Medicare

ICBN

INDEPENDENT COMMUNITY BROKER NETWORK

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

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 or Option 2

ICBN
INDEPENDENT COMMUNITY BROKER NETWORK

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

Agenda

- 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

ICBN
INDEPENDENT COMMUNITY BROKER NETWORK

What'd You Say →

Effective Communication

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

— Arthur Ashe

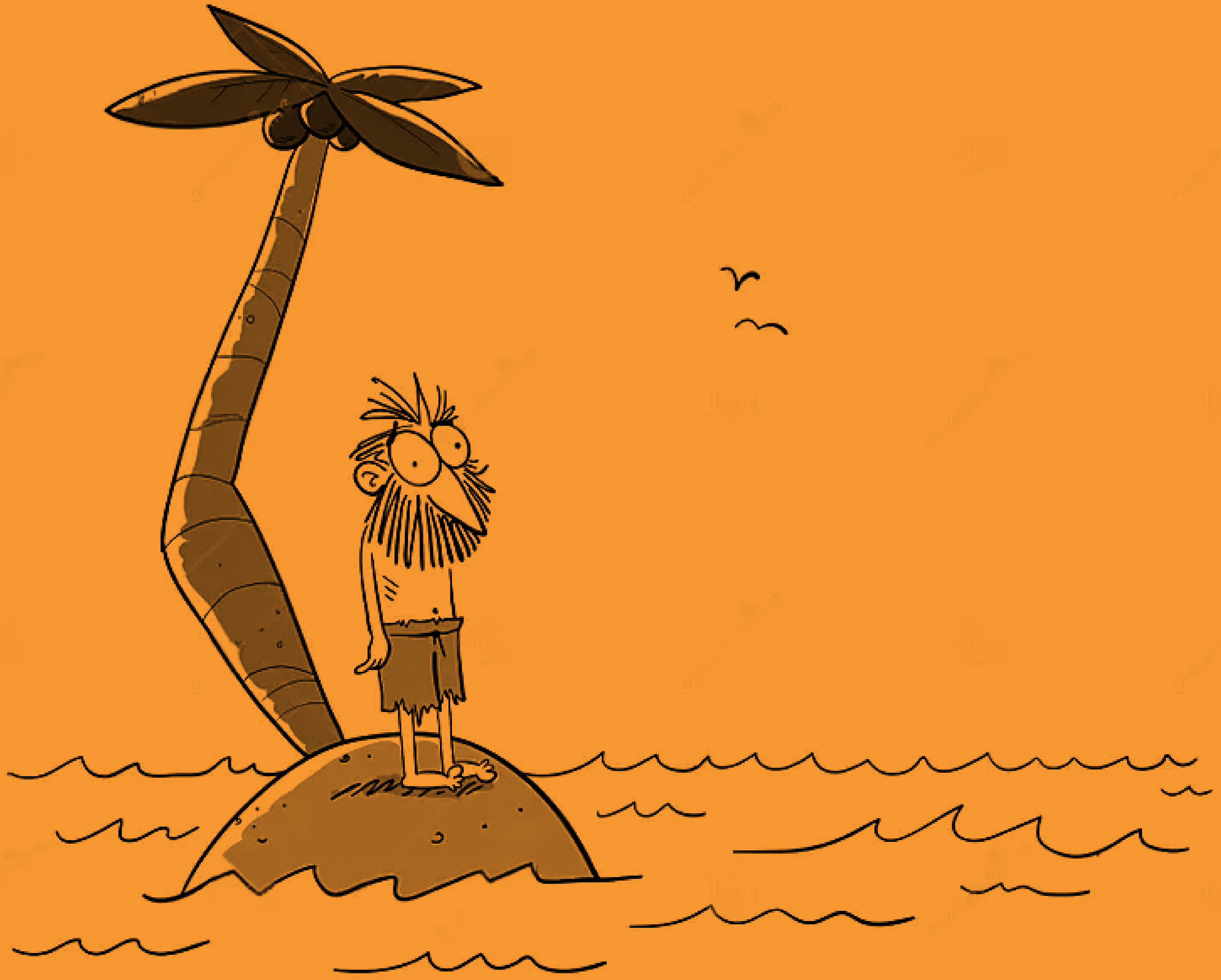
Incompetency is insurmountable; Be the best you can be.

