



MASTERING MEDICARE

CLIENT ENGAGEMENT

The Power of Connection

COURSE 04

Build trust. Communicate clearly. Create better client experiences.

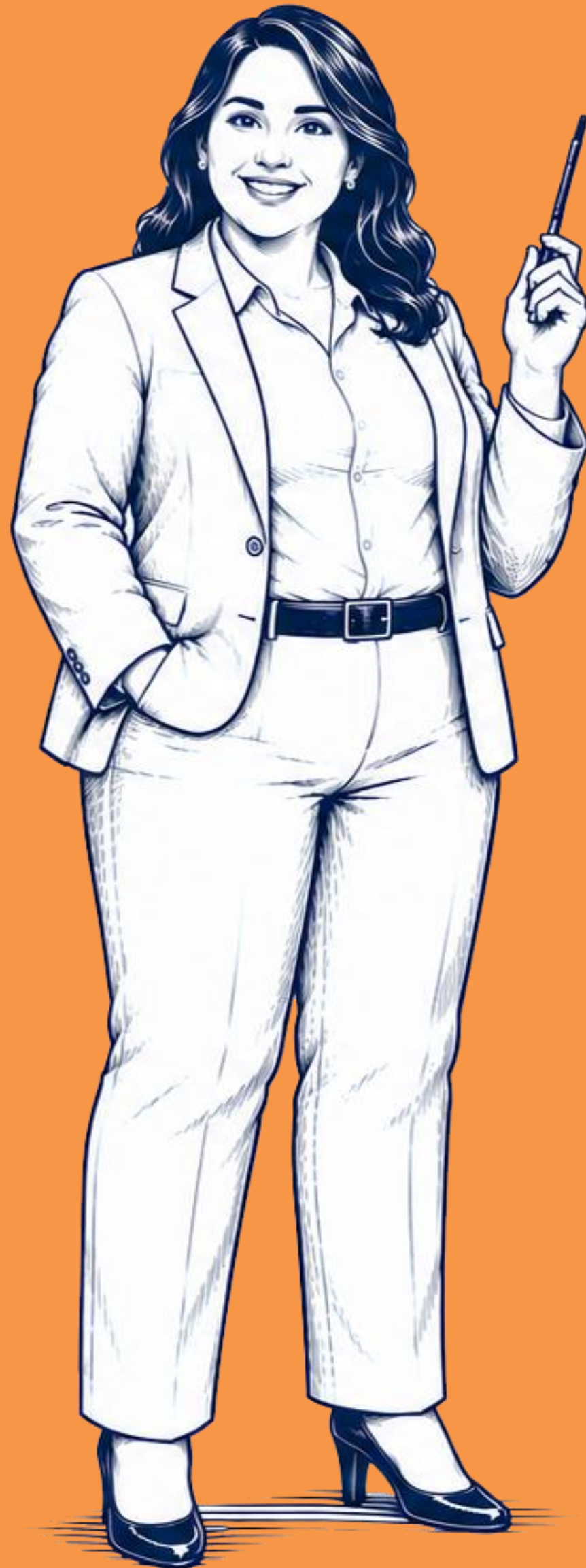
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These materials are for Medicare Insurance Broker training only and are not intended for client use.



