to an Eskimo. My response: Sorry, but you are absolutely the wrong person for this job."

HTA pays its team members a salary to educate people that need help, rather than paying them a commission to sell. They are all licensed insurance agents that can enroll clients into any of over 40 different insurance companies in 49 states and help them find the best deal on the price and benefits.

But their primary focus is to be helpful, not salesy, and Tracy always tells them that, "If the client finds you genuine and helpful, they will come back to you when the time is right to purchase and insurance plan."

HTA's Consultants feel comfortable giving all callers their full undivided time and attention, because their income is not dependent on whether or not the client buys anything. HTA motivates the team by making a big deal about good client reviews and

*I just want to let you know what a wonderful benefit the HTA Medicare services are with information and enrollment. My husband is transitioning to Medicare since he turned 65, and we would have been lost without the assistance we have been receiving from HTA. I hope my employer continues to provide that service for its employees. The consultant has been amazing, and we are very grateful for the help she has provided in making sure we understand all of our options and guiding us through the enrollment process." Pat M. - Kanab, UT*

client thank yous, rather than big sales and commissions.

The work that HTA does is game changing for their clients. HTA simplifies and personalizes their client's retirement healthcare experience to tailor it to their individual needs and concerns and reduce anxiety about transitioning into retirement.

Their clients report feeling more comfortable about the direction they need to take, are grateful for the help in understanding all of their options, and for the guidance and support they receive through the enrollment process.

### **Building a team with a common purpose and passion**

Tracy credits her team as the biggest contributor to her success, and notes that when everyone is on the same page with a common purpose and passion, the real magic starts to happen. She believes that people come into your life for a reason, and that everyone on her team has come into her life purposefully. Those that did not stay taught her some lessons, but most have stayed and she feels truly blessed to have an amazing team.

"I could have never made it this far without them. I have always said, find the people, then find where they fit best within the company. Having the right people in the right seats is what makes a good company great. You can teach skills, but you can't teach values and character. We hire for values and character," she affirms.

Tracy's OGS are three amazing women that have been with her from before she was the President and CEO of HTA, and now form her trusted Executive Team. They are Nicole Kennedy, Director of Client Services,

## COVER STORY

Kathleen Bretzel, the Director of Business Development, and her Office Manager, Denise Wolverson.

"They are exceptional at their jobs and have been so loyal to both me and HTA," says Tracy.

"Getting people hooked in and passionate about the company culture is the key to developing a healthy and energetic team!" she states. Tracy has created a collaborative team of leaders and is invested in continuing to grow their leadership skills. HTA also has a great team of managers and trainers that are always looking out for the best interest of their team, and of HTA as a whole.

"I am confident that I have the best team to take this company further than I could have imagined possible. Their passion and love for the company

shines through and I would be lost without them," she declares.

Nicole feels that Tracy has been a great mentor and role model, both personally and professionally, and that watching her as a leader and seeing her visions and dreams come to life has been nothing short of amazing.

Kathleen remarks on the pride and passion she feels in helping to grow a team that truly cares, not only for their fellow employees, but for the people they help every single day, and notes that Tracy's leadership, experience, and encouragement has impacted all employees at HTA.

Denise points out that HTA's Executive Team is led with ethics and integrity by a group of true leaders who inspire employees to be successful, and that Tracy's top priority to put people first

makes it easy to start each day.

### **Maintaining quality with a focus on learning and training**

Tracy observes that training, training, and more training, is what helped her grow a knowledgeable team to replicate the expertise and skills that she had acquired.

In the beginning, the challenge was to grow the company without sacrificing quality, and as the daughter of an engineer, she always felt that controlled growth was much more impactful than fast and extreme growth. "I was a perfectionist and had a very hard time delegating," she remembers.

Tracy recalls that when she saw Nicole, a new intern, learning through simply being present (or learning



*Executive Team: Kathleen Bretzel, Denise Wolverson, Nicole Kennedy, Tracy Russo-Keesey*



through osmosis) it made her realize that if one person could be trained, they could put a system in place to train many more. Thus, the Retirement Healthcare Client Services team was born.

Nicole is now Tracy's right hand, and currently runs HTA's entire Medicare and LTC Client Services division, overseeing three managers and 20 team members.

HTA has since developed a robust training program for new employees.

"If you have a Life and Health Insurance license, we can train you to be an expert in the Retirement Healthcare space!" says Tracy.

She also notes how HTA's New Employee On-boarding Manager, Brenda Rich's outgoing, caring, and friendly personality instantly builds camaraderie amongst the new recruits. She makes learning fun, and everyone is excited to be part of the team.

For years HTA's specialists continue to train with their Manager of Higher Education, Anya Phillips, who keeps her team engaged and constantly

strives for improvement. In addition, they perform regular quality control checks on client consultations and advice being distributed.

New recruits state that few companies invest in training like HTA, and prepare them to do their jobs by providing them the tools and knowledge needed to navigate the complex world of Medicare. They rate HTA's new hire support as amazing, with thorough training, and support throughout the process.

#### **A focus on building loyalty with no person left behind**

Tracy narrates a recent event that she feels is her most powerful recognition as a leader, during an Employee Team Building Day out of the office, where they played fun team-building games.

In one of the games, there were three teams playing against each other. At the end of the game, there was only one team left to complete the challenge. All of the employees from the other two teams ran over to help the last team finish.

The organizer running the day said that he had never seen anything like that happen before, and that normally the winning teams just sit back and bask in their glory, while the other teams struggle to finish.

At this, one HTA employee spoke up and said, "In our company we have a philosophy that no person is left behind. That has been taught to us from leadership down, and we would never let another team member struggle and sit back and watch."

