

Head of the Table Ep 25 - Moria Leonhardt

MalamaDoe - Coworking Community for Women

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Sheila Long: Hello everybody. Welcome to the Head of the Table podcast. My name is Sheila Long and I will be your host for today's show.

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Today, we have a guest on our show who has been a long-time friend of mine from many years and she's also a MalamaDoe member. So, her name's Moria Leonhardt. Hi, Moria?

Moria Leonhardt: Hi, everybody.

Sheila Long: Hi. Welcome to the show.

Moria Leonhardt: Thank you.

Sheila Long: So, we've been doing this for a while, running this podcast but also, you've been in business for a while. So, can you tell us a little bit about what your current role or position is?

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Moria Leonhardt: Sure. So, I have been a licensed health insurance worker for over a year now. I'm into my second year with a lot more knowledge and experience. And I not only deal with health insurance but finding people affordable dental and vision coverage, accident disability, critical illness and life insurance. But my main concern is helping people find their health insurance, especially in times of change.

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Sheila Long: Okay. Wow. So, there's a lot of change right now?

Moria Leonhardt: Right. And my clients are anybody from an individual, I've got some clients who are getting out of college and dropping out of their parent's plans and and really have no idea how the whole health insurance market works. I also help a lot of families, small business owners and their groups and their employees under them.

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Moira Leonhardt: So I cover really a broad range of people who want to get off of a high-priced insurance plan or those who are on COBRA, maybe either going to be and looking for some options or those folks who are on the marketplace or the ACA who are paying a lot for their insurance plans and don't know there is an option that's a lot more affordable.

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Moira Leonhardt: So, a large part of my job is really consulting people on options and sometimes I'm not the right pick but I'm always willing to help people find what's best for them.

Sheila Long: Okay. So why do you love what you do or why do you like to join this consulting? That's an interesting match.

Moria Leonhardt: Sure. Well, I've always wanted to do consulting. My experience is – originally, I graduated with a psychology degree, I worked on mental health for many years, always in an insurance or financial aspect, helping have a key for patients for coverage in their hospital stays.

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Moria Leonhardt: So, I really got to know a lot of, not only patients but healthcare providers and then working on the financial side, so I learned a lot on the mental health side which I really loved. And then I ended up getting into a medical facility and doing global contracts for transplant patients, so getting know a different part of medical and finance insurance on that side and that was also a great experience.

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Moria Leonhardt: But always on the back of my head I said, "As I grow within my own career and as my family grows and things change in my life, I really love to be more at home, to be able to help people that do more of a consulting basis kind of job because I have all of this knowledge to share with people and help them with but what can I do to release some of that into a career and make it work for me?"

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Moria Leonhardt: So, I was actually approached by another MalamaDoe member about a year-and-a-half, two years ago. And she basically recruited me and said, "You would be great at helping people and helping them with insurance coverage and you have a great knowledge basis, having been in healthcare. So, let me teach you and help you and guide you along."

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And I got my insurance license and from there, I've just been really trying to grow my network of clients and talk to people and try to help them. And like I said, it's not always the right fit for them but if I can help somebody even if it's not with me, I'm really pretty happy with that and I do feel very fulfilled when I hear that I have helped somebody save a lot of money or they didn't know that there was options out there and they're just so -- and so they had someone to talk to.

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Sheila Long: Okay. Sounds like you got a little friend in the background there.

Moria Leonhardt: Oh, what? Sorry. The children are all quiet.

Sheila Long: This is a dog?

Moria Leonhardt: It's the cat.

Sheila Long: Oh, the cat. Okay. Yeah, so we've met [inaudible 0.05.43] cat was on our show too. We met her. Do you like -- actually, I know the listeners can't see the screen but she was -- she was right there with us during the recording. So, what's your cat's name?

Moria Leonhardt: Our cat's name is Gilbert.

Sheila Long: Gilbert? Okay. All right.

Moria Leonhardt: Yes. Yeah, we have a dog too but he is sleeping, so --

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Sheila Long: Okay. All right. So, it sounds like you are like -- really like a great person for people to talk to about, you know, people wanting to save money and looking for the right fit and then you're just really like caring. Like you really care about having people not spend too much but to really get the right coverage.

Moria Leonhardt: Right. Yeah, right. Like I said, I'm not always the best fit and my plans might not work with everybody but I will always try to help people find what works for them.

