



Social Media Marketing for Insurance Agents



The internet and modern technology continue to transform the way we interact with products and services. Instead of just billboards and ads on TV, the radio, and in newspapers, there are now ads on your phone, on websites, and on social media.

But more important than new advertising avenues is how the internet and mobile platforms change the way we interact with businesses themselves.

What was once a one-way stream of communication has transformed into a two-way communication channel via the world wide web and mobile phones. Consumers can give direct feedback to marketers looking to reach them. The primary catalyst of these conversations? **Social media.**

Social media is at the forefront of a communication and marketing revolution.

Today's accessibility to people and brands is unprecedented.

Businesses are successfully taking advantage of this new gateway, and using it to reach their audiences.

But how does an insurance agent take advantage of this technological phenomenon? Let's start out by learning what social media is and what it isn't.

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1. Understanding Social Media

There are many platforms of social media, as well as many ways to use each platform (which is a fancy word for social media website or mobile app).

The way you use social media as an individual is going to look very different from how you should use it as a brand.

There are also a lot of preconceived ideas about social media marketing that are misleading or even inaccurate. So, the first step in developing a social strategy as an insurance agent is understanding what social media is and isn't in relation to your type of business.

As an agent in a highly regulated industry, you're going to treat your strategy differently from others in different businesses. It's important to remember that using social media in a way that best fits your business needs, instead of copying other businesses and their practices.

Best Use of Social Media

- A place to build relationships and your business.
- Essential part of business strategy.
- Jet fuel for website traffic.
- For everyone of all ages.

Poor Use of Social Media

- A platform for direct sales.
- Website replacement.
- Bag of magic beans.
- A trend or fad that won't last.
- For young or technology savvy people.

2. Seniors and Social Media

Concerned about your target audience? While it may seem that men and women ages 65 or older, or men and women turning 65, aren't interested in social sites, the Pew Research Center found that seniors are also moving towards more digitally connected lives. Around four-in-ten (42%) adults ages 65 and older now report owning smart phones, up from just 18% in 2013.

Internet use and home broadband adoption among this group have also risen substantially. Today, 67% of seniors use the internet – a 55-percentage-point increase in just under two decades. And for the first time, half of older Americans now have broadband at home.¹

Seniors do care a lot about their privacy, so they might not use the internet the same as millennials do. Instead of self-expression, they use it as an encyclopedia, to connect with like-minded individuals, and to share with family.

As an insurance agent, you can tap into this motivation by providing seniors with pertinent information they need about their health, and introducing them to another like-minded individual – you!

By using social media as a relationship-building tool, you can not only reach your clients, but also other agents, carriers, doctors, providers, and even your favorite Field Marketing Organization (FMO)!

Tips & Tricks:

- Take inventory of your current social media accounts and figure out how much familiar you are with it or how often you use each platform to get a jumping off point to start!

3. Compliance Check

Before we dive in, we have to cover compliance guidelines and rules.

Marketing Medicare insurance products is a highly regulated business. **The Centers for Medicare & Medicaid Services (CMS)** releases strict and important guidelines on what you can and can't do when it comes to selling Medicare products. Social media must abide by these rules as well.

Materials are classified into two sections by CMS: communications and marketing. **Communications** is defined as “activities and use of materials to provide information to current and prospective enrollees,” making it the more general of the two. Materials that fall under this category are generally not subject to review by CMS.

Marketing is a subset of communications. These materials are often more specific and provide detailed information.

The purpose of these materials is to draw a beneficiary's attention to a certain plan and influence their decision. These pieces could potentially include information on the plan's benefit structure, cost sharing, and measuring or ranking standards. Marketing materials are subject to carrier and/or CMS review.

The distinctions can get tricky fast which is why we prefer taking a safe approach when it comes to compliance and social media, and we recommend adopting the idea that social media is less about marketing and more about public relations (or communications).

Rather than marketing products to your clients and trying to

create appointments, focus on marketing your services as an insurance agent who sells Medicare.

Stay away from anything related to specific products and carriers and instead focus on building relationships, establishing trust, and demonstrating your expertise that can later translate into leads.

In uncertain situations, always use your best judgement and common sense. Always thoroughly review the CMS guidelines each year.

Most importantly, let your clients know that you care about more than just their money. Let them know that you're there to help them live a long and healthy life.

CMS Compliance Do's & Dont's:

✓ **DO** use pop-ups or targeted advertisements that comply with marketing rules to reach new clients.

