

Medicare matters



Medicare
Compare
USA®

10.2023 Q4

It's the BEST time of the year! Busy schedules and tons of beneficiaries to talk to! I hope you are excited as much as we are! AEP is a critical part of our careers!

We at MCUSA want you to have the best-selling season! You have spent months preparing by taking AHIP, certifications, updating your E&O and most importantly of all, building a solid business plan.

As all of you sprint to the finish line, remember the following things:

CMS has declared a final rule for the new 48-hour SOA. This is defined as a SOA for scheduled appointments, telephonic and in-person MUST have a signed SOA 48 hours before the appointment. The exceptions are if you are approached by a beneficiary at a retail store location or at your office, and/or the last 4 days of AEP. These appointments do not fall into the 48-hour requirement.

Last app in gets the sale! To avoid losing a sale, make sure you did your due diligence in finding the best plan for your client.

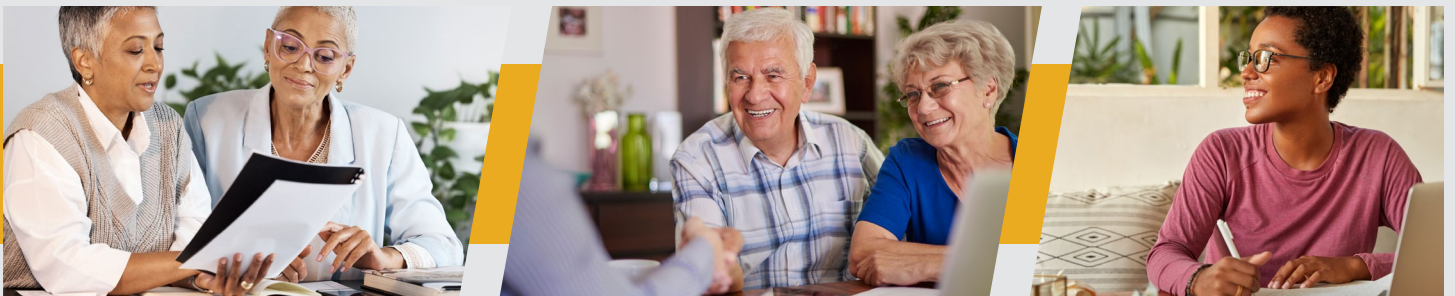
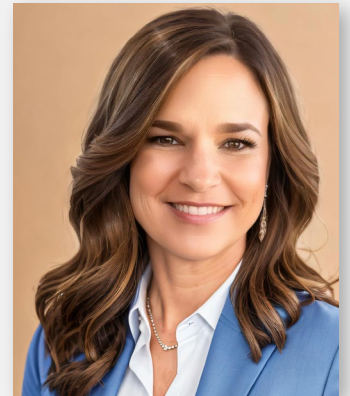
This year CMS is also requiring agents to disclose costs, including prescription drug costs, of the plan and verify their physicians are in-network if selling a MAPD.

And most importantly, follow up with your new clients to make sure they are comfortable with their plan choices *after* the sale. This lets them know you have an interest in them and allows you to remain their agent of record.

Lace up your running shoes and buckle in! This is the BEST time of year which means this is the busiest time of year as well! Take care of yourself, drink plenty of water and get a good night's sleep! You are helping beneficiaries make a big financial decision! You are the superheroes of AEP! Happy Selling!

Taryn Mott

Director, Provider Referral Operations and Training, MedicareCompareUSA





Our Award-Winning Team

Wow! Another year has flown by and here we are talking AEP all over again. Once again, thank you for your continued partnership with MedicareCompareUSA! Recently we have won three awards that are a true reflection of all of our efforts and dedication. We won awards for top-producing agent in the country, quality and retention on books of business, and for being a top-producing agency. These are remarkable achievements that all of the MCUSA distribution should be proud to be a part of! It's only getting more exciting as we head into 2024 and with the exciting expansions in our provider and carrier relations.

