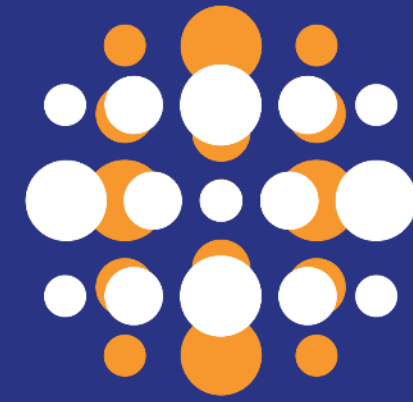


Medicare



ICBN

INDEPENDENT COMMUNITY BROKER NETWORK



Course 8: **How to Facilitate a T65 Educational Seminar**

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myicbn.com

888-341-4314

- **WHY HOST** a Turning 65 (T65) Educational Event
- **PLANNING** Your Event – Preparations & Considerations
- **EXECUTING** Your Event – Day of
- **DEMO**

Medicare **educational events**, seminars, or workshops are designed to help participants understand available Medicare options and ultimately make informed decisions. They help individuals negotiate Medicare's complexities.

The GOAL:

To **INFORM** and **EDUCATE ONLY!**

WHAT IS IT?

LEAD GENERATION

- Establish **credibility** within your community
- **Build** a pipeline of potential new clients

BUILD TRUST

- Meet potential new clients **face-to-face**
- **Establish** rapport
- **Prioritize** client care

NETWORK

- Meet **community** groups
- **Participate** with the Chamber of Commerce events
- Continue to build recognition and strengthen your professional connections – **Referral** sources

WHO:

- Target audience, people who are within a year of **turning 65**

WHEN:

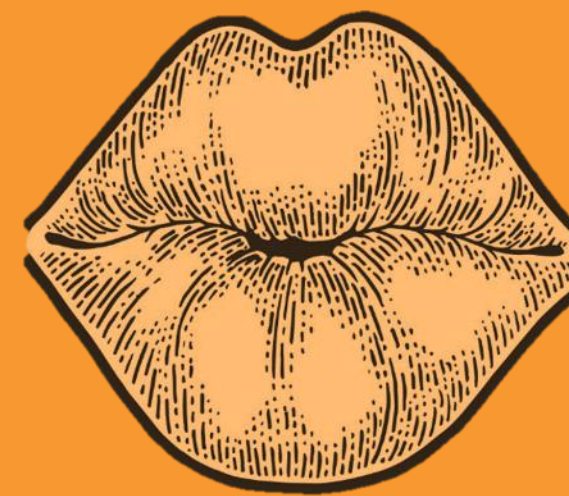
- **Best day** of the week to host an event: Tuesday, Wednesday, or Thursday
- **Pay attention** to holidays. Best to be avoided
- **Plan** in advance, provide lots of notice

WHAT:

- Keep presentation **KISS (Keep It Simple & Straightforward)**
- **No pressure** atmosphere
- General information only, **no specifics**

WHERE:

- **Public venue**



DO

- Market it as an “Educational” event
- Host the event in a public venue (preferably your pharmacy)
- Inform and educate consumers about Medicare, Medicare Advantage, Prescription Drug, or other Medicare Programs
- Have display banners onsite (Must not include any specific product information)
- Distribute business cards or contact information
- Make business reply cards (BRC) available at educational events
- Set up a future marketing appointment and collect Permission to Contact forms
- Answer consumer questions (only to the extent of the question asked)
- You can have promotional SWAG of nominal value (\$15.00 value)
 - Items can display the Your name, logo, phone number, and/or website; may not include benefit information.

Note: Insurance carriers may require educational event notification to be filed with CMS. Be aware of carrier specific

DON'T

- Distribute plan specific materials (including premiums/benefits)
- Distribute enrollment forms or use mandatory sign-in sheets
- Discuss plans offered
- Distribute or collect enrollment forms
- Host a public educational event in-home or have one-on-one meetings

SOCIAL MEDIA / PRINT ADS / FLYERS

Educational events must be advertised as such and be designed to generally inform beneficiaries about Medicare, including Medicare Advantage, Prescription Drug programs, or any other Medicare program.

