

Medicare



ICBN

INDEPENDENT COMMUNITY BROKER NETWORK



Course 4:

Patient Engagement

Best Practices

ICBN

myicbn.com

888-341-4314

- Importance of patient engagement
- Effective communication strategies
- Building trust and rapport
- Addressing patient concerns and providing quality service
- Utilizing technology for patient education and communication

Effective Communication

Human incompetence, laziness, and wastefulness should not be underestimated – especially at scale!
— John A. List

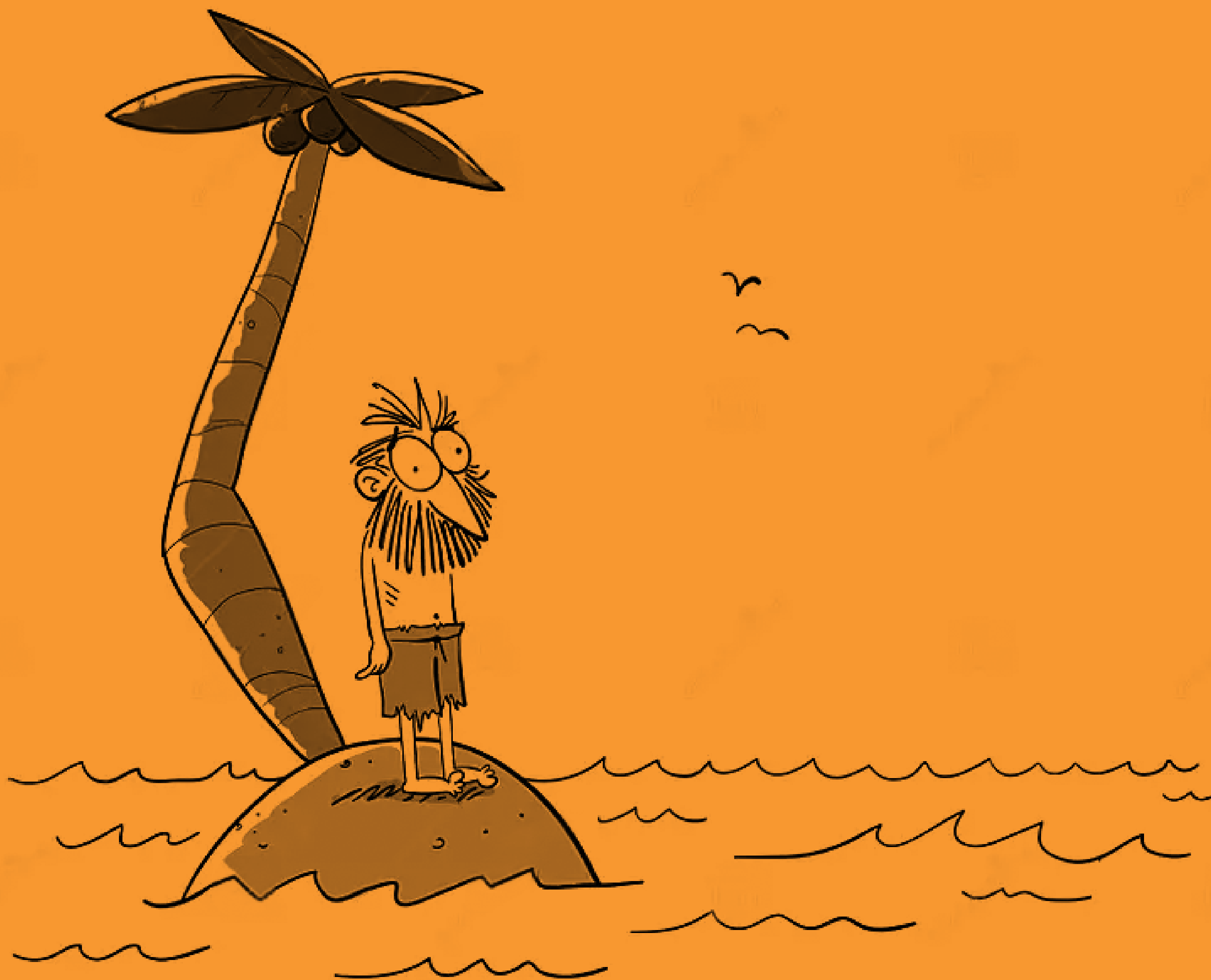
The unforgivable crime is soft hitting. Do not hit at all if it can be avoided; but never hit softly.
— Theodore Roosevelt

Start where you are. Use what you have. Do what you can.
— Arthur Ashe

Incompetency is insurmountable; Be the best you can be.

