

Medicare



ICBN

INDEPENDENT COMMUNITY BROKER NETWORK



Course 4: **Client Engagement Best Practices**



ICBN

myicbn.com

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

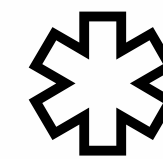


MEDICARE PART D PLAN
Private Insurance Company
Prescription Drug Coverage

OR

OPTION 2

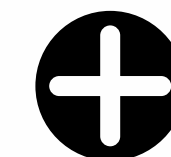
MEDICARE ADVANTAGE
Private Insurance Company



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 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

- 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.

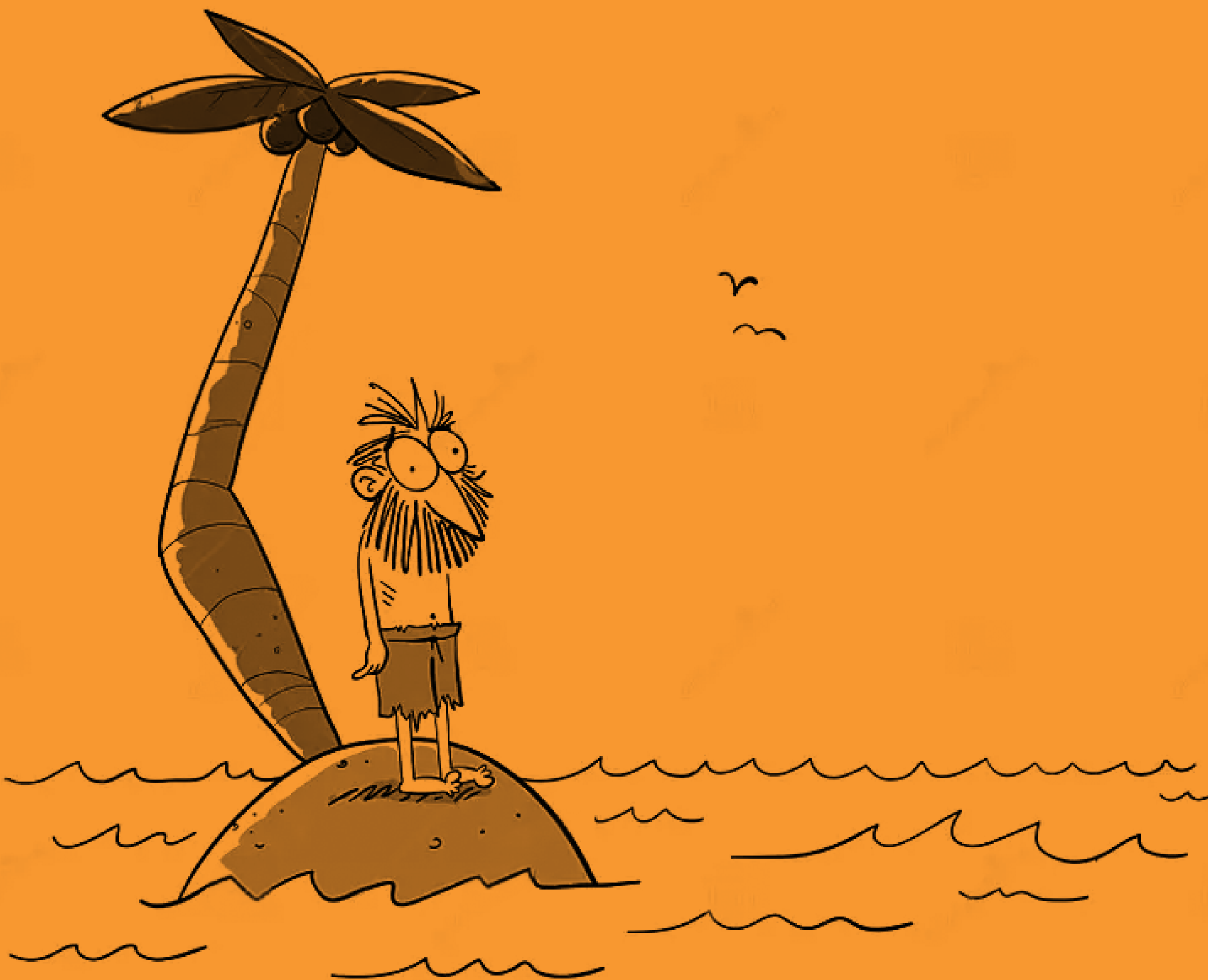
— Arthur Ashe

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

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.



