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WHAT COMES NEXT:

Certify Early for the Win

Turn Insights into an Advantage

Agenda

By the end of this webinar, you will be able to:

- Understand why this AEP will be more disruptive than previous years
- Recognize the competitive advantage of pharmacy-based agents
- Learn why early certification creates more selling opportunities
- Develop a pre-AEP action plan
- Understand the revenue opportunity created by impacted Medicare members

This webinar isn't about simply completing certifications. It's about using the extra time to prepare before competitors even begin reaching your patients.

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Executive Overview

This Year's AEP Is Different

- CMS changes
- Carrier commission adjustments
- Anticipated reduced plan benefits
- Anticipated plan terminations
- Shrinking service areas
- Increased consumer confusion

The Question

When your patients discover their Medicare plan is changing...

WHO will they hear from first?

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Real Marketplace Disruption

Many beneficiaries may experience:

- Plan terminations
- Reduced service areas
- Lower OTC allowances
- Reduced dental, vision, and hearing benefits
- Higher copays; more co-insurance
- Provider network changes
- Pharmacy network changes
- Fewer competitive plan options

The Result:

More patients will actively need assistance during AEP.

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Competition is already Preparing

Patients will be contacted. They may hear from:

- National call centers
- Television advertising
- Carrier marketing campaigns
- Independent brokers
- Online lead vendors

The Advantage Goes to Whoever Builds Trust First.

If you're waiting until October to prepare, someone else has already begun reaching your patients.



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Your Advantage

Pharmacy Agents Have What Others Don't!

You already know:

- Their medications
- Prescription costs
- Pharmacy preferences
- OTC utilization
- Vaccine history
- Healthcare concerns
- Existing relationships



Trust Already Exists

Other agents need to build trust. You begin with it.

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Why Pharmacy-Based Agents Win

Traditional Agents

- Limited patient interaction
- Often meet once a year
- Little prescription visibility
- Must establish trust

Pharmacy-Based ICBN Agents

- Regular patient contact
- Medication insight
- Established relationships
- Community credibility
- Convenient access

Patients already ask pharmacy staff healthcare questions every day.
That trust naturally extends to Medicare guidance.



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Why Early Certification Matters

Finish AHIP and carrier certifications early so you can:

- Identify affected patients (determine who's impacted by first look releases)
- Segment your patient population
- Build outreach campaigns
- Train pharmacy staff
- Schedule appointments
- Learn carrier changes
- Prepare ancillary discussions
- Protect existing relationships