- Review and hone your ability to explain Original Medicare, Option 1 and Option 2
 - Review and study Medicare Basics, Medicare Supplemental Plans + Part D, and Medicare Advantage; Courses 1-3
 - Know how each plan works
 - Be able to explain the differences between Option 1 and Option 2

“Do the best you can until you know better. Then when you know better, do better.”
— Maya Angelou



YOU'RE NOT ALONE

YOU'RE NOT ALONE

YOU'RE NOT ALONE

YOU'RE

Keep It Simple & Straightforward



1. Our primary job is to educate the client so they can make an informed decision.
2. Use clear communication and sales techniques to explain Medicare's pertinent parts and help people understand what solution is best for them.
 - Not just the details
 - Keep it as simple as possible for your audience
 - Focus on the biggest, most important items
 - Address questions as they arise
3. Don't let Medicare overwhelm your audience

Avoid any unnecessary complexity.

TIP:

- Go back and watch Medicare Basics, Medicare Supplemental Plans & Part D, and Medicare Advantage
- Pay attention to the shared stories. You don't have these experience yet, but can make them your own. Use them to your advantage.

Rapport



Build Rapport


- Need to establish some level of relationship
 - Shared known people, community, common ground
- Find some “general” topics of conversation.
 - Kids
 - Develop commonality
- Let the client feel comfortable with you
- Don’t just jump into the “sales pitch”

Caution:

- Don’t become their “therapist” or “best friend”
 - Manage your time!



Always Put the Patient First

 **INTERNAL USE ONLY**
MEDICARE NEEDS ANALYSIS
Starting with the basics

Name: _____
Address: _____
County: _____
E-Mail: _____
Referred By: _____
Cell Phone: _____
Home Phone: _____
DOB: ____/____/____
Medicare: _____
Part A Effective Date: ____/____/____ Part B Effective Date: ____/____/____
Medicaid: _____

STILL WORKING:
 Yes No _____
If yes, where?
How much longer do you plan on working? _____
Will your employer offer a Medicare plan? Yes No

SPOUSE STILL WORKING:
 Yes No _____
If yes, where?
How much longer do they plan on working? _____
Will your employer offer a Medicare plan? _____

EXTRA HELP:
Is your monthly income equal to or above \$1,903 in 2024 (\$2,575 for couples)? Yes No

VETERAN:
 Yes No If yes, signed up for medical/drug benefits? Yes No

ICBN 6013 Wesley Grove Blvd. Building 2, Suite #207-A Wesley Chapel, Florida 33544
888-341-4314 | agentsupport@myicbn.com | www.myicbn.com

Needs Assessment - Cover the Basics

- Contact information
- Birth date
- What insurance are you on?
- What doctor(s) do you see? Specialists?
- Do you want to continue with them?
- Prescription drugs, quantity, dosage?
- What other services/insurance do you need for example Dental, Vision, or Hearing care (DVH), Over-the-Counter (OTC) cards
- Are there “Extra benefits” you like or use i.e. gym membership or transportation

TIPS:

- Fill out the form as if you’re having a conversation
- Ensure accuracy
- **LISTEN TO YOUR CLIENT FIRST**
- **DON’T MAKE ASSUMPTIONS, CLARIFY**



Finding the “Right” Medicare Plan

- Not all plans are the right plan.
- Filter out plans that don't meet your client's Needs Assessment requirements
- Ideally 1-2 plans will meet their needs; Present those options

QUALITY SERVICE ≠ Presenting ALL the options

- Overwhelming
- Confusing
- Unable to make a decision

QUALITY SERVICE = Present the most aligned plans to your client's needs

- Discuss the plans
- Simplify and Clarify
- Enable them to make a decision on the same day as your meeting

Do the best you can. Document your conversations.

MedicareCENTER

INTEGRITY


PLATFORM - TECHNOLOGY - CUSTOMER SUPPORT

MedicareCENTER

A More Advanced Agent Experience

MedicareCENTER is a powerful, easy-to-use system built to help agents serve clients better and take control of their workflow. MedicareCENTER brings together the most important agent activities in one place, helping to deliver better outcomes.

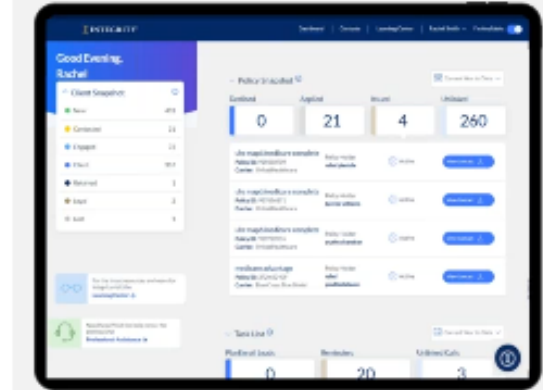
[GET STARTED](#)



Integrity's Integrated Platform: Integrity for Agents

Integrity provides agents the key pieces they need to serve their clients — all from a single sign-on.