✓ **DO** answer questions on social media. Keep your answer (PTC).

✓ **DO** keep things generic.

✗ **DO NOT** treat a follow, like, or comment as a permission to contact (PTC).

✗ **DO NOT** buy (or use) social media leads or referrals.

4. Privacy

Privacy is an important concern when it comes to social media, and sometimes policies can seem vague or even misleading. Here are some tips to help you, and your clients, be safe and smart when it comes to privacy.

Here are a few ways to protect yourself without having to toss out your social media platforms.

- **Use strong passwords and never share them with anyone to avoid account hacking.**
- **Set up personal profiles to protect your clients privacy.**
- **Block anyone that is attacking you on your platforms. Remember to handle them in a professional manner, as well.**

4. Content Marketing

We've heard the phrase, "Content is king" penned by Bill Gates himself. The saying was as right then, as it is now.

Content refers to blog posts, infographics, videos, podcasts, articles,

eBooks, webinars, case studies, e-courses, promotions, and many other examples that are shared across social media platforms every single day.

In a report by SmartInsights.com, there are 149,513 emails sent, 3.3 million Facebook posts posted, 3.8 million Google searches done, 448,800 tweets tweeted, and 500 hours of video content uploaded every sixty seconds.

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While the various posts are being shared, it's considered online marketing. But how do you set yourself apart from the others? Being strategic in your posting.

With so much content floating around, it's no wonder brands are vying for everyone's attention.

Wondering how this will make you money? Building relationships and facilitating loyalty creates warm leads that can turn into sales. Online advertising is at the bottom of this sales funnel so it's important to make customers aware of your services, establish trust, build loyalty, and then ask for something in return (their business).

People use and work with what they know. The better your online presence, the more likely a person is going to refer to you.

5. Knowing Your Audience

Understanding your audience and what they want to see and hear, can help nurture relationships and build new ones. You can tailor your marketing materials and posts to target your specific audience to get a better understanding of what it is they want or need.

Doing research ahead of creating your posts, can help better prepare you for future business.

By knowing your audience, you can create higher quality content that creates higher engagement with your target market. That means a better return on investment and maybe even more sales!

6. Create Your Goals

Knowing your target audience can help sharpen your business, so can setting goals. In doing so, you will learn new what works and what doesn't work for your target audience. Which means you will try new things and ideas to see which fits your business best.

Tips & Tricks:

Set a goal each day, week, and month that you want to achieve. Start with something basic or easy!

7. Curated vs. Created

Curated content is when you re-post content on various platforms but with proper credit given.

Created contents is when all your content is created by you or your business.

Each have their pros and cons, and could benefit your business. If you know what your audience is looking for then you can decided to do one versus the other or do a health combination of both.

Look for content that is informative, quick to consume, and easy to share. Remember also to pick pieces that reflect your brand, because though you didn't create it, you're the one recommending it.

While sharing content that wasn't created by you or your team is okay, just remember to not plagiarist. It's never a good idea to copy someone else's work and pass it off as your own. The owner of the copyright can take legal action against you for copyright plagiarism.

7. Time Management

By implementing the right time management tools you won't have to spend all your time monitoring social media.



Fun Fact: The biggest challenge people face with social media is time.

Many struggle with creating content, scheduling the posts to go out and monitoring each platform eats away at the day.

Time Management Tips:

- Create a content calendar.
- Create all your content at one time.
- Use a scheduling tool for your posts.
- Post content in a timely manner.

8. Review Your Analytics

Tracking the analytics of both your social media pages and website, whether good or bad, can help improve your business.

As you work to implement a content strategy, the analytics will tell you what's working and what's not.

Track your goals against your analytics to see if your strategy is working. Don't be discouraged by the daunting task of running analytics.

You can utilize each platform's analytic tool to see the progress of your posts or download **Google Analytics** to help track your website traffic.

Key Data Points:

- **Demographics** – This is all the generic information collected about an individual user interacting with your content: age range, gender, location, etc.
- **Engagement** – This is how many people interacted with your post by clicking on links, liking or favoriting the content, sharing it, or commenting on it.
- **Clicks** – Simply put, this is how many people clicked on a link you posted with your content.
- **Impressions or Reach** – This indicates how many people may have "seen" your post through their news feed. It doesn't

necessarily mean they read the whole thing or engaged with it.

9. Platforms

Don't join all the platforms and become overwhelmed. Join one and become familiar with it.