AGENDA

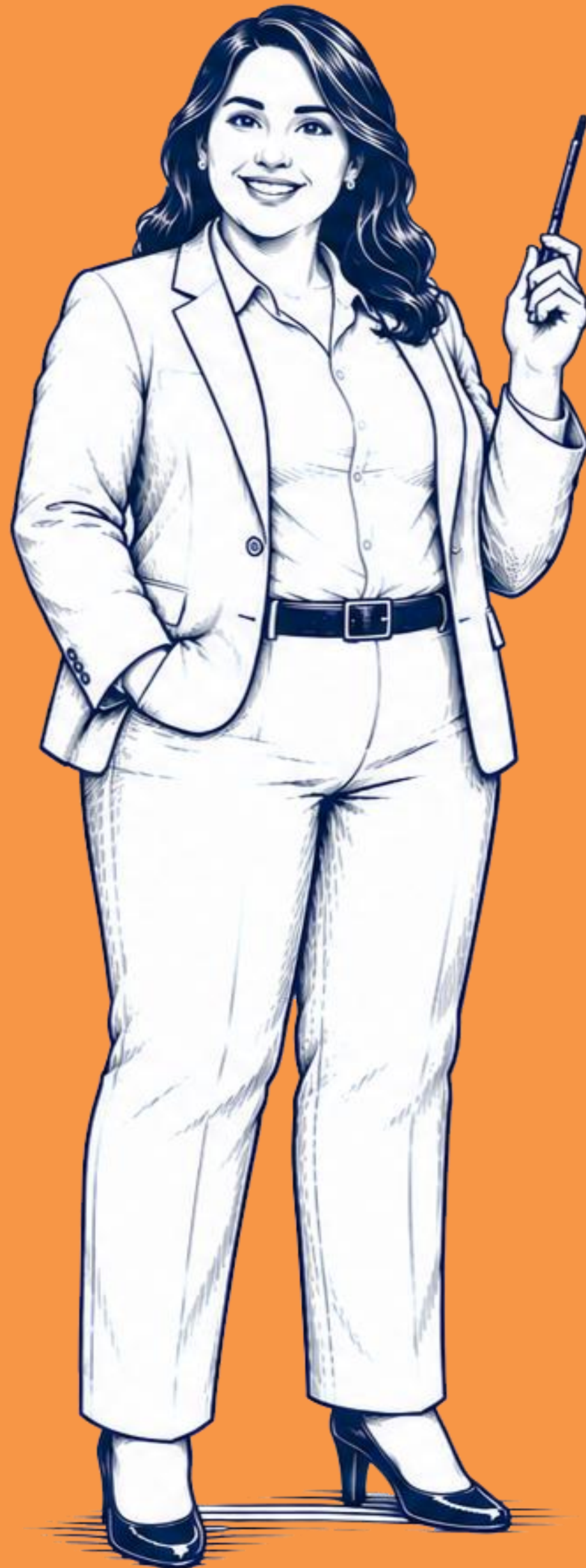


Client Engagement

How to communicate, connect and build lasting client relationships

- Importance of patient engagement
- Effective communication strategies
- Building trust and rapport
- Addressing patient concerns and providing quality service
- Utilizing technology for patient education and communication

AGENDA



WHY CLIENT ENGAGEMENT MATTERS

Medicare Can Be Overwhelming

Clients may be navigating:

- New terminology
- Multiple coverage options
- Healthcare costs
- Prescription needs
- Provider concerns
- Important enrollment decisions

**Your role isn't just to explain Medicare.
It's to make Medicare easier to understand.**

OPTION 1 or OPTION 2

STEP 1 SIGN UP FOR ORIGINAL MEDICARE



Part A
Federal Government
Inpatient Hospital Care



Part B
Federal Government
Outpatient Care & Doctor Visits

STEP 2 SELECT AN OPTION FOR ADDITIONAL COVERAGE

OPTION 1



MEDICARE SUPPLEMENT
Private Insurance Company
Secondary coverage for
Out-of-Pocket Medicare costs



MEDICARE PART D PLAN
Private Insurance Company
Prescription Drug Coverage

OR

OPTION 2

MEDICARE ADVANTAGE
Private Insurance Company



Part C
Combination of Part A
& Part B coverage



Part D
Some plans include
prescription drug coverage



May offer benefits not
covered by Original Medicare



Clarity in Opposition

OPTION 1

ORIGINAL MEDICARE + MEDICARE SUPPLEMENT + MEDICARE PART D

Pros:

1. Controls Costs associated with Original Medicare — Predictable Out-of-Pocket Costs
2. No Network
3. Set It and Forget It

Cons:

1. Price | Expensive and increases over time
2. Does Not Cover Prescription Drugs (Requires 3-pieces of insurance: Original Medicare + MedSupp + Part D)
3. No Dental, Vision, Hearing, or Other “Extras” Included



