

Medicare



ICBN

INDEPENDENT COMMUNITY BROKER NETWORK



Course 4:
**Client Engagement
Best Practices**



ICBN

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888-341-4314

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

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

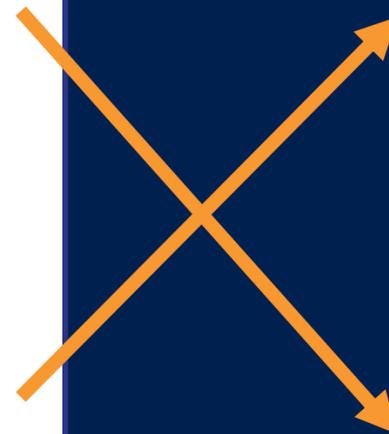
MEDICARE ADVANTAGE

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



- 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

Effective Communication

Start where you are. Use what you have. Do what you can.

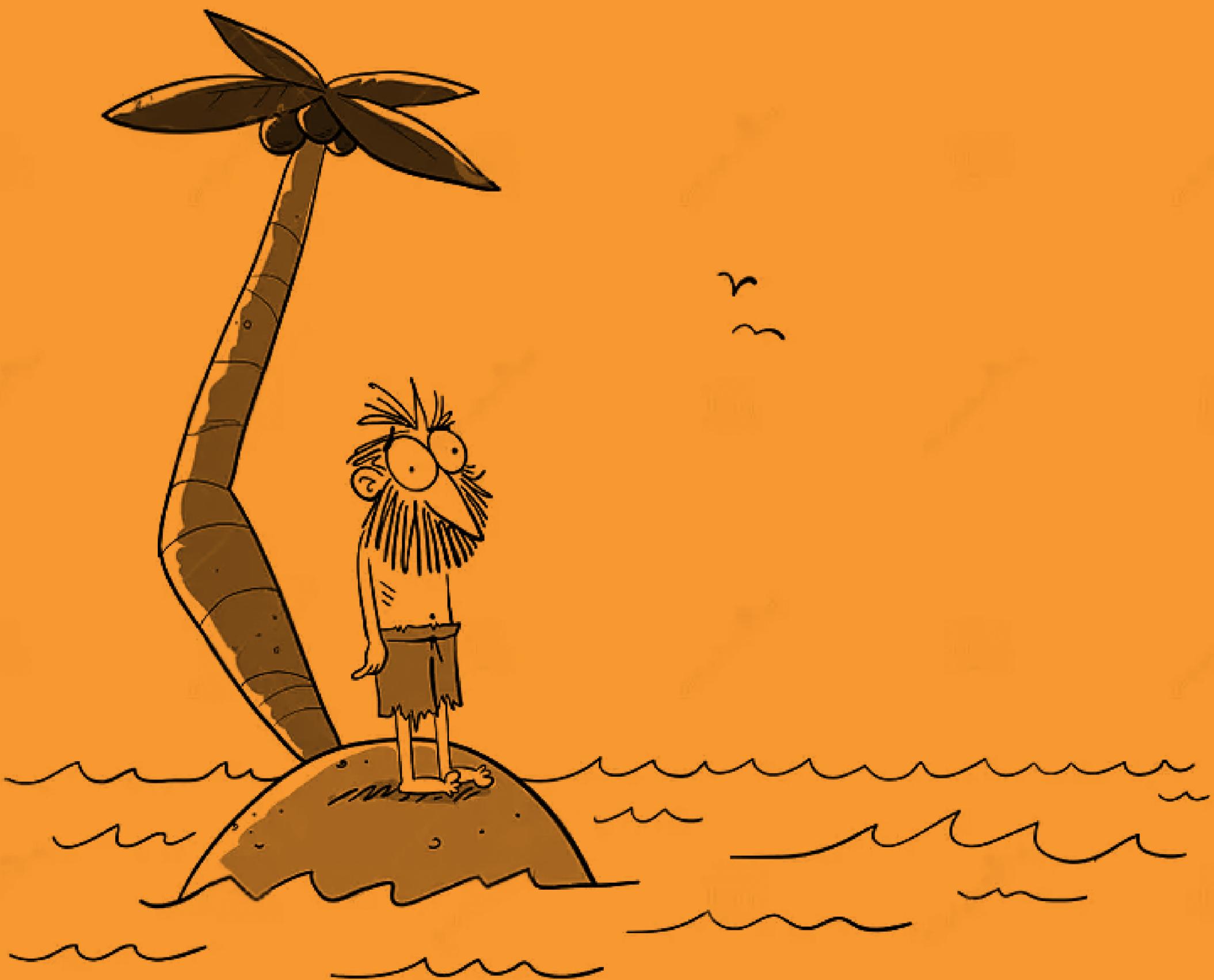
— Arthur Ashe

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

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.

