7.1.2021 Q3

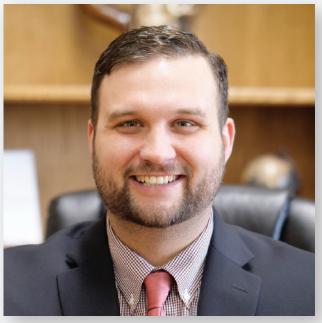
Medicare matters

Contents

Hi Team!

Hello Valued Agents,

July 1, 2021



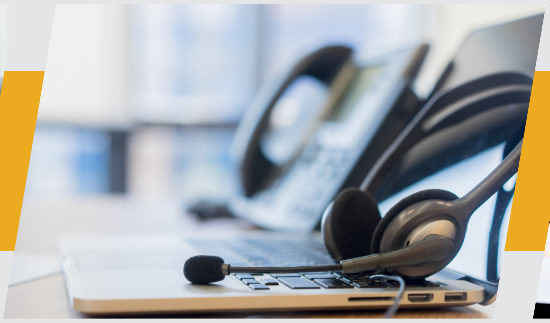
First, a HUGE thank you to all of the agents and agencies that have partnered with MedicareCompareUSA. We appreciate you placing your trust in our team and we'll do all we can to support your success and business objectives.

2022 AHIP and product certifications are well under way, and AEP is right around the corner. I'm committed to providing our absolute best to arm you with product knowledge, tools, and resources. I ask that you help us by ensuring all release paperwork, certifications, and links are complete asap so that you are RTS and not held back to maximize selling opportunities. Carriers often encounter delays this time of year, so the earlier you get contracts squared away, the better we can support you.

We've rolled out a number of complimentary selling tools including CSG Actuarial, Sunfire Matrix, and a CRM client management portal to help you maximize and streamline business. Additionally, we believe it is important we offer you a number of lead channels to grow your business. We have several new direct mail and Facebook lead programs through our partnership with Innovative Financial Group. Leads are exclusive and tailored to target populations in your area as well as competitively priced to other national lead vendors. Contact my office or your National Sales Manager to learn more!

We are officially into the summer and I hope you take time to enjoy your family and friends! Let us know what your selling objectives are this AEP; we'll help you develop a marketing plan and provide training support. Contact our office today at 402-238-1768, or visit: www.medicarebrokerusa.com to put us to work for you!

Alex Sieler
National Sales Director, MedicareCompareUSA


Spotlight

Deb Withrow

Licensed Insurance Agent, Trainer, Ambassador Agent Program, and Ambassador Agent

MedicareCompareUSA - Kansas City, Missouri

Q **Why did you choose MedicareCompareUSA?**

A MedicareCompareUSA wasn't like any other insurance agency that I had talked to. The concept of working with local health systems and their patients was very appealing. All of the executives were very involved with the fast growth of the company, and they made sure their agents had the contracts and tools necessary to provide education and assist with enrollments.

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

A Explaining Medicare to patients so they can understand what their options are is very rewarding. I feel like I am helping others because Medicare can be very confusing.

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

A I would become knowledgeable with the products the local health system accepts so I can answer any questions. Joining local organizations is also a good way to network and connect in your community.

Q **Please share one sales tip for us.**

A I have two tips. Contract with more than one plan. No single plan is a fit for everyone. Listen to what is important to the client and then offer Medicare solutions that best fit their needs.

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

A I call and visit local clinics and meet with the practice manager or administrator. I make them aware of all the benefits a Medicare Insurance Helpline provides and offer assistance to their patients. Periodic follow up with the clinics is important.

Q **How do you help clients understand their insurance options under Medicare?**

A The first time I speak with a client, I confirm their understanding of Medicare – whether they are approaching eligibility or already enrolled, and then provide education and explanation of options or suggested next steps. People process information differently so you must be patient. I find conducting a 'needs assessment' helps determine what a client is looking for in an insurance plan.

Q **Being on our Ambassador Agent Program committee, what benefits other than leads do you find agents value most?**

A The biggest benefit I see for an agent that completes the Ambassador Agent Program is learning about our relationships and campaigns with healthcare systems and provider offices. Agents better understand our expectations, investments, and why we protect these sacred relationships. Most agents have never been trained to understand a provider's perspective on Medicare nor protect the continuity of care with their patients. Frankly, it's a welcomed concept. They also like the tools we provide to enroll, manage, and retain business from provider referrals and customers.