OPTION 2

MEDICARE ADVANTAGE

Pros:

1. Price - \$0 or low premium policies
2. One-piece of Insurance - May cover Prescription Drugs (MAPD)
3. Includes “Extras” like Dental, Vision, Hearing, OTC, or other benefits

Cons:

1. Unpredictable usage costs – co-pays | co-insurance, and deductible expenses; does have annual maximum out-of-pocket limit
2. Must use the Network!
3. Annual Program Review due to updated formularies, networks, & benefits

EFFECTIVE COMMUNICATION

*Start where you are.
Use what you have.
Do what you can.
— Arthur Ashe*



Incompetency is insurmountable;
Be the best you can be.

- Review and hone your ability to explain Original Medicare, Option 1 and Option 2
 - Review and study Medicare Basics, Medicare Supplemental Plans + Part D, and Medicare Advantage; Courses 1-3
 - Know how each plan works
 - Be able to explain the differences between Option 1 and Option 2

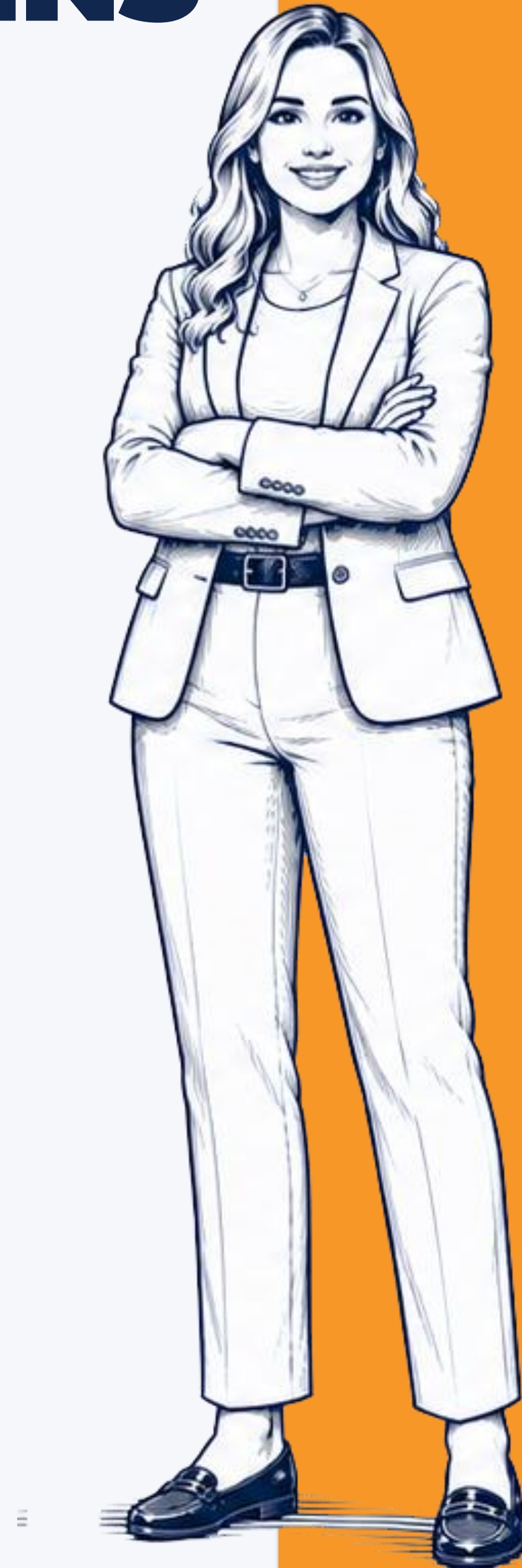
“Do the best you can until you know better. Then when you know better, do better.” — Maya Angelou



You Are Not Alone

SIMPLICITY WINS

What'd You Say?



ENGAGEMENT STARTS WITH LISTENING Don't Just Hear. Listen.

Strong engagement begins by understanding the client before explaining the solution.

