Medicare

# Course 4:
# Client Engagement Best Practices

# ICBN
### INDEPENDENT COMMUNITY BROKER NETWORK

## 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    OR    OPTION 2

**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

**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

Option 1 or Option 2

# OPTION 1
## 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
2. No Dental, Vision, Hearing, or Other "Extras" Included
3. Does Not Cover Prescription Drugs

# OPTION 2
## MEDICARE ADVANTAGE

**Pros:**
1. Price - $0 or low premium policies
2. Includes "Extras" like Dental, Vision, Hearing, or other benefits
3. May cover Prescription Drugs (MAPD)

**Cons:**
1. Unpredictable usage costs – co-pays and deductible expenses; does have maximum annual out-of-pocket expense
2. Must use the Network
3. Annual Program Review

Clarity in Opposition

**ICBN**

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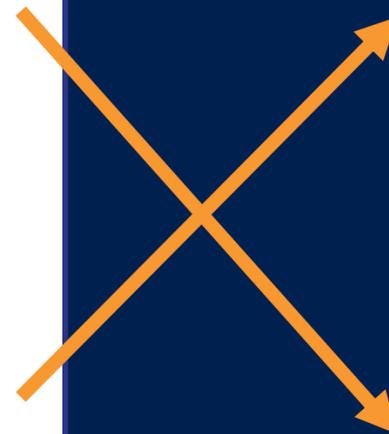
- Importance of patient engagement
- Effective communication strategies
- Building trust and rapport
- Addressing patient concerns and providing quality service
- Utilizing technology for patient education and communication

