Medicare Compare USA®

7.2022 Q3

Medicare matters

www.MedicareCompareUSA.com | www.MedicareBrokerUSA.com | Agent Support Line 855-735-6392

Nice to meet you!

July 1, 2022

Hello agents!

My name is Taryn Mott and I am thrilled to join MedicareCompareUSA. My official title is Director of Provider Referral Operations and Training, which is just a fancy way of saying that I'm responsible for growing and supporting agents in our provider channel as well as overall agency training initiatives. I have hands-on experience with building and nurturing physician group and agent relationships and I want to expand these types of opportunities at MedicareCompareUSA with your help.

I started in this industry as a licensed insurance agent and after several years expanded my career by joining a regional carrier. I led the insurers' provider-based initiatives including coordinating agent activities in clinics in OK and TX, and trained hundreds of captive and independent agents over the last dozen years. My passion lies in guiding motivated agents and nothing makes me happier than mentoring an agent who wants to grow business and expand their product knowledge and offerings to support seniors. No longer can agents sit back after the initial sale as other suitors are following up, vying for their business. Medicare distribution is changing, it's noisier than ever and the importance of supporting seniors in a variety of ways is becoming a norm as client healthcare needs evolve and products change. The best agents go above and beyond the initial sale to stand out from the pack, and this is where I know I can help.

AEP is right around the corner and AHIP certification is underway. If you weren't able to join my AHIP study hall this week, let me know if I can help. We've also lined up other training events before October to ensure this season goes smoothly. Keep an eye out for training notifications from MedicareCompareUSA or contact me if you have a specific need. I'm here for you!

Enjoy the summer weather and I look forward to working together!

Taryn Mott
Director, Provider Referral Operations and Training

Check out our agent recruiting referral bonus program!

Medicare Compare USA®

We will fund AHIP for agents

YES! Even YOU, our existing agents!

AHIP OPENED • AHIP OPENED • AHIP OPENED

JUNE 20

Here's how it works. We will reimburse 100% of your 2023 AHIP fee once you:

- Have or move 3 or more major carrier Medicare Advantage contracts using MedicareCompareUSA as your upline *(must complete contracting by July 22, 2022)*.
- Submit at least one verified Medicare Advantage application before December 31, 2022.

Whether you are new to the Medicare industry or a seasoned Medicare agent, we have the tools and support to help you succeed and build a significant book of business with our agent programs. Join a winning team today and get the support you need to grow your career.

This program is exclusively for agents who have or move 3 or more major carrier Medicare Advantage contracts to MedicareCompareUSA in 2022 and submit at least one application with these Medicare Advantage plans or other Medicare insurers already uplined to MedicareCompareUSA. Business must be submitted before December 31, 2022 to be eligible. When completing AHIP, start by using a carrier link on the MedicareCompareUSA broker portal to receive an instant $50 discount. MCUSA reimburses the remaining $125 max once the agent has submitted 1 application and notified the MedicareCompareUSA National Sales Manager.

SeniorHealth@MedicareCompareUSA.com | www.MedicareBrokerUSA.com | Agent Support Line 855-735-6392

MEDICARIANS

In early June, Paul Gauthier, Kerri Lenderman, and Alex Sieler attended the inaugural Medicarians event in Las Vegas. Originally known as the MedSupp Conference, this annual event has expanded to include Medicare Advantage carriers, distributors, product creators, and service providers (think broker tools, lead gen, CRMs, etc) bringing the best in the industry together to network, collaborate, show off innovations.

This year's conference theme hit on three core principles:

1. Importance of brokers in the Medicare sales process
2. Expanding broker roles and expectations in care coordination assistance and wellness
3. Advancements in technology—helping brokers through AI, data integration, quoting tools, and retention

Helping Medicare beneficiaries live better lives knowing the challenges of serving a rapidly-aging boomer population is at the heart of the event, although a new CMS rule requiring brokers keep recordings of all Medicare Advantage and Part D marketing conversations certainly created big buzz. A broad interpretation of the October 1, effective date rule mandates that if you end up discussing Medicare options with a client—even if that wasn't the original purpose of the call, or even if it was client-initiated—the broker may have to record it. In-person discussions don't require audio records however we have yet to see the final guidance and will keep close tabs to keep you updated. In the meantime, we are exploring recording options to offer brokers affiliated with MedicareCompareUSA.

Overall, presenters at the event frequently acknowledged consumers generally want to talk through Medicare options with knowledgeable experts because shopping is complicated, and member satisfaction and retention has become an issue.

Taking a strong digital approach is essential in a growing and evolving Medicare market, but keeping brokers happy, engaged, and available to engage beneficiaries will continue to be at the center of Medicare —and the industry overall.

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

Follow us!

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

facebook.com/MedicareCompareUSAforProducers
linkedin.com/showcase/medicarecompareusa-for-producers

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.