With AEP right around the corner, it is important to remember some housekeeping items. Remember to reach out to the Omaha office for any sort of sales, technology, or marketing support you may need. Also be sure to be coordinating with your local carrier reps for any sort of local agent marketing they have for you to take advantage of. Many of the carriers have their own direct mail, retail, online, and warm transfer programs for you to take advantage of and many of our agents are already involved in these activities on top of what MCUSA has to offer. Don't wait and call in to ask us how we can help you get more plugged in if that is of interest to you.

Again, cheers to another prosperous AEP and I cannot thank you enough for letting MedicareCompareUSA and its affiliates earn your trust and business every day.



Alex Sieler
National Sales Director
Alex.Sieler@MedicareCompareUSA.com

1-402-238-1768 x4201

Tools for Success

The technology platforms we use allow for full ability to run your business either in-person or over the phone. View perspective drug costs for your clients, along with comparing provider networks across multiple plans at once, and maintain your scope of appointments with SunFireMatrix.

Manage your retention efforts and client/lead follow up through our agent portal, along with an integrated recorded phone line to maintain client conversations with their profile.

Use our CSG Actuarial tool to quote the landscape of Medicare Supplement and auxiliary plans.

Cheers to a successful AEP and thank you for your continued partnership.



Paul Kapke
National Sales Manager
Paul.Kapke@MedicareCompareUSA.com

1-402-238-1768 x4203

Thank you

Agent Checklist For AEP

✓ Dates to Know

October 1:

Final plan details are released to the public and marketing can legally begin

October 15–December 7:

Annual Enrollment Period

January 1:

Plans sold during AEP become effective

January 1–March 31:

Thanks to the new OEP (Open Enrollment Period), your clients will have the opportunity to switch from the plan you enrolled them in to a new option. *However, you cannot market to them during this time.*

✓ Start with Your Existing Book of Business

It's time to reach out to your existing book of business (remember appointments can't be booked before October 1st). This makes your current clients feel important!

You can even offer incentives to your existing book by calling and saying things like, "I'd love for you to be one of my first appointments this year so we can make sure you're still happy with your coverage." Make your existing clients feel like they come first, and they'll keep coming back! Plus, you'll lower your risk of losing your clients to other agents in your area who acted quicker than you did.

✓ Find new Clients for AEP

In order to grow your current book, you first must retain your current clients! Then, it is time to find new ones!

You can generate free leads through easy marketing efforts like:

- Visiting local senior centers and groups
- Partnering with doctors and hospital systems
- Hosting CMS-compliant marketing events
- Posting social media ads

✓ Setting Goals for AEP Sales

Have you set any goals for this AEP? Setting S.M.A.R.T. goals can keep you on track and hold you accountable for having a successful AEP.

S.M.A.R.T. stands for Specific, Measurable, Attainable, Relevant, and Timely. Writing down your goals and turning them into S.M.A.R.T. goals can turn your entire AEP strategy around. Your goals should stretch you but be reasonable. They should include real numbers that you can write down and easily keep track of.

Consider setting a goal for the amount of appointments you want to attend during AEP and for the amount of policies you want to sell. If you've done this before, you can even use math from your past years to calculate how many appointments you would need to attend to meet your sales goals.

For example, if your close rate is about 50% and you want to sell at least 100 policies during AEP, then you should set at least 200 appointments.

✓ Summary: Are You Ready for AEP?

Remember to complete your contracting and certifications, order your supplies, read up on market changes and complete your product training, set your goals, and get going! Stay Hydrated! And prepare yourself with rest as you are approaching AEP! October 15th is right around the corner!!

Spotlight

Charle Howard

Licensed Insurance Agent

MedicareCompareUSA - Oklahoma



Years ago, when I was a stay-at-home mom trying to contribute to our household income, I got my Health license and sold ancillary insurance products. Later, I chose to enter the P&C market and sold home and auto at a local agency for eight years before eventually making my move into the Medicare market. By far, Medicare is my favorite because I love talking to and learning from our seniors. My motto as an insurance agent is to "EDUCATE, EDUCATE, EDUCATE!" My clients are always thankful when I've taken the time to give them as much information as I can. You see, not everyone is insurance-minded but everyone likes to make informed decisions. I strive to leave my mark with every beneficiary I speak with, even if I'll only speak to them once. As much as I try to educate them, I always walk away with the education!

