



1.2022



# Medicare matters



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## Agent Tools for Success

Sunfire Matrix and CSG Actuarial tools were proven helpful and powerful quoting and enrollment tools for agents during 2021. Learn more about what you may be missing...



Happy 2022!

January 5, 2022

Happy New Year and CHEERS to another successful AEP! Together, we worked our way through the continued impacts of an unfolding pandemic and persevered stronger than ever. The year was not without challenges as we moved office space and rolled out new tools, products, incentives, and co-op programs for agents. Thank you for staying the course. We owe our success to YOU.



We enter January ready to build on our core competencies and explore how to better serve your needs in the field. Expect us to reach out and review your 2022 objectives and support needs. We thrive on helping independent agents and agencies grow their business, and there is no time like now to help Medicare beneficiaries with insurance. Baby boomers will continue to age in over the next 7 years—in fact, every 8 seconds someone becomes Medicare eligible. There is more than enough business to go around.

We're investing in tools and resources to help you manage clientele and build your prospective pipeline. After several interviews, trials, and testing different lead generation solutions we are proud to introduce LeadJig services to increase agent face time with potential clients. Whether in-person seminars or digital webinars are of interest to you, LeadJig technologies help pinpoint and drive quality lead attendance. Their average seminar attendance rate ranges between 30-40 fresh prospects consistently, and that is a lot of potential. Choose to be exclusive with MedicareCompareUSA and we will invest in your success with marketing dollars for LeadJig or another marketing service you've found success in. Yes, we offer several tools and technologies for you to utilize, and we'll also help fuel what has made you successful with minimum production.

Finally, we want you to know MedicareCompareUSA is focused on growth. Our mission is to not only serve independent agents like yourself, but to grow while supporting the nation's largest hospital and health system network with Medicare Insurance Helplines. We need YOUR help recruiting successful agents in all markets. You likely know successful agents. Do you think they would benefit by partnering with MedicareCompareUSA? Watch in coming weeks for the roll out of a lucrative agent referral program and let us reward you for your efforts.

Cheers to 2022 and let the fun begin!

**Alex Sieler**

*National Sales Director, MedicareCompareUSA*

Watch for a new  
agent recruiting  
referral bonus  
program!



# Spotlight

## Bob Norris

Licensed Insurance Agent

MedicareCompareUSA - Tulsa, Oklahoma



### Q What do you most enjoy about being an agent?

A The freedom of being self-employed with a flexible schedule is very nice. Also, when a client thanks you over and over again for helping put them in a much better position, it is very heart warming.

### Q What three words describe your AEP and what, if anything, would bring you more success?

A Very long days! Everyone wants to be assured they are on the best plan and they want to hear it from their agent during AEP. Adding an assistant to help answer client questions would help and we're working on this.

### Q What made you want to start a career in the insurance industry?

A I saw an opportunity for the income other acquaintances made in the insurance business. Also, I liked the idea for being paid based on hard work and production.

### Q Why did you choose MedicareCompareUSA?

A In 2019 after researching the success other agents have working with clinics or hospital systems and several conversations with Gerald at MCUSA, I thought I would give it a try. The local hospital system in Tulsa (Hillcrest) has been absolutely fantastic to work with.

### Q What inspired you recently?

A Over the past few years, I become friends with a local Medicare agent. He is a top producer in the State of Oklahoma. I try to keep up with him and we share advice and information with each other.

### Q If you were a new agent again, what would you do differently?

A You can't be all things to all people. With that said, I think if you can be very proficient at just one or two different types of insurance and send the other business elsewhere until you are more experienced, in long run you will be better off.

### Q What new apps are interesting or helpful?

A One of the most useful tools I have is called AgencyBloc. It is a CRM/Commission processing web application. I have all my client's information, policies, history, and commission information all in one spot. Another benefit, it has put us in the position of being mostly paperless.

### Q How long have you been in the industry?

A I started working in the senior market in the early 1990s for a captive company and went independent after about 18 months. I was living in Sioux Falls, SD at the time. In 2009, I moved to Oklahoma and sold most of my book of business in that area and literally started all over from scratch. This wasn't easy but it was successful.

### Q What question did a client ask you recently that was difficult to find an answer for?

A I have not had many difficult questions recently. The biggest challenge has been helping clients turning 65 but still working a few more years getting enrolled on Part B when retiring due to the Social Security offices being closed.

### Q What have you done to organically increase your footprint?

A Working with MCUSA and Hillcrest here in Oklahoma has really helped my business. I can easily find links connecting Hillcrest/MCUSA to myself as the agent working with them. We also have been connecting more with our clients and contacts by sending out information emails, letters, and birthday cards.

