



4.1.2021

Q2

Medicare
matters



Contents



page 3

A Letter from the CEO: Kerri Lenderman

How COVID has changed Medicare, what we've been up to, and where we're headed.

page 4

Interview: Jeff & Mary Gassman

Jeff and Mary Gassman, of Northwest Insurance Solutions in Bellingham, Washington, discuss Medicare, COVID, and hobbies.

page 5

Agent Support

Our Omaha, Nebraska division is here for you! Learn what kind of services we offer...

page 6

Our Call Center

Learn about our Bellingham, Washington Call Center. What we do, who we are, and how much we love our little corner of the world.

page 7

Training Calendar

If you haven't seen it already, please do! Our new online training calendar shows our training events around the country that you are welcome to attend.

page 8

Medicare 101 Presentation

We've updated our Medicare 101 Presentation for all agents to use. You can also request a custom-designed first/last slide option.

page 9

Agent Referrals & Kudos

Earn money every time you refer an agent to MCUSA. Congrats to MCUSA & Aetna top producers!

SEPs

An up-to-date list of all current Special Election Periods and compliance...

pages 10-12



Hi Team!

Hello Valued Agents,

April 1, 2021

With vaccines now in wider distribution, 2021 is shaping up to be a remarkable year for MedicareCompareUSA (MCUSA)! And why shouldn't it be? Well, 2021 is MedicareCompareUSA's ten-year milestone and it's cause for celebration! If you take away anything from my message today, know that we are squarely focused on agent growth, services and support—and making investments in all three areas.

To that end, I'm excited about our new partnership with Innovative Financial Group (IFG). Last year, *Inc.*, magazine ranked IFG No. 1253 on its annual 5000 list, the most prestigious ranking of the nation's fastest-growing private companies. The list represents the most successful companies within the American economy's most dynamic segment—its independent small businesses. IFG's commitment to customer service, technology and field agent success were key factors in us moving major carrier contracts to them in March. We are thrilled to bring you more products for the senior market and online tools to help you grow and manage your existing clientele. Our new online portal will give you access to Medicare quoting platforms with customer record storage (CRM), built in SOA and online enrollment functionality as well as new lead generation programs that include social media, digital and direct mail. Coupling these enhancements together, we are positioning to help you better manage a book of business and scale to your heart's desire.



Our Omaha office is fully staffed to help you navigate these new tools, lead programs and ease the burden of adding carrier contracts. Our Marketers are personable and standing by to help you every step of the way; we want to hear what is important to you, the challenges you face and then deliver solutions to help you service clients easier. Over the course of the next couple months we'll roll out multiple trainings on various quote tools, carrier products, and lead generation programs you'll find on our portal. Please watch for announcements to attend.

The pandemic has accelerated the transformation of Medicare insurance sales. As we head into the second quarter, we are planning for the AEP and will leverage our partnerships to help you succeed no matter what surfaces in your community. Our preparations coincide with the carriers soon finalizing their 2022 MA bids, marketing plans and budgets. We'll be monitoring for their first look unveilings and keep you apprised of any changes that present opportunities or could impact your retention efforts. We hope you will look to us as a full service strategic partner.

In closing, if you like what you're seeing and the services or support you receive, please let me know. Better yet, refer other agents to MedicareCompareUSA. Our hospital network continues to grow (600 and counting), and we need more depth in every market with strong Medicare professionals. Our company is built on relationships and trust, similar to Medicare sales with your clientele. We strive to exceed your expectations and if we are not, I want to know that too. I also welcome your suggestions or feedback for future newsletter editions.

Together, let's make 2021 a year to remember!

Kerri Lenderman
CEO, MedicareCompareUSA
CEO, MCUSA Communications

Spotlight

Jeff & Mary Gassman

Licensed Insurance Agents

Northwest Insurance Solutions - Bellingham, Washington



Q Why did you choose MedicareCompareUSA?

A We chose MedicareCompareUSA for its establishment with healthcare providers locally and nationally to grow our book of business and also the ability to support new agents we bring on board with viable lead source support.

Q What advice would you give a new agent?

A Get appointed with a good FMO/Organization that can provide you with support, training, contracts with all available Medicare carriers in your area and a solid lead system.

Q What do you most enjoy about being an agent?

A The ability to help our clients navigate the confusion health care brings and find the best available coverage to meet their needs.

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

A Start as a broker and NOT with a single insurance carrier so you can establish a solid client base that you can build upon.