- Client Management
- Task Management
- Policy Management
- Compliant Call Recording
- Scope of Appointment
- Quote & eApp
- Data is securely protected and owned by the agent



Integrity Key Features

The Integrity MedicareCENTER platform helps agents provide better service, manage clients, build relationships, and grow their sales.

1. Seamless Integration with LeadCENTER
2. Cross-sell, Switcher and SEP Ask Integrity Recommendation Tags
3. Call Recording with Ask Integrity Call Summaries
4. Ask Integrity Specialist Recommendations
5. PlanEnroll Personal Agent Website Integration



Your Resources

MedicareCENTER

Client Activity

Policy Data

The screenshot displays the MedicareCENTER dashboard interface. At the top, the 'INTEGRITY' logo is on the left, and navigation links for 'Dashboard', 'Contacts', 'Learning Center', 'Rachel Smith', and 'Pin Available' are on the right. The main content area is divided into several sections:

- Client Snapshot:** A vertical list on the left showing client status counts: New (465), Contacted (21), Engaged (85), Client (711), Retained (4), Loyal (5), and Lost (4).
- Policy Snapshot:** A central section with four cards: Declined (0), Applied (362), Issued (44), and Unlinked (361). Below these cards is a message: "There is no policy information available for you at this time. New policies will be displayed here once they are submitted. Please contact your manager for more information."
- Task List:** A table with two rows of tasks. The first row is for "Amber is Testing PAW" (Date Requested: 04/23/2024 at 5:37 pm, Stage: New) and the second is for "Jessica Adkins" (Date Requested: 04/09/2024 at 8:12 am, Stage: New). Each row has a "View Contact" button.
- Recent Activity:** A table at the bottom with columns for Date, Name, and Activity.

- Task List
- Unlinked clients
 - Health SOA
 - Plan enroll leads
 - & more

Recent Activity

Your Dashboard

MedicareCENTER

The screenshot shows a web browser window with the URL `clients.integrity.com/learning-center`. The page is titled "Learning Center" and features a "Recommended Reads" section with two cards: "New User Guide" and "Returning User Guide", each with a "Download" button. Below this is a "Guides By Topic" section with a sub-heading "New User Guides (14)" and a list of guides, including another "New User Guide". A "Chat" icon is visible in the bottom right corner of the page content.

Integrity Training Schedule
View our schedule of upcoming training webinars to learn how to use Integrity effectively, and get your questions answered by a live expert.

Your Dashboard

MedicareCENTER

The image shows two screenshots of the MedicareCENTER interface. The top screenshot is the dashboard for user Rachel Smith, with the 'Account' menu item circled in orange. The dashboard includes a 'Client Snapshot' on the left and a 'Policy Snapshot' in the center showing 0 Declined, 362 Applied, and 44 Issued policies. The bottom screenshot shows the 'Account' settings page, which is divided into several sections: Personal Information, Availability Preferences, Agent Phone Number, Agent Website, and Selling Preferences. The 'Agent Phone Number' section displays the number 801-896-8976. The 'Personal Information' section includes fields for First Name (Rachel), Last Name (Smith), National Producer Number (NPN) (1909744), California License Number (CLN) (12345678), Email Address (apatrick@csgactuarial.com), and Phone Number (801-859-9625). A 'Save' button is located at the bottom of the Personal Information section. The 'Agent Website' section has a 'Copy Link' button. The 'Selling Preferences' section has a 'Quote Life Products' button. A 'Change Your Password' link is visible at the bottom left of the page.

Agent Phone Number

- The phone # you provide in your profile (#1), will be linked to an automatically assigned Agent Phone # (#2)
- The Agent Phone Number is utilized for call reporting.
- That number is routed to the one provided by you when called.
- The system records and stores the conversation on MedicareCENTER for you.
- Call can be associated with your client's profile
- System is available 24/7.
- Note the Agent Phone # shows on client's caller ID when you call from within the system.

Your Agent Phone Number

MedicareCENTER

The screenshot shows the 'Account' management page for Rachel Smith. It is divided into several sections:

- Personal Information:** Fields for First Name (Rachel), Last Name (Smith), National Producer Number (NPN) (1909744), California License Number (CLN) (12345678), Email Address (apatrick@csgactuarial.com), and Phone Number (801-859-9625).
- Availability Preferences:** A section for 'Forward calls to:' with a phone number field (555-555-5555) and a 'Talk' button. Below it are 'Lead Source' options for Health and Life, each with a 'Set Up' button and a toggle switch. The PlanEnroll option is checked.
- Agent Phone Number:** A note stating 'This phone number can be given to clients for them to contact you directly. It will be forwarded to the number found in your Check in Preferences.' Below is a field for the phone number (801-896-8976).
- Agent Website:** A note stating 'Send your personalized link to the client to get them started with shopping for plans. Don't worry, you will get credit if the customer enrolls in any of these plans.' Below is a 'Copy Link' button.
- Selling Preferences:** A section with a 'Quote Life Products' button.