- 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

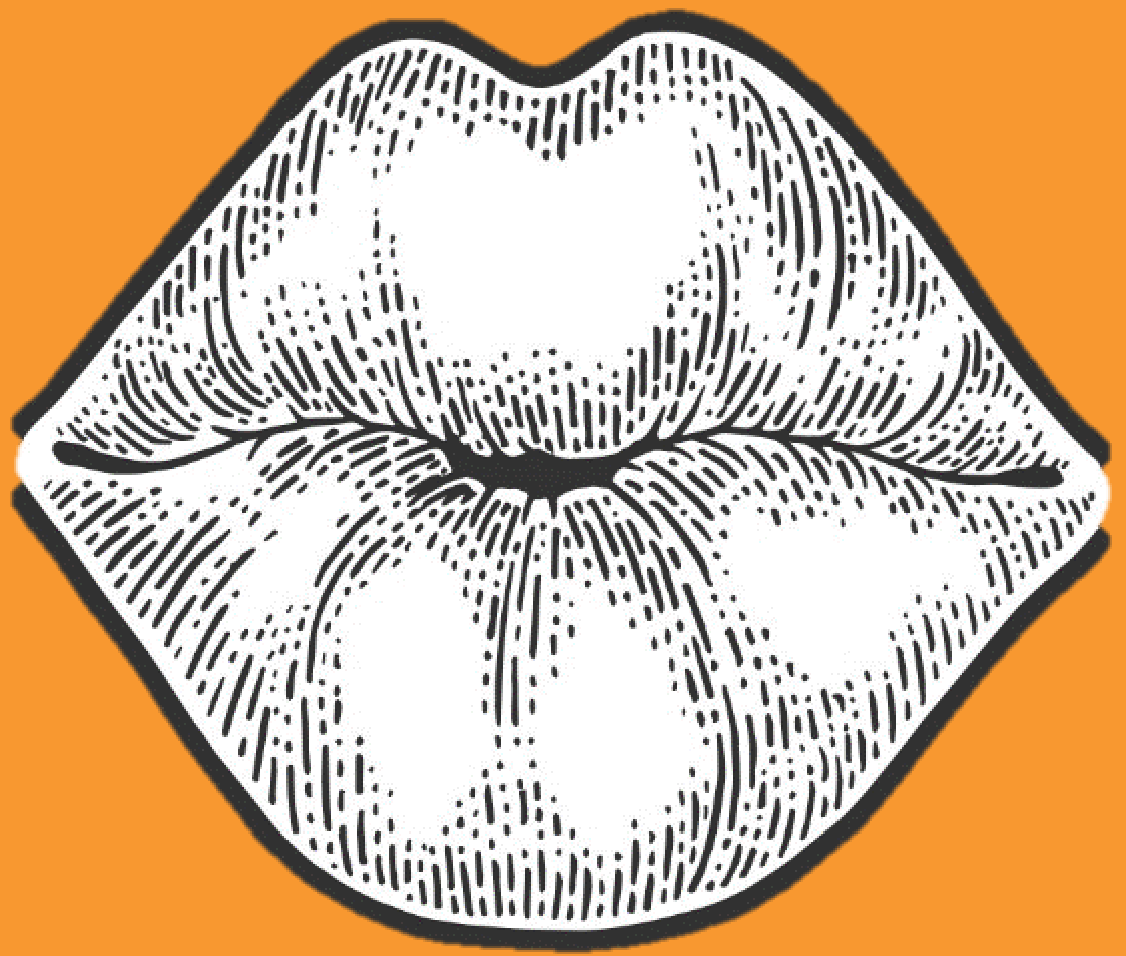
Simplicity Wins

ICBN
INDEPENDENT COMMUNITY BROKER NETWORK



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!

ICBN
INDEPENDENT COMMUNITY BROKER NETWORK

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.

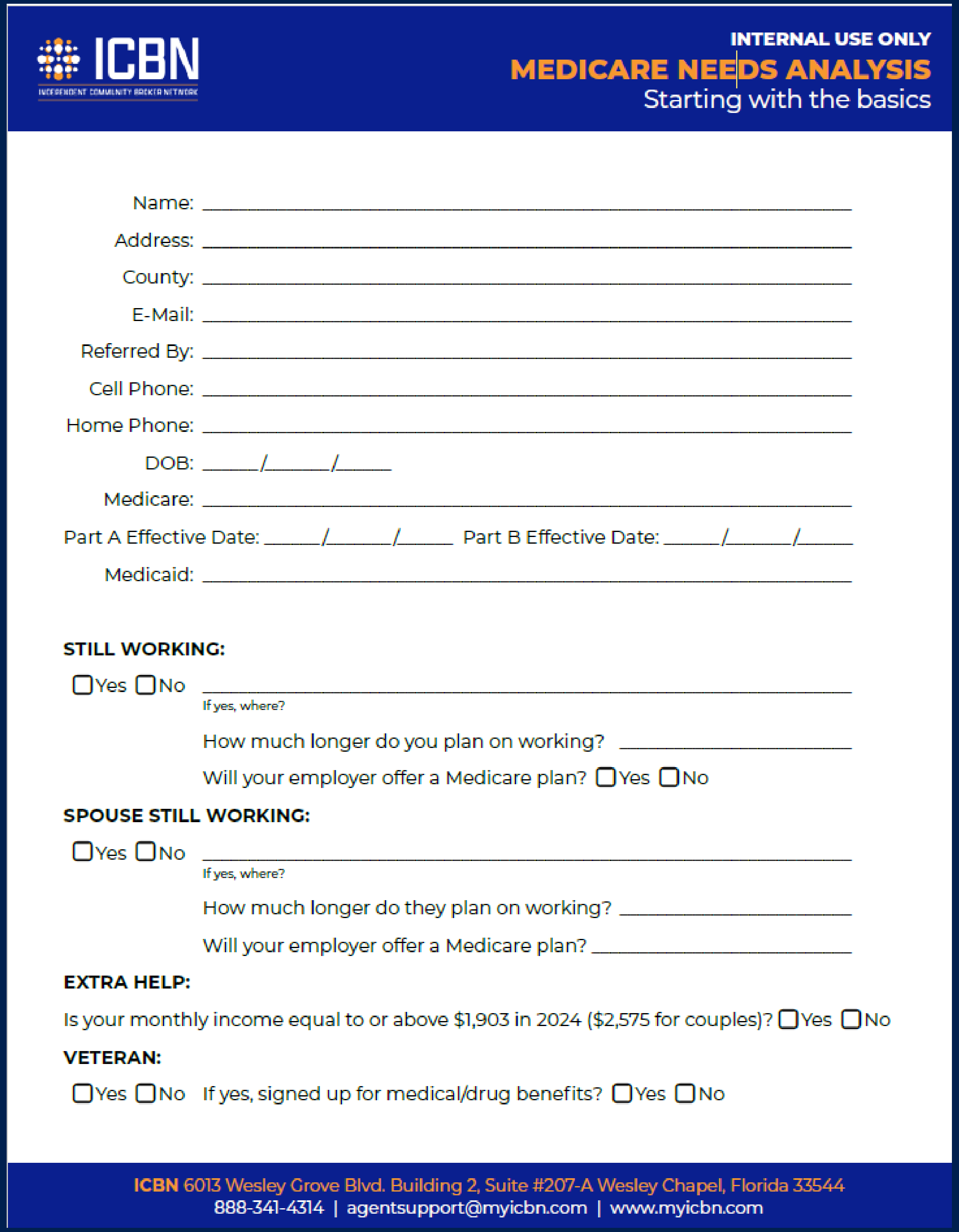
Benefit of Using the Needs Assessment Form

- 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.

