

ICBN

NEXT  LEVEL

WHAT COMES NEXT:
Beyond AEP

Maximize Q1 Opportunities

- Putting a “Bow on AEP”
- Maximizing MA OEP Opportunities
- The Coverage Gap
- Dual Eligible (DSNP) Opportunities
- Turning 65: Planning Your Pipeline
- CSNP: Year-Round SEP
- 5-Star Plans: All-Year Enrollment
- Wrap-Up & Strategic Focus



AEP Follow-Up. It Matters.

After December 31, your job isn't done.

Check-in. Talk to your Client

- If you haven't, **DO IT!** Text, email, or phone call

Why?

- Ensure success with the plan
 - Manage client expectations
 - Cover your a**
 - Ensure the service YOU provided was good
- Client satisfaction & retention

Why?

- Earn good **REFERRALS**

Know who you're asking for a referral

Strengthen your book of business & reduce future issues.

Your AEP Follow-Up Checklist

- ✓ Confirm clients received their new plan ID cards
- ✓ Verify their providers and medications are correct in the new plan
- ✓ Ask if their benefits are working as expected
- ✓ Identify anyone needing corrections during MA OEP
- ✓ **Ask for referrals**
“Do you know anyone who may not be happy with their current Medicare plan?”



Maximizing Impact

Set the stage for sustained success

- AEP = 10 Weeks of the Year
- **ROY = 42 Weeks (81%)**
 - Rest of the Year should be the foundation for AEP
 - Solve client challenges before they happen (T65s)
 - Additional benefits or Care Coordination via D-SNP/C-SNP opportunities
- Leverage your “clients” for more referrals/leads.
 - *Ask for a lead that's appropriate to that client*
Example: *Someone turning 65, is likely to know other people around the same age, experiencing similar circumstances*
- Establish goals
 - Specific, Measurable, Achievable, Relevant, & Time-bound



What If...there's an Issue

MA/MAPD

- There's still time to fix or change plans
- Know your election periods
 - MA OEP is available January 1 through March 31st

Part D

- Know your election periods
 - Do they qualify for a different type of plan?
 - D-SNP, C-SNP, I-SNP
- How to manage if no available option until AEP



MA OEP... a Quiet but Impactful Window (January 1 – March 31st)

During MA Open Enrollment Period, clients already on MA plans can:

- Make a plan-to-plan switch (1x only during the quarter)
- Disenroll and return to Original Medicare (with or without Part D)

Important: *You **cannot** market the MA OEP itself.*

You **can** promote **Medicare Advantage plan reviews.**



Talk **to your Clients**

Find a reason why they need a solution that you can rescue them from

Turning 65 – lots of spam mail – feeling frustrated!

Then let your client help you

*You must know people experiencing the same pain.
Has anyone else complained to you about it?*

Let them help you find those people by creating a circumstance they can envision.



What If...there's an Issue

Train Your Staff & Frontline Partners

- Technicians, Pharmacy counter staff, and Office personnel

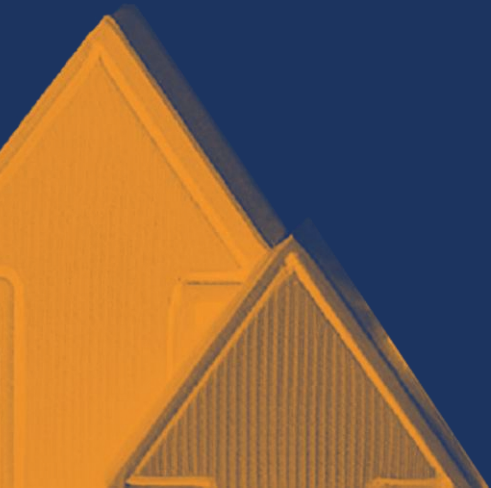
to listen for complaints such as:

- High copays
- Providers not in-network
- Medications no longer covered
- Dissatisfaction with benefits

Develop & Implement an Action Plan

- When valid prompts are heard/identified; offer a plan review.
These are the steps we take...

Execution is key.