INTERNAL USE ONLY
MEDICARE NEEDS ANALYSIS
Starting with the basics

ICBN

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? ☐ Yes ☐ No

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

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Always Put the Patient First



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MEDICARE NEEDS ANALYSIS
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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

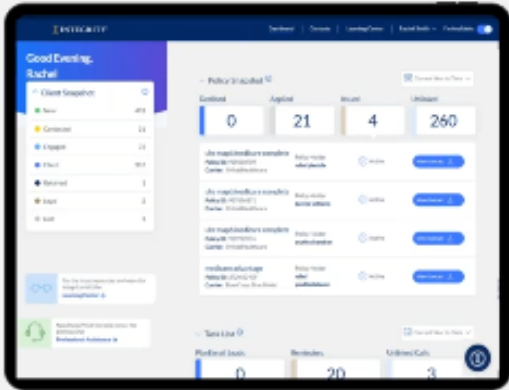
Do the best you can. Document your conversations.

IntegrityConnect

Integrity'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



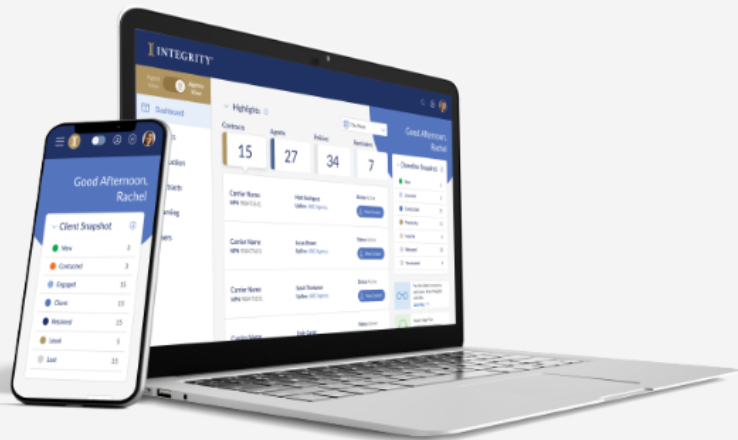
INTEGRITY

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 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



IntegrityConnect

Main Menu

Policy Data

Client Stages

INTEGRITY®

Quick Quote

I'm Available ☐

+

AD

Dashboard

Clients

Production

Marketing

Contracts

Learning

Highlights ⓘ

Ready to Connect

0

Reminders

0

Unlinked Connections

8

Health SOAs

4

All Time

Unlinked Call

336-514-0700

Date: 09/25/2025

Time: 10:26 am

Duration: 00:00:51

Download Call

↓

Link to Contact

👤

Unlinked Call

336-514-0700

Date: 09/25/2025

Time: 10:26 am

Duration: 00:00:31

Download Call

↓

Link to Contact

👤

Unlinked Call

336-779-6300

Date: 09/05/2025

Time: 3:41 pm

Duration: 00:02:03

Download Call

↓

Link to Contact

👤

Unlinked Text

336-270-1918

Date: 08/29/2025

Time: 4:53 pm

View Text

👁

Link to Contact

👤

Unlinked Call

336-509-8888

Date: 12/03/2024

Time: 3:48 pm

Duration: 00:02:12

Download Call

↓

Link to Contact

👤

Show More

Good Afternoon, Amy

Client Snapshot ⓘ

New

10

Contacted

1

Engaged

7

Client

1

Retained

0

Loyal

0

Lost

0

📖

For the latest resources and news from Integrity visit the Learning →

🎧

Need Help? For professional assistance Contact Support →

🗣 Live Chat

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Your Dashboard

IntegrityConnect

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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