I've been fortunate enough to have an amazing mentor in this industry and I intend to continue that tradition while teaching new agents the ropes. This past year, I recruited my husband of three years, Gary, to join me and we enjoy throwing ideas off each other about how to remain relevant in this space. He's doing a great job as a new agent and will soon be ready to lead his own team!

Of course, AEP is just around the corner so we are preparing for the busy season! Now's the time to make sure our home office has everything organized and within reach for phone appointments as well as getting our mobile-offices packed and ready for the road before October 15th! I love to call my current clients and catch up, updating their files so we can review their plans for the new year.

On a personal front, life in southern Oklahoma is slow-paced but with our five girls, we stay very busy. Soccer, cheer, and softball are favorites in our house. Just don't tell Gary, he still thinks he's going to convince all these girls to watch Chiefs football with him! They won't, but I try to humor him as often as possible. We spend our summers at the lake and enjoy traveling when the girls don't have us occupied otherwise.



Devoted has rich benefits and amazing customer care that goes above and beyond for their Members... and you!

MedicareCompareUSA believes in Devoted so much, that we are having a contest!!!

Sell! Sell! Sell! The top 3 agents who sell the most Devoted apps to kick off AEP by **October 31** will win....

Please reach out to seniorhealth@medicarecompareusa.com for more information.

**Final tally will be accumulated in December 2023 once commissions have been confirmed.*



HAPPY AEP

This is what
we've been
training for!

Avoid AEP Burnout

For a lot of agents, the bulk of their insurance sales happen during the Medicare Annual Enrollment Period, October 15 - December 7. To ensure that you don't burn the candle at both ends, it makes sense to schedule in some self-care to ensure you're still as motivated to help that last AEP client as you are with your first.

Practicing self-care isn't always easy, especially since most agents want to take advantage of compelling events in the industry and submit as many apps as possible. Fortunately, there are many small things that can be sprinkled into the season which have a big impact.

Reducing stress is key. Some of the more obvious stuff is getting enough sleep, eating healthy, and ensuring you have a structure to your exercise frequency.

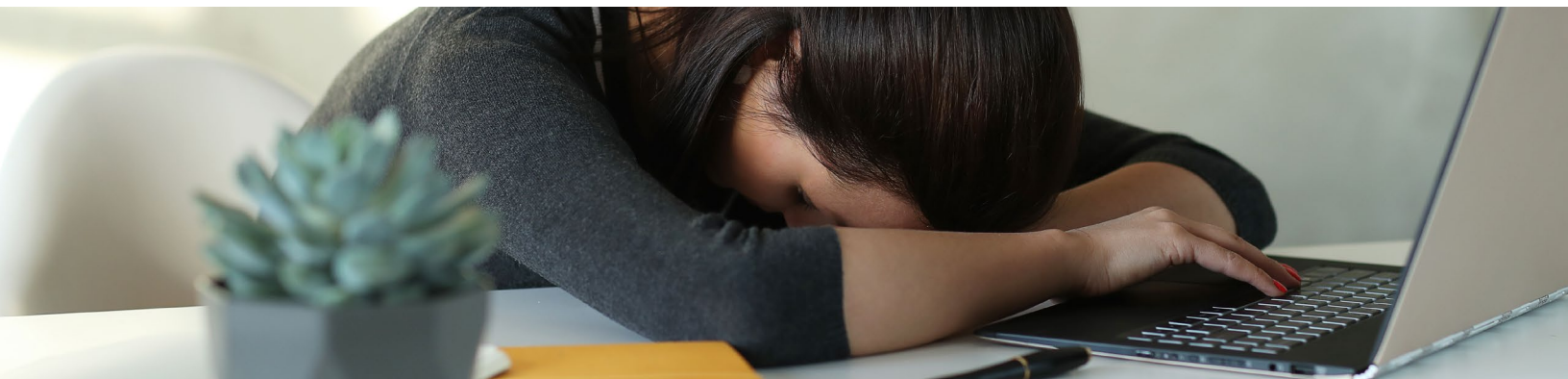
SLEEP: Make sure your bedroom is in a location where you can get good REM sleep. Every person is different but try to keep your room free of distractions like television, laptop, cellphone, etc. so you'll get seven to nine hours of sleep at night. If you haven't already, try room-darkening curtains, white noise, or reading a little before bed to unwind.