Listen for:

- What matters most to them
- What they're worried about
- What they don't understand
- What they expect from their coverage

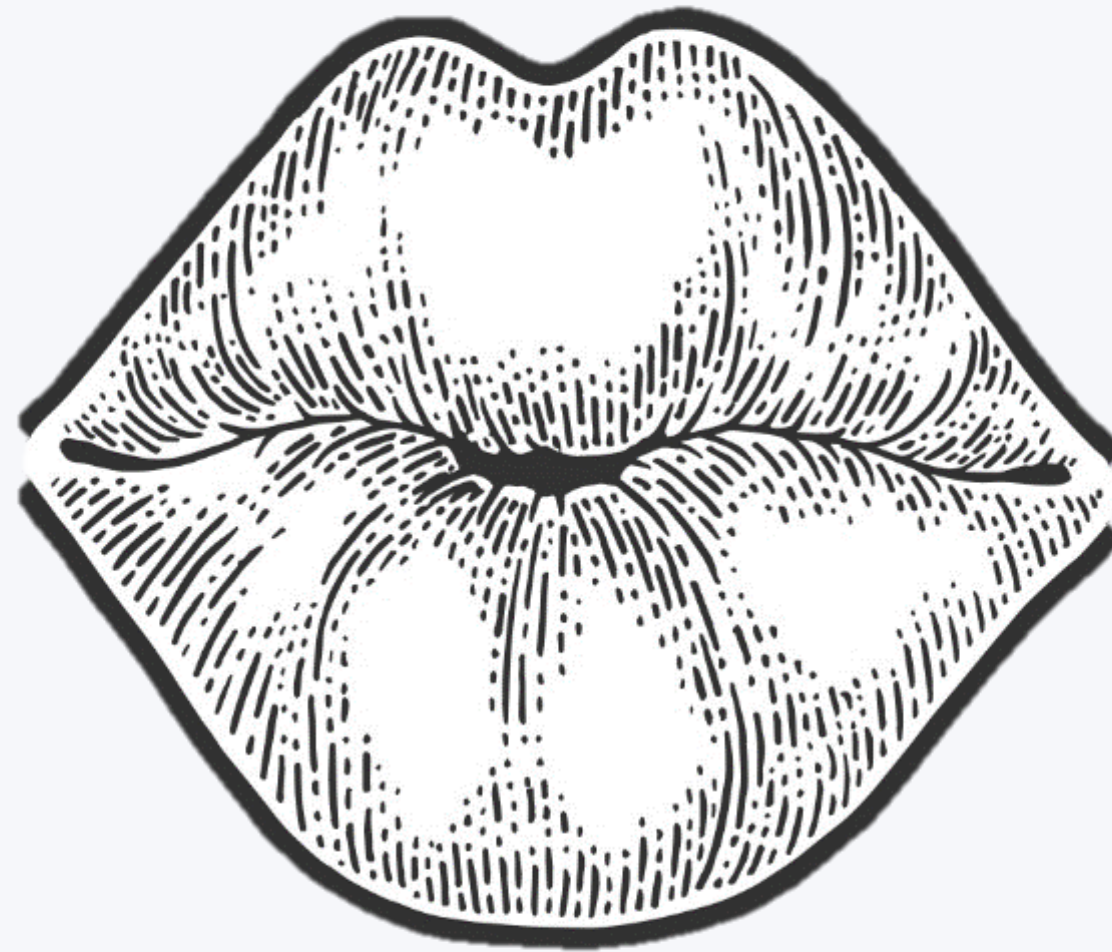
Try asking:

"What is your biggest concern about Medicare?"

Then ...

Let the client talk.

CRYSTAL CLEAR MESSAGING



Keep It Simple & Straightforward

1. Our primary job is to educate the client so they can make an informed decision.
2. Use clear communication and sales techniques to explain Medicare's pertinent parts and help people understand what solution is best for them.
 - Not just the details
 - Keep it as simple as possible for your audience
 - Focus on the biggest, most important items
 - Address questions as they arise
3. Don't let Medicare overwhelm your audience

Avoid any unnecessary complexity.