INDEPENDENT COMMUNITY BROKER NETWORK

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**

ICBN
INDEPENDENT COMMUNITY BROKER NETWORK

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

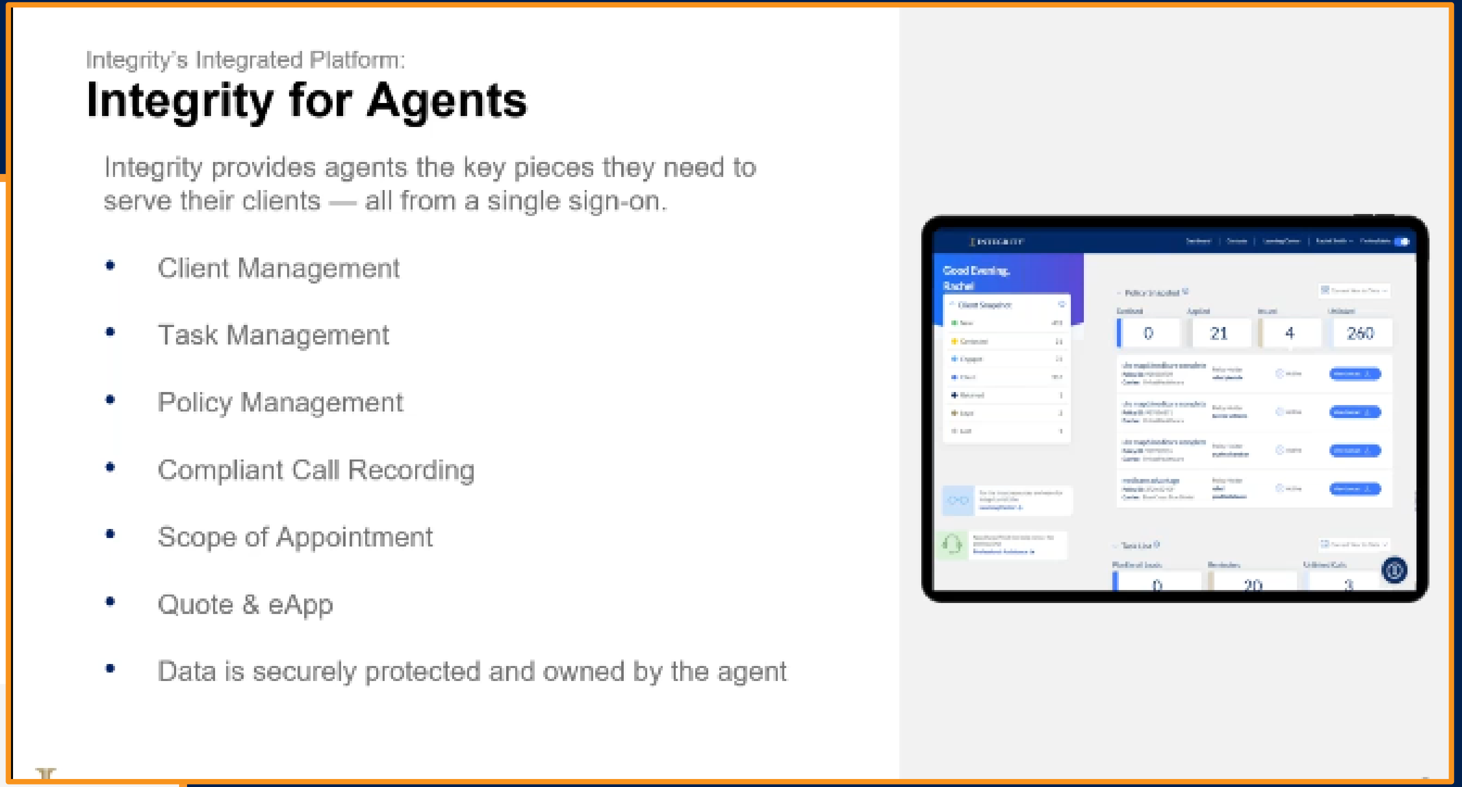
QUALITY SERVICE = Present the most aligned plans to your client's needs
- Discuss the plans
- Simplify and Clarify
- Enable them to make a decision on the same day as your meeting

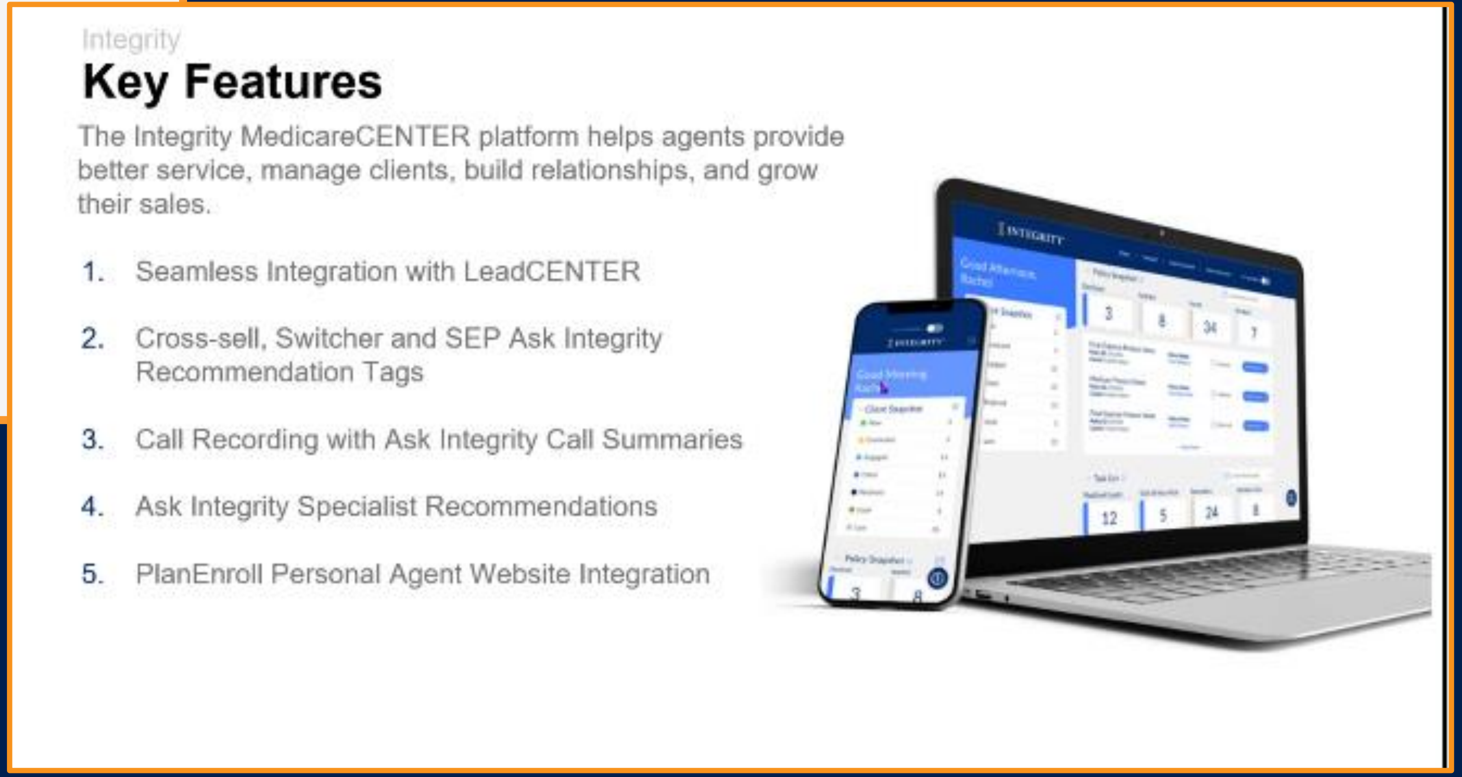
Do the best you can. Document your conversations.