Do not discuss market specific MA plans or benefits.



ADVERTISING OPPORTUNITIES

- Mailers
- Add a seminar page to your website.
- Write a blog post — What to expect
- Share on Facebook and your Google My Business page
- Write a press release and share it with local newspapers and radio stations
- Add upcoming seminars to your email signature
- Post flyers at local businesses or bulletin boards.
- Include invitation on your phone's on-hold message
- Obtain testimonials — share on website or social media
- Ask attendees to share future events

You are cordially invited to a local Educational Workshop:

Planning for Medicare Now

TURNING 65!

YOU WILL LEARN:

- Should you enroll in Medicare at 65 if you are still working?
- How does Medicare compare to your current coverage?
- What Medicare does and does not cover?
- The difference between Medicare Advantage & Supplement plans.
- Can you enroll in Medicare and contribute to an HSA?
- How timing effects your Social Security Benefits.
- The impact of filing early vs. delaying your benefits.

Workshop Time & Location

Date	Date	Date
Location Name	Location Name	Location Name
Street Address	Street Address	Street Address
City/State/Zip	City/State/Zip	City/State/Zip

If you are between the ages of 60-70 This is an event you will want to attend!
APPROACH RETIREMENT WITH CONFIDENCE!
NOT AFFILIATED WITH OR ENDORSED BY THE GOVERNMENT OR FEDERAL MEDICARE PROGRAM.

This is an Important Invitation for Those Approaching Retirement

This workshop is specifically designed for those at or near retirement and/or unclear of their available options. This enlightening discussion will provide helpful information on how to avoid common mistakes people experience when making Social Security and Medicare enrollment decisions.

This is your opportunity to learn how new rules apply to your situation.

TIMING IS EVERYTHING!

**Join us for this Informational Workshop!
Admission is FREE. Seating is Limited.
RSVP Today!**

This is an event you will want to attend!

This guide represents a general overview of certain rules related to Social Security and the ideas presented are not individualized for your particular situation. This information is based on current law which can change at any time. Not affiliated with the Social Security Administration, Medicare or any other government agency or the individual venues listed above.

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TURNING 65

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Planning for Medicare Now



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ENROLL IN ORIGINAL MEDICARE

Original Medicare
provided by the Federal government

 **Part A**
Federal Government
Inpatient Hospital Care

 **Part B**
Federal Government
Outpatient Care & Doctor Visits



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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

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PULL-UP BANNERS



SIGN-IN SHEET

Not mandatory

- Name
- Phone #

INTRODUCTION

- Who you are
- Why you're here
- Relationship to pharmacy

HANDOUTS

- Folder contents
 - Agenda
 - Medicare Basics Sheet
 - Option 1 & Option 2 Sheet
 - Do Not Call Registry How To Set-Up
 - Thank you letter
- Pen



Register with the National Do Not Call Registry

The National Do Not Call Registry allows you to register your phone number to prevent receiving unwanted sales calls by registering your phone number.

Online: DoNotCall.gov

If you register online, you will receive a confirmation email within 72 hours in order to verify your registration. Visit DoNotCall.gov or call 1-877-382-4357 to register.

By phone: Call 1-877-382-4357

Placing your phone number on the National Do Not Call Registry will prevent you from receiving calls from several types of telemarketers, including:

- Political organizations
- Charities
- Telephone surveys
- Some organizations

Some states have their own do not call registries. Check out if your state has one.

To File a Complaint

You may file a complaint online at www.ftc.gov or by calling 1-877-382-4357. You will need the name of the company's national headquarters.

For Business

Visit the telemarketing industry's self-regulatory program at www.donotcall.org.

To Stop Unwanted Calls

You can take several steps to stop unwanted calls:

- Tell companies to stop calling you by using the Do Not Call Registry.
- Sign up for a Do Not Call Registry.

The Commission on Consumer Protection and Public Safety has a list of Do Not Call Registry participants.

For more information, visit www.donotcall.org.

- Call 1-877-382-4357
- Contact your state attorney general

rec

"New To Medicare" Educational Seminar Outline

Purpose: To deliver a concise, compliant seminar on Medicare basics to potential customers within 45 minutes.