Q **What advice would you give a new Ambassador Agent?**

A Always follow Medicare guidelines to remain compliant. Learn as much as you can about the plans your local health system accepts.

Q **What hobbies do you have outside of work?**

A I have started doing a lot of crafts during the pandemic and I put together puzzles. I've also been working on training my new puppy.

AEP insights: Bringing calmness to the storm

Teresa S. Nansen
Sales Operations Manager
Licensed Insurance Agent

We are fast approaching the AEP. It's not the "normal" AEP we used to know and not the AEP we "struggled with" in 2020's COVID year. NOT ANYTHING NORMAL AT ALL. It is our "Brave New World" going forward. The dance steps are almost the same—AHIP then lots of certifications to renew our understanding of Methods, Processes, Ethics reminders... and all new updates on plans, oh so many plans!

But we and our clients are not experiencing NORMAL. There is anxiety in the air. So we agents owe ourselves and our leads/clients our best. <u>It is at the heart of why we are agents.</u>

PREPAREDNESS: HAVE A TIME FRAME IN MIND

- Learn how to use comparison tools available to agents by attending training events – see page 7 for information on our Training Depot.
- Review plan instructions on ordering materials, processes, enrollment options.
- Learn the e-ENROLLMENT processes for your most used plans.
- KEEP A FILE FOR CONTACTS: WHO YOU GONNA CALL if you have issues.

BE PREPARED TO LISTEN to your leads/clients. They have had a very stressful year. If they are new to Medicare, buying new insurance is confusing. They need you to be CALM, LISTEN, INFORMATIVE, and OFFERING GUIDANCE. You will build trust by listening to their concerns and streamlining how they select coverage to meet their needs.

FINALLY, BREATHE! While we try our best, we cannot be everything to everyone. Ask questions or get help from MedicareCompareUSA peers when you need help. Together we can bring calmness to a storm.

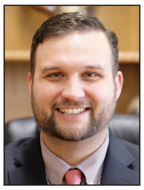
All the best to each of you this AEP,
Teresa

Remember, the 2022 AHIP opened on June 21st.

Be sure to complete it soon so you can to have your best AEP yet!

agent *support*

Omaha Brokerage Division



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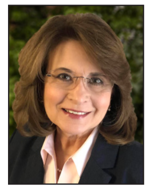

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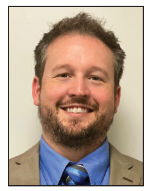

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MedicareCompareUSA's Omaha office is responsible for broker recruitment in part, to support our growing healthcare provider network, but equally important to assist you with contracting, carrier inquiries, sales tools and more. Reach out and get to know your National Sales Manager. The better we understand your objectives and needs, the better we can be of service.

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

Let's have the best AEP yet!

AGENT SUPPORT

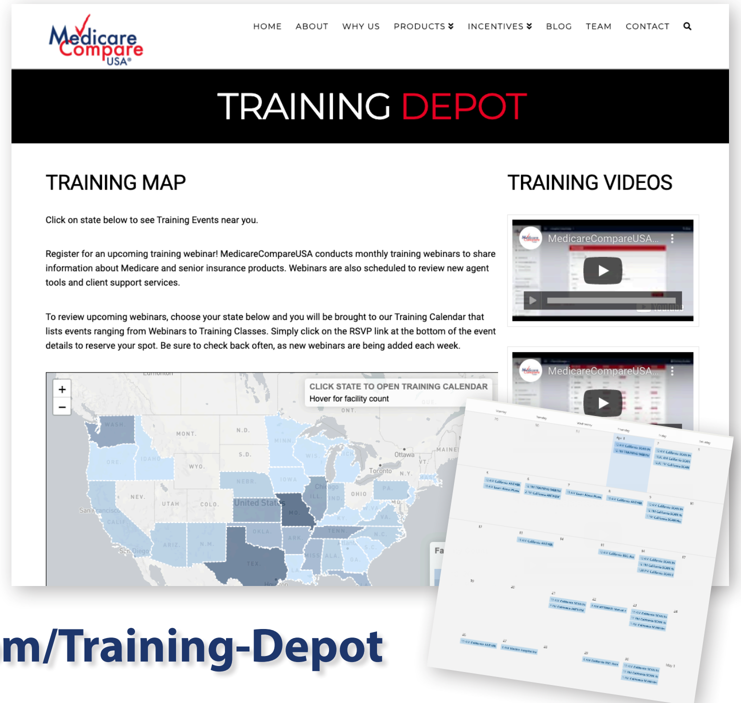
Toll-Free **855-735-6392** or **402-238-1768**
seniorhealth@medicarecompareusa.com
Omaha, Nebraska - Monday-Friday 8:00am-5:00pm CST
www.MedicareBrokerUSA.com | www.MedicareCompareUSA.com

