

It seems that every day more unemployed Americans flood the job market and compete for fewer open positions. The grim outlook has left many considering a career change. While that oftentimes means returning to school for additional degrees, there are other options, such as health insurance sales.

Health insurance remains a strong industry, and a career in health insurance sales offers flexibility and high-earning potential. Others have made the switch with little or no experience. Not only have they experienced success, but also career satisfaction.

For years, Michelle Higgins, Divisional Sales Leader for Independent Producers of America, LLC (IPA) in greater Atlanta, Ga., worked in corporate marketing for high-end residential companies. However, she noticed how much her friend Sondra Bradley, IPA's national training and operations leader, loved her job and was inspired to make the transition.

"I was always envious of her success and how much she loved her job," says Higgins. She became a licensed insurance agent in November 2007 and started working full-time as an agent in February 2008. She hasn't looked back since.

"It offered so many things my previous career didn't," Higgins says of her career in insurance sales. "Just the opportunity to be generally in control over my career and financial life, the unlimited financial opportunities and the chance to learn about other aspects of business that I didn't have access to in a stifling corporate environment."

Breaking into health insurance sales has been a very comfortable transition for Higgins.

"There is a lot of guidance for time management to help you take care of yourself, so you can make sure others on the team are taken care of," Higgins says. She notes that a key quality for success in this field is the desire for something different. "If I can do it without any sales experience, so can others. If they want a better personal, career and family life, they can do it."

Taking care of yourself so you can take care of others is Higgins' mantra. She believes that by giving insurance agents the independence and power to create their own professional and personal destinies, they are enabled to better care for the people around them.

"Before my job was 9-to-5, but now my job and life are meshed together. I always want people to know what I'm doing career-wise because I may be able to help them. It not only helps me find balance but helps me combine the best of my career and social lives."

Higgins enjoys the control over her income her career as a health insurance agent allows. Although there is a ramp up period, she says she feels financially secure in this new environment. Additionally, she says her career as an agent has helped her find a better

balance in life, meet more people and become a happier, more social person. Plus, she's noticed that the direct sales environment has improved her networking ability.

A key IPA motto is that they "help people earn significant wealth, while being a wealth of significance." Higgins has experienced that firsthand. She enjoys selling products that help people, as opposed to the material products she represented in her former career.

"My goal wasn't to sell insurance but to better myself as a person and help people by providing something they need, especially in this economy," Higgins says. "At the end of the day I have a good feeling knowing I've been of service and value to families."