Introduction: Start by having the pharmacy owner (or assigned employee) to thank the attendees and highlight the unique value proposition of the pharmacy. Introduce the agent, who will then provide a brief personal and professional background to demonstrate their expertise in Medicare.

Seminar content:

- 1. Explanation of Original Medicare:** Cover who qualifies, potential out of pocket costs (premiums, deductibles, copays, and coinsurance), what it covers (hospital and doctor visits), and what it does not cover (dental, vision, hearing, and prescription drugs).
- 2. Introduce Solutions:** Discuss Option 1 (Medicare Supplement & Part D Prescription Drug Plan [PDP]) and Option 2 (Part C Medicare Advantage [MA/MAPD]).
- 3. Option 1 Pros:** Controlled costs and "no network"
- 4. Option 1 Cons:** Highest monthly premium (which will increase over time) and no additional benefits like dental, vision, or hearing.
- 5. Option 2 Pros:** Highlight the inclusion of dental, vision, hearing, and prescription drugs, along with low or no monthly premium.
- 6. Option 2 Cons:** Varying copayments and necessary network restrictions.
- 7. Enrollment Periods:**
 - Focus on the Initial Enrollment Period (IEP) but introduce other enrollment periods for educational purposes.
 - Explain A, B, and D Late Enrollment Penalties and discuss their impact on attendees planning to work past 65 and get insurance through their employer.
 - This is a good time to discuss the impacts for VA, Tricare and IHS (Indian Health Services) recipients.
- 8. Summary of Options 1 and 2:**
 - Emphasize the pros and cons of each option
 - Highlight enrollment period impacts and penalties
 - Offer your services for free as a local trusted expert.
- 9. Q&A:** Limit questions to generally applicable topics and encourage attendees to schedule an appointment for individual circumstances

Conclusion: Thank attendees for their attendance and the pharmacy for hosting the seminar. Encourage attendees to consider the pharmacy and refer to handouts in the provided folder with a permission to contact form inside or to schedule an appointment with you.

to begin receiving them again, you
receive mail from:

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promises, such as opportunities
also offer you money through
suits if you don't pay them.

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call 1-877-382-4357 (TTY:
complaints.

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WHAT'S IN THE FOLDER?

KNOW YOUR MEDICARE OPTIONS

STARTING WITH THE BASICS

Step 1

Sign up for Original Medicare

Original Medicare
Federal Government






 **Part A**
Inpatient Hospital Care

 **Part B**
Outpatient Care/Doctor Visits



Step 2

Select One Option for Additional Coverage

Option 1	or	Option 2
<p>Medicare Supplement Private Insurance Company</p>		<p>Medicare Advantage Private Insurance Company</p>
<p> Secondary coverage for Out-of-Pocket Medicare costs</p>		<p> Part C Combination of Part A & Part B coverage</p> <p> Part D Some plans include prescription drug coverage</p> <p> May offer benefits not covered by Original Medicare</p>
<p>Medicare Part D Plan Private Insurance Company</p>		
<p> Prescription Drug Coverage</p>		

WHAT'S IN THE FOLDER?

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**Cut the Clutter:
How to Stop Unwanted Mail & Phone Calls**

Register with the National Do Not Call Registry
The National Do Not Call Registry lets you limit the telemarketing calls you receive. Stop unwanted sales calls by registering your phone number.

Online: DoNotCall.gov
If you register online, you will receive an email to complete your request. You must click on the email link within 72 hours in order for your registration to take effect. Visit DoNotCall.gov or call 1-888-382-1222 to verify the status of, or unsubscribe, your phone number on the registry.

By phone: Call 1-888-382-1222 or TTY: 1-866-290-4236
Placing your phone number on this national registry will stop telemarketing sales calls. But you may still receive calls from scammers and robocallers. Some telemarketing calls are still permitted. You may still receive phone calls from:

- Political organizations
- Charities
- Telephone surveyors
- Some organizations with which you have a relationship
- Some states have their own Do Not Call registries. Contact your state consumer protection office to find out if your state has its own Do Not Call list and how you can add yourself to it.