TIP:

- Go back and watch Medicare Basics, Medicare Supplemental Plans & Part D, and Medicare Advantage
- Pay attention to the shared stories. You don't have these experience yet but can make them your own. Use them to your advantage.

COMMUNICATE FOR THE CLIENT



Make Medicare Make Sense

Avoid unnecessary jargon.

Instead of:

“This plan has a \$X copay for in-network specialist services.”

Try:

“When you see a specialist in the plan's network, you'll pay \$X for that visit.”

Simple communication is effective communication.
Explain → Pause → Ask → Confirm

Use questions like:

- “What questions do you have?”
- “Which part would you like me to explain again?”
- “What matters most to you?”
- “What concerns you about this option?”
- “How does this compare with what you have today?”

Remember: Silence is not always agreement.

Rapport



Build Rapport

- Need to establish some level of relationship
 - Shared known people, community, common ground
- Find some “general” topics of conversation.
 - Kids
 - Develop commonality
- Let the client feel comfortable with you
- Don’t just jump into the “sales pitch”

Caution:

Don’t become their “therapist” or “best friend”
— **Manage your time!**

BUILD TRUST. IT'S EARNED.



Clients are more likely to trust you when they feel:

- Heard
- Respected
- Informed
- Understood
- Not pressured

Three simple habits:

1. **Be Curious** - Ask before assuming.
2. **Be Transparent** - Explain both advantages and trade-offs.
3. **Be Consistent** - Do what you say you'll do.

DISCOVER WHAT MATTERS



USE THE NEEDS ANALYSIS Don't Assume. Ask.

A **Needs Analysis** helps uncover the client's:

- **Healthcare Needs:** Doctors • Prescriptions • Specialists • Expected care
- **Financial Needs:** Budget • Premium preferences • Out-of-pocket concerns
- **Lifestyle Needs:** Travel • Location • Activities • Access to care
- **Coverage Needs:** What they have today • What they like • What concerns them • Potential gaps

Understand where they are today—and where they want their coverage to take them.

Connect the Dots



Use the Needs Analysis to compare:

WHAT THEY HAVE

Current coverage & benefits



WHAT THEY NEED

Healthcare, financial & lifestyle priorities



WHAT THEY WANT

Their preferences & expectations



WHAT MAY BE MISSING

Potential gaps or concerns

Ask:

“Is there anything about your current coverage that you wish worked differently?”

Engage through Conversation



Ask → Listen → Clarify → Confirm

ASK: Use open-ended questions.

LISTEN: Pay attention to priorities—not just answers.

CLARIFY: Dig deeper when something is unclear.

CONFIRM: Make sure you understand before recommending.

“So, if we are able to find a plan that matches these top priorities (lay out what you heard where the top priorities), then that sounds like a plan that would be a good fit for you.”

Get them to pre-close themselves: “If you can find a plan that keeps my docs, covers my meds, and lets me go to my same gym, that is all I care about.”

- that is an easy sale to make at that point

Don't Defend.
Discover!



Address concerns with curiosity

When a client raises a concern:

CLIENT: **"I don't want to change my coverage."**

RESPOND: **"What do you like most about your current coverage?"**

Then **EXPLORE:**

- What are they trying to protect?
- What are they concerned about losing?
- Is there a gap they're unaware of?
- What would they like their coverage to do differently?

A concern can reveal a need.

From Needs to **Recommendation**



Address concerns with curiosity

Connect the Client's Priorities to Coverage

CLIENT SAYS:

"I want to keep my doctor."

CHECK: Provider network

CLIENT SAYS:

"I take several prescriptions."

CHECK: Formulary & pharmacy

CLIENT SAYS:

"I travel frequently."