Agenda

# 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

**Simplicity wins**
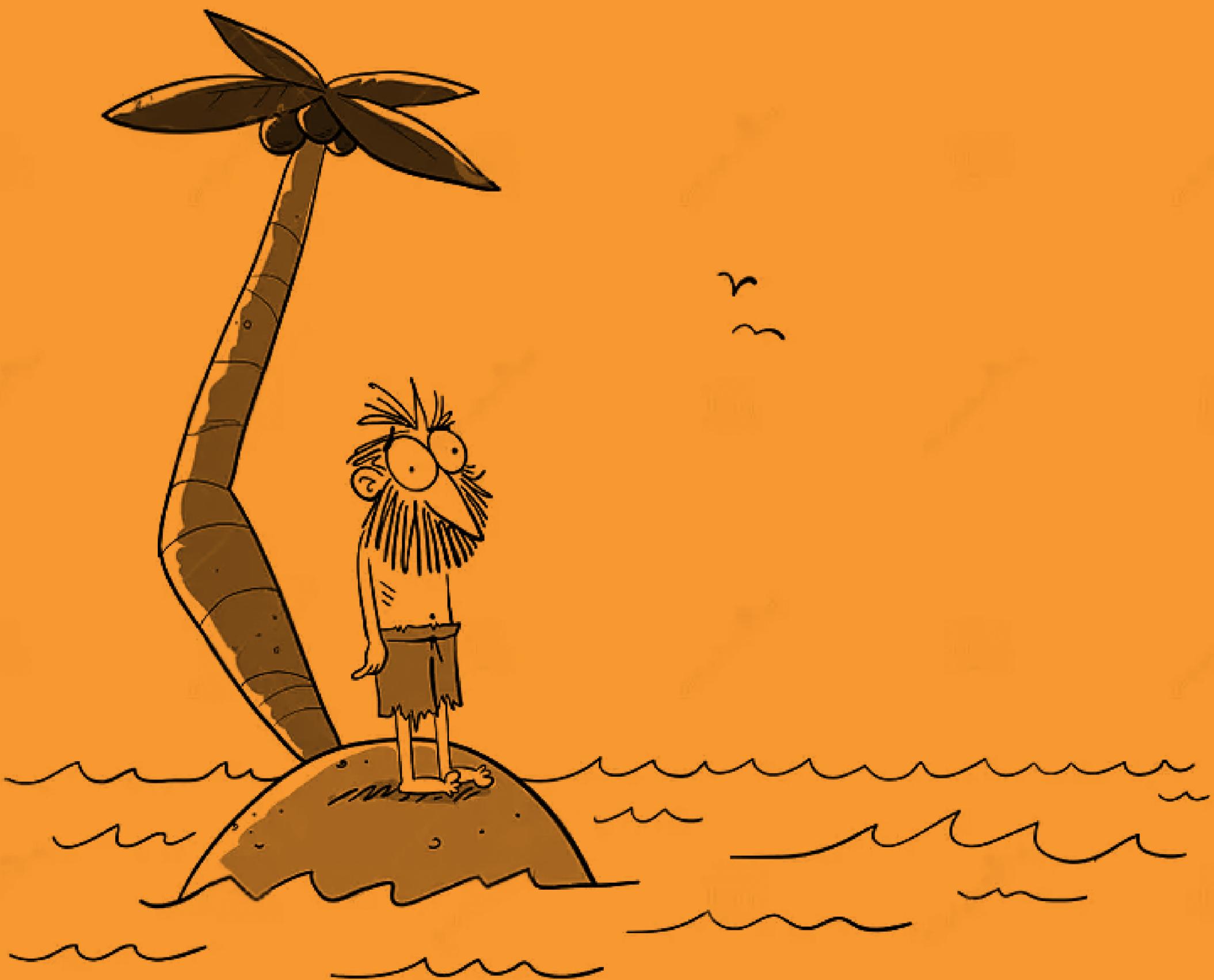
# Keep It Simple & Straightforward

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.

Crystal Clear Messaging

# 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!

# Always Put the Patient First



## Needs Assessment Form
- 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.

## Benefit of Using the Needs Assessment Form
- 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.

# Always Put the Patient First



**INTERNAL USE ONLY**
## MEDICARE NEEDS ANALYSIS
### Starting with the basics

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

**ICBN** 6013 Wesley Grove Blvd. Building 2, Suite #207-A Wesley Chapel, Florida 33544
888-341-4314 | agentsupport@myicbn.com | www.myicbn.com

## 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**

**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 <u>ALL</u> the 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.**

Find the Best Fit

# IntegrityConnect

**Your Agent Phone Number**

## Agent Phone Number

- The phone # you provide in your profile (#1), will link to an automatically assigned an Agent Phone #

- The Agent Phone Number is utilized for call reporting.

- That number is routed to the one provided by you when called.

- The system records and stores the conversation on IntegrityConnect for you.

- Call can be associated with your client's profile

- System is available 24/7.

- Note the Agent Phone # shows on client's caller ID when you call from within the system.

# IntegrityConnect

**Agent Website**

- Copy link and paste into a new browser
- Each "PlanEnroll" website is unique to the agent
  - Name
  - License #
  - Contact information
  - Type of Insurance available Health Agent / Life Agent

- Able to quote Medicare from site
- Will only show carriers you are contracted with (Active selling permissions)
- Link to Learn Center – product information – active links that you can share
- Client's able to sign-up and create their own profile (New Contact Record established). If a contact already, ensure they use the same first, last name and email so profile links with your client contact.

Plan Enroll – Your Website

# IntegrityConnect

**Your Dashboard**

**Active Selling Permissions**

- Carrier information transferred by carrier or FMO
- Able to self attest for carrier