Focus On... Poor Reimbursing Plans

Identify patients enrolled in plans with low reimbursement or poor performance

- Offer a plan review to help them consider alternatives
- Ensure compliant conversations (“plan review”)

D-SNP Pharmacy Scenario – Addressing a Loss Script

The Issue

One script losing **\$100/month; –\$1,200 annually** on a single patient

Focus On... Poor Reimbursing Plans

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D-SNP Pharmacy Scenario – Addressing a Loss Script

Opportunities to Watch For

- Patients with:
 - State issued PDP plan
 - LIS/Extra Help
 - Medicaid cards
 - Frequent copay complaints
 - Chronic conditions + multiple meds
- Any script consistently filled at a loss

Focus On... Poor Reimbursing Plans

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D-SNP Pharmacy Scenario – Addressing a Loss Script

The Medicare Review

- Confirm Medicare + Medicaid eligibility
- Identify DSNP options available in your market
- Position it as a benefit check, not a “sale”

Focus On... Poor Reimbursing Plans

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D-SNP Pharmacy Scenario – Addressing a Loss Script

The Win-Win-Win Outcome

Client Wins

- Lower or \$0 copays
- Extra ancillary benefits (OTC, dental, vision, hearing, transportation, food cards)
- Care coordination and fewer surprises at the counter
- Potentially improved health outcomes

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D-SNP Pharmacy Scenario – Addressing a Loss Script

The Win-Win-Win Outcome

Pharmacy Wins

- Improved reimbursement rate
- Reduced loss on high-cost scripts
- Increased patient loyalty

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D-SNP Pharmacy Scenario – Addressing a Loss Script

The Win-Win-Win Outcome

Broker Wins

- Earned commission
- Solves a real problem; potentially improve client health outcomes
- Strengthens pharmacy relationship

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D-SNP Pharmacy Scenario – Addressing a Loss Script

The Bottom Line

- Stop absorbing losses
- Make **positive, compliant changes**
- DSNP turns a **–\$1,200 problem** into a **long-term solution**

Find the **Gap in Coverage**

More Opportunities to Sell

- Generic DVH
 - Aetna, UHC, Humana, Manhattan Life
- Hospital Indemnity
 - Aetna, Humana, GTL
 - Additional training required
- Short Term Care
- Final Expense



Dual Eligibility... High Impact Q1 Opportunity

- Many regions have multiple DSNP options
- Ability to switch from MA/MAPD to DSNP during MA OEP without “Alignment” qualification
- May be the only time of year that you are able to make this switch for them (particularly states without Medicaid MCOs)
- Win-Win-Win: Patient Benefits! Pharmacy Benefits! You benefit!

Partial Plans

The potential out of pocket costs for clients may be higher than and provide fewer benefits than from being on MAPD!

Flip the switch. Help them control costs more effectively.

Example of clients to pay attention too: SLMB, QI qualified

Focus on value-added benefits & network adequacy.

Turning 65... Build your Pipeline

A consistent Turning-65 strategy provides year-round stability

- Build an 18 – 24-month lead-generation calendar
- Maintain partnerships with:
 - Providers
 - Financial planners
 - Senior centers
 - HR directors (retiree transitions)

Automate welcome messages and birthday-based outreach

- Text, Email, Ringless Voicemail
- ThankAfter Birthday cards

Chronic Condition SNP...

A Year-Round SEP

Chronic Special Needs Plans allow ongoing enrollment for eligible clients.

Examples:

- Diabetes, COPD, Cardiovascular disorders (varies by plan/state)
- **You HAVE a Unique Advantage** over any other broker
 - Able to provide direct benefit to your patients
 - CSNPs offer Coordinated care - “Real” health benefits, better health outcomes for patients

Chronic Condition SNP...

A Year-Round SEP

Because eligibility is **diagnosis-based**—not income-based—many patients don't realize they qualify unless a trusted healthcare professional brings it to their attention.

As their pharmacist, you're uniquely positioned to identify and educate these patients in a compliant, patient-first way.

Keep this SEP in your toolbox throughout the year.



5-Star Plans... Annual Enrollment Opportunity

If your market has a **5-Star Medicare Advantage or Part D plan**, eligible clients can switch **once per year—any time**.

CMS 5-Star resource (2026 fact sheet):

- <https://www.cms.gov/files/document/2026-star-ratings-fact-sheet.pdf>



Position this as a premium-quality option when available—but remember availability varies widely by region.



Medicare Insurance...