Early Certification = Early Preparation

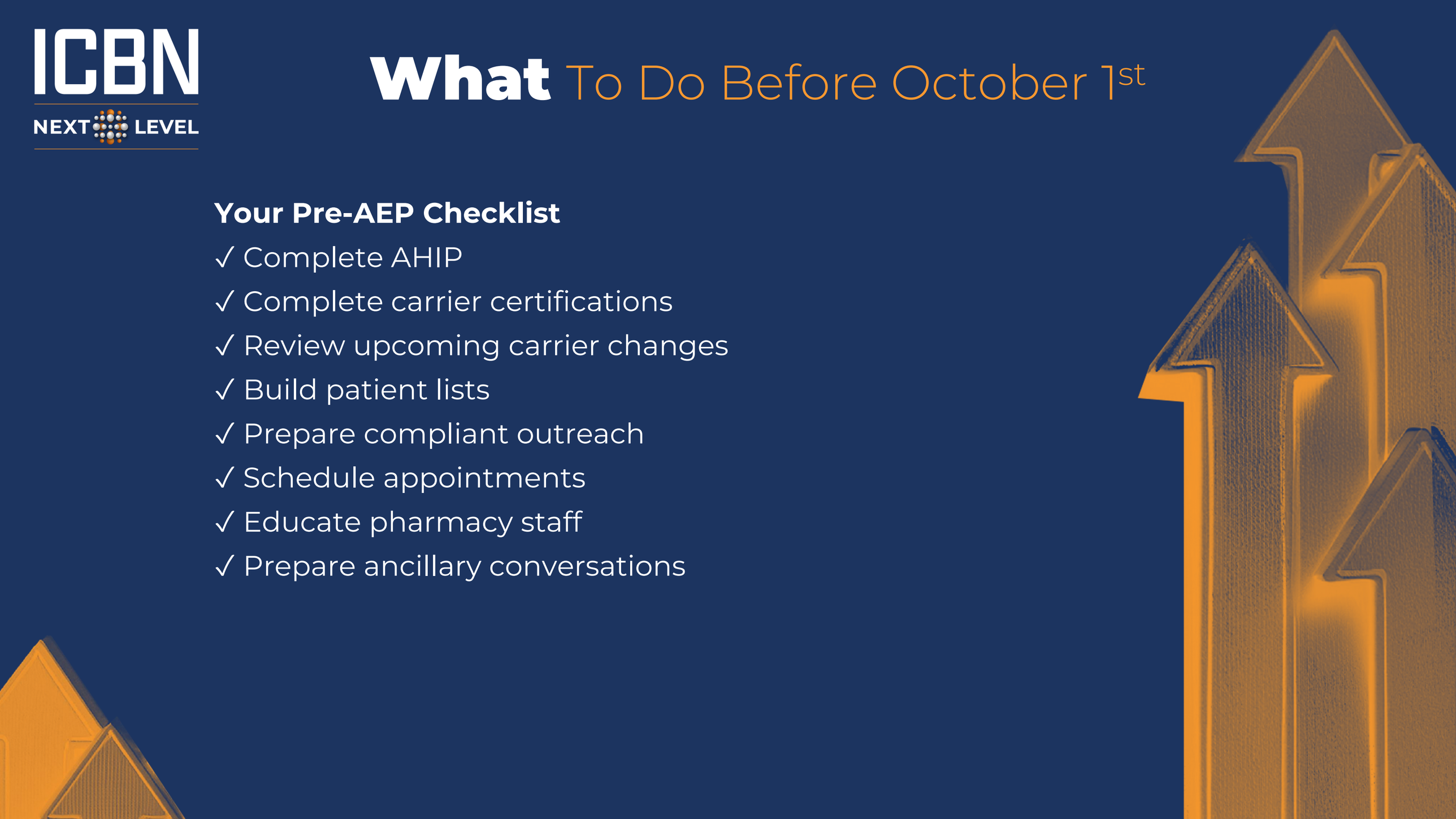


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What To Do Before October 1st

Your Pre-AEP Checklist

✓ Complete AHIP
✓ Complete carrier certifications
✓ Review upcoming carrier changes
✓ Build patient lists
✓ Prepare compliant outreach
✓ Schedule appointments
✓ Educate pharmacy staff
✓ Prepare ancillary conversations



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Segment Your Pharmacy Population

Prioritize High-Impact Patients who have:

- Terminating plans
- Service area reductions
- Lower OTC benefits
- High prescription utilization
- Dual eligibility
- LIS status
- Significant dental, vision, or hearing needs

Not every patient requires immediate outreach.

Focus first on those with the greatest likelihood of disruption.



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Build an Impacted Patient List

Patients in:

- Plan A leaving the county
- Plan B reducing OTC benefits
- Plan C reducing dental coverage

Also identify:

- High-cost medication users
- Patients likely to lose pharmacy access
- Patients with provider changes

Know who needs help before AEP begins.



Prepare Compliant Outreach

Keep It Service Focused

"Plans and benefits are changing this year. If you'd like to review your Medicare options with a licensed agent, we're happy to schedule a plan review."

Remember:

- Educate
- Inform
- Offer assistance
- Never use fear-based messaging

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Train Your Pharmacy Team

Your pharmacy staff should know how to:

- Recognize patients who may need assistance
- Answer basic questions appropriately
- Refer patients to the licensed Medicare agent
- Schedule appointments

Staff should refer—not sell Medicare.

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Ancillary Opportunities

Benefit Reductions Create Coverage Gaps. Patients may benefit from discussions about:

- Dental
- Vision
- Hearing
- Hospital Indemnity
- Short-Term Care

Conversation Starter:

"Let's review what your Medicare plan covers and determine whether there are any gaps we should address."



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Revenue Opportunity

Impacted Patient Enrollment Model

If a pharmacy has 100–300 patients affected by plan exits, reduced service areas, or major benefit reductions, those are existing patients with a real coverage problem — not cold prospects.

Impacted Patients	Conservative	Expected	Strong
100	25	40	55
200	50	80	110
300	75	120	165

These aren't cold prospects. These are existing pharmacy relationships with legitimate coverage needs.