# IntegrityConnect
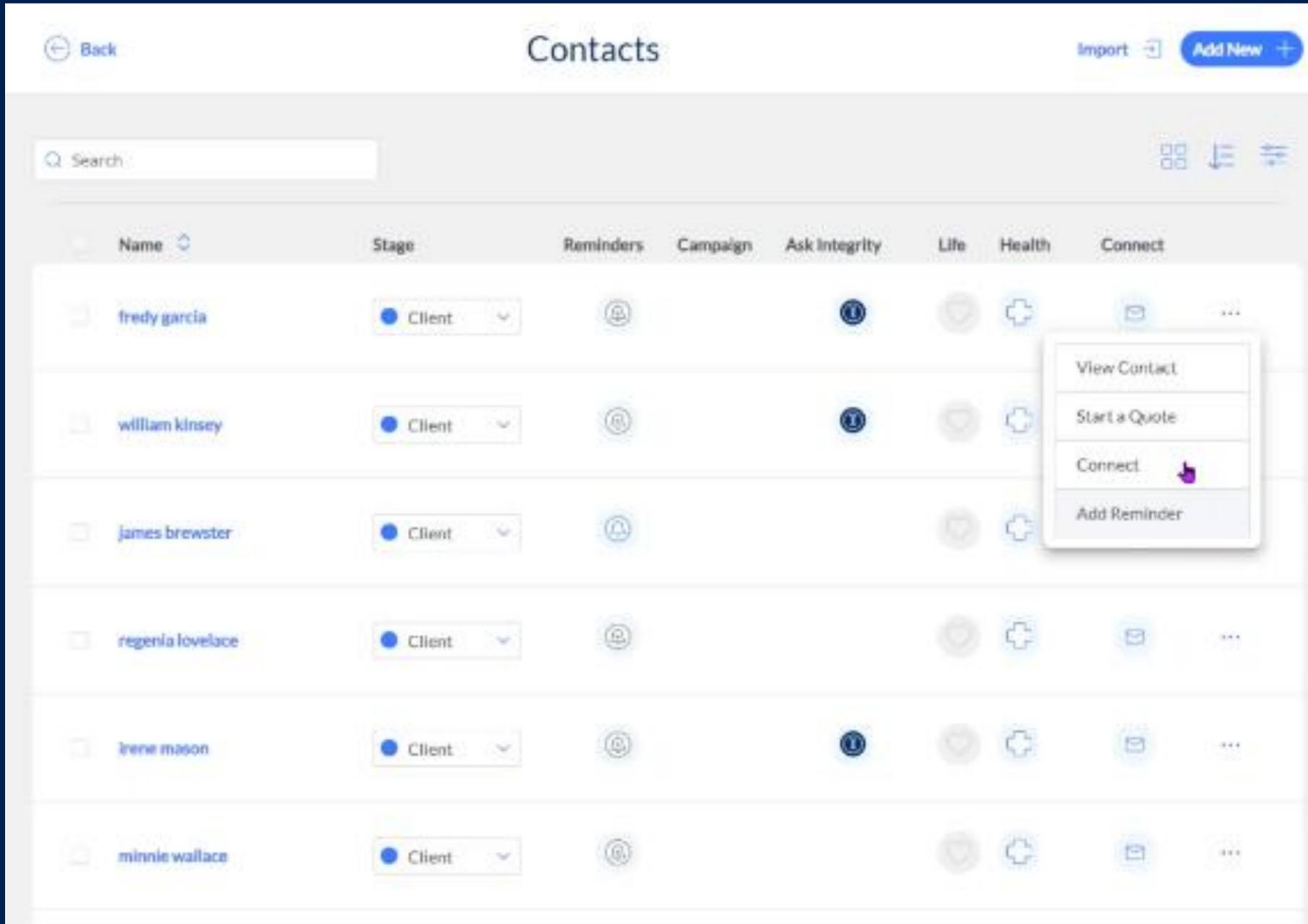
**Contacts**
- View contact
- Start a quote
- Connect
- Add reminders
- Contacts can be filtered by tags, stage, carrier, plan
- Ask Integrity can provide a contact summary or locate a specific call recording.

**Profile**
- Contact details
- Health Profile
  - Height, weight,
  - Pharmacy, Doctors, Specialists
  - Prescriptions

**Policies**
- Previous & current

**Connect**
- Call
- Email
- Call Scripts
- Scope of Appointment - send by text or email; track waiting period

**Start Quote**

Contact Record

**ICBN Mastering Medicare Series:** https://www.myicbn.com/videos



**IntegrityConnect**
**Prerecorded Webinars:**

https://connect.integrity.com/agent/learning-center#training

## Featured Content

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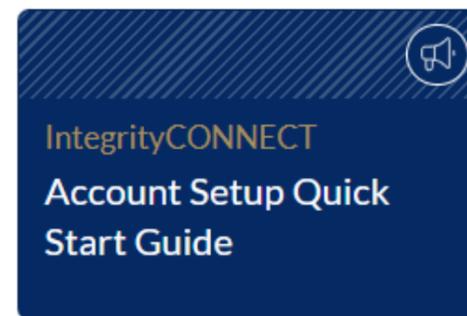
**Training Materials**

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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## Save the Dates

Tuesday, February 17: Agent Answered Open Forum @ 11:30 a.m. ET
Wednesday, February 18: IntegrityConnect @ 3:00 p.m. ET
Thursday, February 19: Next Level @ 3:00 p.m. ET

ICBN                    myicbn.com                    888-341-4314

**Thank you!**