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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**
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agentsupport@medicarecompareusa.com
Monday-Friday 8am-5pm CT
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Agent Referrals

Medicare Compare USA®

Receive Cash Bonuses for referring agents to MedicareCompareUSA:

1-10 agents / $10 per app

11-20 agents / $20 per app

21-30 agents / $30 per app

31-40 agents / $40 per app

40+ agents / $50 per app

- *One Time Payout paid for a 12 month period based off agent Active Date.*
- *Agent must have 2+ Medicare Supplement and 3+ Medicare Advantage Contracts with MedicareCompareUSA. PDP ineligible for referral bonus. Contracts must be active to receive bonuses.*
- *Bonus rules are subject to change and follow CMS approved guidelines.*

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

exp 12/31/2022

agent corner Q&A

Q NEW AGENT: "I'm interested in how agents best organize their notes on clients or their setup for software. I'd be very interested in agents' personal touches to their clients, and how they stay in touch when the majority of appointments are virtual. Personal touches such as their birthday messages and/or touching base post sale to keep the rapport going."

A EXPERIENCED AGENT #1:

I send a letter or email prior to AEP letting them know to call to schedule a yearly review.

I document in Sales Force any notes that I need to remember when I do talk to them. Such as, they have a spouse retiring the next year or a health condition that effects the type of insurance they need. If their profession is something that seems to be important, I also note that (ie: insurance underwriter, doctor, etc.) I don't use any other software to record notes on my clients.

General advice for agents starting out? The Medicare Education Center on MedicareCompareUSA.com is filled with helpful information. Especially the FAQ page. One time I was searching for the answer to an uncommon question and it was actually there. I refer to it often.

A lot can be learned during the AHIP test each year plus the certifications. The Medicare and You handbook that comes out every year will help new agents if they have questions also.

Experience gives agents the most knowledge. Every time someone asks me a question I have never been asked before, I do research until I have the answer. I work with other agents on the team on some of those questions if I'm struggling. Unusual scenarios and what to do may be something that every agent can contribute too.

A EXPERIENCED AGENT #2:

The first and most important thing is good note-taking. I make a Word document pre sale, with a notes section to write down interesting things about the client's family members or pets. I like to review this before follow ups so I can remember those key details and bring up their friends, pets, or loved ones by name. It is really easy to connect to the 65+ demographic on one thing or another.

I used to use old-fashioned paper and an A-Z filing system under my desk, but the digital CRM takes this to the next level. Having leads coming from different locations such as referrals, social, etc. it is nice to have one place to look at everything from anywhere. I am new to it and haven't fully moved everything over, but if I can keep one client from falling through the cracks it will be worth it. It has reminders and automatic emails you can set up for post enrollment. It is a lot for me to get used to as I am not very tech savvy.

Retention is key. You don't want to spend all of the time with somebody only to have them call Joe from Medicare commercials. When you can't meet in person it may be hard to gain rapport. I like to spend lots of time just chatting and making conversation so I am not just another voice on the other end of the line. They know it's "my agent who also likes gardening, music, etc." I ask if they are on Facebook and friend them, where it is easy to stay engaged and like the occasional post.

3-30-60-90 follow ups. Following up post enrollment is key. If a client knows you are there when something goes wrong, there will be no reason for them to talk to anyone else.

Trust is probably the most important. Gaining their trust can be done in many ways but overall I preach that it is important to assist clients in finding the right plan for them, not the plan that helps me hit my goals. I stress that to be a bad agent is more work than helping find the solution the first time. When they call a carrier directly they only choose from a fraction of plans that are available.

Short answer:

- Drip email.
- Quarterly print newsletter.
- Thank you cards post enrollment with magnetic business cards enclosed.
- AEP reach out and plan review. I remind them that I do this service every year so we can be sure they are still in the right place. Again not wanting to lose a client to an easy phone call.
- Handing out the MedicareCompareUSA swag/collateral pieces. It is amazing how much people appreciate a small gift.

A EXPERIENCED AGENT #3:

I use a CRM software called Free Agent. This allows me to handle my business and track clients/prospects efficiently. But that is it. I don't currently communicate with my clients during holidays or birthdays, etc. I seem to get a steady flow of referrals without that kind of prospecting anymore.

Have your own questions?

Take advantage of MCUSA's pool of agents. Fill out our feedback form and let us know what we can help answer for you:

MedicareCompareUSA.com/Newsletter-Feedback

Take a Pet-icare Paws in your day

The CDC (and everyone) tells us there are many paw-some health benefits of owning a pet. They can increase opportunities to exercise, get outside, and socialize. Regular walking or playing with pets can decrease blood pressure, cholesterol, and triglyceride levels. Pets can help manage loneliness and depression by giving us companionship. Here are a few of our MedicareCompareUSA's family of pets so you can take a paws and unwind. (Forgive us, we saw the purr-fect op-paw-tunity and we took it... what a hoot!):

Alexis, our call center manager, and the 150 lb love of her life, 8-year-old Great Dane Milo.