Q Please share one sales tip for us.

A The more educated you are about how Medicare works and the various products allows you best service the needs of your clients!

Q How long have you been in the industry?

A Since 2004, so 16 years now. The first six years were with a single insurance carrier and the last ten years have been as a broker.

Q How do you help clients understand specific policy aspects?

A By educating each client about how Medicare works and providing viable solutions that will best fit their needs.

Q What have you done to organically increase your footprint?

A Advertise in newspapers/websites and get licensed in non resident states. Most importantly provide great service that will lead to referrals!

Q How do you service your clients in Washington State with Covid-19 restrictions in place?

A We have served our clients using Zoom meetings, by phone, and mailing materials if necessary.

Q What hobbies do you have outside of work?

A Besides being lucky to work together as a husband/wife duo, we like spending time with our whole family whenever we can. They like traveling and outdoor activities like golf.

agent

support



MedicareCompareUSA is excited to announce our new Omaha brokerage division located in Omaha, Nebraska. The Omaha branch is managed by National Sales Director, Alex Sieler.



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

1-402-238-1768 x4201

The Omaha office is responsible for broker recruitment under MedicareCompareUSA in part to support our growing healthcare provider network.



Anna Sanchez
National Sales Manager
Anna.Sanchez@MedicareCompareUSA.com

1-402-238-1768 x4203

We can help with:

- Contracting Medicare Supplements, Advantage, PDPs and other ancillary products
- Marketing and business plans
- Carrier co-op funding and/or support
- Training on product, agent sales tools and techniques, and lead programs



Brady Mueller
National Sales Manager
Brady.Mueller@MedicareCompareUSA.com

1-402-238-1768 x4202

Reach out and get to know your Marketer. The better we understand your objectives and needs, the better we can be of service.



Bobby Bride
National Sales Manager
Bobby.Bride@MedicareCompareUSA.com

1-402-238-1768 x4205

We're here to help!

AGENT SUPPORT

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

seniorhealth@medicarecompareusa.com

Omaha, Nebraska - Monday-Friday 8:00am-5:00pm CST

www.MedicareBrokerUSA.com

www.MedicareCompareUSA.com



Debra Schmidt
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Polly Perez
Contracting Specialist
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Our Call Center

Located in Bellingham, Washington our call center is the communications hub responsible for intaking Medicare inquiries and sending referrals to our trained Ambassador Agents and Market Producers. Highly trained Customer Service Representatives (CSRs) field general Medicare questions, internet inquiries, surveys, and mail reply requests.



CSRs also provide services such as:

- Confirmation calls for MedicareCompareUSA agent appointments,
- Welcome calls to formally greet new policyholders in the MCUSA family, and
- Yearly retention calls to provide policyholders with a friendly reminder of the approaching AEP season and offering to schedule a plan review with their Agent of Record

Our CSRs are always enthusiastic and work diligently to provide general Medicare support and/or promptly triage individuals to licensed agents for local plan information and enrollment services. Teamwork is critical for covering the numerous Medicare helplines that span all time zones.

Community service is very important to our Bellingham crew and MedicareCompareUSA as a whole. Prior to COVID, our team volunteered to serve lunch monthly at the local senior center and also calling their BINGO games quarterly.

We support a couple non-profits; one dedicated to helping homeless families and our Manager of Customer Care serves on their Board of Directors. The other is the Arthritis Foundation where we enjoy participating annually in their Jingle Bell Run.

Navigating COVID has been difficult and the team cannot wait to get back to helping those in our community who need it most.