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



INTERNAL USE ONLY
MEDICARE NEEDS ANALYSIS
Starting with the basics

INTERNAL USE ONLY
MEDICARE NEEDS ANALYSIS
Starting with the basics

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

Voluntary Volunteer Prescription Information? Yes No
Reference: _____
Affiliation: _____
Physician, Physical Therapist, etc.: _____

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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? _____

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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**



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 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.

IntegrityConnect

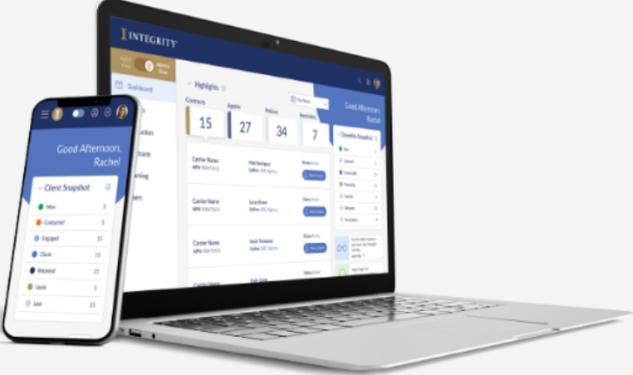


INTEGRITY PLATFORM - TECHNOLOGY - CULTURE - ABOUT US - LOGIN

IntegrityCONNECT

IntegrityCONNECT™ is the all-in-one platform that connects you to everything that matters - so you can work smarter, not harder.

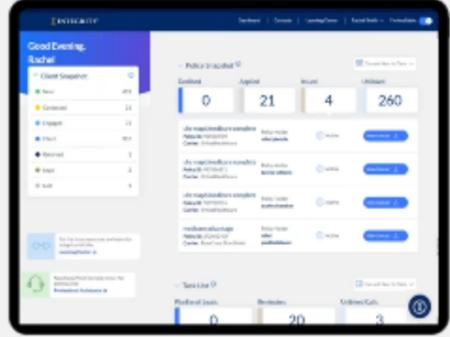
[GET ACCESS TO INTEGRITYCONNECT](#)

Integrity's Integrated Platform:
Integrity for Agents

Integrity provides agents the key pieces they need to serve their clients — all from a single sign-on.

- Client Management
- Task Management
- Policy Management
- Compliant Call Recording
- Scope of Appointment
- Quote & eApp
- Data is securely protected and owned by the agent



Integrity
Key Features

The Integrity MedicareCENTER platform helps agents provide better service, manage clients, build relationships, and grow their sales.

1. Seamless Integration with LeadCENTER
2. Cross-sell, Switcher and SEP Ask Integrity Recommendation Tags
3. Call Recording with Ask Integrity Call Summaries
4. Ask Integrity Specialist Recommendations
5. PlanEnroll Personal Agent Website Integration



Your Resources

IntegrityConnect

Main Menu

Policy Data

Client Stages

INTEGRITY®
Quick Quote I'm Available (+) (AD)

Good Afternoon, Amy

- Dashboard
- Clients
- Production
- Marketing
- Contracts
- Learning

Highlights ⓘ

Ready to Connect

0

Reminders

0

Unlinked Connections

8

Health SOAs

4

All Time ▼

<p>Unlinked Call 336-514-0700</p>	<p>Date: 09/25/2025 Time: 10:26 am Duration: 00:00:51</p>	<p>Download Call ↓</p>	<p>Link to Contact ⓘ</p>
<p>Unlinked Call 336-514-0700</p>	<p>Date: 09/25/2025 Time: 10:26 am Duration: 00:00:31</p>	<p>Download Call ↓</p>	<p>Link to Contact ⓘ</p>
<p>Unlinked Call 336-779-6300</p>	<p>Date: 09/05/2025 Time: 3:41 pm Duration: 00:02:03</p>	<p>Download Call ↓</p>	<p>Link to Contact ⓘ</p>
<p>Unlinked Text 336-270-1918</p>	<p>Date: 08/29/2025 Time: 4:53 pm</p>	<p>View Text ⓘ</p>	<p>Link to Contact ⓘ</p>
<p>Unlinked Call 336-509-8888</p>	<p>Date: 12/03/2024 Time: 3:48 pm Duration: 00:02:12</p>	<p>Download Call ↓</p>	<p>Link to Contact ⓘ</p>

