

Medicare
matters

AEPA
Let's do this!



Ready to Crush it?

October 3, 2022

Hello agents!

The Medicare Annual Enrollment Season is once again upon us. In the months leading up to now, both COVID and CMS have presented multiple changes that significantly impact our business operations and your sales approach. I can't think of a more challenging time in the Medicare space, other than 2006 when Part D was first introduced. For a variety of reasons, this year has not been without hiccups, but please know our leadership is committed to offering you our best in contracting, training, sales tools, and back room support. We have a great team ready to support your every need and I appreciate you entrusting your Medicare business with MedicareCompareUSA.



Independent agents play an indispensable role in helping beneficiaries navigate their Medicare options. Our success with health systems and hospitals stems from aligning agents who remain unbiased and up-to-date on local Medicare plan options. That's not easy considering the dozens of plans available in any given market and the prominence of online research and insurance quoting tools that allow beneficiaries to enroll unassisted. Distribution channels are widening and we're responding by positioning providers with Medicare tools and support no matter how and when patients want help.

This year MedicareCompareUSA made great strides developing a new Medicare platform called MedicareOnDemand (MOD). We are excited to report that several of our health system clients have launched MOD in time for this AEP, and additional clients will implement in Q4 and early 2023. The MOD platform provides powerful resources and tools for patients learning about Medicare, comparing Medicare options, and easily getting connected with MCUSA affiliated agents serving their market. Feel free to take a look: www.MedicareOnDemand.com/HSHS. We have additional improvements slated for 2023, and we believe MOD will become the most popular Medicare platform for healthcare providers in the country.

We are excited for a busy AEP season and 2023 and wish you a safe and productive enrollment season!

Kerri Lenderman

CEO, MedicareCompareUSA & MCUSA Consulting



MedicareOnDemand Update

*By: C. Paul Gauthier, Chair of the Board/President
MCUSA Holding Company*

We've earned the trust of large healthcare systems because of our track record in managing MA plan terminations and assisting patients turning 65. On average, it takes two years to establish a provider relationship and even then, it moves slowly. Our investment has been significant, but it will provide long term returns.

We are on schedule with launching MedicareOnDemand in targeted markets this AEP and expect to be complete with most of our large client healthcare systems by early 2023. I believe

MedicareOnDemand has much opportunity for growth with community healthcare providers if we can keep costs down by streamlining implementation processes and empowering a local agent(s) to foster local provider relationships.

We now have access to the largest national provider database. This investment is intended to support agents that want to build closer relationships with local providers. For the remainder of the year, I am evaluating specific regions of the country for opportunity. If you have an interest in an area or with a specific physician group/hospital, please send me an email at Paul.Gauthier@MedicareCompareUSA.com.