Facebook is the most recommended since it's such a powerhouse, but LinkedIn is also great for making connections within the industry.

Engaging Clients:

- Facebook
- Twitter
- Instagram

Engaging Colleagues

- LinkedIn
- Forums
- Twitter

Facebook

Facebook can benefit your business by tightening relationships with customers, increases branding through clients, and builds brand awareness.

Creating a Facebook Business Page

- Login to your personal Facebook account.
 - Create a Facebook account if you do not already have one.
 - Once logged in, click the down arrow in the blue bar at the top of your screen.
 - Click **Create a Page**.
- Choose **Local Business**.
 - Click the drop-down menu for category and select **Local Service**, or another category that resembles your services.
 - Your business name, address, and phone number. Fill out these sections.
- Click **Get Started**.
 - Click **Upload a Profile Picture**, by selecting an image from your computer. This image should be **180 pixels wide** and **180 pixels tall**.
 - Click **Verify Your Account**.
 - From here you can personalized your account to you or your brand.

Personalizing Your Business Page

There are several ways to customize your business page. Start at the **Welcome to Your New Page** tips at the top of your new page. This gives you some recommendations on how to continue filling out your page.

Page Tips:

- Add a short **Description**.
- Add your **Business Hours**.
- Create a **Call to Action** button

(such as calling you or visiting your website).

- Add your **Website URL**.

You can make changes in the **Settings** tab or in the **Edit Your Page** tab.

Checking your notifications under the **Notifications** tab or the **Bell Icon** on your screen. If you receive a message, you can check it in your Inbox.



FACEBOOK INSIGHTS

Facebook Insights gives you an overview of how well your posts, page, and buttons are doing. Review it frequently to see how to further optimize your page!

Here are some things to keep in mind:

Overview:

This is a snapshot of your page's performance for the last seven days. You can see your five most recent posts and get some suggestions of pages to watch.

People:

This sidebar tab gives a look at some of the data and demographics collected on the people following and visiting your page. This will help you target your posts, and see how well you're reaching your target audience.

Posts:

This sidebar tab shows all the data pertaining to your posts. You can see how many people a post reached, how many people clicked it, and how many people reacted, commented, and shared. It also shows you when your fans are online, which can help you decide when the best times to post are. Look through this data to see what your best posts were, and figure out how you can recreate your success!

Twitter:

Twitter is a widely used social media platform. Create an account to keep with up with trends, carriers, prospects, and industry news.

You can post relevant content that "humanizes" your work and shows you're actively part of the Twitter-sphere.

You may not see as many seniors "tweeting" as it were, but being connected online to other agents and industry leaders will help fuel your business and serves as a great resource for content ideas!

Once you're all set, follow our Twitter page: [SeniorMarketAdv](#). Don't worry, we follow back.

Creating a Twitter Account:

- Visit www.twitter.com
- Add your phone number or email address in the username box, and your desired password in the second.

- If you choose your phone number, you will be asked to verify it. Your phone will receive numbers in a text. Verify by entering the numbers you receive.
- Click [Get Started](#).
- Another box will appear beneath the two you filled out. In it, type in your full name.
- **OPTION 1:** If you'd like Twitter to personalize what you see in your new account based on what Twitter content you've looked at in the past, check the box. If not, leave it blank.

Choose a username that's easy for you to remember and for potential clients to find when they search for it.

A pop-up will appear and offer for you to turn on notifications. These will be little reminders that appear in your browser. You can either:

- Click [Turn on Notifications](#).
- Click [Not Now](#).

- Once you're on your profile, you can now edit the options you set up or skipped by clicking Edit Profile on the right.
- You can add a description or bio to your profile.
- You can add a birthday, profile picture, and a cover photo to your account.
- You will be able to make changes to your account at any time with the Edit Profile button.

After your profile is complete, you can follow people who share the same interests, carriers, and competitors.

- **You can also follow us!**
 - [@SeniorMarketAdv](#) – Senior Market Advisor's account
 - [@medicare_finder](#) – Our account for sharing senior-focused articles. Perfect for sharing on your own page!
- **Insurance News:**
 - [@TA_LifeHealth](#)
 - [@KaiserFamFound](#)
- **More Ideas:**
 - Carriers you work with!
 - [@AARP](#) and other senior-focused groups.

- Now that you're following others you can send your first tweet by clicking the box in the top right hand of the screen. Remember, you only have 280 characters so tweet wisely!

