

Carrie

E s p i n o s a PERSONAL PROFILE

P R E S I D E N T &
P R I N C I P A L
A D V I S O R



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Designations/Achievements

DePaul – BA, Business

College of Lake County – AA

Business Administration

Board Member, AIH Zion

Legislative Chair, CNIAHU

Past Board Member, Lake Co Chamber

Past Board Member, Athena Powerlink

Carrie Espinosa is the Owner and Principal Advisor of Horizon Benefit Services, serving employer groups and individual clients in the IL and WI markets. Her insurance career began in 2003, when she served as the Marketing Assistant and Project Manager for a multi-line, regional insurance company. She opened an American Family Agency in 2005 before transitioning to the Horizon team in 2008. Carrie assumed the helm at Horizon Benefit Services in 2013 and enhanced the brand to serve the "hire to retire" needs for her clients and community.

Carrie is an experienced Benefits Advisor, Medicare Specialist, and Advocate with an unparalleled passion for her industry. With a commitment to healthcare equity Carrie understands the intricacies of health insurance, ranging from employer sponsored plans, to ACA (Affordable Care Act) plans and Medicare. She is committed to helping her clients navigate their insurance and healthcare options and make the right decision.

Carrie has authored articles for the *Daily Herald* and has contributed to health insurance and healthcare stories in *Crains*. She collaborated on an Affordable Care Act Class for the Small Business Development Center of Lake County and speaks on the topic of Medicare Insurance at local venues including Northshore University Health System and Oak Street Health. She also teaches the Medicare & Medicaid portion of the Senior Real Estate Specialist (SRES) designation. Carrie is an active member of several community organizations and knows the value and impact of giving back.