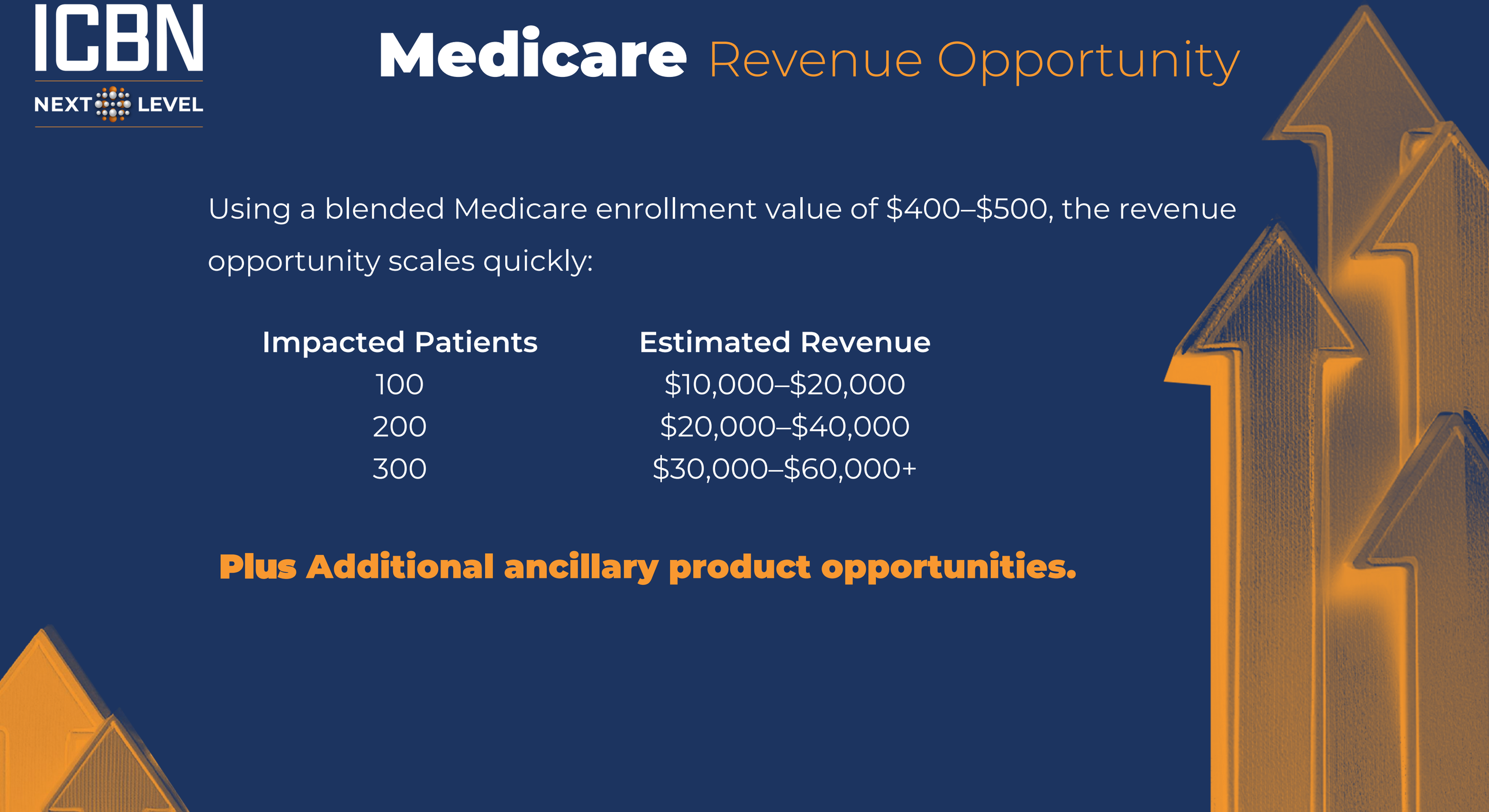
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Medicare Revenue Opportunity

Using a blended Medicare enrollment value of $400–$500, the revenue opportunity scales quickly:

Impacted Patients	Estimated Revenue
100	$10,000–$20,000
200	$20,000–$40,000
300	$30,000–$60,000+

Plus Additional ancillary product opportunities.



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You're Positioned to Win

Why ICBN Agents Are Positioned to Win

You already have:

- ✓ Trusted relationships
- ✓ Frequent patient interaction
- ✓ Medication insight
- ✓ Healthcare conversations
- ✓ Community presence

Patients don't need another salesperson.

They need a trusted advisor.



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Action Plan

Your Next Steps

- Complete AHIP
- Finish carrier certifications
- Learn upcoming plan changes
- Segment your patient population
- Prepare compliant outreach
- Train your staff
- Schedule appointments before AEP

Preparation today creates success tomorrow.



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Key Takeaways

Remember:

- This AEP will be more disruptive
- Patients will need trusted guidance
- Pharmacy-based agents have a competitive advantage
- Early certification creates valuable preparation time
- Preparation protects relationships and increases revenue

Agents who prepare early won't simply participate in AEP... THEY'LL LEAD IT.





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Thank You!