

MICHELLE VELASCO

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Medicare Broker Channel & Territory Growth Strategist

Direct Agent Channel Development • Agency Downline Growth • Sales Forecasting • Competitive Intelligence • Provider Partnerships

PROFILE

Medicare sales strategist with 15+ years of progressive leadership across healthcare, insurance, and finance, currently driving Medicare Advantage growth across Arizona through contracted external agents, independent agencies, and downline hierarchies. Builds and executes broker-specific territory strategies grounded in competitive intelligence, enrollment analytics, demographic data, and sales forecasting — producing approximately 30% year-over-year territory growth. Combines field sales execution with executive-level financial acumen developed managing \$300M+ in organizational budgets, enabling data-driven market planning, accurate forecasting, and disciplined goal attainment. Actively licensed health insurance professional; fluent in English and Spanish.

ALIGNMENT WITH ROLE REQUIREMENTS

- **Licensed & Medicare-fluent:** Active resident Life & Health license (AZ; also licensed in MI) with deep knowledge of the Medicare landscape — MA, MAPD, PDP, Med Supp, D-SNP — and Arizona competitive plan offerings.
- **Broker channel builder:** Recruits, contracts, onboards, and develops independent agents and agency downlines; serves as strategic consultant to agency principals on business planning, marketing, and compliance.
- **Territory growth strategist:** Develops market-level growth plans integrating agency targets, broker relationships, competitive intel, and local demographic trends; delivers market sales reports and forecasts to leadership.
- **Data-driven operator:** Leverages Salesforce dashboards, production analytics, and enrollment data to link business need to action, prioritize territory investments, and forecast performance.
- **Matrix collaborator:** Trusted liaison between field sales, operations, marketing, provider engagement, and compliance; channels market feedback to leadership to shape channel strategy.

PROFESSIONAL EXPERIENCE

Regional Agency Manager

Dec 2023 – Present

Centene Corporation (WellCare) | Phoenix, Arizona

Own Medicare Advantage growth strategy across Maricopa and Pinal Counties, building the contracted external agent and agency channel and executing territory business plans focused on enrollment growth, broker performance, and provider engagement.

- Produced approximately 30% annual territory growth by identifying market opportunities, strengthening agency production, expanding provider partnerships, and executing data-driven sales strategies.
- Recruit, onboard, and develop independent agents and agency downlines, providing business consulting, performance coaching, compliance guidance, and marketing support that lift channel productivity and retention.
- Built one of the region's strongest networks of bilingual and Spanish-speaking agencies, expanding Medicare access and market penetration in historically underserved Arizona communities.
- Develop broker-specific selling strategies using Salesforce reporting, production dashboards, enrollment analytics, competitive intelligence, and demographic research; deliver market-level forecasts and sales updates to regional leadership.
- Lead AEP and OEP execution — broker trainings, provider engagement, community events, and localized marketing campaigns — coordinating across sales, marketing, operations, and compliance matrix partners.
- Partner with physician groups, primary care practices, hospitals, and community organizations to build sustainable referral pipelines and grow Medicare Advantage market share.
- Serve as field intelligence liaison to executive leadership, translating channel conditions and competitive movements into actionable strategy and best-practice recommendations.

Licensed Medicare Insurance Broker

Oct 2022 – Dec 2023

HealthMarkets | Phoenix, Arizona

Provided consultative, fully compliant Medicare guidance across Medicare Advantage, Medicare Supplement, and Prescription Drug Plans, maintaining current command of competitive market offerings.

- Enrolled 100+ Medicare beneficiaries within the first quarter of production through consultative needs analysis and relationship-driven selling.
- Built referral relationships with healthcare professionals, local organizations, and business partners that expanded Medicare access in underserved Phoenix communities.
- Applied market research, demographic analysis, and client data to target business expansion while maintaining high customer satisfaction.

Manager, Finance & Administration (progressive roles: Business Manager, Senior Accountant) Oct 2017 – Oct 2022

University of Arizona — Arizona Online, Distance & Continuing Education | Tucson, Arizona

Promoted through three leadership roles directing financial planning, forecasting, and executive reporting for one of the University's largest business divisions.

- Directed financial operations supporting organizational budgets exceeding \$300M annually; managed \$60M+ operating budgets and \$75M+ in revenue distribution across multiple colleges.
- Built executive dashboards and analytical reporting tools that improved performance visibility and strengthened strategic decision-making — analytical rigor now applied to sales forecasting and territory planning.
- Partnered with executive leadership on long-range forecasts, operational strategy, and performance metrics; led cross-functional initiatives spanning finance, HR, IT, and academic leadership.

EDUCATION, LICENSES & SKILLS

B.S., Business Administration (Accounting Concentration) — University of Phoenix, 2013

Licenses: Resident Life & Health Insurance License — Arizona; nonresident — Michigan

Languages: Fluent in English and Spanish

Technology: Salesforce CRM • Microsoft Excel (Advanced) • Microsoft Office Suite • Canva • Concur • SAP