[Show More](#)

Client Snapshot ⓘ

- New 10
- Contacted 1
- Engaged 7
- Client 1
- Retained 0
- Loyal 0
- Lost 0

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Your Dashboard

IntegrityConnect

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Quick Start Guide
-  IntegrityCONNECT
Account Setup Quick
Start Guide

SOFTWARE TRAINING

 MEDICARE CARRIERS



Search

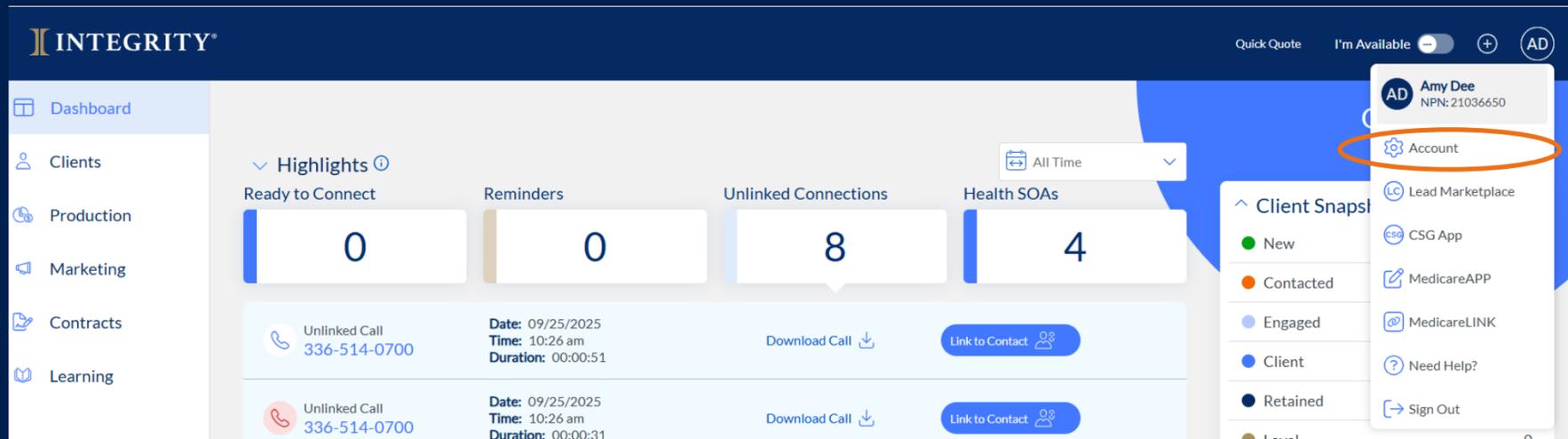


Filters

-  Agent Account and Information
Agent Account and
Information Overview
-  Agent Account and Information
Account Settings
-  Agent Account and Information
Selling Permissions
-  Agent Account and Information
Agent Profile

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.

Agent-personalized Website

Send your personalized link to clients to so they can get quotes and enroll in plans online. Don't worry, you will get the credit for these enrollments.

<https://planenroll.com/?purl=AMY-DEE> Copy Link

Personalized links now use your name. If you have a previous link, don't worry, it still works.

Availability Preferences

Calls to your Personalized Business Phone Number will be forwarded to the number below.

