Medicare

INDEPENDENT COMMUNITY BROKER NETWORK

Course 5: Managing Your Medicare Business After the Sale

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- **Pre-sale** customer service and support
- **Post-sale** customer service and support
- **Handling beneficiary** inquiries and concerns
- **Managing** renewals and policy changes
- **Leveraging** data analytics for business growth and optimization
- **Establishing** long-term relationships with Medicare beneficiaries

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The Set Up

1. **Order enrollment guides from all the insurance carriers you have appointed and RTS (Ready-To-Sell) status**

!! KEEP REPLENISHED !!

Tip #1

Store your insurance carrier enrollment guides off site in an easily accessible location.

Keep a secondary warehouse of enrollment materials in your car.

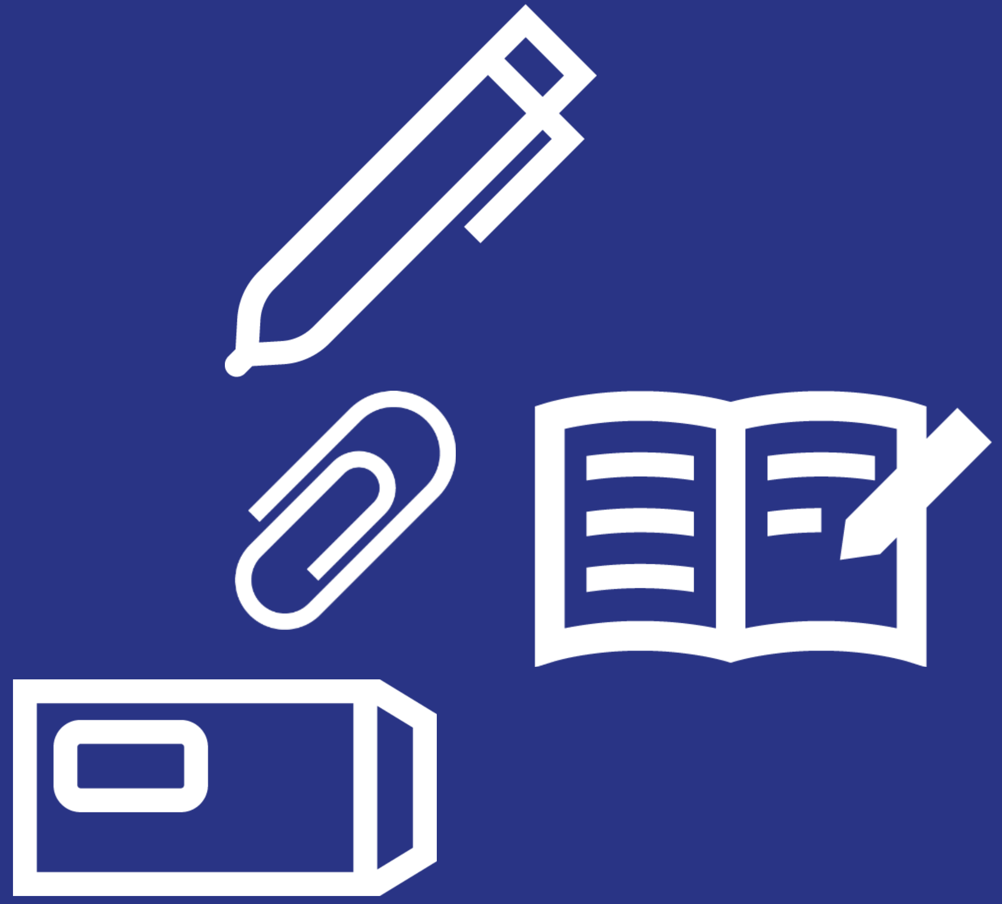
- Organize by Carrier & Plan Type

The Set Up

2. Create Your "Bucket" (Portable Selling Kit)

Improve your efficiency

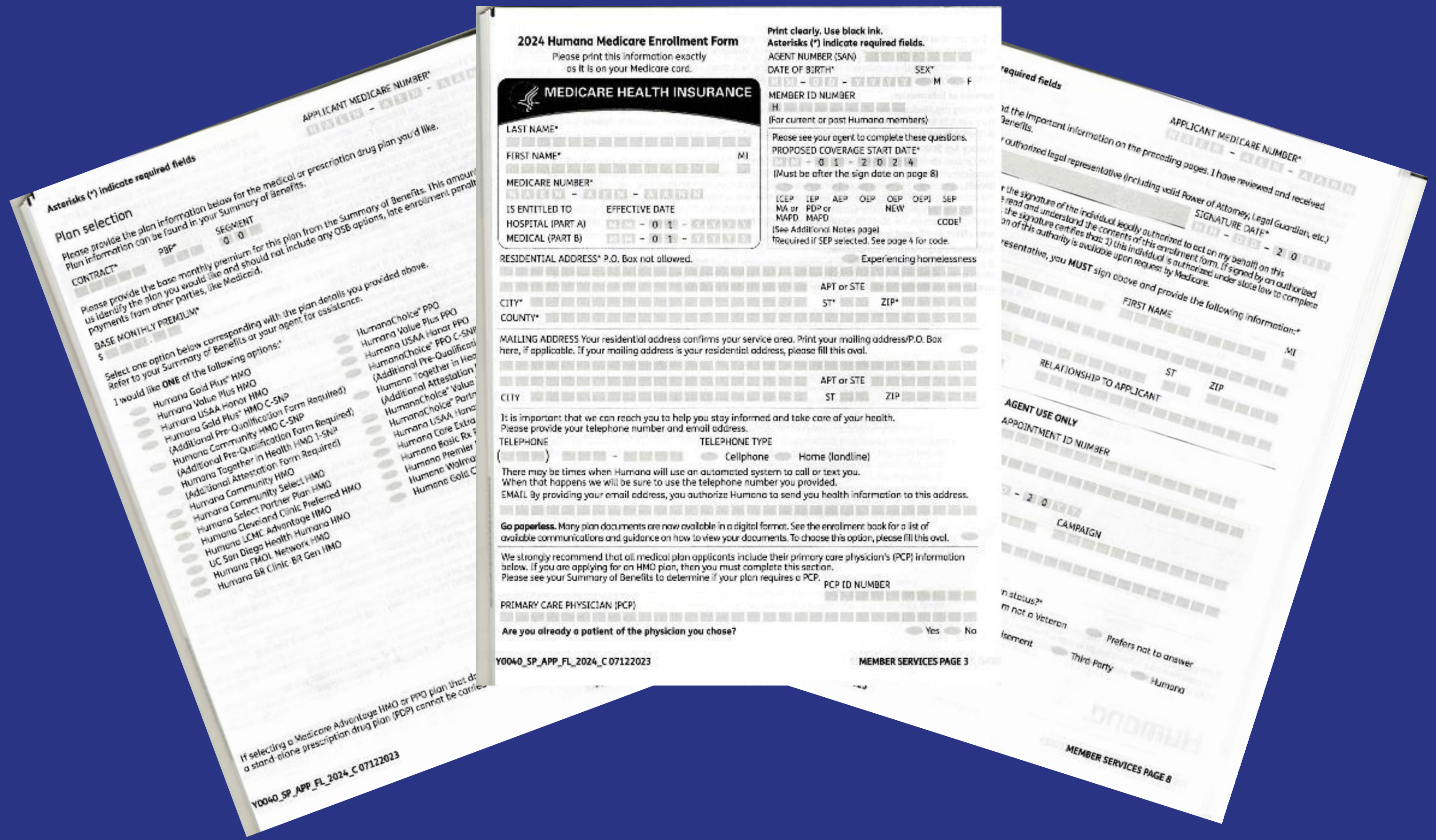
- Business cards
- Paperclips
- Blue Ink Pens
- Stapler
- Stamps
- First aid kit
- Cough drops
- Neosporin
- Other
- Thank You cards



The Set Up

3. Pre-fill out all applications; as much as possible

- Your Name
- Your writing #
- Language
- Pre-tear them out of the enrollment guide (They’re perforated but may still be hard to remove).



Remember:
Find a blue pen you like. Use the same type of blue pen each and every time.