EAT: Be mindful of what you eat and your gut will keep your energy levels up. The types of food you eat directly impact your attention, mood, and well-being.

EXERCISE: Whether you're a hiker or runner, or enjoy short walks or yoga, make sure you don't skip too many sessions throughout AEP, or it will negatively affect your ability to stay focused.

Here are some other ideas:

- Spend time with family friends every Friday evening.
- Take a walk each morning before checking email.
- Yoga or pilates class twice a week.
- Hire a cleaning company to take care of the house once a week for October and November so you don't have to worry about it.
- Schedule a mani/pedi or a massage every two weeks.
- Set calendar "appt" for a twice-a-week reminder that "I'm earmarking \$_____ of my AEP earnings for that trip to ___(Paris! Fiji! Ohio!)___ I've always wanted!" —Remind yourself of your "Why."
- Date with loved one every Sunday afternoon.
- Mid-AEP getaway at a B&B/AirBnB for a quick overnight (or two!) chill-fest.
- Plan a cozy Thanksgiving get-together with family and/or friends and let yourself relax and enjoy the time with them... your meetings and paperwork can wait for a bit! You're almost done!



Agent Support

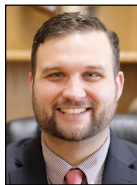


We're here for you!

We are a company uniquely positioned to keep agents abreast of trends in Medicare, changes affecting hospital and payer relationships, and competitive product opportunities. We invite you to set your annual sales goals with us so we can help you meet your objectives, easily service your clients, expand with new products or target prospects, and maintain a competitive portfolio. Call or email us to explore how we simplify your efforts to make 2023 your best year yet.

We can help with:

- Contracting Medicare Supplements, Advantage, PDPs, Cancer, DVH, and Final Expense
- Marketing and business plans
- Carrier co-op funding and/or support
- Training on product, sales tools and techniques, and lead programs
- How to increase your current book of business
- Digital marketing
- Provider-based selling
- Member/client retention



Alex Sieler
National Sales Director
Alex.Sieler@MedicareCompareUSA.com

1-402-238-1768 x4201



Paul Kapke
National Sales Manager
Paul.Kapke@MedicareCompareUSA.com

1-402-238-1768 x4203



Taryn Mott
Director, Provider Referral Operations & Training
Taryn.Mott@MedicareCompareUSA.com

1-405-757-5321



Charle Howard
Manager, Provider Referral Operations
Charle.Howard@MedicareCompareUSA.com

1-580-220-8489



Polly Perez
Contracting Specialist
Polly.Perez@MedicareCompareUSA.com

1-402-238-1768 x4301



Scott Lester
Contracting Team & Agent Support
Scott.Lester@MedicareCompareUSA.com

1-855-376-9509



Toll-Free **855-735-6392** or **402-238-1768**
MedicareBrokerUSA.com/Support
AgentSupport@MedicareCompareUSA.com
Monday-Friday 8am-5pm CT

Having a ball



In August we brought in staff, agents, and partners from across the country for meetings and a day gathered on Lopez Island... for friends, food, and fun!





Taryn's *corner*

Dear Taryn,

Does it matter which carrier's Scope of Appointment I use for the 48-hour SOA Rule by CMS?

Bryan

Dear Bryan,

You can use a SOA from any carrier. Regardless if you write that plan or another carrier's plan.

Taryn

Dear Taryn,

When a beneficiary approaches me, the agent, to purchase a plan, how does the 48-hour Scope of Appointment rule work for plan year 2024?

Adam

Dear Adam,

When a beneficiary approaches you, whether in a retail space or your office, there is no longer a 48-hour SOA requirement.

Taryn

Dear Taryn,

How are we supposed to comply with the 48-hour SOA rule at the end of AEP?

Kim

Dear Kim,

The last 4 days of AEP do not require the 48-hour rule by CMS.

Taryn

Dear Taryn,

Can I hold a sales meeting following an educational event?