To File a Complaint
You may file a complaint if your phone number has been on the national registry for 31-days. File a complaint online or at 1-888-382-1222. Include the date of the illegal call, phone number, and the company's name in your complaint. You can also file a complaint about recorded messages or robocalls.

For Businesses
Visit the telemarketer website if you want to subscribe to the Do Not Call Registry. Representatives of telemarketing companies can also get information on compliance issues on the website.

To Stop Unwanted Mail
You can take several actions to stop the delivery of unwanted mail in your mailbox.

- Tell companies you do business with to remove your name from customer lists they rent or sell to other companies. Find out how to opt-out of marketing lists on sales materials, order forms, emails, and websites.
- Sign up for the Data & Marketing Association's mail preference service. This will remove your name from most national telemarketing, mail, and email lists. Register online for \$2 or by sending the registration form and \$3 fee through postal mail.
- The Consumer Credit Reporting Industry has an Opt-Out Program. Register with this program to stop receiving credit card and insurance offers. All major credit reporting agencies (Equifax, Experian, Innovis, and TransUnion) take part in this program. Register online or call 1-888-567-8688 to opt-out for five years. You must register online if you want to opt-out of these offers permanently.
- Complete and file a PS Form 1500 (PDF, Download Adobe Reader) at the Post Office to stop receiving sexually oriented advertising in your mail.

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If you've already opted out for credit or insurance offers, and would like to begin receiving them again, you must complete a request to opt-in.

Remember, opting-out will not end all mail solicitations. You may still receive mail from:

- Local merchants
- Religious and charitable organizations
- Professional and alumni associations
- Attorneys
- Companies with which you do business

Phone Scams
Scammers try to steal your money or personal information. Scams may come through phone calls, robocalls, or text messages. Callers often make false promises, such as opportunities to invest your money, or receive free product trials. They may also offer you money through lotteries. Some scammers may call with threats of jail or lawsuits if you don't pay them.

Phone Scams
To report phone scams to federal agencies, they can't investigate individual cases. But your attorney can collect evidence for lawsuits against scammers.

The FTC is the primary government agency that collects scam complaints. You can also call 1-877-382-4357 (TTY: 1-877-382-4357) and report telemarketing calls to the Do Not Call Registry.

To report consumer issues, you can report scams to your state consumer protection office.

Telephone Scams
If you've been a victim of a telephone scam:

- Register with the National Do Not Call Registry. You may register online or by calling 1-866-290-4236. If you still receive telemarketing calls after registering, you may report them to the FTC.
- If you've won a prize or vacation package, you can change the phone number that shows up on your caller ID to a number that is not yours.
- If you receive charities, or travel packages that the caller offers, you should take immediate action.
- If you receive a call asking, "Can you hear me?" This is a common tactic for scammers record your "yes" response and use it as proof that you've won a prize or vacation package.
- If you receive a call asking for bank account information, or other personal information, do not provide it.
- If you receive a call asking for money or pay with a prepaid debit card, do not provide it.

WHAT'S IN THE FOLDER?

Dear Medicare Shopper,

Thank you for attending the Medicare Educational Workshop in partnership with XXXX Pharmacy.

As a local independent Medicare Insurance Broker, I help Iowans enroll in their Medicare plans. I would be honored to guide you through the process of choosing either Option 1 (Medicare Supplement) or Option 2 (Medicare Advantage).

Please work with a local Medicare broker to support the economy of XXXX and ensure you have personalized support. My services are free of charge, so why not have a local expert working for you?|

Thank you again for attending the workshop. Please don't hesitate to call, text or email me if you have any questions or if you'd like to schedule a consultation.

Warm regards,

xxx

xxxxx Agency

000-000-0000 (Call) or Email: xxxxx@xxxx.com

NPN and IA State License # 00000000

WHAT'S IN THE FOLDER?

STEP 1 SIGN UP FOR ORIGINAL MEDICARE



Part A
Federal Government
Inpatient Hospital Care



Part B
Federal Government
Outpatient Care & Doctor Visits

MEDICARE

What is Medicare?

Medicare is federal health insurance for anyone age 65 and older, and some people under 65 with certain disabilities or conditions.