Find the Best Fit

ICBN
INDEPENDENT COMMUNITY BROKER NETWORK

IntegrityConnect



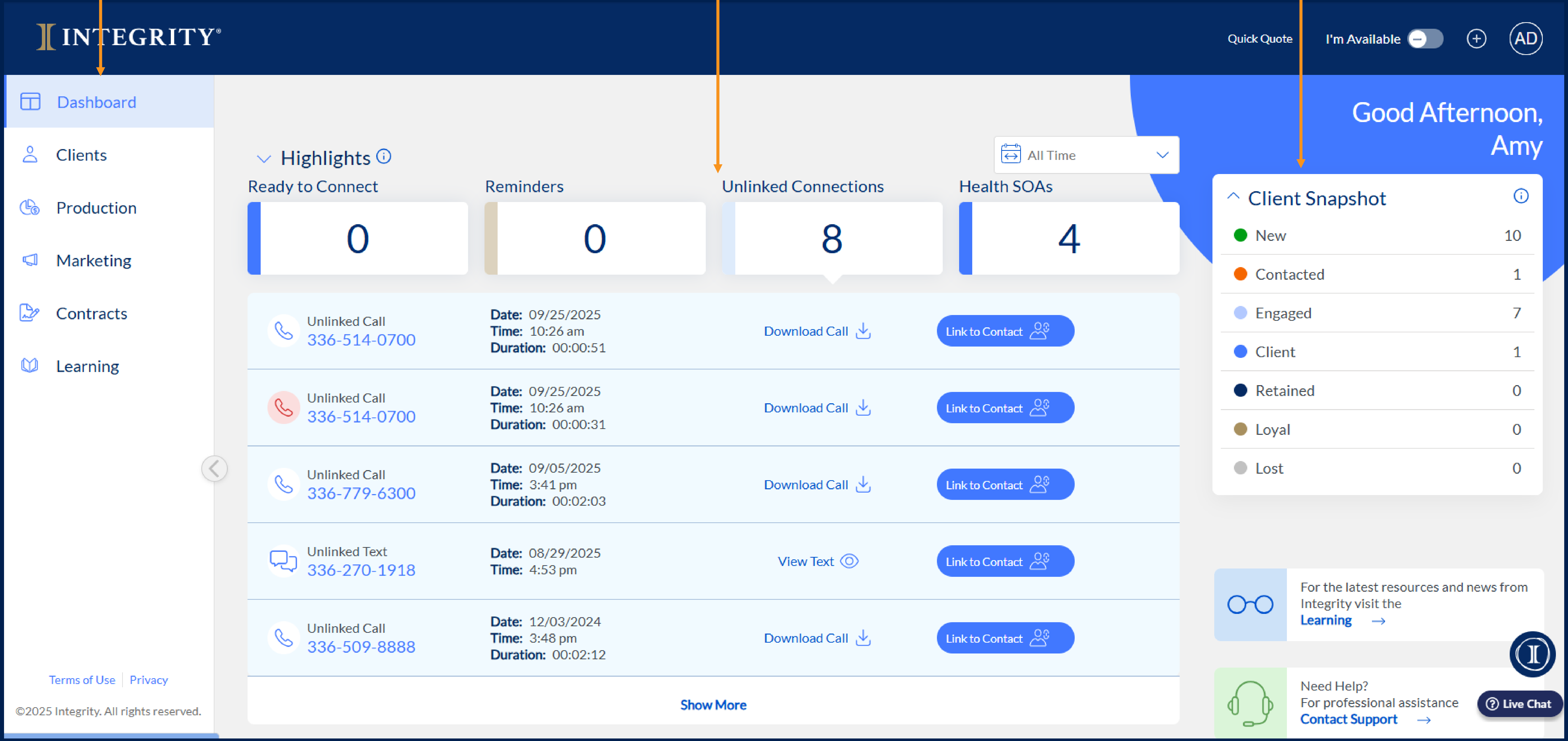


Your Resources

ICBN
INDEPENDENT COMMUNITY BROKER NETWORK

IntegrityConnect

Main Menu   Policy Data   Client Stages



Your Dashboard

INDEPENDENT COMMUNITY BROKER NETWORK

IntegrityConnect

Your Dashboard

Featured Content

IntegrityCONNECT
Integrity Technology Platform Overview

IntegrityCONNECT
Webinars

IntegrityCONNECT
First Health Application Quick Start Guide

IntegrityCONNECT
Account Setup Quick Start Guide