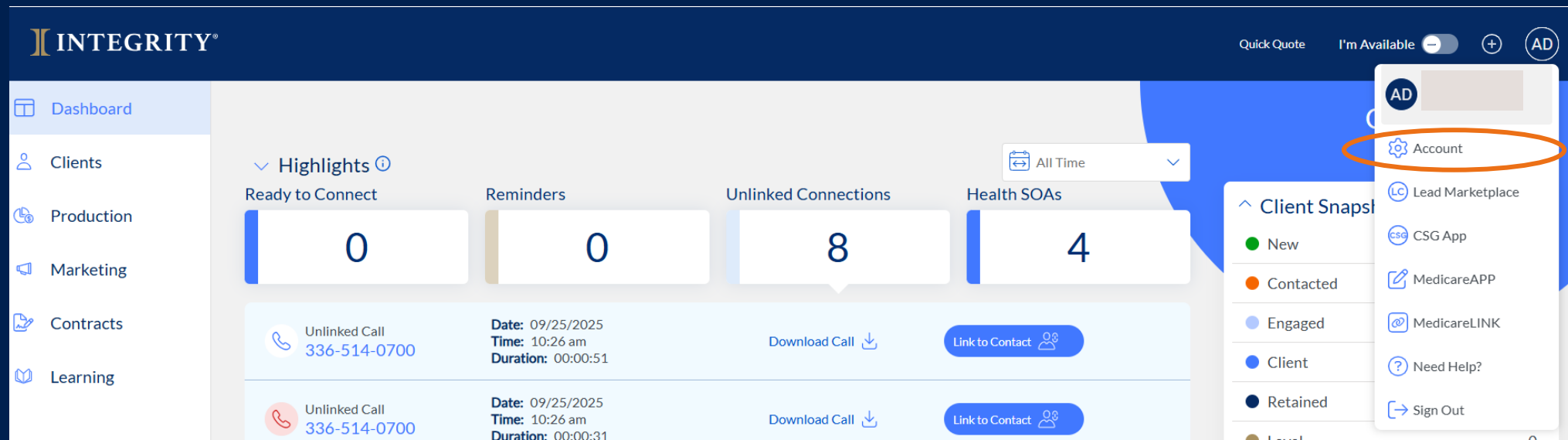

Agent Account and Information
Account Settings


Agent Account and Information
Selling Permissions


Agent Account and Information
Agent Profile

Your Dashboard

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.

Agent-personalized Website

Send your personalized link to clients 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.

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.

Availability Preferences

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

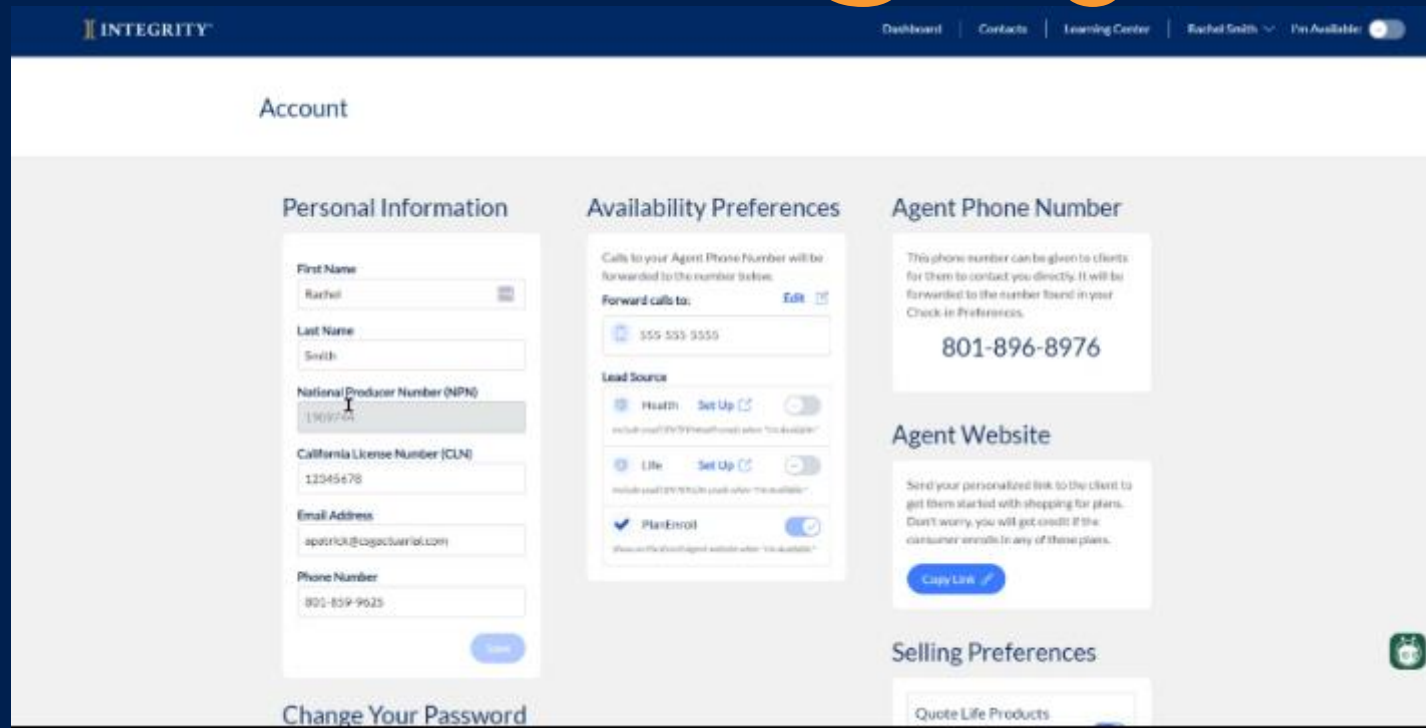
Forward Calls to:

Edit

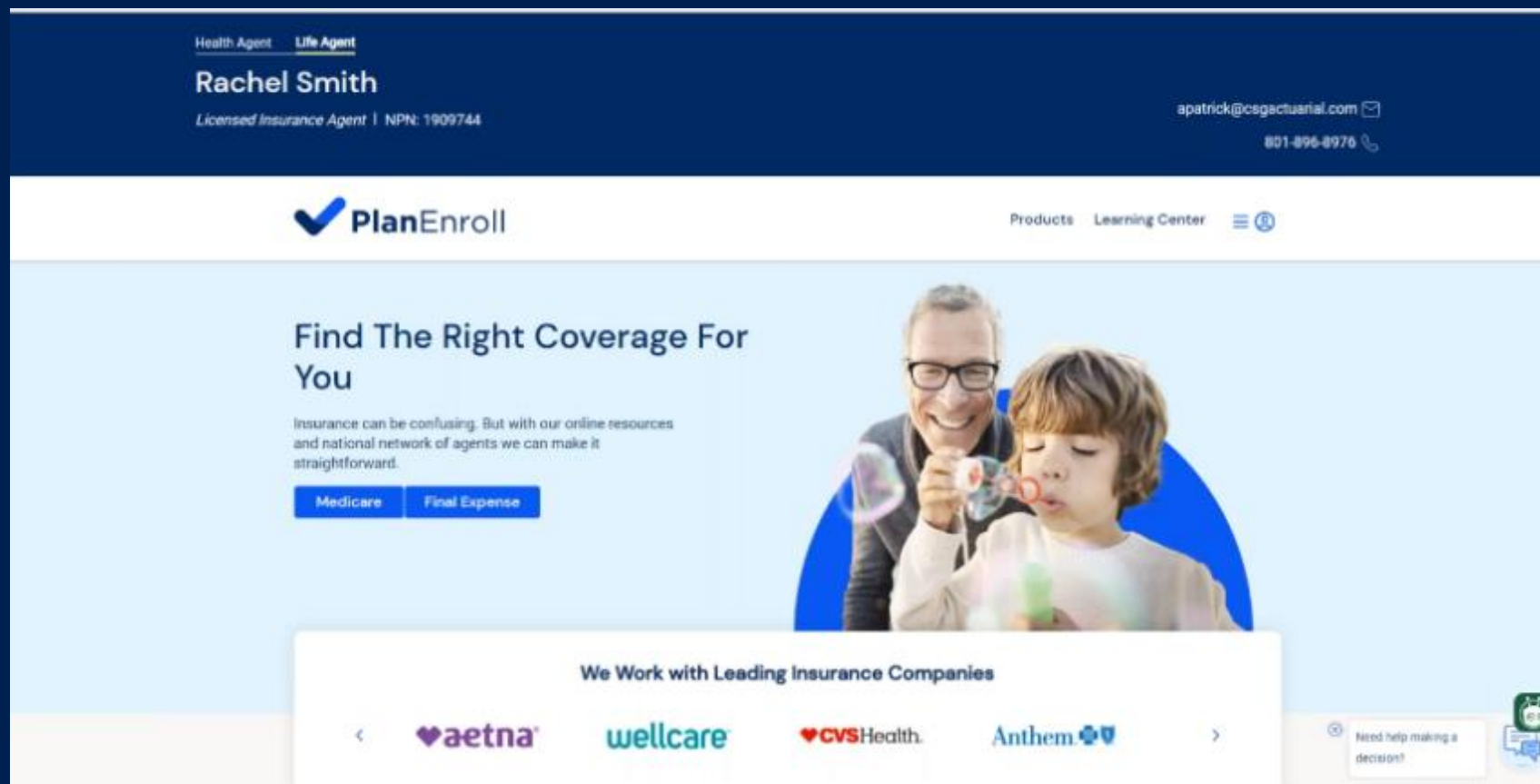
Lead Source

 Health	Set Up	☐
Receive IntegrityCONNECT Health leads when "I'm Available."		
 Life	Set Up	☐
Receive IntegrityCONNECT Life leads when "I'm Available."		
 PlanEnroll Agent Site		☒
Show on Agent-personalized Website when "I'm Available."		

IntegrityConnect



The screenshot shows the 'Account' page in the IntegrityConnect system. It features three main sections: 'Personal Information', 'Availability Preferences', and 'Agent Phone Number'. The 'Personal Information' section includes fields for First Name (Rachel), Last Name (Smith), National Producer Number (NPN) (1909744), California License Number (CLN) (12545478), Email Address (apatrik@csgactuarial.com), and Phone Number (801-896-8976). The 'Availability Preferences' section shows 'Forward calls to:' (555-555-5555) and 'Lead Source' (Health, Life, PlanEnroll). The 'Agent Phone Number' section shows the number 801-896-8976. There is also a 'Selling Preferences' section with a 'Quote Life Products' button. A 'Change Your Password' link is at the bottom left.



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.