Forward Calls to: Edit

Lead Source

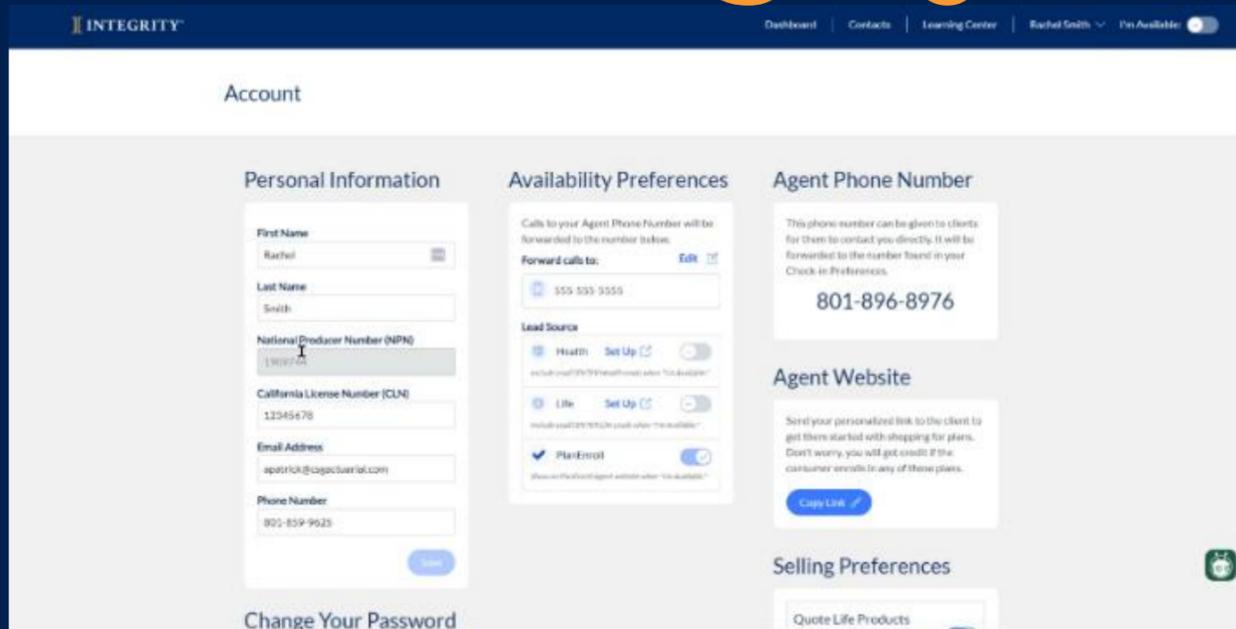
- Health** Set Up
- Life** Set Up
- PlanEnroll Agent Site** Show on Agent-personalized Website when "I'm Available."

Personalized Business Phone Number

This phone number can be given to clients for them to contact you directly. It will be forwarded to the number found in your Availability Preferences.

This phone number will appear on your Agent-personalized Website link.