SOFTWARE TRAINING | MEDICARE CARRIERS

Search

Filters

Agent Account and Information
Agent Account and Information Overview

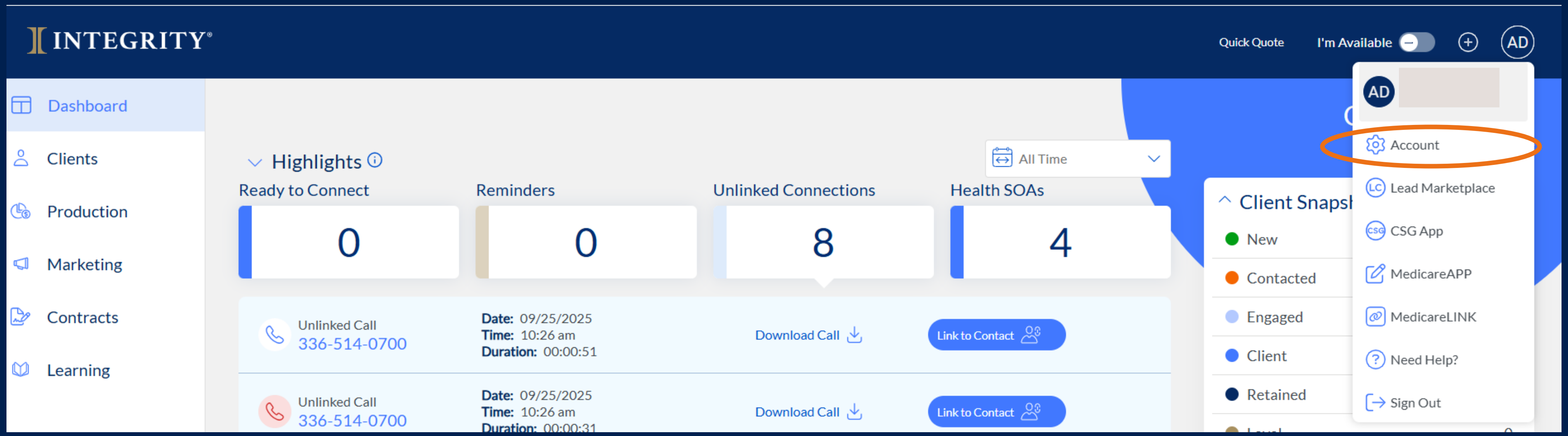
Agent Account and Information
Account Settings

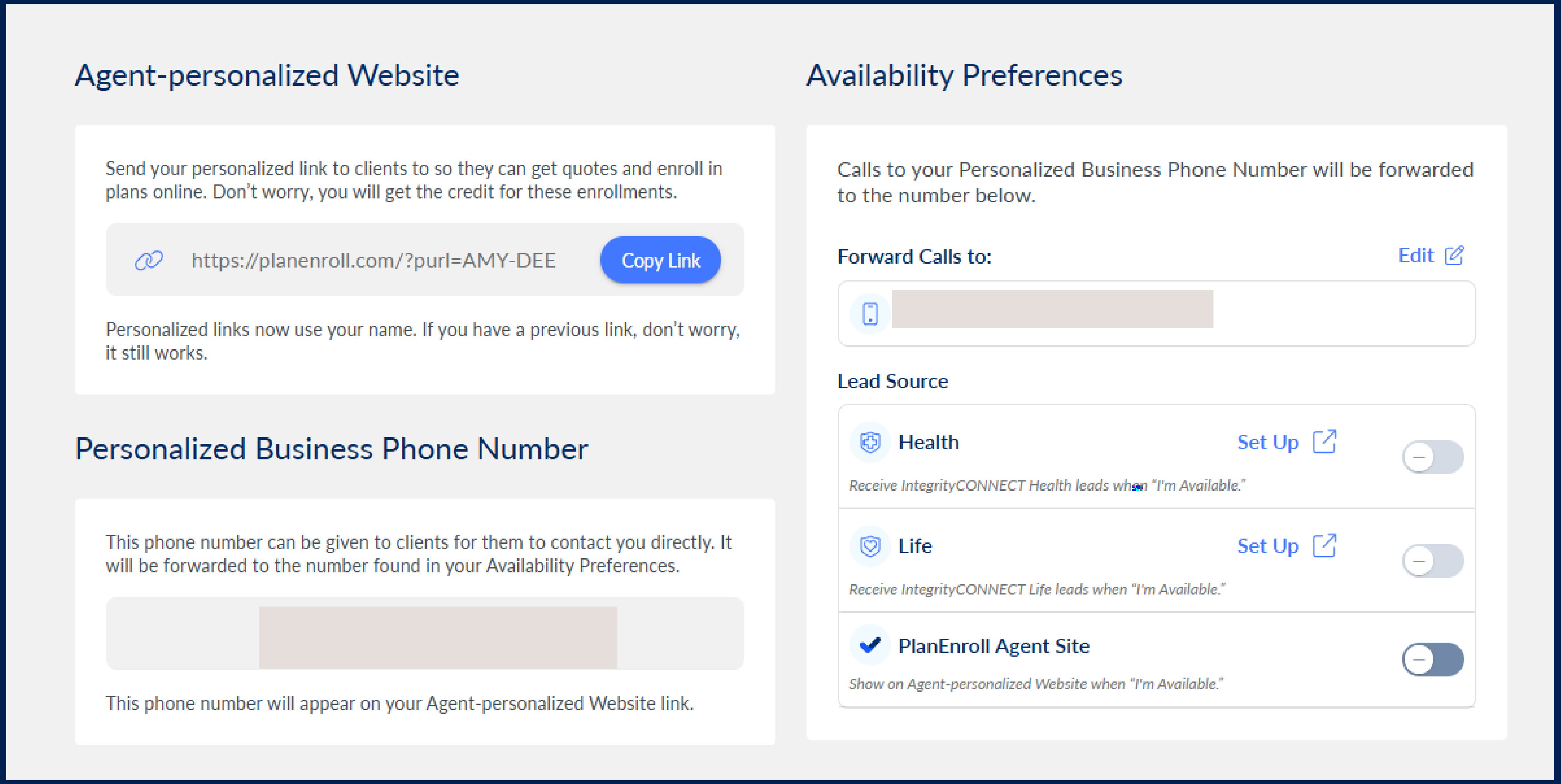
Agent Account and Information
Selling Permissions

Agent Account and Information
Agent Profile

ICBN
INDEPENDENT COMMUNITY BROKER NETWORK

IntegrityConnect





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 MedicareCENTER 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.

