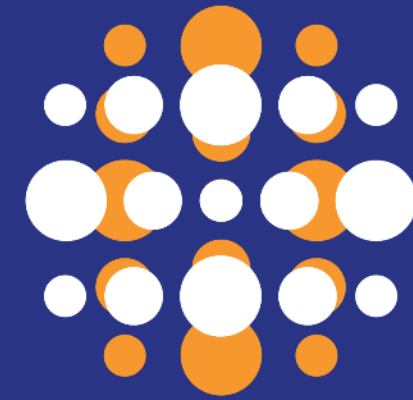


Medicare



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Course 6: **Regulatory Compliance and Ethical Standards**

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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

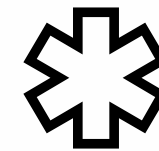


MEDICARE PART D PLAN
Private Insurance Company
Prescription Drug Coverage

OR

OPTION 2

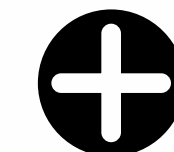
MEDICARE ADVANTAGE
Private Insurance Company



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

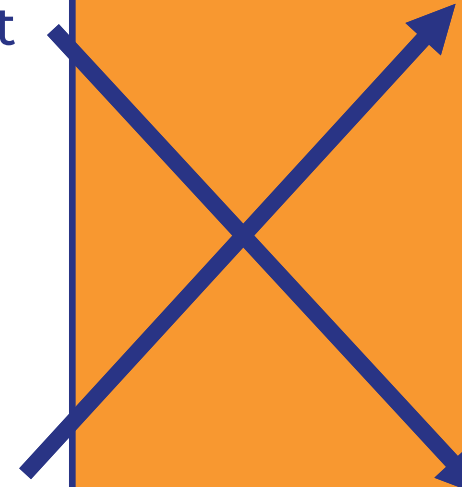
MEDICARE ADVANTAGE

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



- **Understanding CMS** guidelines and regulations
- **Compliance regulations** for selling Medicare products
- **Ethical considerations** in marketing and selling insurance
- **Handling complaints** and disputes ethically

The Players

The Spirit of the Law →

Understanding Compliance

- 1. What is CMS's role in the oversight of brokers & insurance carriers who sell healthcare insurance?**
- 2. What is the insurance carrier's role?**
- 3. What is the insurance broker's role?**