IntegrityConnect

Active Selling Permissions

Life

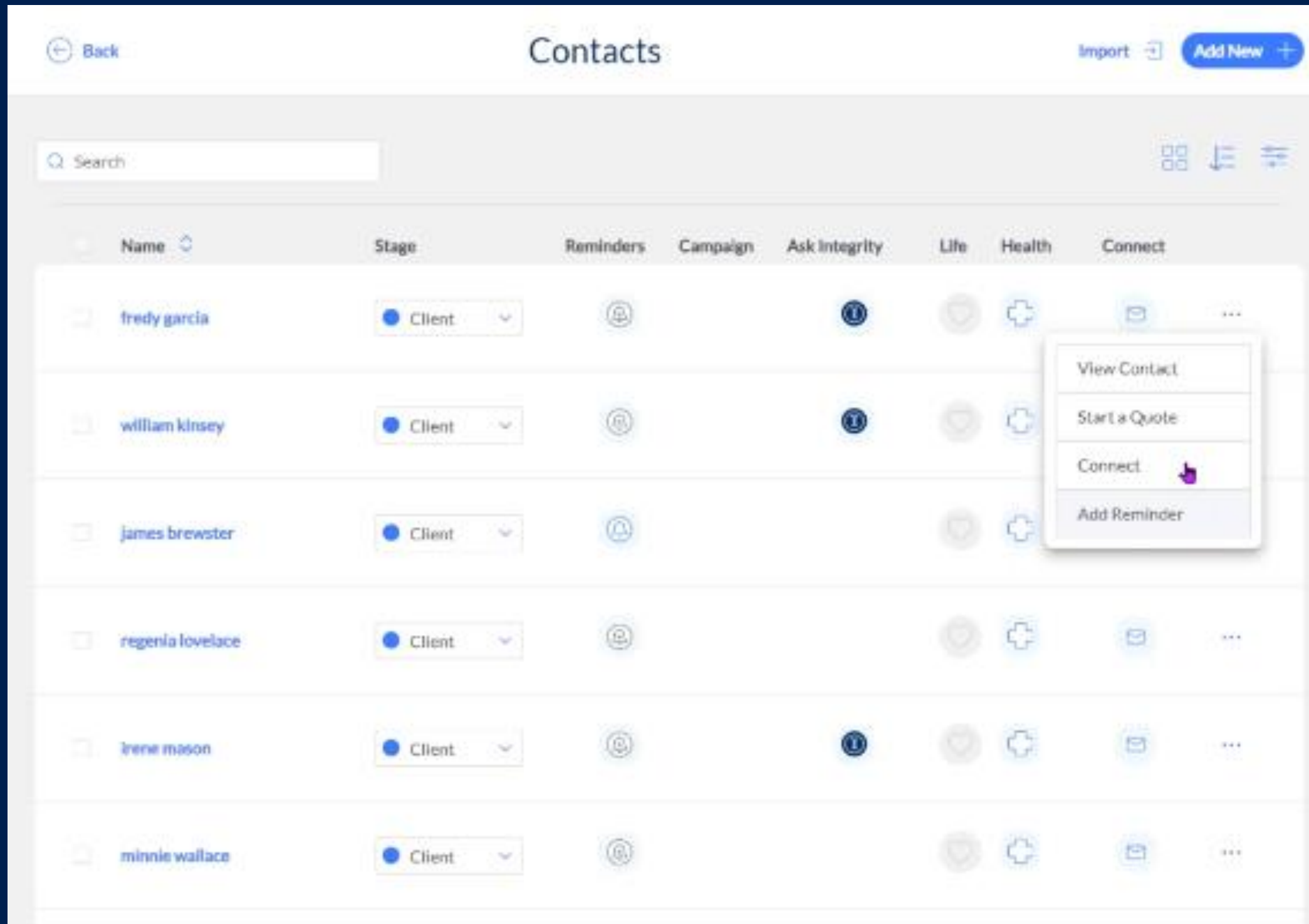
Health

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

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

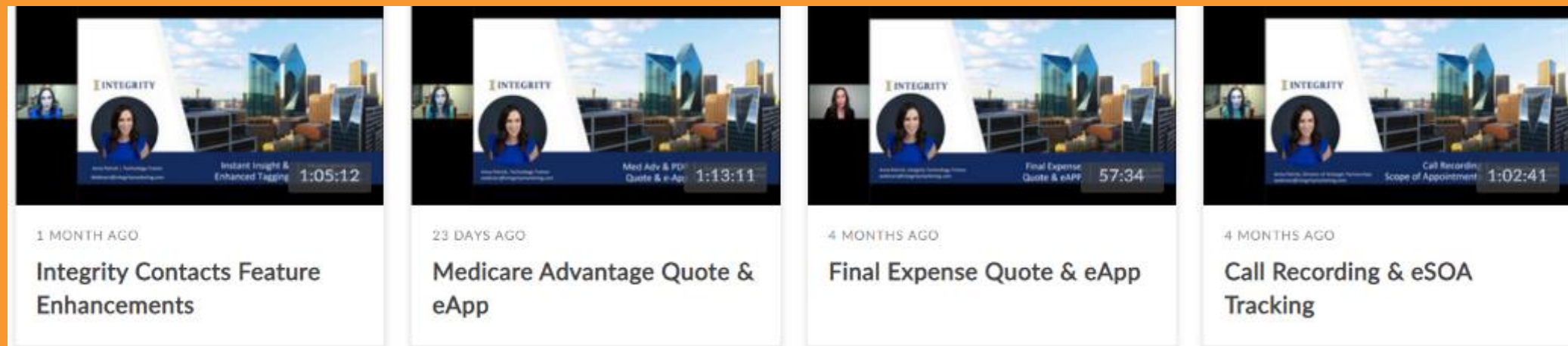
- Call
- Email
- Call Scripts
- Scope of Appointment - send by text or email; track waiting period

Start Quote

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



IntegrityConnect
Prerecorded Webinars: <https://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



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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



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Thank you!