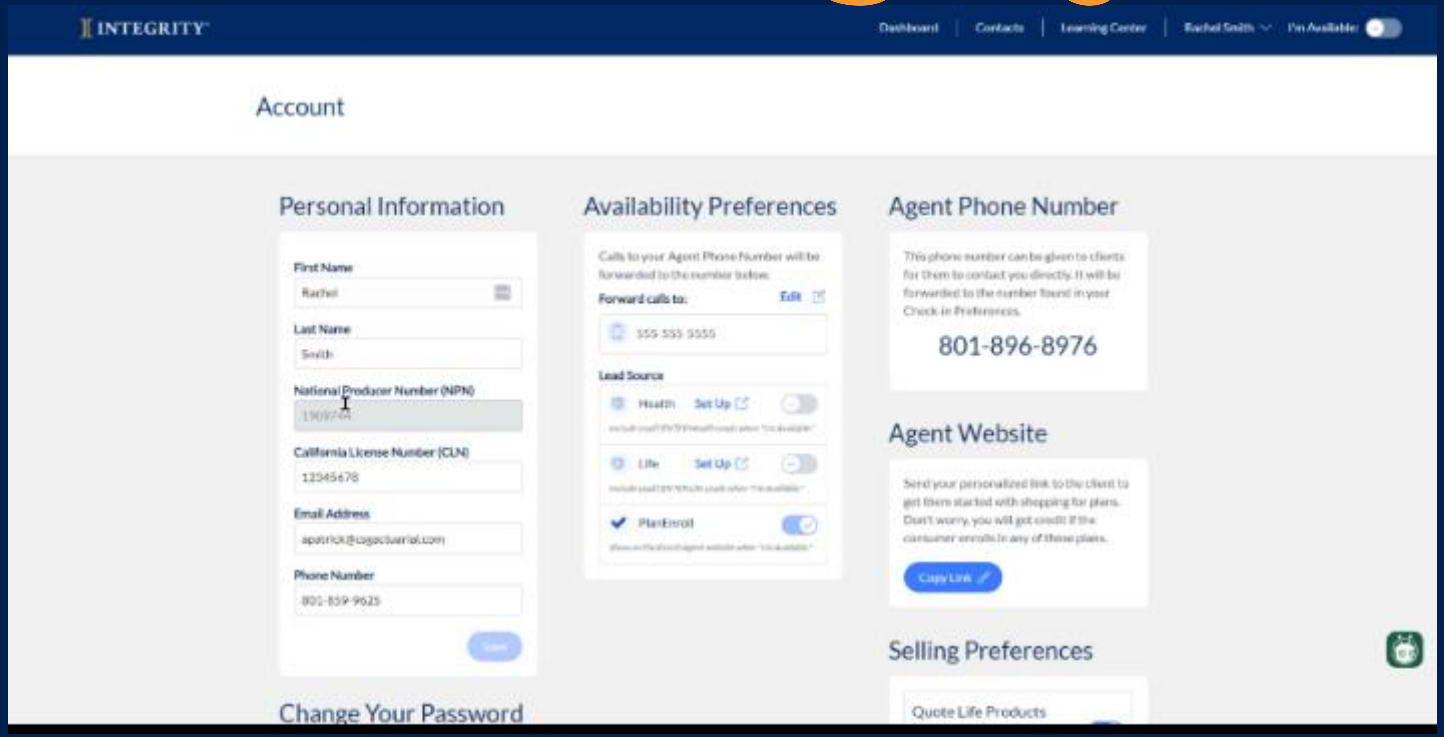
Your Agent Phone Number

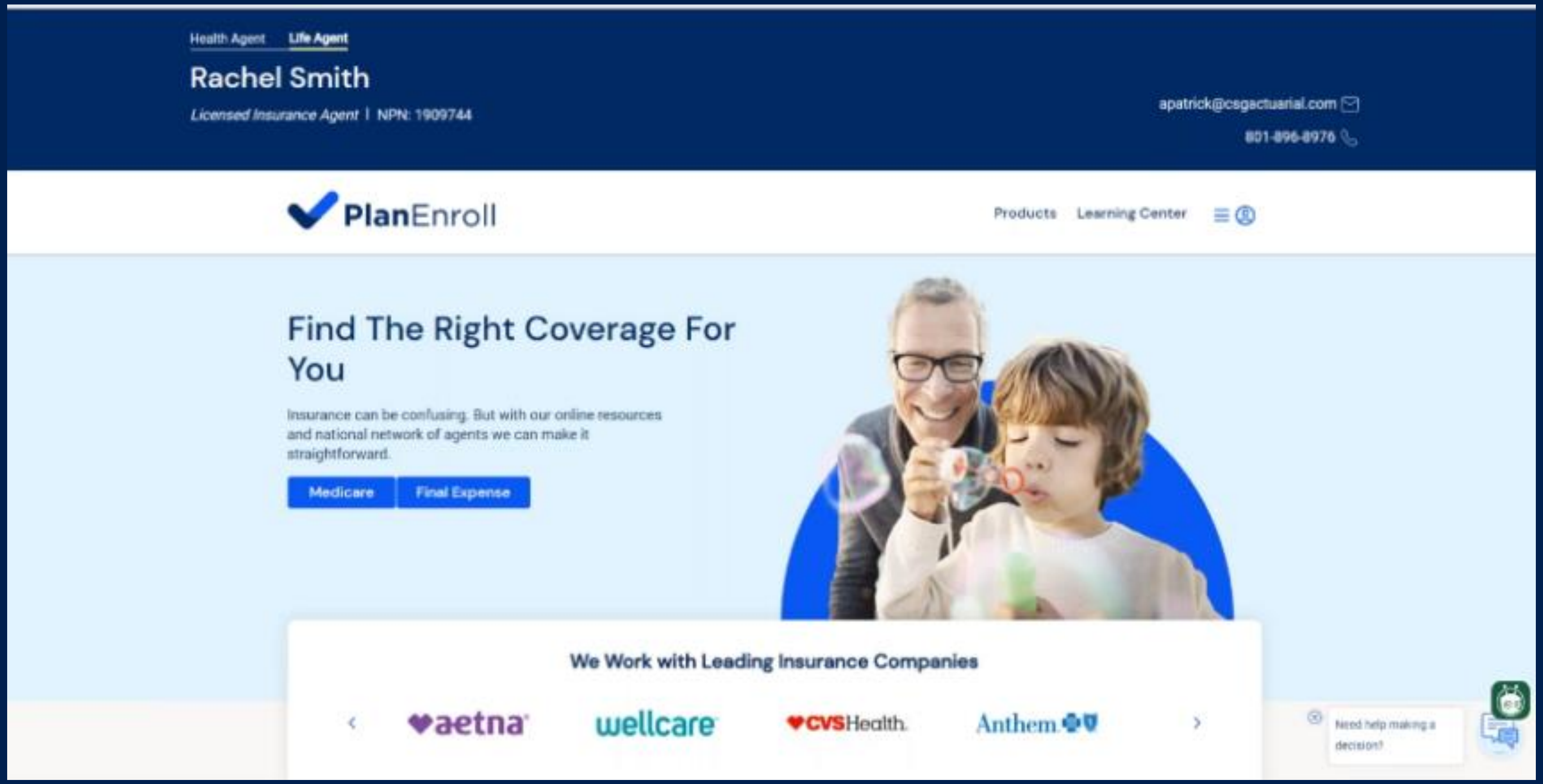
ICBN

INDEPENDENT COMMUNITY BROKER NETWORK