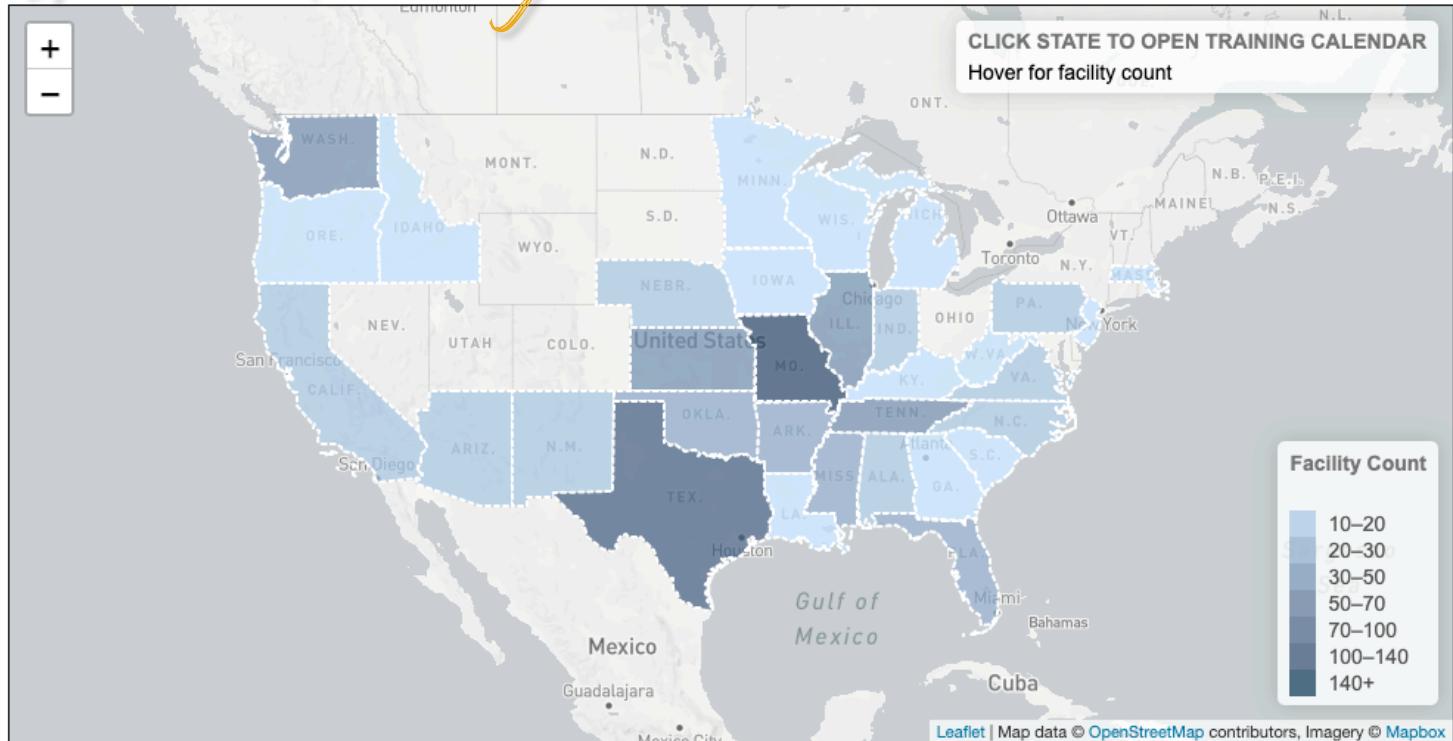
Alexis Jones
Manager of Customer Care
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1-360-961-1939



agent reference

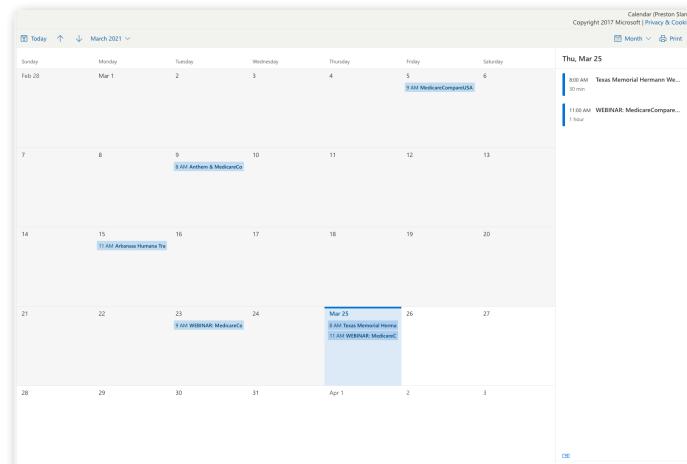
Introducing our new Training Map



Visit www.MedicareBrokerUSA.com/Training-Map

Register for an upcoming training webinar! MCUSA conducts monthly training webinars to share information about Medicare and senior insurance products. Webinars are also scheduled to review new agent tools and client support services. To review upcoming webinars, visit our training map online at the above link, choose your state and you will be brought to our Training Calendar that lists events ranging from Webinars to Training Classes. Simply click on the RSVP link at the bottom of the event details to reserve your spot.

Be sure to check back often, as new webinars are being added each week.