CHECK: Coverage and access while traveling

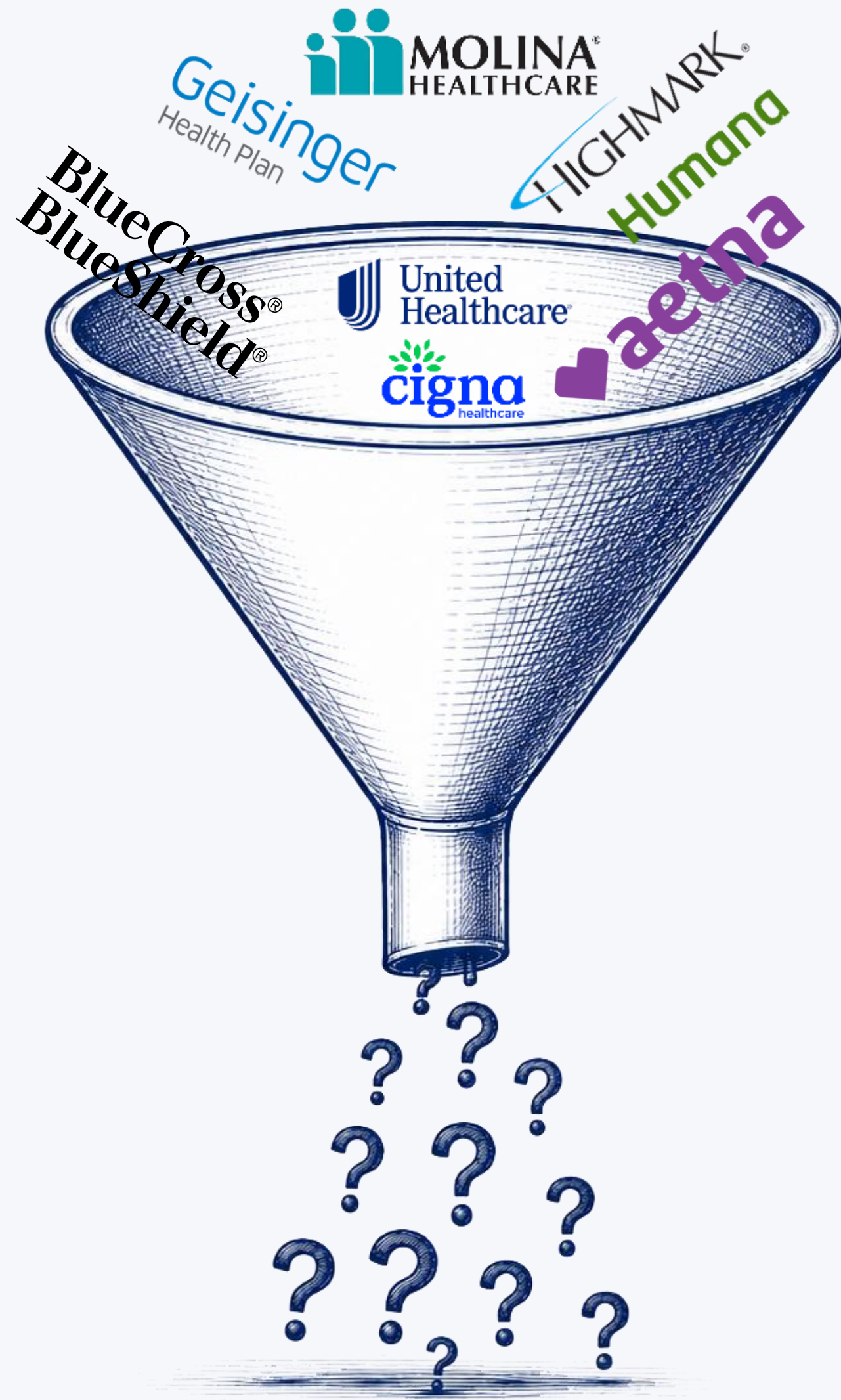
CLIENT SAYS:

"I don't want unexpected costs."

CHECK: Cost-sharing & out-of-pocket exposure

Don't recommend until you understand the need.