IntegrityConnect

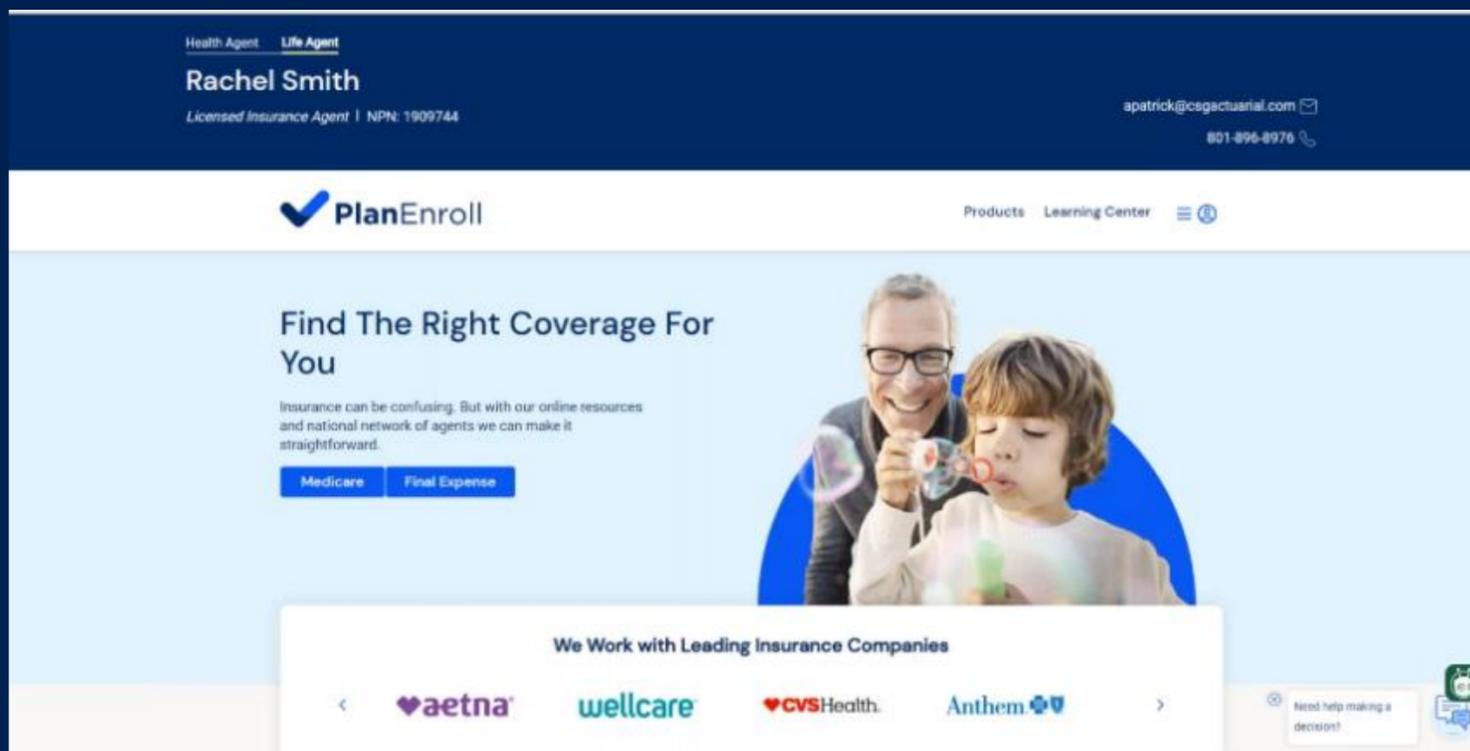


The screenshot shows the 'Account' management page in the IntegrityConnect system. It features several sections for user information:

- Personal Information:** Fields for First Name (Rachel), Last Name (Smith), National Producer Number (NPN) (1909744), California License Number (CLN) (12545476), Email Address (apatrick@csgactuarial.com), and Phone Number (902-859-9625).
- Availability Preferences:** A section for 'Forward calls to:' with a phone number field (555 555 5555) and an 'Edit' button. Below it are 'Lead Source' options for Health and Life, each with a 'Set Up' button and a toggle switch. The 'PlanEnroll' option is checked.
- Agent Phone Number:** A field containing the number 801-896-8976.
- Agent Website:** A section with a 'Copy Link' button and a note: 'Send your personalized link to the client to get them started with shopping for plans. Don't worry, you will get credit if the customer enrolls in any of these plans.'
- Selling Preferences:** A section with a 'Quote Life Products' button.

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.



The screenshot shows the PlanEnroll website interface. At the top, it identifies the user as Rachel Smith, a Licensed Insurance Agent with NPN 1909744, and provides contact information: apatrick@csgactuarial.com and 801-896-8976. The main heading is 'Find The Right Coverage For You' with a sub-headline: 'Insurance can be confusing. But with our online resources and national network of agents we can make it straightforward.' Below this are buttons for 'Medicare' and 'Final Expense'. A banner image shows a man and a child blowing bubbles. At the bottom, it states 'We Work with Leading Insurance Companies' and lists logos for Aetna, Wellcare, CVS Health, and Anthem. A chatbot icon is visible in the bottom right corner.