Updated: Medicare 101 Presentation

Are you looking for a polished PowerPoint presentation to walk your clients through Medicare? MedicareCompareUSA makes available an easy to use 2021 Medicare 101 with benefit and cost sharing information.

We encourage agents to use our slide deck when conducting phone or in person presentations. Simply provide your client with a link to the presentation so they can follow along on their computer or use your preferred screenshare service to drive the presentation from your end. Sharing our Medicare 101 with T65 prospects is a great way to help individuals understand Medicare and the various plan types that are available.



Visit www.MedicareCompareUSA.com/Prepare-for-Medicare



Customize
your Medicare 101 Presentation

Do you want a customized Medicare 101 Presentation with your personal information?

We will customize the first and last page of the presentation with your name, photo, logo, phone, and email! Visit www.medicarecompareusa.com/custom101 to complete a request form. We'll send you a file you can download to use with your clients and prospects.

To request your own, visit: www.MedicareCompareUSA.com/Custom101

Agent Referrals

1

\$100 for contracting with two or more Medicare Supplement or Medicare Advantage carriers within 30 days from initial conversation

2

Earn \$200 for referring an agent to MedicareCompareUSA (*agent must submit business within 60 days of contract completion*)

*Contracts must be active to receive bonuses. *PDP ineligible for referral bonus. Bonus rules are subject to change.*

Reach out to your national sales manager or call us at 855-735-6392 to get your agent referral process started!

Earn money
every time you
refer an agent to
MedicareCompareUSA



We are proud to announce that **Four** of the Top Ten Aetna Producers of 2020 are MedicareCompareUSA agents!



A special congratulations to

Debra Dryden

**AETNA's #1 Producer of the Year
in the Northwest (WA, OR, ID)**



#7

Producer
of the Year

Tim Mickelson



#8

Producer
of the Year

Marco Radwick



#9

Producer
of the Year

Wes Akers

Congratulations, Agents!

Current SEPs: Special Election Periods

SEP for Individuals Affected by a Disaster or Emergency - Updated 2/3/2021

Agents are encouraged to use caution to distinguish between the guidance in effect for each disaster. The date the disaster was declared dictates whether the 2020 or 2021 CMS regulation applies. *Always verify details as events are continuously updated.

This section applies to both 2020 and 2021 disaster or emergency declarations to ensure the compliant use of the Disaster SEP. If an individual wants to enroll and believes they may qualify for this SEP, agents should:

- Ask the beneficiary if they can show proof that they lived/live in an impacted area at the start of the incident period (2020 declarations) or SEP eligibility period (2021 declarations).
- If they do not have proof, ask them to verbally attest.
- Confirm that they had another election period available during the time of the incident period.
- Confirm that the beneficiary lived in a county that has been declared an emergency or major disaster or relies on help making healthcare decisions from friends or family members who lived/live in the affected areas.
- Once eligibility has been verified, proceed with the application.
- On applications, use election code SEP DST.

Enrollments made pursuant to this SEP are effective the first of the month following the receipt of the enrollment request. For enrollment requests where more than one enrollment effective date is possible, agents will need to determine the applicant's desired effective date.

This SEP should never be used as a marketing tool to promote MA or PDP sales. Agents should not be actively marketing this SEP, but rather, be aware that it is available in case they are approached by someone who believes they have missed an election period due to the weather related incident.

For any updates to eligible counties for FEMA declarations please refer to the FEMA website at: <https://www.fema.gov/disasters>

2020 Active Disasters & Emergencies

Who qualifies for the SEP when disasters or emergencies were declared in 2020?

CMS provides a Special Enrollment Period (SEP) for individuals affected by a weather-related emergency or major disaster declared in 2020 who need to enroll in, disenroll from or switch Medicare health or prescription drug plans and have missed another enrollment period.

- Individuals will be considered "affected" and eligible for this SEP if they: Reside, or resided at the start of the incident period, in an area for which FEMA has declared an Emergency or a Major Disaster and has designated affected counties as eligible to apply for Individual or Public level assistance; and
- Had another valid election period at the time of the incident period; and
- Did not make an election during that other valid election period.

In addition, the SEP is available to those individuals who don't live in the affected areas but rely on help making healthcare decisions from friends or family members who live in the affected areas.

For those who qualify, the SEP begins on the first day of the incident period and ends four (4) full months from the first day of the incident period.