Find the Best Fit



Finding the “RIGHT” Medicare Plan

- Not all plans are the right plan.
- Filter out plans that don’t meet your client’s Needs Assessment requirements
- Ideally 1-2 plans will meet their needs; Present those options

QUALITY SERVICE ≠ Presenting ALL options

- Overwhelming
- Confusing
- Unable to make a decision

QUALITY SERVICE = Present the most aligned plans to your client’s needs

- Discuss the plans
- Simplify and Clarify
- Enable them to make a decision on the same day as your meeting

Do the best you can. Document your conversations.

Build **Long-Term** Trust



The Relationship Doesn't End at Enrollment

Be:

- **RESPONSIVE** — Return calls and messages.
- **RELIABLE** — Do what you say you'll do.
- **TRANSPARENT** — Set realistic expectations.
- **PROACTIVE** — Follow up when appropriate.
- **CLIENT-FOCUSED** — Keep their needs at the center.

Great service turns a client into a relationship.

The Engagement Formula



CONNECT

Build rapport.



DISCOVER

Use Needs Analysis to understand healthcare, financial, lifestyle and coverage needs.



IDENTIFY

Uncover gaps and priorities.



EDUCATE

Explain relevant options clearly.



SUPPORT

Follow through and stay connected.

Know the client. Understand the need. Build the relationship.

KEY

Takeaways



LISTEN FIRST

Don't assume you know what the client needs.

USE NEEDS ANALYSIS

Uncover healthcare, financial, lifestyle and coverage priorities.

FIND THE GAPS

Identify where current coverage may not align with what the client wants.

COMMUNICATE CLEARLY

Make Medicare understandable.

BUILD TRUST

Be transparent, responsive and consistent.

STAY ENGAGED

The client relationship continues beyond enrollment.