No One Right Way to Medicare

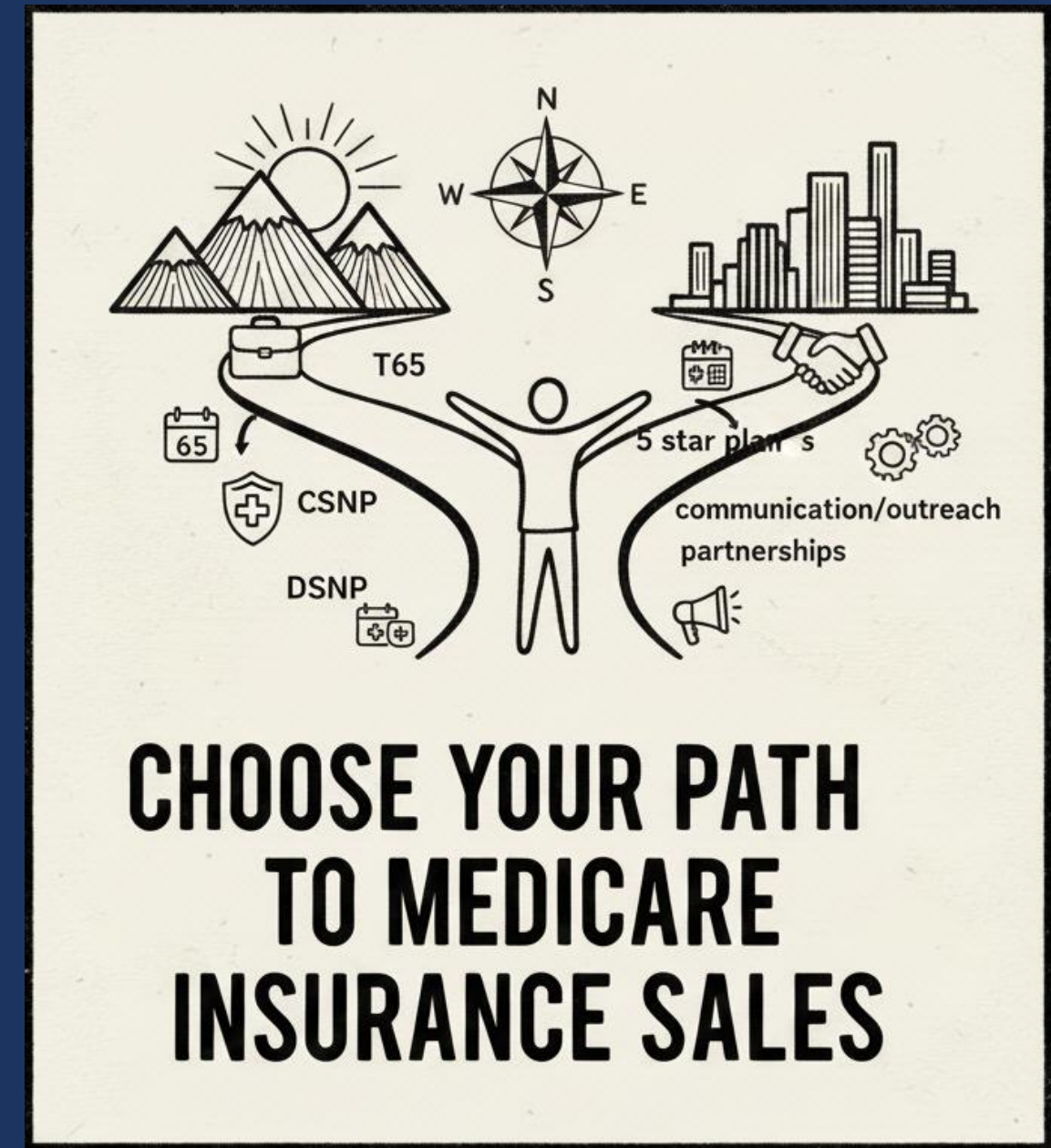
There are multiple paths to success:

- AEP follow-up
- MA OEP reviews
- DSNP
- T65
- CSNP
- 5-Star plans

You don't need to do everything.

Pick one or two focus areas and master them.

Consistency beats complexity.



Remove the **Awkwardness**

- Ask for permission.
- Tell your clients, at all stages in the process, what's coming next/what to expect
- Simplify the process for them
- Ultimately, removes pressure & awkwardness
 1. Tell them.
 2. Tell them, again.
 3. Do what you told them you were going to do.
 4. Tell them what you did.
- **Create and follow Best Practices**
i.e. Get PTC and SOAs throughout the year. They're valid for 12-months. Be prepared to answer questions throughout the year.

Final Thoughts

- **Medicare sales are a YEAR-ROUND opportunity**
- Q1 sets the tone for the rest of the year
- Focus on compliance, service, and strategic specialization
- Use follow-ups and reviews to build trust—and your book of business



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Thank You!