Texas (Tropical Storms Marco & Laura) – FEMA Declared a Disaster on August 24, 2020

Incident Period: August 23, 2020 – August 27, 2020

SEP Start Date: August 26, 2020

SEP End Date: June 30, 2021

Counties: Harris, Fort Bend, Montgomery

2021 Active Disasters & Emergencies

Who qualifies for the SEP when disasters or emergencies were declared in 2021?

Effective January 1, 2021, an SEP exists for individuals affected by a disaster or other emergency declared by a Federal, state or local government entity who were unable to, and did not make an election during another valid election period. This includes both enrollment and disenrollment elections.

Individuals are eligible for this SEP if they:

- Reside, or resided at the start of the SEP eligibility period, in an area for which a federal, state or local government entity has declared a disaster or other emergency or they do not reside in an affected area but rely on help making healthcare decisions from one or more individuals who reside in an affected area; and
- Were eligible for another election period at the time of the SEP eligibility period; and
- Did not make an election during that other valid election period due to the disaster or other emergency.

The SEP starts as of the date the declaration is made, the incident start date or, if different, the start date identified in the declaration, whichever is earlier. The SEP ends two (2) full calendar months following the end date identified in the declaration or, if different, the date the end of the incident is announced, whichever is later.

California (Winter Storm) – Governor Declared a State of Emergency on January 29, 2021

Incident Period: January 26, 2021 – No end date stated

SEP Start Date: January 26, 2021

SEP End Date: TBD

Counties: Monterey, San Luis Obispo

Colorado (Inauguration and Election Unrest) – Governor Declared a State of Emergency on January 19, 2021

Incident Period: January 19, 2021 – January 23, 2021

SEP Start Date: January 19, 2021

SEP End Date: March 31, 2021

Counties: Entire state

Colorado (Wildfires) – FEMA Declared a Disaster on January 15, 2021

Incident Period: September 6, 2020 – November 5, 2020

SEP Start Date: September 6, 2020

SEP End Date: March 31, 2021

Counties: Grand, Larimer

Connecticut (Tropical Storm Isaias) – FEMA Declared a Disaster on January 12, 2021

Incident Period: August 4, 2020

SEP Start Date: August 4, 2020

SEP End Date: March 31, 2021

Counties: Entire state

District of Columbia (Civil Unrest) – Mayor Declared a State of Emergency on January 6, 2021

Incident Period: January 6, 2021 – January 21, 2021

SEP Start Date: January 6, 2021

SEP End Date: March 31, 2021

Counties: Entire District

District of Columbia (59th Presidential Inauguration) – FEMA Declared an Emergency on January 11, 2021

Incident Period: January 11, 2021 – January 24, 2021

SEP Start Date: January 11, 2021

SEP End Date: March 31, 2021

Counties: Entire District

Georgia (Dangerous Protests) – Declared a Disaster on February 4, 2021

Incident Period: July 6, 2020 – March 31, 2021

SEP Start Date: March 1, 2021

SEP End Date: April 1, 2021

Counties: Entire state

Georgia (Tropical Storm Zeta) – FEMA Declared a Disaster on January 12, 2021

Incident Period: October 28, 2020 – November 1, 2020

SEP Start Date: October 28, 2020

SEP End Date: March 31, 2021

Counties: Banks, Carroll, Cherokee, Dawson, Douglas, Fannin, Forsyth, Franklin, Gilmer, Habersham, Hall, Haralson, Heard, Lumpkin, Paulding, Pickens, Rabun, Stephens, Towns, Union, White

Idaho (Straight-line Winds) – FEMA Declared a Disaster on March 4, 2021

Incident Period: January 13, 2021

SEP Start Date: March 4, 2021

SEP End Date: May 31, 2021

Counties: Benewah, Bonner, Kootenai, Shoshone

Maryland (Inauguration and Election Unrest) – Governor Declared a State of Emergency on January 14, 2021

Incident Period: January 14, 2021 – January 25, 2021

SEP Start Date: January 14, 2021

SEP End Date: March 31, 2021

Counties: Entire state

New Jersey (Winter Storm) – Governor Declared a State of Emergency on January 31, 2021

Incident Period: January 31, 2021 – No end date stated

SEP Start Date: January 31, 2021

SEP End Date: TBD

Counties: Entire state

2021 Active Disasters & Emergencies CONT...

New Mexico (Inauguration and Election Unrest) – Governor Declared a State of Emergency on January 13, 2021

Incident Period: January 13, 2021 – No end date stated

SEP Start Date: January 13, 2021

SEP End Date: TBD

Counties: Entire state

North Carolina (Tropical Storm Eta) – FEMA Declared a State of Emergency on March 3, 2021