At the bottom left, there is a 'Change Your Password' link.

Agent Website

- Copy link and paste into a new browser
- Each “PlanEnroll” website is unique to the agent
 - Name
 - License #
 - Contact information
 - Type of Insurance available Health Agent / Life Agent
- Able to quote Medicare from site
- Will only show carriers you are contracted with (Active selling permissions)
- Link to Learn Center – product information – active links that you can share
- Client’s able to sign-up and create their own profile (New Contact Record established). If a contact already, ensure they use the same first, last name and email so profile links with your client contact.

The screenshot shows the PlanEnroll website for Rachel Smith. The header includes the agent's name, title (Licensed Insurance Agent | NPN: 1909744), email (apatrick@csgactuarial.com), and phone number (801-896-8976). The main banner features a family (a man and a child) with the text 'Find The Right Coverage For You' and 'Insurance can be confusing. But with our online resources and national network of agents we can make it straightforward.' Below the banner are buttons for 'Medicare' and 'Final Expense'. The footer displays logos for 'aetna', 'wellcare', 'CVS Health', and 'Anthem'. A small chatbot icon is visible in the bottom right corner.

Plan Enroll – Your Website

MedicareCENTER

Active Selling Permissions

Life		Health		
Plan Year	Carrier	State	Product	Producer ID
2024	Atrio Health Plans	NV, OR	MA, MAPD	1909744
2024	Essence Healthcare	AR, CA, FL, GA, IL, IN, KY, MI, MO, OH, VA	MAPD	1909744
2024	BCBS KC	KS, MO	MA, MAPD, PDP	14160000
2024	Molina Healthcare	ID, KY, MI, NV, NY, OH, SC, TX, UT, VA, WA	CSNP, DSNP, MA, MAPD, PDP	1004593
2024	Mutual Of Omaha Corp	GA, MA, MS, MT, NM, PA, VA	PDP	1909744

[Show More](#)

Active Selling Permissions

- Carrier information transferred by carrier or FMO
- Able to self attest for carrier

MedicareCENTER

Name	Stage	Reminders	Campaign	Ask Integrity	Life	Health	Connect
fredy garcia	Client						
william kinsey	Client						
james brewster	Client						
regenia lovelace	Client						
irene mason	Client						
minnie wallace	Client						

Contacts

- View contact
- Start a quote
- Connect
- Add reminders

- Contacts can be filtered by tags, stage, carrier, plan
- **Ask Integrity** can provide a contact summary or locate a specific call recording.

Profile

- Contact details
- Health Profile
 - Height, weight,
 - Pharmacy, Doctors, Specialists
 - Prescriptions

Policies

- Previous & current

Connect

- Call
- Email
- Call Scripts
- Scope of Appointment - send by text or email; track waiting period

Start Quote

Training Tools

ICBN Mastering Medicare Series: <https://www.myicbn.com/videos>



MedicareCENTER

Prerecorded Webinars: <https://www.gotostage.com/channel/integrity-webinars>

A grid of six Integrity webinar thumbnails. Each thumbnail shows a woman speaking in a circular frame against a cityscape background. Below each thumbnail is a title, a date, and a duration.

Thumbnail	Title	Date	Duration
1	Getting Started with Integrity Technology Suite	1 MONTH AGO	1:10:00
2	Integrity Contacts Feature Enhancements	1 MONTH AGO	1:05:12
3	Medicare Advantage Quote & eApp	23 DAYS AGO	1:13:11
4	Final Expense Quote & eApp	4 MONTHS AGO	57:34
5	Call Recording & eSOA Tracking	4 MONTHS AGO	1:02:41
6	PlanEnroll Personal Agent Website	4 MONTHS AGO	1:07:51

Two 'Tech Tip Tuesdays' video thumbnails. Each features a lightbulb icon and the text 'NEW! TECH TIP TUESDAYS!'. The first has the topic 'Helpful Tips for Adding Contacts' and a duration of 15:48. The second has the topic 'Call Recording' and a duration of 12:55.

Thumbnail	Topic	Duration
1	Helpful Tips for Adding Contacts	15:48
2	Call Recording	12:55

Upcoming Webinars:

<https://learningcenter.tawebsite.com/MedicareCENTER-Webinar-Schedule.pdf>

Training Videos

Nothing runs smoothly. Do your best. Roll with it.

“...focus on what to do next. Spend your energies on moving forward toward finding the answers”.

— Denis Waitley



ICBN

INDEPENDENT COMMUNITY BROKER NETWORK



Thank you!