CMS Goals

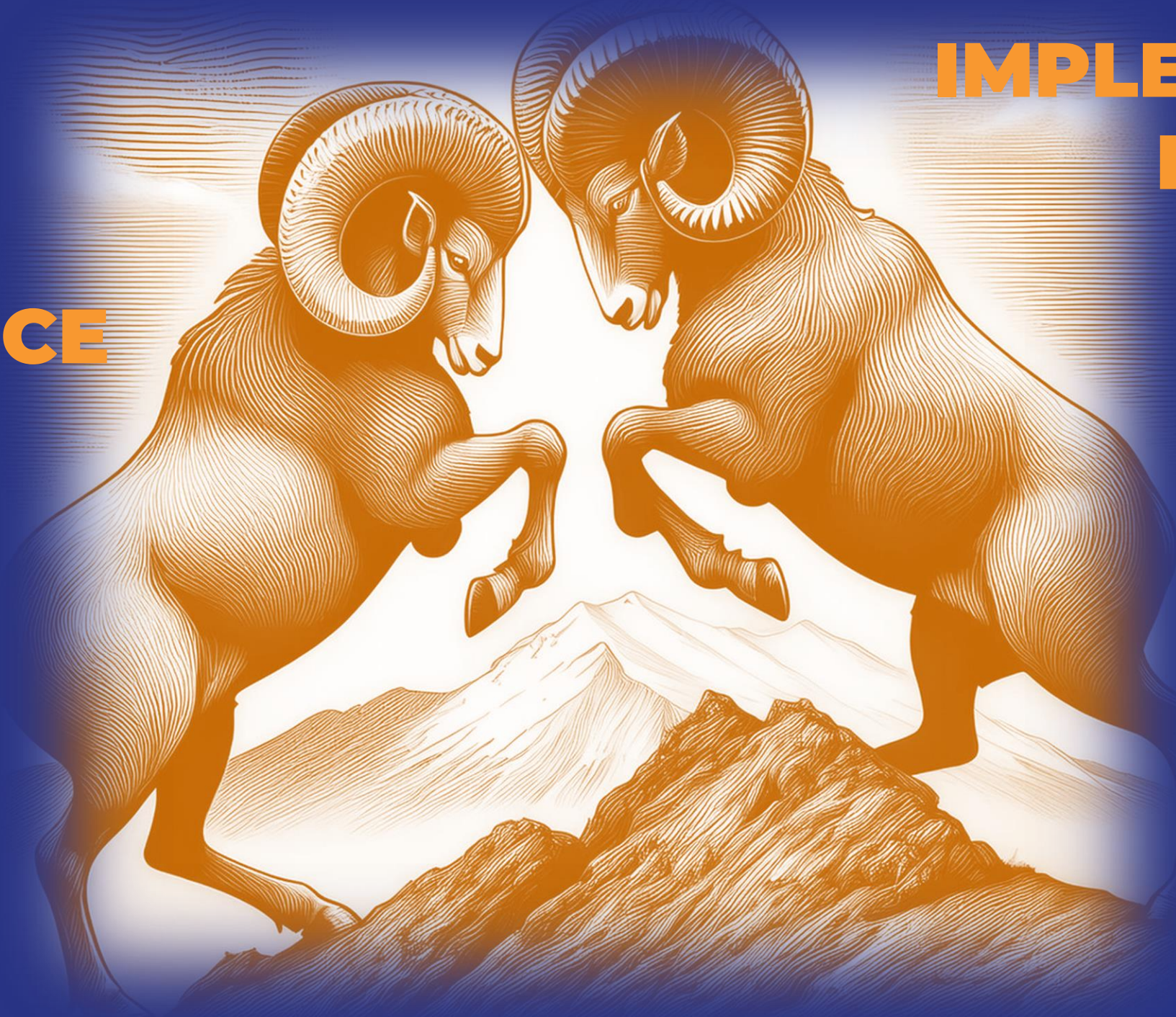
The Spirit of the Law



LETTER OF THE LAW v. REAL LIFE

IMPLEMENTATION/
REALITY

COMPLIANCE



Marketing



1. Where conflict can be found

“Best”

“Right”

“Better”

Authoritative language is a **NO NO!**

Marketing

Guiding Intent 



Target the Inverse

For example:

“Many patient/members want to find a plan that works for them”

Marketing

What Are Other Retailers Doing? →



Home > Find Care > Find Rx Coverage

Medicare

Find Rx Coverage

Explore health insurance and prescription savings plans to find the right coverage for you.

Medicare is easier with Find Rx Coverage

We'll help you find a plan that fits your needs.

Online
Get free advice & compare plans with a licensed insurance agent at eHealth†

Phone
Speak with a licensed insurance agent at eHealth†

Call 1-844-951-3092 (TTY users 711)

Zip code **Get started**

Medicare Enrollment guide Coverage gap Resources & FAQs Pharmacy services

1. Explore your Medicare options



DIVE BRIEF

Walgreens, UnitedHealthcare team up to open in-store Medicare centers

Published Nov. 26, 2019

Samantha Liss
Senior Reporter

UnitedHealthcare
MEDICARE SPOKEN HERE

Member Support
Benefits
Appointments
Prescriptions
Copays
Billing
Plans
Claims
Enrollment



Handling Complaints & Disputes Ethically

Medicare



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Bonus:

More MedicareCENTER

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MedicareCENTER

Let's Get Used To It 

Goal: Use every tool in Medicare Center to get to a sale.



1.

Practice Scenario:

Client: George Walker

DOB: 05/08/1955

- Pick the zip code in the town where you sell
- Use your Personal Phone number
- Use your Personal Email Address
- Enter Medicare number: 1aa2aa3aa45
- Part A 05/01/2020
- Part B 05/01/2020
- Enter in a Primary Care Physician in your area and one other specialist you are aware of

Currently Taking Prescriptions:

- Atorvastatin 20 mg 1 per day
- Metoprolol ER 50 mg 1 per day
- Gabapentin 300 mg 3 per day
- Simvastatin 20 mg 1 per day

Prepare for the appointment Friday by sending a scope of appointment to yourself... and complete it.

Run a quote to figure out which plans cover all these Prescriptions and the two doctors you selected.

Practice Exercises

MedicareCENTER

Let's Get Used To It →

Goal: Use every tool in Medicare Center to get to a sale.

2.

Practice Scenario:

Client: Laurie Walker

DOB: 11/22/1959

- Use the same zip code as husband
- Use your same personal phone number
- Use your same personal email address
- Enter Medicare ID number: 6bb7bb8bb45
- Part A: 11/01/2024
- Part B: 11/01/2024
- Enter in an internal medicine doctor you have never heard of in your area

Currently Taking Prescriptions:

- Trazodone 300 mg 2 per day
- Furosemide 20 mg 1 per day
- Fluoxetine 40 mg 1 per day
- Omeprazole 20 mg 1 per day

Prepare for the appointment Friday by sending a scope of appointment to yourself... and complete it.

Run a quote to figure out which plans cover all these Prescriptions and the two doctors you selected.



Practice Exercises



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Thank you!