Check out our Training Depot

Register for an upcoming training webinar or watch videos for help with your online quoting and enrollment tools! We conduct monthly training webinars to share information about Medicare, various insurance products, review new agent tools, and client support services.

View upcoming webinars by visiting our Training Depot (click link below), choose your state from the map, and review our Training Calendar with events ranging from webinars to carrier product classes. Simply click on the RSVP link in the event to reserve your spot.

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



Visit www.MedicareBrokerUSA.com/Training-Depot

Do you want to market yourself on social media but don't know where to start?

Here are a handful of CMS compliant posts to get you going...

- Turning 65? Choosing a #Medicare plan can be complicated. We want to make sure you make the best decision possible. Learn more at www.yourdomain.com or by calling XXX-XXX-XXXX. #UnderstandingMedicare #ComparePlans
- Which Plan Does Your Doctor Accept? We offer assistance finding a Medicare plan that will allow you to keep your primary care doctor, specialists and hospitals. Call XXX-XXX-XXXX and be connected with a licensed agent. #SpeakToAnAgent
- What is the difference between Medicare and Medicaid? Learn more at www.yourdomain.com. #Medicare #LearnMore
- Turning 65 means you hit a transition stage in health care and may have become eligible for Medicare. We are here to assist you with comparing and enrolling in Medicare insurance plans. Call XXX-XXX-XXXX. #Turning65 #Medicare
- If you have limited income and/or financial resources, Medicare has a program designed to give some additional help! "Extra Help" provides additional resources for paying for prescription drugs to those with a limited income. Learn more at www.yourdomain.com.

Excellent Reasons for Agents to Volunteer

As an agent, volunteering in your community makes a lot of sense and can benefit your business in many ways. Get connected with senior services to build trust and name recognition. You will open avenues of information that will help you assist new customers when resources are needed. By donating your time, you will have the chance to organically network with others who may need or refer others to your services. The community will get to know and value the knowledge you bring, not to mention you are spreading goodwill and often helping groups that are in dire need of reliable volunteers.

Although each community is different, you can normally find organizations who need and appreciate your assistance. Some ideas for businesses who routinely need volunteers are your local hospital, senior center, community food bank, homeless shelters, Lions Clubs, and YMCA just to name a few. If you do not have the physical or time capacity to volunteer, you can support these programs by placing an article or ad in their newsletter.

Volunteering can also lead to creating important connections with other professionals and produce a steady referral stream for your business. Medicare coverage is closely tied to services of financial advisors who often need a trusted resource to send their clients. Long Term Care advisors also offer parallel services to Medicare and can be a great source of referrals. Insurance agents who specialize in other lines of insurance often need a professional Medicare agent to refer their customers.

Robbie Swensen
Licensed Insurance Agent
Director, Ambassador Agent Program
and Ambassador Agent

Indemnity Plans

Hospital Indemnity plans are a great cross-selling opportunity while giving your clients peace of mind as to how they can pay hospital bills.

Use the facts (to the right) when talking to Medicare Advantage clients about pairing a hospital indemnity plan to help cover hospital out-of-pocket costs. Indemnity plans also limit financial exposure for Medicare Supplement clients who choose a high deductible G plan. Hospital Indemnity plans provide low-cost wrap around cash benefits for out-of-pocket costs due to hospitalization, skilled nursing stays, and other substantial co-pays clients face.

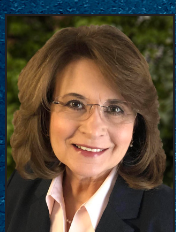
Did you know?

18.7 million hospital stays annually are an average length of 5 days, costing about $14,500 per stay for people between the ages of 45 and 84.

Can you afford to be hospitalized?

A hospital stay can be traumatic — to your health, your wallet, and your family. Even if you have additional medical insurance, you will most likely have costs that are not covered.