### Q What hobbies do you have?

A Unlike many of my peers who enjoy golf, fishing or hunting, I participate weekly in an adult rec hockey league in Tulsa with the primary goal being not to go to the emergency room. My wife and I have 6 children and 16 grandchildren so as you can imagine it helps keep us on our toes.

# Medicare Trends

As the AEP has now concluded and we look ahead to 2022, we are seeing several trends continue to impact the Medicare program.

The Medicare Advantage market segment continues to experience impressive growth and product choice. [Kaiser Family Foundation](#) released a study in November that found the average Medicare beneficiary now has access to 39 Medicare Advantage plans. This is more than double the number of plans available in 2017, and the greatest number of MA options in more than a decade. The average beneficiary is able to choose from MA plans offered by 9 firms in 2022, a slight increase from 2021. However, enrollment continues to be concentrated in plans offered by UHC, Humana, and Blue Cross affiliates.



## What's important to a Medicare beneficiary?

A recent study conducted by [eHealth](#) found that the greatest concern for beneficiaries is their ability to pay out-of-pocket costs (39%), followed by finding a plan that includes their healthcare providers (17%). Ability to pay plan premiums (14%) and pay for prescription drugs (13%) rounded out the top concerns of beneficiaries who completed the eHealth survey. However, I think it's important to point out that this survey was completed by people who had contacted eHealth, so the results may or may not be truly representative of the Medicare market as a whole. I also find it interesting that "inability to revert back to original Medicare with a Medigap plan" was not a concern. This is most likely a case of beneficiaries not knowing or understanding this potential implication of joining an MA plan and later being unable to pass Medigap underwriting.

## Putting this information to use

MedicareCompareUSA specializes in supporting healthcare systems and their patients with Medicare. Our healthcare providers know that we always protect patient access to their trusted healthcare providers, even with more MA product offerings than ever before. We should reinforce to our Medicare customers that more MA options represents a great opportunity for finding the right solution for their needs, but that our loyalty is always to the customer and not any specific Medicare plan(s). When explaining Medicare plan options, especially to those turning 65, we should always carefully explain the Medigap Open Enrollment Period and the potential implications that could occur down the road should they wish to revert back to original Medicare and wish to obtain a Medigap plan.

Best of luck in 2022!

## Chuck Chaput

*Chief Communications Officer, MedicareCompareUSA*

## Follow us!

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

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[linkedin.com/showcase/medicarecompareusa-for-producers](https://linkedin.com/showcase/medicarecompareusa-for-producers)



# agent

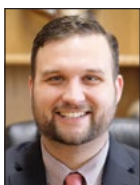
# support

As a company uniquely partnered with hospitals and health systems, we are actively involved in the future of health care and a trusted source in the brokerage industry for Medicare knowledge, trends, and news.

We stand ready to help you launch your sales objectives for 2022 and are committed to helping you service your clients, expand into new areas, and maintain a competitive portfolio. Schedule time to explore how we can simplify your efforts and make 2022 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



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## Get to know Paul!

Paul has been in the insurance industry for 5+ years and has written business in life, annuity, indemnity, and Medicare. Aside from his own personal production, he has also recruited and trained agents to successfully incorporate annuities into their business. This experience has helped him in working with not only some of MedicareCompareUSA's bigger producers, but in working with the producers of tomorrow that are just getting into the Medicare space.



Coming from the retail management world for over 10 years before insurance, Paul used his data-driven and collaborative management style to operate the stores in his charge and never oversaw a year over year decrease. As National Sales Manager, this is the same goal he has for himself and the agents under the MedicareCompareUSA umbrella.

## AGENT SUPPORT

Toll-Free **855-735-6392** or **402-238-1768**  
**seniorhealth@medicarecompareusa.com**

*Monday-Friday 8am-5pm CT*

**www.MedicareBrokerUSA.com**

**www.MedicareCompareUSA.com**

# Get the Most Out of 2022 with LeadJig

Prospecting has become increasingly complex for agents so we've taken it upon ourselves to seek out solutions so you can focus on getting in front of customers. MedicareCompareUSA has partnered with LeadJig to bring you powerful and effective marketing tools.

Results from top-producing agents in the industry are positive as we continually strive to develop and deploy services that enhance your tried and true selling fundamentals with technology and data innovations that get you in front of more prospects.



## Seminar & Webinar Marketing

Seminar, webinar, and workshop marketing services can be deployed across direct mail, digital, and email producing consistent, high-quality results. This enables you to attract the most qualified prospects in your preferred setting and demonstrate your expertise while building trust and credibility.

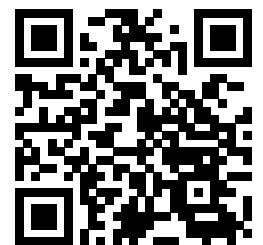
## AEP Marketing

Seminar and webinar marketing isn't limited to the T65 market. We ran numerous successful campaigns during AEP. Let us know if you want to run an in person event, workshop or a webinar and we can help fill the seats!