Incident Period: November 12, 2020

SEP Start Date: March 3, 2021

SEP End Date: May 31, 2021

Counties: Alexander, Alleghany, Ashe, Beaufort, Burke, Caldwell, Davidson, Davie, Duplin, Edgecombe, Hertford, Iredell, Robeson, Rowan, Sampson, Stokes, Wilkes, Wilson, Yadkin

Tennessee (Explosion) – FEMA Declared an Emergency on January 5, 2021

Incident Period: December 25, 2020

SEP Start Date: December 25, 2020

SEP End Date: March 31, 2021

Counties: Davidson

Texas (Severe Winter Storm) – FEMA Declared a Major Disaster on February 19, 2021

Incident Period: February 11, 2021 – February 21, 2021

SEP Start Date: February 19, 2021

SEP End Date: June 30, 2021

Counties: Anderson, Angelina, Aransas, Atascosa, Austin, Bandera, Bastrop, Bee, Bell, Bexar, Blanco, Bosque, Bowie, Brazoria, Brazos, Brooks, Brown, Burleson, Burnet, Caldwell, Calhoun, Cameron, Chambers, Cherokee, Collin, Colorado, Comal, Comanche, Cooke, Coryell, Dallas, DeWitt, Denton, Duval, Eastland, Ector, Ellis, Erath, Falls, Fannin, Fort Bend, Freestone, Galveston, Gillespie, Goliad, Gonzales, Grayson, Gregg, Grimes, Guadalupe, Hardin, Harris, Harrison, Hays, Henderson, Hidalgo, Hill, Hood, Houston, Howard, Hunt, Jackson, Jasper, Jefferson, Jim Hogg, Jim Wells, Johnson, Jones, Karnes, Kaufman,

Kendall, Kleberg, Lavaca, Leon, Liberty, Limestone, Llano, Lubbock, Madison, Matagorda, Maverick, McLennan, Medina, Milam, Montague, Montgomery, Nacogdoches, Navarro, Newton, Nueces, Orange, Palo Pinto, Panola, Parker, Polk, Robertson, Rockwall, Rusk, Sabine, San Jacinto, San Patricio, Scurry, Shelby, Smith, Stephens, Tarrant, Taylor, Tom Green, Travis, Trinity, Tyler, Upshur, Val Verde, Van Zandt, Victoria, Walker, Waller, Washington, Webb, Wharton, Wichita, Willacy, Williamson, Wilson, Wise, Wood

Utah (Severe Storm) – FEMA Declared a Disaster on January 12, 2021

Incident Period: September 7, 2020 – September 8, 2020

SEP Start Date: September 7, 2020

SEP End Date: March 31, 2021

Counties: Davis, Morgan, Salt Lake, Weber

Utah (Inauguration and Election Unrest) – Governor Declared a State of Emergency on January 14, 2021

Incident Period: January 15, 2021 – January 21, 2021

SEP Start Date: January 14, 2021

SEP End Date: March 31, 2021

Counties: Entire state

Virginia (Civil Unrest) – Governor Declared a State of Emergency on January 6, 2021

Incident Period: January 6, 2021 – February 6, 2021

SEP Start Date: January 6, 2021

SEP End Date: April 30, 2021

Counties: Entire State

Washington (Wildfires and Straight-line Winds) – FEMA Declared a Disaster on February 4, 2021

Incident Period: September 1, 2020 – September 19, 2020

SEP Start Date: February 4, 2021

SEP End Date: April 30, 2021

Counties: Colville Indian Reservation, Douglas, Franklin, Kittitas, Lincoln, Okanogan, Pend Oreille, Skamania, Whitman, Yakama Reservation, Yakima

Feedback: We want to know what you think!

The MCUSA Medicare Matters Newsletter is all about sharing information that matters with our Sales Team! We want to know what topics you would like covered in future editions of the newsletter.

Do you feel inspired to share something that may help your fellow agents in the field?

Submit a topic to MCUSA. If selected, we will ask you to submit a brief article and you'll be awarded with a 1,000 piece T65 community mailer.

Visit www.MedicareCompareUSA.com/Newsletter-Feedback



We're here to help!

AGENT SUPPORT

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

seniorhealth@medicarecompareusa.com

Omaha, Nebraska - Monday-Friday 8:00am-5:00pm CST

www.MedicareBrokerUSA.com