The Consultation

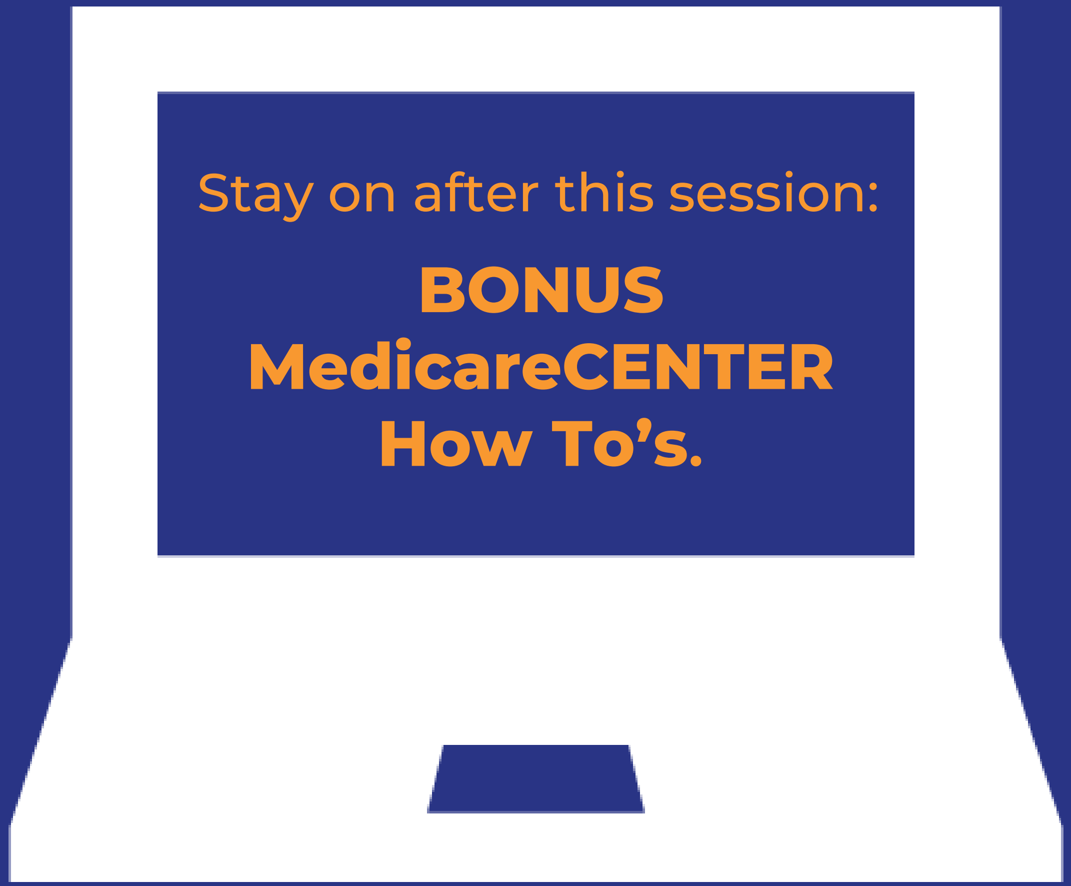
What to Have with You:

1. Your “Bucket” (Portable Selling Kit)
    - Ensure you have at least 2 of the primary plans (the ones you write most) and a few alternative plans
    - Clients Need Assessment forms

2. Computer/laptop access to MedicareCENTER

Tip

Use the tools you’ve been provided like
MedicareCENTER Scope of Appointment (SOA)



The Consultation

Quick Step Reference:

1. Scope of Appointment established 48-hours in ahead of meeting

2. Client Needs Assessment review
   - Pull up their client profile in MedicareCENTER
   - Confirm PCP, Specialists, Prescriptions, Pharmacy, all pertinent requirements
   - Update as necessary

3. Discuss Option 1 and Option 2 – which solution best fits your clients needs?

4. Answer any client questions

5. Search for best plan option and present results. Ideally 1-2 options. Avoid overwhelming your client.

6. Answer any client questions

7. When the client makes a decision, complete paper application

8. Add “Tags” to client profile in CMS; provides the ability to sort by different plans for example (Easier review for next year)

Post-Sale

Next Steps:

1. Give a copy of the Enrollment Guide to your client
   - Staple your business card to the front
   - Dog ear the Summary of Benefits page.
     Remember this is the page which explains the plan costs.

2. Take the paper application which the client has signed.
   Remember: Find a blue pen you like. Use the same type of blue pen each and every time.

Post-Sale

When your client leaves:

Immediately go into MedicareCENTER.com and transcribe the client application into the system

Tip #1

- In each client CRM profile add searchable notes/tags like enrollment plan name, product type, carrier, policy status, etc.

Submit the enrollment

- **NO** electronic signature is required, **SO LONG AS you have** a copy of the “**WET**” signature

Tip #2:

Write your **Thank You** card following your appointment.