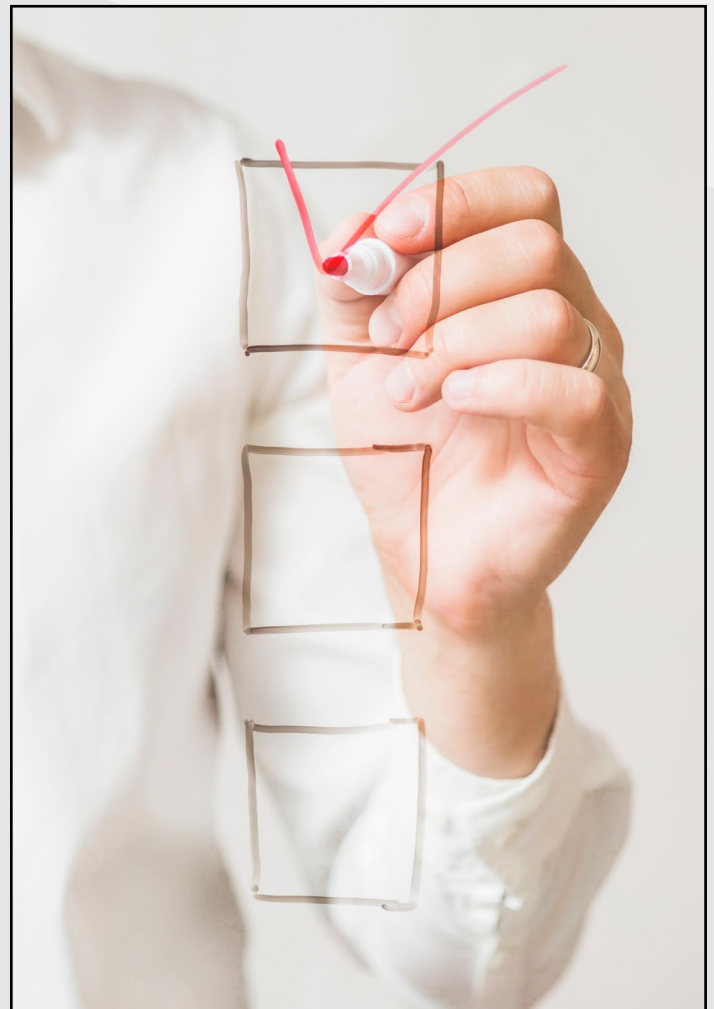
Compliance Update

By: Chuck Chaput, Compliance Officer

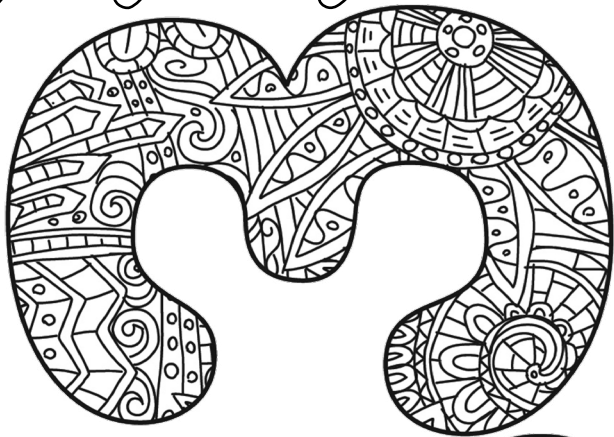
Greetings MedicareCompareUSA Agents!

Being in the Medicare industry since 1993, I can honestly say I have not seen this much stress, misinformation and confusion associated with an AEP, other than perhaps 2006 when Part D was first introduced. What an insane past few months. I'm sure everyone agrees, and that we are all ready to get down to the business of AEP. **Please take time to carefully review this memo, as it contains information about business practices that must be adopted prior to the start of AEP, and training opportunities to learn about new and established agent tools.**

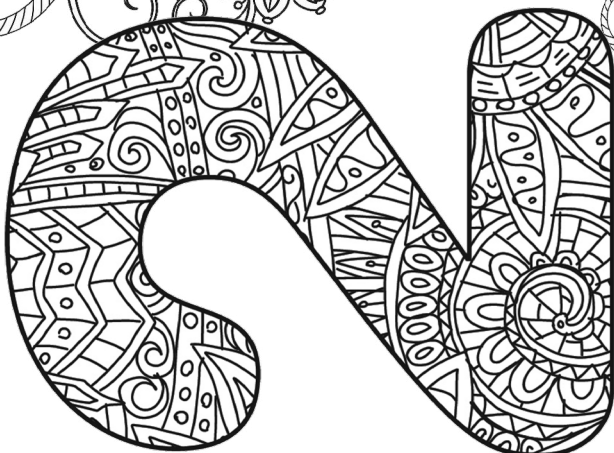
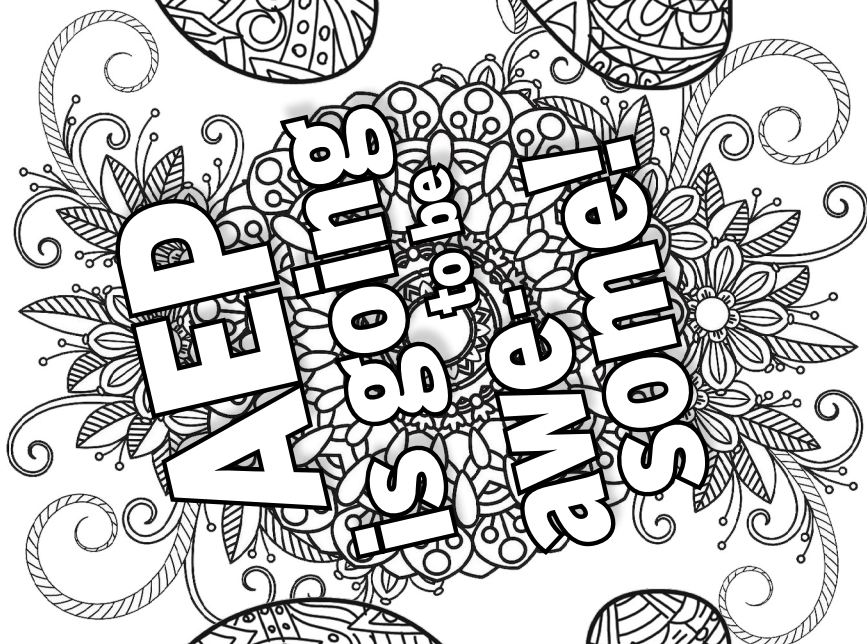
[Click here](#) to read full the full memo.



get your zen on!

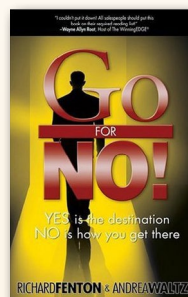


Color me to ease your AEP jitters



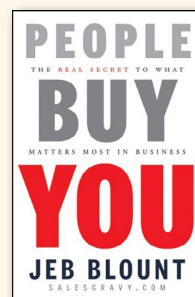
get your sales on!