IntegrityConnect

Active Selling Permissions

Life Health ¹

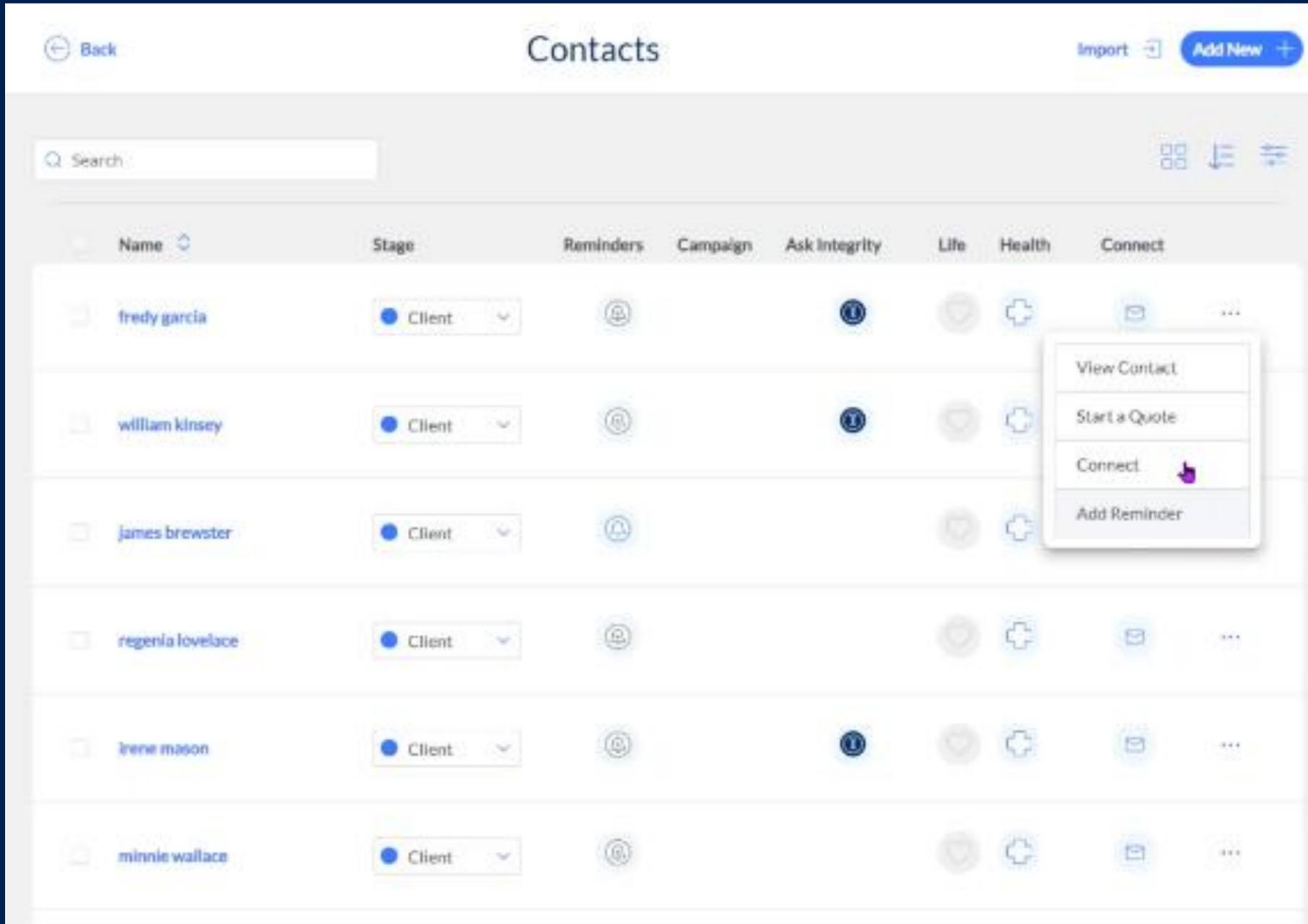
Plan Year	Carrier	State	Product	Producer ID
2024	Atrio Health Plans	NV, OR	MA, MAPD	1909744
2024	Essence Healthcare	AR, CA, FL, GA, IL, IN, KY, MI, MO, OH, VA	MAPD	1909744
2024	BCBS KC	KS, MO	MA, MAPD, PDP	14160000
2024	Molina Healthcare	ID, KY, MI, NV, NY, OH, SC, TX, UT, VA, WA	CSNP, DSNP, MA, MAPD, PDP	1004593
2024	Mutual Of Omaha Corp	GA, MA, MS, MT, NM, PA, VA	PDP	1909744

[Show More](#)

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

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



IntegrityConnect
Prerecorded Webinars:

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

Featured Content



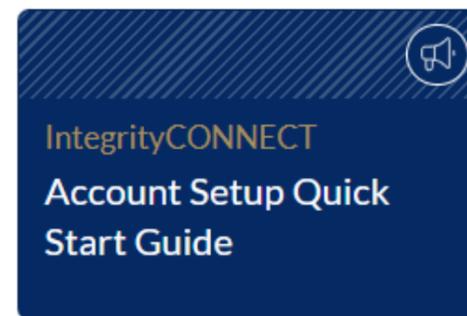
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Integrity Technology
Platform Overview



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IntegrityCONNECT
First Health Application
Quick Start Guide



IntegrityCONNECT
Account Setup Quick
Start Guide

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



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Thank you!