- Pick one topic from your conversation that’s pertinent and use it to build further connection/rapport.
- Don’t forget to ask if they know anyone who would benefit from your services and if they’d pass along your business card.
  ‼ Include 3-4 business cards ‼
- **Save Time:** Stamped and pre-print return address on the envelop
- Mail at the end of each day

30 – Days

Send letter 30-days after enrollment. Ask…

- If they've experienced any problems with the new plan
- Have they received their new "cards"
- Confirm plan viability

60 – Days

Send letter 30-days after enrollment. Ask…

- If they've experienced any problems with the new plan
- Have they received their new "cards"
- Confirm plan viability

Send letter 60-days after enrollment. Ask…

- If they've used their plan yet
- Have they experienced any challenges
- Don't forget… extra benefits available, if applicable

90 – Days

Send letter 30-days after enrollment. Ask…
- If they've experienced any problems with the new plan
- Have they received their new "cards"
- Confirm plan viability

Send letter 60-days after enrollment. Ask…
- If they've used their plan yet
- Have they experienced any challenges
- Don't forget… extra benefits available, if applicable

Send letter 90-days after enrollment.
- Identify any challenges that have come up
- Set expectation… Hope to hear from you again in September
- Get ready for AEP (Annual Enrollment Period)

30 – 60 – 90 – Days

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Birthday Card?!!!

- Handwritten
- Keep as generic as possible
- Request referrals & include business cards
- Send at beginning of birth month, may be batched

Show You Care

MORE COMMUNICATIONS

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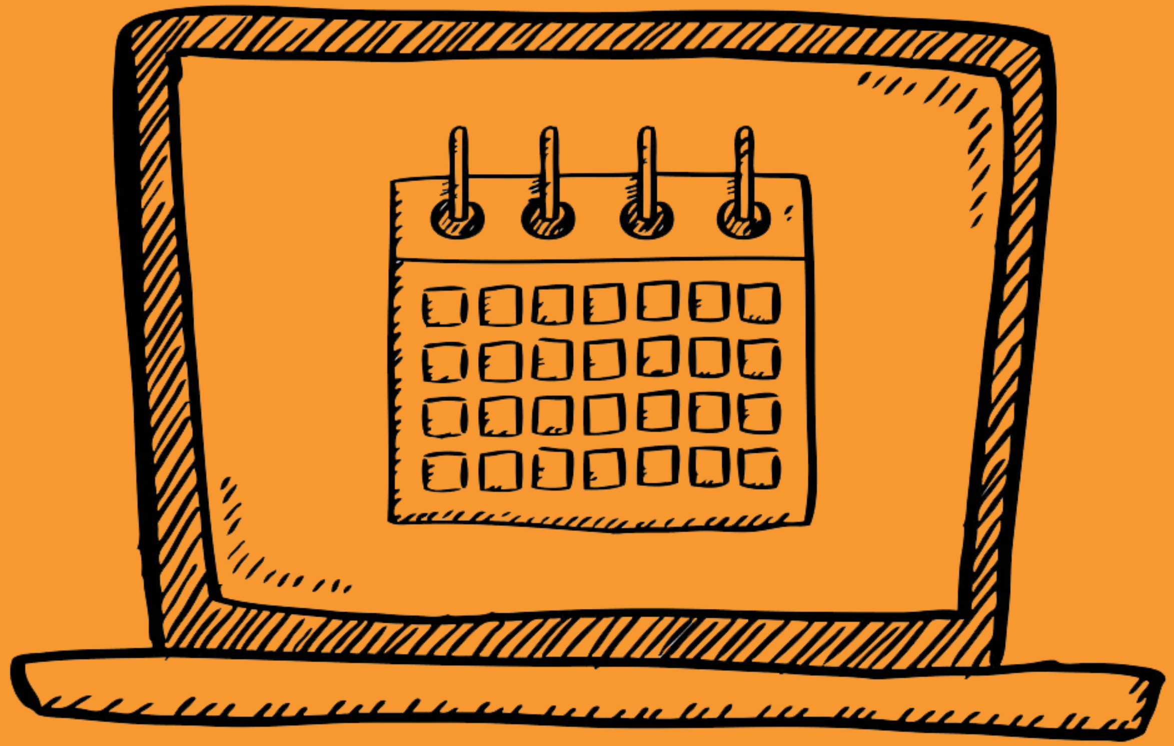

AEP Letter

In September,

send letter to the identified plan segment

Scenario 1

- Upon review it appears that your plan is good for next year. Shall we let it auto renew or if you need change set meeting.

Scenario 2

- Upon review, it appears that your plan is changing – Schedule a meeting with them as earliest as possible. Meet may be as early as Oct 1st.

Remember: **AEP applications are NOT allowed to taken until October 15th**

MORE COMMUNICATIONS

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SOMETHING TO CONSIDER

Plan changes will start being published in August

Get applications ready early and sent to client for a digital signature on October 15th

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Thank you!