Rose

Dear Rose,

The new CMS guidelines state that Marketing events can be held 12 hours after the educational event. CMS has also established a \$15 cap for all meals held during an educational event and light snacks during marketing events.

Taryn

MedicareCompareUSA's private Facebook Agent Group is for YOU, the agent.

We provide updated information and encourage discussions about Medicare insurance sales for agents.

Be a part of a strong agent community!



Follow us!

For up-to-date news, carrier communications, and Medicare information:

JOIN AGENT GROUP



LIKE AGENT PAGE



FOLLOW US



CMS Compliant Social Media Posts for AEP!

MedicareCompareUSA is here to help you stay compliant when using social media. If you have any questions or ideas to promote yourself using social media, always feel free to reach out to our Marketing or Compliance Departments to discuss your ideas.

Here are guidelines for keeping your social media fully compliant: If you want to post about yourself or agency on social media, generic information and content will keep you compliant. Generic content stays away from naming specific Medicare plans, insurers, products, or benefits.

Agents can post generic business and product information. Generic information includes your business contact details, the types of products you sell (e.g. Medicare Advantage, Medicare Part D Prescription Drug plan, Medicare Supplements, etc.), and posts that don't provide specific details about Medicare plans.

Agents are able to reply to social media statements but not beyond the scope of comment. If you want to provide additional detail or information, you can respond by providing a phone number where the person can contact you.

Words of Caution: *If a social media post (including materials attached to a post) meet the CMS definition of "marketing," the post must be filed with CMS and with the MA plan sponsors you represent. The post would be considered marketing if the content encourages the beneficiary to consider a specific product, plan, or brand.*

Agents should not make unsolicited contact with individuals who interact with their social media pages. If a person likes your post or follows your page, this does not grant you permission to make unsolicited contact.

Sample Social Media Posts for AEP

Here are a variety of social media posts you can use to promote your services:

- ✓ Which Medicare plan is best for you? We provide several resources to help you choose the Medicare plan that best fits your healthcare needs. For more information call XXX-XXX-XXXX.
- ✓ It is time to compare your Medicare options for 2024!
The Medicare Annual Enrollment Period (AEP) takes place each year between October 15 and December 7. If you wish to join or change your Medicare Advantage or Medicare Prescription Drug plan, you need to submit your paperwork to the company no later than December 7.
For more information on these important Medicare enrollment dates and to compare the Medicare plans accepted by your provider, please call XXX-XXX-XXXX or learn more online at www._____.com.

- ✓ Medicare Annual Enrollment Period is NOW!
Question: What is the difference between Medigap (Medicare Supplement) and a Medicare Advantage plan?
A Medigap plan is designed to fill the gaps of original Medicare, which is made up of Medicare Part A (Hospitalization) and Medicare Part B (Medical Services). It has deductibles and co-insurance but does not cover prescription medications. This is why many people on original Medicare purchase a Medigap plan and may also purchase a Medicare Prescription Drug plan (Medicare Part D).
Medicare Advantage plans are private Medicare plans that have a contract with the government. These plans' benefits must be at least comparable to original Medicare, and many feature additional benefits beyond those covered by original Medicare, often including a Medicare Prescription Drug plan (Medicare Part D) for no additional charge.
For more information, visit www._____.com or call XXX-XXX-XXXX.



CONTINUES...

Social Media Posts continued...

- ✓ Medicare Annual Enrollment Period lasts until December 7. Now is the time to choose your Medicare coverage for 2024!

Question: If I join a Medicare Advantage plan, do I still need to pick a Medicare Prescription Drug plan?

There are two main points to keep in mind. First, if you join a Medicare Advantage HMO or PPO, most plans include a Medicare Prescription Drug plan as part of the coverage. The second point is that in most instances you must use the Prescription Drug plan that is part of the Medicare Advantage coverage; meaning you cannot join a Medicare Advantage health plan and then join another company's Medicare Prescription plan. It is important to verify that your prescription medications are covered by any Medicare Advantage plan you are considering.

For more information, visit www._____.com or call XXX-XXX-XXXX.