Replying, Retweeting, and Liking

- Creating your own tweets is not the only way to share or interact on Twitter. You can also retweet, reply, direct message, or like something someone else posts.

Replying:

When someone mentions you or responded to a tweet, it's called a reply.

Retweeting:

This is Twitter's equivalent of "sharing" on the network. You can retweet other people's tweet to your own page.

Liking:

Function like other social media likes, except that they are stored on your profile. So, when you click the heart, it notifies the author, and it stores that tweet under the "Likes" tab on your profile page.

Twitter 101:

Each tweet contains 280 characters for your message.

With each tweet, you can tweets articles, new content, and retweet anything you would like to have added to your page.

Hashtags:

Hashtags can occur anywhere in a tweet – at the beginning, middle, or end.

They have become very popular over the years, but be careful not to spam your tweet with numerous hashtags. Each hashtags takes you to a group that is using that tag exclusively. It's a great way to learn more about the industry or a product!

LinkedIn:

LinkedIn was created for professional connections and if you're not on there, you're missing out on opportunities. It's a great tool to network and meet like minded people in your field.

LinkedIn Tips:

- Keep your profile updated and with a current, professional photo! Keep your photos and posts as professional as possible.
- Don't be afraid to connect! Every time you speak with a new agent, look for them on LinkedIn and connect. It's a great way to become more than just a voice on the phone or words in an email!
- Share business or industry-related articles.
- Published posts are searchable by any LinkedIn user and they automatically show up in the homepage feed of your connections and followers.

Create a LinkedIn Account:

- Go to www.linkedin.com
- Input your information to create an account.
- Once you've filled out the form, click **Join Now**.

Completing Your LinkedIn Account:

You will be able to finish setting up your account by verifying it and added people by email or phone number. You can create groups with like-minded people and work together.

You should treat your LinkedIn profile like a business card or resume. This is why the perfect account is crucial as LinkedIn is used to connect with and network with people all over the world looking to learn and grow their business.

Updating Your LinkedIn Info:

- **Profile Picture** - Get as professional of a picture as you can. Avoid selfies, anything with strange backgrounds, and pictures with other people. This may be the first picture an agent sees of you; so think about the kind of impression you want to make.
- **Summary** - Use your summary to clearly and concisely tell others key bits of information about

yourself, such as: your most important accomplishments, your values and passions, your top strengths, quantifiable points about your work, and the thing that makes working with you different than working with somebody else.

- **Experience** – Fill out your job history, and include important details about how you contributed in each position. Don't over-exaggerate (if you were a cashier, don't put that you were a money manager), but don't be afraid to brag on yourself when you did a great job. People will notice.

Making connections on LinkedIn are your lifeline. It's basically a online Rolodex.

While adding connections is important, it also adds value to your connections. A great way to nurture those connections is to share your own content with your connections.

Your published posts show up in the home page feed, so it's there for everyone to see. Those kinds of posts are great way to make your self seen and heard.

LinkedIn Tip:

Share a post on LinkedIn, something you find valuable. If you're up for a real challenge, try creating your own post!

Forums:

Internet forums allow people with a similar interest to have conversations or ask questions about that topic.

Insurance agents are active on forums related to the insurance field, and there are entire websites dedicated to managing these conversations.

Before joining the forums, you have to agree to the community guidelines. Every forum has rules or a guide that must be followed for each meeting or conference.

Forums are a great way to meet other agents in the business and ask questions or converse about the industry.

Forums are not a sales opportunity. You can ask questions and join in on conversations, but the sales pitch is a turnoff.

Don't be flashy with your name tag or signature. You can include your job title, company, or your website. It's best to keep the interactions simple.

Answer all questions honestly and direct. The best way to get the best experience out of a forum is to contribute when you have something to add.

In order to succeed at a forum, is to be honest, direct, and provide value. And those apply to everything.

10. Congratulations!

You've just finished your beginner's training guide on social media in the senior health insurance industry!

SOURCES:

1. Pew Research Center, *Share of U.S. adults using social media, including Facebook, is mostly unchanged since 2018*
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4. <https://www.pewinternet.org/fact-sheet/social-media/>
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https://www.cms.gov/Medicare/Health-Plans/ManagedCareMarketing/Downloads/Draft_2020_MCMG.pdf
6. Please stay up to date with the latest information provided in the link.
7. <https://medium.com/@HeathEvans/content-is-king-essay-by-bill-gates-1996-df74552f80d9>
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