A Hospital Indemnity insurance plan can provide you with supplemental cash benefits to use as needed.



Need to know more about the importance of Hospital Indemnity Supplemental Insurance?

Call National Sales Manager Debra Schmidt at 402-238-1768 ext. 4204.

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

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)*

Earn money every time you refer an agent to MedicareCompareUSA

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

MedicareCompare USA®

Reach out to your National Sales Manager or call 855-735-6392 to get your agent referral process started!

Get those Carrier Contracts ready to go...

You might already know our Carrier Contract Specialist, Polly Perez. She is of course swamped this time of year making sure our agents' game pieces are all lined up correctly for AEP, so we had a quick phone call with her to gather some tips and tricks on carrier contracting to help smooth the road ahead for many of you.

Polly Perez
Contracting Specialist

If an agent is contracting with a Medicare Advantage (MA) plan for the first time, do you have any tips or recommendations?

The hardest part of securing your first MA plan is doing the certification but before you can certify, you'll have to successfully complete AHIP. Once AHIP is out of the way, you can contract and certify with a carrier to sell their MA products. AHIP and MA recertifications are required annually.

Is contracting with a MA carrier different than contracting with a Medicare Supplement (Medigap) insurer?

Absolutely! The biggest difference is that Medigap insurers do not require agents to annually certify which makes it easier to represent Medigap plans.

When is the best time to contract new plans/products or move contracts under MedicareCompareUSA?

To ensure an agent is ready to self by October 1, we suggest agents submit changes or new insurer contracts by July 15. This time of year there's definitely a sense of urgency to complete contracts and certifications. We've been notified of carriers already in a contracting backlog and they set varying blackout periods to move or complete contracts. Major carriers like United Healthcare, Humana, Aetna, will not contract agents between October 1st and the end of the year. Contracts can be submitted

Carrier Contracts continued...

during the blackout, but upline changes won't take effect until the start of the following year. Give yourself plenty of time to get released and complete all the necessary paperwork and links to contract and certify prior to October 1.

If you are contracted under a different upline and want to move your contract(s) under MedicareCompareUSA, take note because many FMOs won't grant a release beyond August 1. We encourage you to request your release with the existing FMO by mid-July. If you have any questions, contact your National Sales Manager to review information required to move contracts or to confirm blackout periods by carrier.

What is the typical process for contracting with a MA or Medigap plan?

Our National Sales Managers work closely with you to keep your agent profile current with contact and contracting information including licensure, insurance, NPN, and contracted plans. As you request new carriers, they notify me to provide you a direct link to contract from the carrier portal. I then monitor to ensure the new contract is submitted within a couple of business days. Once you are contracted, you will receive a login in to the carrier portal to take your certification. You cannot sell until you complete the required certification. I monitor the carrier site to verify your certification is complete and send the appropriate National Sales Manager an email acknowledging you are approved and ready to sell.

At any point in the process, if a step is not completed, I reach out to you to offer assistance. I think it's important to talk through all obstacles that agents may experience during contracting. I'm available by cell at 253-290-2327 and I can set up a Zoom meeting to help resolve issues or explain the process. Contracts vary by carriers and it can be confusing. Some carriers require a two-step process, so I am here to make sure no one gets stuck.

If moving a MA plan, what do you consider to be the absolute drop dead date before it's too late to write during AEP?

Absolutely no later than July because a release is required from the existing upline. Additionally, once the contract is submitted to a carrier we have little control of turnaround time. Some MA plans take a little bit longer this time of year to complete contracting, so it's always best to get the release and the contracting paperwork done as fast as possible so that you're done before that deadline of October 1.

Do you have advice for ensuring the contracting process goes smoothly from the agent's perspective?

The biggest challenge I find is that agents may not understand the specific steps to complete contracting and certification because it happens so infrequently. Oftentimes, contracting links are sent out but depending on the agents email system, the email might route to an agent's spam or junk folder. If you are expecting a link from me it's important you check these areas of your email and if you cannot find the communication, contact me promptly so I can investigate or we connect through Zoom to locate the link.

I work closely with the National Sales Managers to make sure our systems are up to date and that we have accurate email and contact information on every agent. The biggest obstacle in contracting is making sure links are getting to the agents and they are completed timely. I find it important that we communicate what to expect from the very beginning, confirm email address in case it has changed, and make myself readily available to ease the process.

We're here to help!

AGENT SUPPORT

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