Agent Book Recommendations



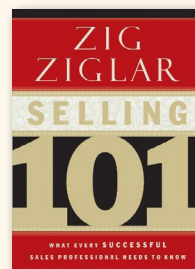
**Go for No! Yes is the Destination,
No is How You Get There**

By Richard Fenton and
Andrea Waltz



**People Buy You: The Real Secret to
what Matters Most in Business**

By Jeb Blount



**Selling 101: What Every Successful
Sales Professional Needs to Know**

By Zig Ziglar

Spotlight

Michael Daley

Licensed Insurance Agent

MedicareCompareUSA - Kansas City, Missouri



Mike Daley is one of MedicareCompareUSA's Ambassador Agents. He has been in the insurance industry since 2010. When asked why he chose MCUSA, Mike said it was because of our Provider leads. He has a strong close rate due to the quality of leads. Mike loves the friendliness of our team and the ability to collaborate with our leaders.

Michael Daley has been featured in Forbes Magazine for publishing his 60-page book Medicare Simplified. Mike has also published a booklet *Solving the Puzzle of Medicare*, a 10-minute read that gives full understanding of how Medicare works. Mike has a passion for educating seniors and many of his clients have stated, "God sent you to me," and, "God had us meet, so that we could understand Medicare".

Mike is an insurance agent who sells Medicare, ACA, and other products. This allows the entire family to have one insurance agent for all of their needs. In Mike's past career life he was a Medical Social Worker directly out of college. Mike also has a passion for charity and has raised \$25,000 for cancer. The secret to his success is he educates people and never pushes them to buy. We are excited to Michael Daley on our team here at MedicareCompareUSA and cannot wait to see him succeed!

Agent Support Tickets

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/agent-support-tickets

or Email: agentsupport@medicarecompareusa.com



Taryn's *corner*

Dear Taryn,

I'm am new to Medicare and I have a few questions. I hope you can help me.

I have a friend whose mom and dad are in assisted living and they have gone through the "spend down" and literally have nothing except their monthly soc sec check of \$2,900 combined. Since they are in assisted living and not a nursing home, the assisted living facility won't accept Medicaid.

Does this qualify them for Medicaid and a dual eligible plan? And if it does, how do they sign up for Medicaid?

Angela

Dear Angela,

They can apply online or through their state Medicaid office. In Oklahoma it is DHS. They can also call Medicare or social security office and apply for extra help. Once approved you can sell them a DSNP.

Taryn

Dear Taryn,

I have an opportunity to do an ad. If I want to advertise, do I need to include the disclaimer?

Haydee

Dear Haydee,

Yes! The disclaimer is "We do not offer every plan available in your area. Any information we provide is limited to those plans we do offer in your area. Please contact Medicare.gov or 1-800-MEDICARE to get information on all your options." To ensure compliance, please send in your advertisement for a compliance review, so we can create a SMID. A SMID is a user created unique identifier for Marketing materials. Which would look something like "MCUSA_###_NAME####_C".

Taryn

Have your own questions?

Fill out our feedback form and let us know what we can help answer for you:

[MedicareCompareUSA.com/Newsletter-Feedback](https://www.MedicareCompareUSA.com/Newsletter-Feedback)

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



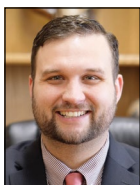
FOLLOW US



agent

support

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 the upcoming AEP your best year yet.



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



Justin Orr
National Sales Manager
Justin.Orr@MedicareCompareUSA.com
1-402-238-1768 x4205



Taryn Mott
Director, Provider Referral Operations & Training
Taryn.Mott@MedicareCompareUSA.com
1-405-757-5321



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

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

AGENT SUPPORT

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

Monday-Friday 8am-5pm CT

www.MedicareBrokerUSA.com
www.MedicareCompareUSA.com

Agent Checklist For AEP

AEP is the time when your clients can make changes to their current plans. This includes:

- Enroll in Medicare Advantage for the first time
- Switch from one Medicare Advantage plan to another
- Join a Medicare prescription drug plan
- Switch from one prescription drug plan to another
- Drop prescription drug coverage completely

Remember that your clients can enroll in Medicare Supplement (or drop their Medigap coverage) at any time *Reminder!! If it is not their initial enrollment period, it may not be guaranteed issue.*

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!!

Our Team

This August we brought in staff from across the country and gave them an old-fashioned tour of our hometown of Seattle and spent a day gathered on Lopez Island... for crabbing, food, and fun!





Need help?

CALL YOUR BACK OFFICE SUPPORT TEAM

Toll-Free **855-735-6392** or **402-238-1768**

seniorhealth@medicarecompareusa.com

agentsupport@medicarecompareusa.com

Monday-Friday 8:00am-5:00pm CT

www.MedicareBrokerUSA.com

Follow us

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

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