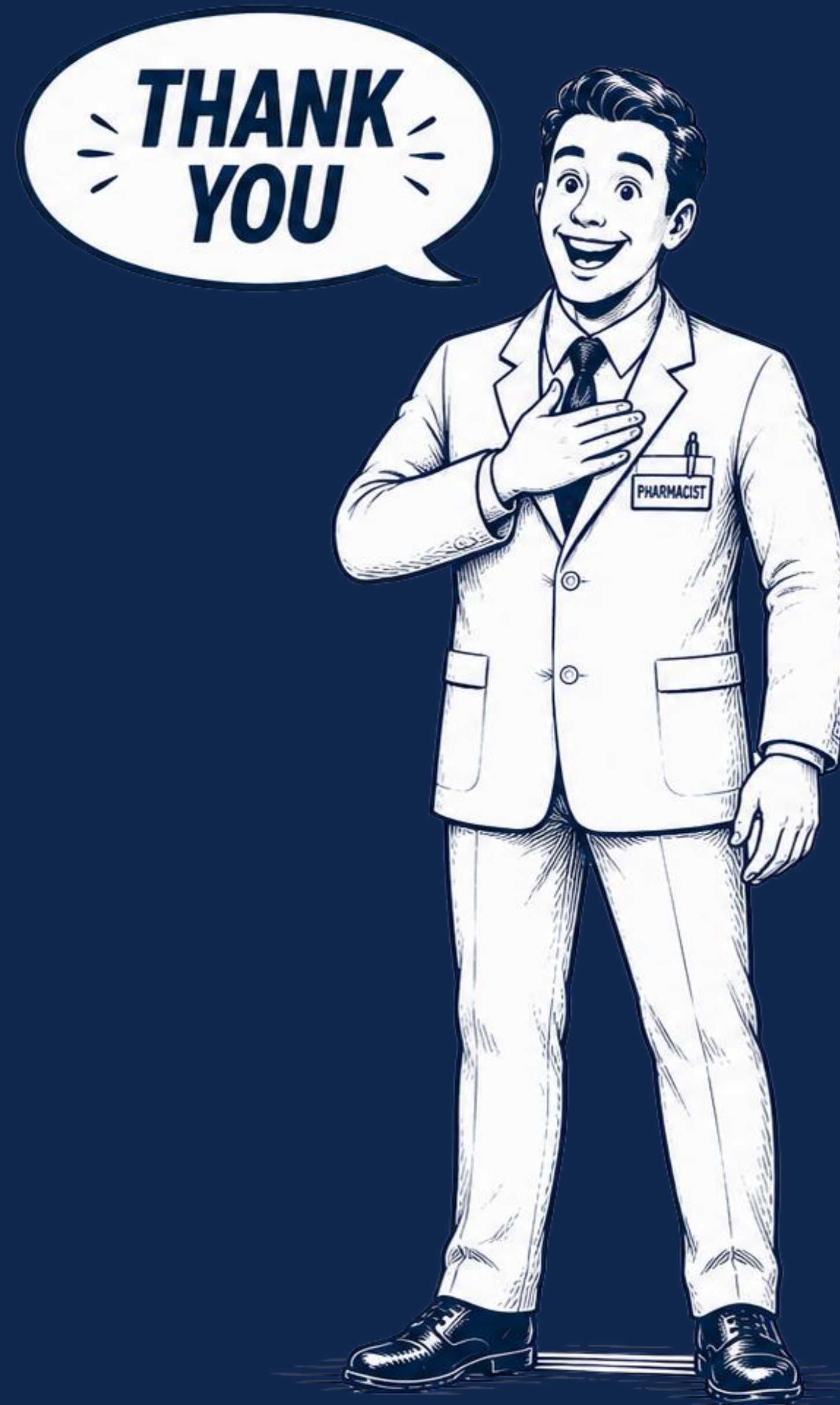


Nothing runs smoothly. Do your best. Roll with it.

“...focus on what to do next. Spend your energies on moving forward toward finding the answers”.

— Denis Waitley





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INDEPENDENT COMMUNITY BROKER NETWORK

- One document to gather comprehensive client information
- Goal is to gain a clear understanding of the client's needs
- Enables plan recommendations which align with the client's health requirements and preferences.
- Helps ensure client(s) enroll in plans that cover their healthcare medications, services, and needs.

- Accurate understanding of client's needs
- Tailored plan recommendations
- Minimized coverage gaps
- Cost-effective choices
- Education and empowerment
- Long-term relationship building
- Competitive advantage

The most effective approach for offering coverage options & plan recommendations that align with your client's present circumstances.

Devils in the Details

Always Put the Patient First

INTERNAL USE ONLY
MEDICARE NEEDS ANALYSIS
Starting with the basics

ICBN
INDEPENDENT COMMUNITY BROKERS NETWORK

Name: _____
Address: _____
County: _____
E-Mail: _____
Referred By: _____
Cell Phone: _____
Home Phone: _____
DOB: ____/____/____
Medicare: _____ Part A Effective Date: ____/____/____ Part B Effective Date: ____/____/____
Medicaid: _____

STILL WORKING:
☐ Yes ☐ No If yes, where? _____
How much longer do you plan on working? _____
Will your employer offer a Medicare plan? ☐ Yes ☐ No

SPOUSE STILL WORKING:
☐ Yes ☐ No If yes, where? _____
How much longer do they plan on working? _____
Will your employer offer a Medicare plan? _____

EXTRA HELP:
Is your monthly income equal to or above \$1,903 in 2024 (\$2,575 for couples)? ☐ Yes ☐ No

VETERAN:
☐ Yes ☐ No If yes, signed up for medical/drug benefits? ☐ Yes ☐ No

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Needs Assessment - Cover the Basics

- Contact information
- Birth date
- What insurance are you on?
- What doctor(s) do you see? Specialists?
- Do you want to continue with them?
- Prescription drugs, quantity, dosage?
- What other services/insurance do you need for example Dental, Vision, or Hearing care (DVH), Over-the-Counter (OTC) cards
- Are there “Extra benefits” you like or use i.e. gym membership or transportation

TIPS:

- Fill out the form as if you’re having a conversation
- Ensure accuracy
- **LISTEN TO YOUR CLIENT FIRST**
- **DON’T MAKE ASSUMPTIONS, CLARIFY**