## Get Started!

Orders must be placed 5 weeks before an event date so start now. Payment is due at time of order.

*Scan to get started*



## What Agents are Saying:

*"I could not be happier with LeadJig, as I am averaging over a 400% return on investment. I spent years spending thousands of dollars on mailers with frustrating results and am now finding a better clientele, working smarter and having so much more fun educating people which I know will only improve my retention. Thanks so much for all your help!"*

# Start 2022 off with a **BANG**

Does your marketing need a refresh? Do you need to increase your brand awareness? Take advantage of our Creative Design Services and start your 2022 off with a bang! Our pricing structure offers discounts based on apps per month and contracts with us. Our inhouse graphic design team can design or refresh your logo, create print materials, build your presence on the web, help with social media campaigns, and more.

**Ask your marketer today about the details, and see how we can help your business explode in 2022!**

## Creative Services

### Foundation Design

- Logo
- Business Card
- Letterhead
- Flyer
- Postcard
- Brochure
- Newsletter

### Website

- Landing Page
- Website Creation
- Blog Page Setup
- Hero Page Banner

### Social

- Page Setup
- Facebook Graphics
- Banner Ad
- Social Media Advertisement
- Facebook Boosted Campaign
- Linkedin Social Post

### Email

- Email Blast
- Custom Email Signature



# Embrace Innovation in 2022

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Now that AEP is over and the pandemic continues to resurge, you may feel exhausted and uninspired. Don't dismay, you have persevered. The one thing we've learned is that working together isn't just an accomplishment, it a requirement in facing each new challenge.

Success requires adapting to change, transforming to meet customer needs, adopting new technology, and embracing innovation. We're here to help and offer powerful quoting and enrollment tools to keep you ahead of the curve. If you haven't seen a demo or tried SunFire Matrix or CSG Actuarial, read on to review the benefits of each.

January is here and now is the time to explore how these tools support your needs. Watch your email, we'll be scheduling several training events in the coming weeks to help you assess how either tool streamlines sales efforts to meet your 2022 goals.

## SunFire Matrix

SunFire Matrix is a quoting and enrollment tool that is designed to help agents and clients have more efficient access to MA, Medigap, and PDP. Not only does SunFire Matrix offer a wide range of features, but it is evolving based on agent feedback. Any information that is input is yours and can be downloaded or transferred to any system you desire.

The electronic Scope of Appointment supports signatures using any touch screen device then compares plans and provides enrollment functionality. Store client medications with the ability to add/edit/delete prescriptions and customize to desired pharmacy location. Record existing doctors and specialists that the client prefers to maintain, and you can filter to plans accepted by each doctor. These filters allow you to toggle and show the client how each variable affects what plan they can choose while also assuring coverage needs are met.

Once a quote is started, you can send the customer a Personalized URL (PURL), which will direct them to a website that maintains the information you input together. The customer can navigate through the site independently and edit, while still guaranteeing that you receive full credit for the enrollment through your PURL. The website can also be branded with your contact information and logo, if desired.

With SunFire Matrix, you will never be without help. They maintain 24/7/365 customer service to give you timely assistance for whatever issues you might have.



# Embrace Innovation in 2022 CONT...

## CSG Actuarial

CSG Actuarial is also an advanced quoting and enrollment platform that gives agents the ability to compare rates and customize quotes for Medicare Supplement, Advantage, Final Expense, Dental, and Hospital Indemnity.

The electronic Scope of Appointment and Document Locker create a seamless experience for the agent and consumer during the MA and PDP quoting process. Capture and save the SOA, then go straight into the quoting tool. This CMS compliant form allows for email and in-person electronic signatures. The Document Locker allows the agent to easily search for completed SOAs or upload existing forms. All documents can be exported at any time.

With an advanced online quoting tool, you have the capability to tailor an application for a client any way you see fit. Once a client's information is put into the application, you have numerous options to change and add health info, prescription drugs, doctors, pharmacies, and more. Once the form is completed, a comprehensive quote is generated showing price based on age, history, plus market, national, and state data. If any edits are made, you will see the plan change accordingly in real time; and if you make edits that the chosen plan does not fit, you will be notified. You will even have the option to compare up to 5 different quotes, and email or print a PDF.

As for prescription drugs, there is an option to compare the cost depending on the client's nearby pharmacy. CSG breaks the cost down with coverage, drug details, client cost per pharmacy, and drug cost per month.

With options like these to streamline your business, there is no need to wait until you're too busy to try these out. Take advantage of the lock-in to get your book of business setup for quick, efficient quoting and support for this year's AEP.





*We're here to help!*

## **AGENT SUPPORT**

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