Tracy notes that she has never felt as rewarded as a leader as she was that day. Describing herself as Loyal, she says, "This is both my best and worst quality. I am loyal to a fault. It is also the quality I look for in my teammates."

Tracy wants her team to feel valued, trusted, and at home with HTA. Due to the extensive nature of training, she hopes their employees will be "lifers" and is looking for those who want to grow in their career, feel fulfilled, and truly make a difference in people's lives.

HTA expects their employees to take care of themselves and promote a healthy work/life balance. They offer flexible scheduling hours, a competitive PTO package, hybrid and remote work options, paid health, life, and disability benefits, and 401K.

HTA promotes a friendly, yet drama free, work environment, try to do an annual team building day, and hold several early Fridays with a Zoom happy hour throughout the year. This year, they introduced weekly in-office lunches, an Employee Engagement Committee, and a full HR and Employee Satisfaction Assessment.

### Visioning to create the future

Tracy feels that she is finally doing what she really loves almost full time now. "We've gotten to the point where I have an amazing leadership team, and I love and trust them fully to handle the day-to-day business operations," she says.

While she still loves creating learning content and videos for clients, as well as reporting and forecasting, she can now focus her time on business planning, visioning, setting goals, and creating new ideas.

"I find visioning so powerful. I could spend hours daydreaming about what I want for the future," she reflects. In 2016, when they were still in a small

office with eight employees, Tracy made a vision board of what she wanted for the company.

It included a big building with the company name on the sign, a big conference room, lots of employees, a gym, etc., along with motivational sayings and words of wisdom of leadership. It still hangs in their break room at the office for all of the employees to see.

Today, HTA is in a large office with their name on the sign out front, a big, beautiful conference room, and they are running out of space for all of their employees.

"A few years made a difference. I highly encourage leaders to put their vision on paper. See it in your head and watch it come to life. It doesn't always happen exactly as I envisioned, but normally it ends up even better than I had the capability of dreaming," says Tracy.

### Maintaining sanity and serenity in a busy life

Tracy's busy personal life is built around her family, including her husband of 21 years, three boys, and two beloved Rottweilers.

Her husband is an entrepreneur in the IT Consulting Industry, so they face many of the same challenges.



"Although we know better than to try to work together, it is refreshing to have a likeminded spouse that we can bounce each idea off. We are very supportive of each other's goals and also give each other the independence to follow our dreams. We are a great team, yet still are very independent. Our trust and love run deep," says Tracy.

She and her husband are very involved parents and join the activities their kids are part of. Her husband has been a scout leader, soccer coach, and baseball coach, while she focuses on fitness, and loves teaching Acro at her son's dance studio.

Tracy exercises regularly to stay energized and physically fit to keep up with three teenage boys. She follows a healthy lifestyle, runs, walks, and does Pilates and Yoga. But her favorite is doing balance moves like handstands and headstands, and her goal is to hold a handstand longer than her 17-year-old son.

She made her single most life-changing decision ever eight years ago, when she stopped drinking alcohol, and it has been her key to maintaining

*"I find visioning so powerful. I could spend hours daydreaming about what I want for the future,"*





sanity, serenity and a healthy work-life balance in a busy life.

Keeping a clear head and taking nature walks with her Higher Power, helped Tracy prioritize what was important to her, slow down, and feel gratitude for all of the little things in life.

“It has helped me become a better wife, mother, friend, and leader. I can be engaged, present, and focused around everyone that is important to me. Living a sober life and maintaining a relationship with my Higher Power makes everything else possible,” she observes.

### Being challenged to greatness

While Tracy does feel like she's living a life beyond her wildest dreams, she states that she's nowhere near done. “HTA under my ownership is only about 5 years old. We have a long and exciting journey ahead, which should blow the past 5 years out of the water,” she declares.

Being able to sit back and focus on the vision of the company excites her and she has set an ambitious, yet achievable, goal to grow the company another 5x's in the next 5 years. “I have already figured out how to continue to use our office to accommodate up to 100 employees on a hybrid work schedule,” she says.

HTA is launching a Property Casualty division in April 2023. The company will be able to offer Auto and Homeowners insurances, as well as Business Insurance, and even Pet Insurance.

Tracy points out that this is just another steppingstone, and that in typical HTA fashion, they started planning for this about four years ago, working to get the expertise and proper people in the



seats, so when they roll out the Property & Casualty Division, their clients and partners can expect the same level of professionalism that they were able to offer in the Retirement Healthcare space.

“I feel that I am ready to be challenged to greatness! I know I can do it, and most importantly, I know my team has my back (and my front). I feel that success is when I am making a difference in the world around me.

Contributing to the quality of life of my family, friends, employees, and clients is what gets me up in the morning. If I can provide an opportunity for someone to build a career that they enjoy while helping the people they are serving, all while keeping a healthy work-life balance, then I hit the jackpot,” notes Tracy.

### Sharing her advice and wisdom for aspiring entrepreneurs, she says:

- The sacrifice is large in the beginning-lots of time working, little to no income, possibly a small support system, etc. When it all comes down to it, only you know how bad you want it.
- Be your biggest cheerleader and supporter, even if you have a great support system.
- Build a quality team of loyal employees and take good care of them. In the beginning, that means paying them before you. If you can get the right people in the seats that see your passion and vision, you will be amazing.
- Know what you do well, and find the most talented people you can, to handle the things you don't do well.
- Always look to hire someone better than you; someone that will challenge your ideas in a good way.
- Find people that have what you want and find out what they are doing.
- Listen politely to anyone who is willing to give you advice or share their experience with you. Take and use what you like and leave the rest and learn from it.
- Be someone's inspiration.
- Make your purpose meaningful and enjoy the journey.



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