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Moria Leonhardt: That's my goal is really to consult people in the right direction even if it doesn't end up being a sale for myself, so --

Sheila Long: That's great. I love that you're a mental health expert too.

Moria Leonhardt: Mm-hmm.

Sheila Long: And you know all about transplants, you know.

Moria Leonhardt: I do. You too, I feel like I know a very broad base of patient population which is helpful, it is. Like it's always nice to talk to people and be able to actually empathize and sympathize with them what they're going through because I've been there before so --

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Sheila Long: Okay. And I have -- do you mainly deal with like women or men or like a certain age group or is it just kind of everybody?

Moria Leonhardt: No, it's really everybody, so anybody essentially from the age of 18 to 64. So, I don't deal for Medicare market rate now. I kind of get my certification -- or certification, sorry, in that realm. I just haven't gone at hadn't done it because I really wanted to concentrate with my first year or two on just individual plans for people.

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Moria Leonhardt: So, it's more for, like I said that, yeah, a person who's going to be aging out of their parent's insurance plan which is at the age of 27, you can't be under your parent's insurance. And then I go anywhere from an individual, to family, to that small business owner who maybe has a couple of place, whether they're just starting out with their business and made insurance and are growing.

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Moria Leonhardt: I have a lot of realtors, that's a large part of my client base and just -- yeah, a lot of small business owners really.

Sheila Long: Yeah, and they couldn't just base someone throughout their whole life, right? Like they age out of their parent plan, then they're getting married, and then they want to start a business or something. So yeah. Thanks for --

Moria Leonhardt: Yeah, lots of change in transition times and for those folks who were maybe a few years out from Medicare and really want to be able to save some money before they are on a Medicare plan.

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Moria Leonhardt: That is another aspect of the people I help.

Sheila Long: And then that COBRA [? 0.08.43], you know now with all these layoffs, that will be another interesting -- so like, how are you adapting with COVID-19?

Moria Leonhardt: Well, I am just really trying to be available anytime I can be for people. So, people can text me, call me, email me.

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Moria Leonhardt: And I am trying to be -- of course first for my current clients available but then also anybody new who should need my help. So, I'm really just trying to be free but also put myself out there and make people aware of what I do even more so, I've been really working a lot with talking to people and networking with people more. And now that I have the time to sit down and chat a little more with not having the kids back and forth from school and stuff.

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Sheila Long: Yeah. [Inaudible 0.09.31].

Moria Leonhardt: Kind of like [inaudible 0.09.33].

Sheila Long: It's all about this morning -- like normally, I would have had like this crazy morning but not today, I was like always sleeping and we'll just -- we'll get back on track after we record.

Moria Leonhardt: Right. Right. We're all adapting to it. Yes, but I am starting to get -- I have a couple of clients I'm going to be helping today, make sure that they can keep their coverage. A lot of the insurance plans are actually being very gracious in saying, you know, we understand the changes going on in our world.

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We know that people are losing jobs and having changes, where they maybe cannot provide in their budget, paying a health insurance premium. So, they're allowing the people to actually push their payments, which is really nice. And it's very reassuring and give a peace of mind to clients that they're

not going to have to worry about that maybe this month, and try to figure out how the future looks because it is so unknown. And for, you know, the people who have lost jobs and they're saying, "Oh my gosh, what do I do?" COBRA can be wonderful but extremely high priced.

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So, I like to help people know that there is that option of a plan that's going to be a lot more affordable for them because also COBRA will run out after a while. The maximum time a COBRA plan go to is 18 months. So, after that, you got nothing if you don't say take a new job or they have a health insurance benefit package for you.

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So, like I said with job loss, status change, reassessment of finances, coming off COBRA or then looking for options of the marketplaces where I'm helping people.

Sheila Long: Yeah. It's good that you know all of that. How do you keep in -- like how do you keep abreast of everything now, especially with how COVID-19?

Moria Leonhardt: Well, you know, there's -- because COVID-19 is such in the forefront of our news, there has been a lot of great articles and communication between the insurance companies not only directly to me but on the major sites.

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Like CNBC has some great information. The Today's Show actually did a great article I had posted on my Facebook page about what should be your priorities right now for your finances, and I believed before were health insurance, mortgage, your groceries and there's one more, maybe the car insurance. Can't remember at the top of my mind.

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But really there's a lot of great resources helping people prioritize and say, you know, this is not the time to be lapsing on things or not paying things, but I think really what people forget is that just the phone call to somebody saying, you know what, it's a tough time. I want to make good on my payments but I simply can't right now. What are my options? Those are the things people have to keep in mind and make sure they're contacting

whoever they need to make a payment or whatever they're worried about paying that month.