Who Qualifies for Original MEDICARE?

Medicare is health insurance for people 65 or older. You may be eligible to get Medicare earlier if you have a disability, End-Stage Renal Disease (ESRD), or ALS (also called Lou Gehrig's disease).

4 Ways Medicare Can Charge You (Out-of-Pocket Expenses)

1. **Premium** – monthly payment
2. **Deductible** – A deductible is the amount you pay for certain medical expenses or prescription drugs before your insurance plan starts paying any of the costs
3. **Co-pay** - a fixed amount of money that you pay out-of-pocket for a specific service
4. **Co-insurance** – the percentage of healthcare service's cost the beneficiary is responsible for paying AFTER meeting their annual deductible (I have a responsibility to pay something / someone else has a percentage of responsibility i.e. Part B 80/20 split)



Medicare Part A

Helps pay for inpatient care you get at hospitals, critical access hospitals, and skilled nursing facilities.

\$0 for most people (because they or a spouse paid Medicare taxes long enough while working - generally at least 10 years). If you get Medicare earlier than age 65, you won't pay a Part A premium. This is sometimes called "premium-free Part A."

Source: Medicare.gov



Medicare Part A deductible is \$1,632 per benefit period.

Benefit Period — A benefit period begins the day you're admitted to a hospital/skilled nursing facility and ends when you haven't spent the night in one of them for 60 consecutive days. If you're admitted to a hospital/skilled nursing facility after one benefit period has ended, then a new one begins. You will pay another deductible.

Medicare Part B

Helps cover 2 types of services:

- **Medically necessary services:** Services or supplies that meet accepted standards of medical practice to diagnose or treat your medical condition
- **Preventative services:** Health care to prevent illness (like the flu) or detect it at an early stage when treatment is likely to work best

You pay nothing for most preventative services if you get the services from a health care provider who accepts assignment.

Source: Medicare.gov

In 2024, the standard monthly **premium** for Medicare Part B enrollees is \$174.70*.

*Income dependent

Medicare Part B **deductible** is \$240 before Original Medicare starts to pay. You pay this deductible once each year.

After your deductible is met, typically you **pay 20% of the Medicare-approved amount** for these services. There is no benefit period for Part B coverage.

The Centers for Medicare & Medicaid Services (CMS) release new premiums, deductibles, and coinsurance for Part A, Part B, and Medicare Part D income-related monthly adjustments every fall.



Medicare is NOT free!

Part A: \$1632 for each inpatient hospital benefit period, before Original Medicare starts to pay. **NO LIMIT** to the number of benefit periods you can have in a year.

Penalties for late enrollments

NO YEARLY LIMIT
on what you pay out-of-pocket

How do we manage the costs?

CAN IT BE FIXED?

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

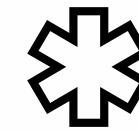


MEDICARE PART D PLAN
Private Insurance Company
Prescription Drug Coverage

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

Supplements Medicare – will help cover some or all of whatever Medicare covers

- Part A deductible
- Reduces or eliminates Part B deductible
- Plan A through N available, only 3-4 of the plans cover most out of pocket expenses

If appealing to customer makes most sense to do it now!

1. You're never younger than you are now; if you wait, you'll be older with higher rates
2. Guaranteed acceptance for IEP (turning 65) regardless of health status

OPTION 2

MEDICARE ADVANTAGE

Provides same coverage as Original Medicare PLUS may go above and beyond — dental, vision, hearing, OTC, drugs, etc.

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

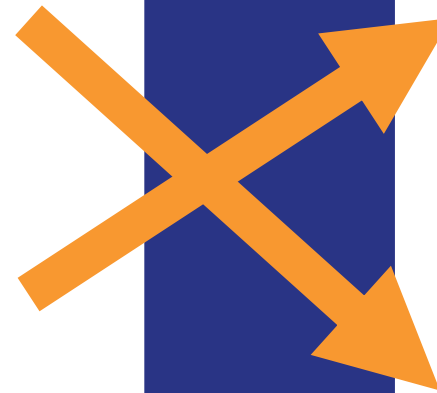
MEDICARE ADVANTAGE

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





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Thank you!