IntegrityConnect

Plan Enroll – Your Website





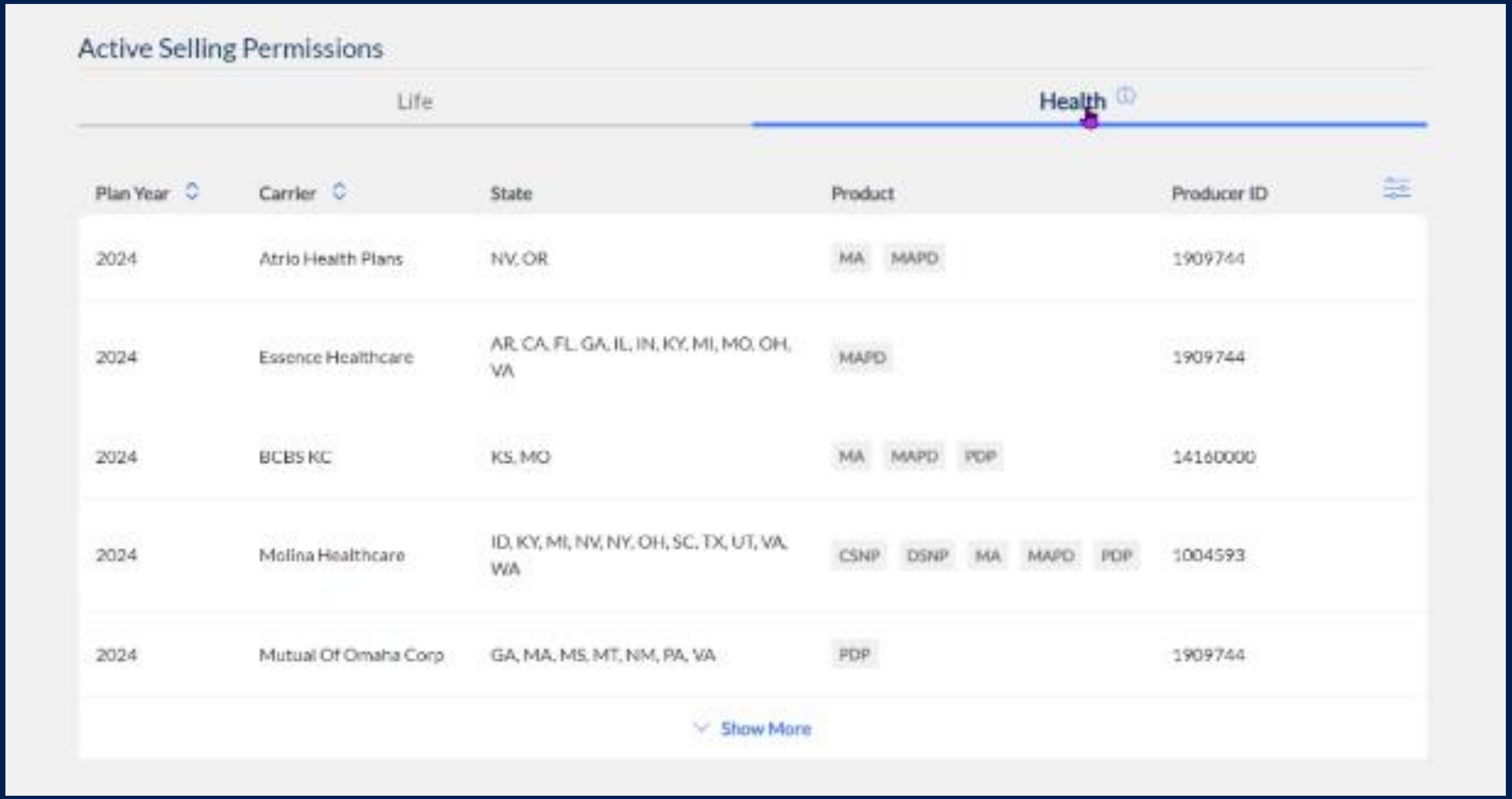
Agent Website

- 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.