- ✓ What is the process for applying for a Medicare Advantage plan?

We are now officially in the Medicare Annual Enrollment Period lasting until December 7th. During this time, you can enroll in a Medicare Advantage plan for 2024. To be eligible, you must be on Medicare Part A & Part B, and live in the Medicare Advantage plan's service area. It is important to note that healthcare providers and hospitals do not contract with every Medicare Advantage plan available. Be sure to verify your providers are in-network before joining a Medicare Advantage plan. To assist you in the process of comparing and enrolling in a Medicare Advantage plan, call us at XXX-XXX-XXXX.

- ✓ Have you chosen your Medicare plan for 2024?

The Medicare Annual Enrollment Period (AEP) takes place annually between October 15 and December 7. If you wish to join or change your Medicare Advantage or Medicare Prescription Drug plan, you need to submit your paperwork to the company no later than December 7th. For more information on these important Medicare enrollment dates or to compare the Medicare plans accepted by your hospital and physicians, please call us at XXX-XXX-XXXX or learn more online www._____.com.

- ✓ Have Medicare? There is still time to choose your Medicare plan for 2024.

The Medicare Annual Enrollment Period (AEP) ends Thursday, December 7, 2023. Where can one go if they still have questions about Medicare insurance options? We are the preferred resource for comparing and choosing a Medicare plan by seniors in our area. To assist you in the process of comparing and enrolling in a Medicare Advantage plan, call us at XXX-XXX-XXXX.

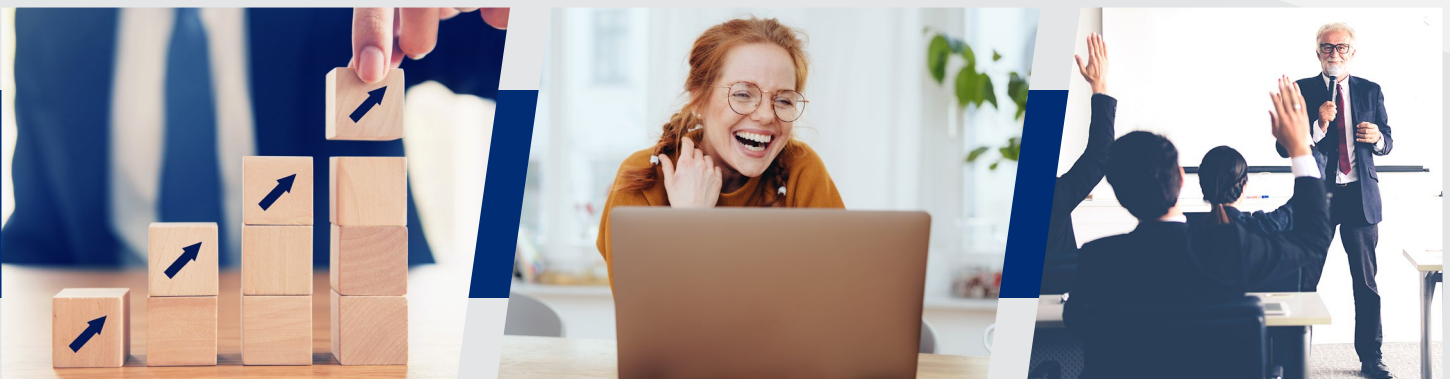




Follow us

[Facebook.com/MedicareCompareUSAforProducers](https://www.facebook.com/MedicareCompareUSAforProducers)

[Linkedin.com/Showcase/MedicareCompareUSA-for-Producers](https://www.linkedin.com/showcase/MedicareCompareUSA-for-Producers)



Have Questions? We're here for you!

If you need assistance with **new contracts, lead generation, commissions, compliance, or have general questions** please create an **Agent Support Ticket**.

The Agent Support Ticket system allows you to:

- Easily track the status of your inquiry
- Organize all related information and replies into one location for current and future reference
- Ensures prompt responses and relevant solutions to your questions

Please feel free to direct any future support issues to us via:

Website form: [MedicareBrokerUSA.com/Support](https://www.MedicareBrokerUSA.com/Support)

or Email: AgentSupport@MedicareCompareUSA.com