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Sheila Long: Okay. So, what's your Facebook page if people want to see that article?

Moria Leonhardt: On Facebook, I just under -- my actual company I work through, but I am an independent broker. It's called Health Solutions Team. So, if you were to go out on Facebook and put Health Solutions Team, Moria Leonhardt, you would find me.

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I also am on LinkedIn. And then I have, of course, my email and phone number which you can call or text to.

Sheila Long: Okay. And then they can find that -- do you have a website or do they find it on LinkedIn?

Moria Leonhardt: They did it also on there, but the website is mleonhardt which is L-E-O-N-H-A-R-D-T at myhst.com, so.

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Sheila Long: Okay. All right. So, let's talk about Mother's Day is coming up.

Moria Leonhardt: Yeah.

Sheila Long: Do you have any -- it's like it's really interesting to talk to everyone about their moms because even like with me I'm going to have my mom come on the show, but like the thing you might celebrate with your mom like would be something you don't really do that well. So, I've been going through that with different people like before recording.

Moria Leonhardt: Right.

Sheila Long: So, do you have like a nice story about your mom that can inspire women?

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Moria Leonhardt: You know, unfortunately my mom passed away a few years back. I was thinking about like, gosh, there's so much when you get to [inaudible] about when I raised, my childhood or even as a young adult. But

one thing I think is pretty relevant today and which is on the forefront of everybody is tough processes, just about this whole pandemic we're going through. And it's kind of goofy but my mom was a nurse.

Sheila Long: Oh really?

Moria Leonhardt: And she actually used to administer our flu shots at home.

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Sheila Long: Oh really?

Moria Leonhardt: Yeah. Which I'm sure you probably can't do anymore.

Sheila Long: Okay.

Moria Leonhardt: It's probably not allowed. But she used to bring them home and put them in the refrigerator. And my sister and I would take turns hiding such flu shot behind my catch up or my sister. Whatever. And she'd go in there like where is that flu shot? And we'd be like, I don't know. It was just a funny thing but, you know, honestly, she was really a good nurse and she was very gifted in giving a painless shot, very quickly.

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So, once we catch the flu, so actually getting the flu shot, it was no big deal. But all in all, good health, she really taught me, you know, listening to your body and saying something is not right. You go ahead and you get it checked out and you take care of yourself is, it's important. And probably the reason why I went into healthcare at some capacity, at one time I thought I wanted to be a doctor or a nurse, but I kind of went in a different direction.

But at the end of the day, I'm helping and that's what I've always wanted to do. So, I think she really put me on that path.

Sheila Long: Yeah. So, she kind of like, you know, maybe you're channeling your mom, like when you're like, okay, they're going to end up with someone like my mom and I want to make sure they can get the right care, right, or something?

Moria Leonhardt: Right, right. And I'm hopeful that, you know, that vaccine will coming through for COVID, so we won't worry about this one day.

Sheila Long: Yeah, it wouldn't that be -- that will be a great day when that comes.

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Moria Leonhardt: It will, definitely.

Sheila Long: Okay. Well, thank you for being on the show.

Moria Leonhardt: Thank you.

Sheila Long: We are ready to do social media. And now really, we end with the social media, but we were talking about your awesome article. I'm sure everyone's going to want to look at it.

Moria Leonhardt: Yeah.

Sheila Long: All right. Well, thank you. And to all of our listeners out there, please feel free to look up Moria, she is a very caring and compassionate person who really, I know because I've known her for so long.

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She really cares a lot about making sure people can get their best healthcare coverage. And also, she knows a lot about the healthcare system, so a great person to connect with.

Moria Leonhardt: Thank you.

Sheila Long: Yeah. Thanks for being on the show. Sorry.

Moria Leonhardt: Of course.

Sheila Long: All right. And then thanks everyone for tuning in. And remember that at MalamaDoe, we really help inspire women to be heads of their own table and to lead in whatever capacity they can.

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And we're here to increase the visibility of women business owners. So please look us up at malamadoe.com. Thanks.

Moria Leonhardt: Yes, definitely. Thank you. Have a great day.

Sheila Long: Yeah, thank you. Yeah. Thanks to everybody for listening to the Head of the Table podcast. Please feel free to look for us wherever you find your podcast. Let your friends know as well. Thanks everyone.

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