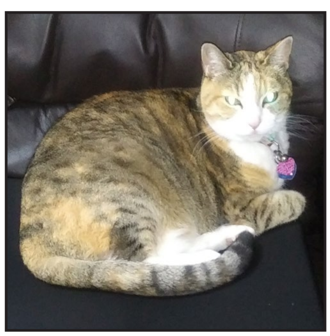
Taryn, our new director of provider referral operations and training, and her Shitzu named Princess who loves chicken nuggets and playing fetch with her favorite dryer ball! She is very vocal and loves to talk while Taryn's on the phone.

Krystal in marketing's bundle of love Brindle (a rescue mutt whose DNA test said American Staffordshire Terrier, Australian Cattle Dog, and Chihuahua) is awkward, anxious, and has an endearing underbite.

Kyle, one of our Chicago agents, says he shares custody of his dog with his parents who live down the road. When he moved out a couple years after college they said "Goodbye, but we're keeping the dog!" Cali is a 12-yr-old Yorkie Poo born on the 4th of July, and is doubly loved.

David in marketing has FOUR dogs: three Blue Heelers (River, Perkins, and Guster) and one Corgi (Owen).

River *(David's favorite but don't tell the others)* likes to pick on Perkins. Perkins holds grudges and is a little bag of nuts. Guster, the baby but the biggest and strongest, loves everyone. Owen loves everyone, except Guster.



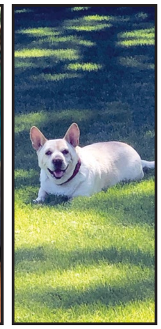
Marge in accounting has a skittish cat who embodies the role of "princess." She is named Michelle but prefers Misha.

Judy in accounting says the only animals she has are deer, mice, raccoons, and the occasional cougar. (Deer shown is from Marge in accounting who lives in the same neighborhood, so it's *probably* Judy's.)

Robbie, one of our senior agents in Washington, says "Molly and Odi at their happy place. Odi is a Lab Husky mix and our sweet old guy. Molly is a Walker Tree/Bluetick Hound mix and a little snuggler when she is not preoccupied with whatever her nose is telling her to do. I'm so lucky to be loved by these two."

Stephen, our new data analyst, is currently taking care of Chuck and the Great Pumpkin, his pumpkins (*or maybe cucumbers, because he turned the pot and now can't remember - it's a surprise!*).

Tammy in the call center says their Pomsky Rocky has been her husband's "rock" this past year while he's been going through health issues.



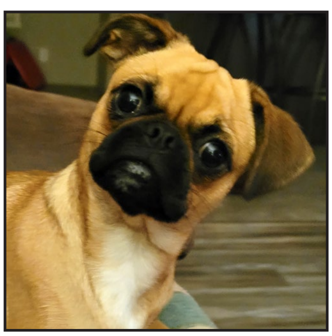
Ana in the call center has two parakeets Pablo and Silas, and a little Corgi-girl Camila who has been known to roam the office.

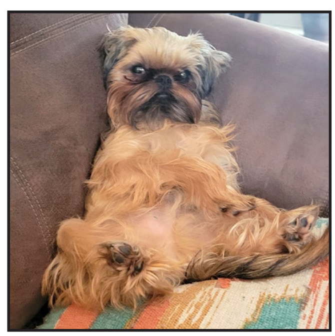
Scott in agent contracting sadly does not have a pet due to landlord restrictions and allergies, but he is excited to live vicariously through the rest of us here.

Our founder Paul's fish tanks are a total of 1,000 gallons and are located in his poker room. Fish are bred in the US but the species come from four areas: two large lakes in Africa, South Pacific, and South America. Fish diet substantially includes what he produces off his beach on Lopez Island WA, chopped spotted shrimp, Dungeness crab, and brine shrimp grown from the local sea water.

Now, our CEO Kerri doesn't have a pet, but she couldn't let this article pass her desk without acknowledging Jackson (our founder Paul's Irish Golden, who the Lendermans have "adopted"). "What can I say about this sweet boy? He's a legend on Lopez and Kauai islands. He's wicked smart and responsive to Paul's commands, is trained to swim out and pull Paul to shore if necessary, has his teeth brushed with a Sonicare toothbrush, and he's just amazing."

This is Gwen. She lives with Chuck, our Compliance Officer. Gwen is a 14 year old miniature Dachshund. Her favorite pastime is waiting patiently for her next meal and protecting her home with a bark far bigger than she is.





Deb, one of our senior agents in Missouri, has two loves:

Luna is a 1-year-old smooth coated Brussels Griffon/Pug mix. She photo bombs Zoom calls and Teams meetings. She loves baths, Amazon packages, and is obsessed with squeaky toys .

Jakobi is a 1-year-old Brussels Griffon from Kharkiv, Ukraine. He is really lazy and sleeps in, plus he is a wuss and won't go outside if it's cold. He likes wearing sweaters, Amazon deliveries, and marshmallows.

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 2022 Medicare 101 with benefit and cost sharing information. *(As soon as 2023 Medicare deductibles and coinsurance amounts are released the presentation will be updated and available for agent use.)*

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

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your Medicare 101 Presentation

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

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

Need help?

CALL YOUR BACK OFFICE SUPPORT TEAM

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