ICBN

INDEPENDENT COMMUNITY BROKER NETWORK

IntegrityConnect



Active Selling Permissions

Life | Health

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

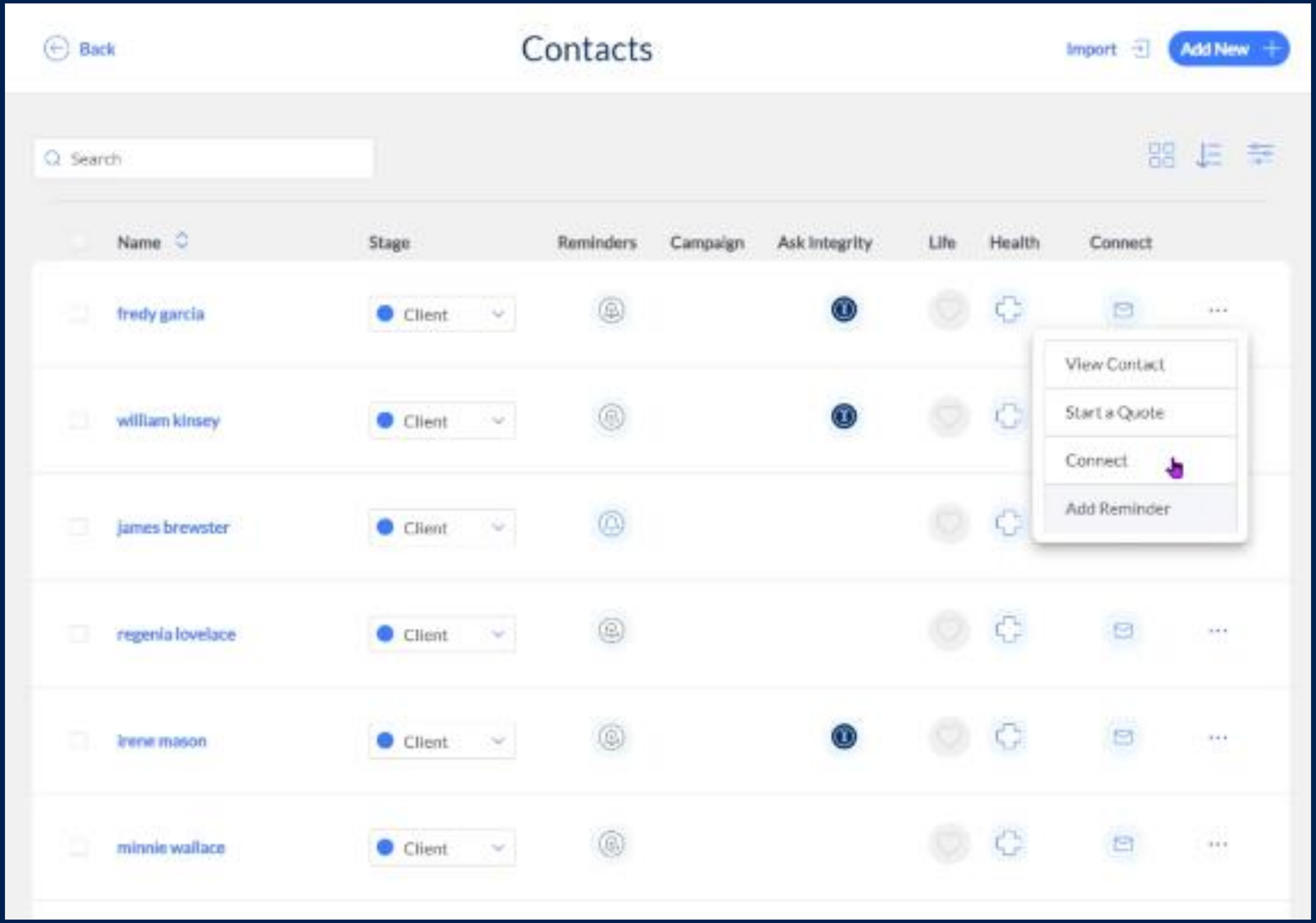
Active Selling Permissions

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

Your Dashboard

ICBN
INDEPENDENT COMMUNITY BROKER NETWORK

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

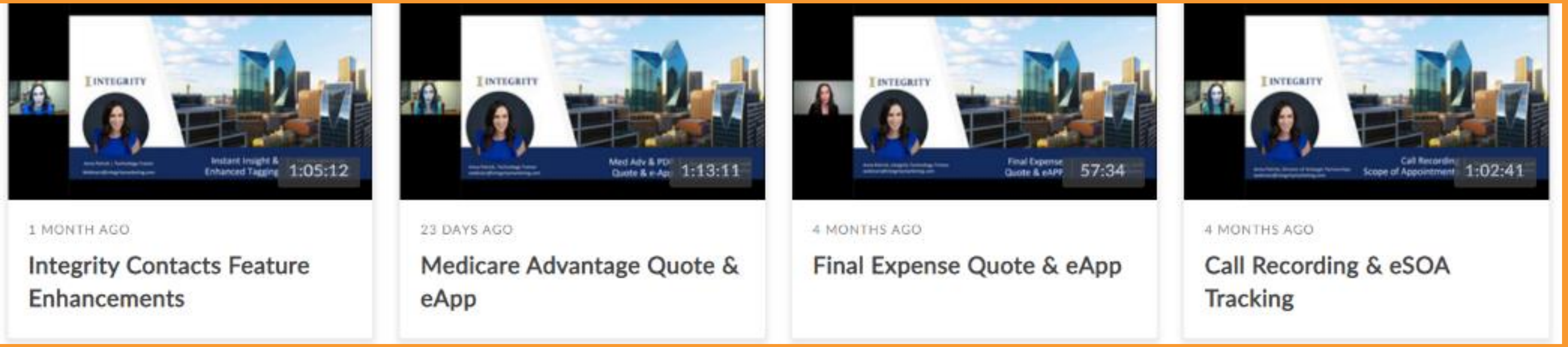
Start Quote

Contact Record

Training Materials

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

IntegrityConnect
Prerecorded Webinars: https://www.gotostage.com/channel/integrity-webinars



Upcoming Webinars:
https://learningcenter.tawebhost.com/MedicareCENTER-Webinar-Schedule.pdf

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

Save the Dates

Tuesday, October 21: Agent Answered Open Forum @ 11:30 a.m. ET
Friday, October 24th: Mastering the Sale @ 1:00 p.m. ET

ICBN
INDEPENDENT COMMUNITY BROKER NETWORK

Thank you!