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Conversation Guide



About Us

At Senior Market Advisors, we are committed to serving the underserved. This means we want you to do more than just make sales - we want you to build relationships!

In order to really serve a beneficiary, you need to help them understand the enrollment process and earn their trust over time. Our four-point conversation guide can help you do just that, all while staying compliant with CMS's guidelines.



Compliance Reminders



1

You cannot market the ability to make changes to plans during OEP. If a member shows dissatisfaction with the plan they selected AND it is OEP (January 1 - March 31), you can discuss all applicable election periods, such as OEP and SEP. **The beneficiary must start the conversation.**

2

Cross-selling is prohibited. If a member inquires about other “non-health-related” products, you must explain that they need to call you back. You cannot accept those type of inquiries during a conversation about Medicare Advantage.

3 Day Call

This will be your first call after a beneficiary enrolls in a plan. The purpose of this second conversation is to explain what the beneficiary should expect next.

1 Introduce Yourself

“Hello, my name is _____ and I am calling from Senior Market Advisors, an independent broker. May I speak with _____?”

2 Explanation

“It was great speaking with you a few days ago and helping you enroll in _____. I’d like to walk you through what you should be expecting from your plan in the upcoming weeks.”

Continue the conversation by outlining exactly what they will receive and when it will arrive. Some examples would be:

- Enrollment letters
- ID cards
- Benefit overviews
- Proof of coverage

3 Reassurance

Thank the beneficiary for enrolling in the plan and assure them you are available for any questions. Let them know you will be calling back in one month (thirty-day call) to make sure they received the appropriate materials and to let them know of all the ways they can utilize their plan.

30 Day Call

The thirty-day call is the second call you should have scheduled for your beneficiary. The purpose of this call is to walk them through the steps they can take to utilize everything their plan offers. Follow this guideline:

1 Introduce Yourself

“Hello, my name is _____ and I am calling from Senior Market Advisors, an independent broker. May I speak with _____?”

Remind them that you are just following up with them as you had previously discussed. Explain that you want to check-in and talk about how they can use their plan to reach any health goals they may have.

2 Follow Up

Topics can include:

- Did you receive a welcome call from the carrier?
- Did you receive an ID card and information about your benefits?
- Is your premium the same as previously discussed?
- Have you found a good doctor that accepts your plan, and have you had your annual checkup or “Welcome to Medicare” visit (when applicable)?
- Are all of your prescriptions covered?

3 Next Steps

Finish the call by discussing next steps. Encourage the beneficiary to make contact with their doctor. It’s important that you stress the importance of using network providers and specialists. Lastly, remind them you will be in contact in roughly one month to follow-up again.

60 Day Call

It has been a couple of months since the beneficiary enrolled in their plan, and at this point, they should be feeling comfortable. This is a great call to discuss advanced benefits and discuss any value adds that weren't addressed previously.

1 Introduce Yourself

"Hello, my name is _____ and I am calling from Senior Market Advisors, an independent broker. May I speak with _____?"

Explain to the beneficiary that you are calling to check in and discuss extra services included in their chosen plan.

2 Follow Up

Use this conversation to see if they have contacted their doctor or established their network. This is also your chance to ask about their thoughts and experiences on the plan so far.

3 Value Adds

Let your beneficiary know of additional benefits that may be available. Consider (if applicable):

- SilverSneakers or Silver and Fit
- Prescription drug coverage
- Vision, hearing, and dental coverage
- Meal delivery and nutrition counseling
- Telemedicine
- Transportation assistance

4 Support

Close the call by making sure the member feels supported. Provide them with the resources and information for their plan including any phone numbers or websites. Let them know you will be following up one more time in about a month and that they can contact you before then with any questions.

90 Day Call

This call is focused on customer retention. If a beneficiary is satisfied with this plan, it's more likely that they will recommend you to friends and family. Plus, the happier they are with their plan, the more likely you are to keep them as a client.

1 Introduce Yourself

"Hello, my name is _____ and I am calling from Senior Market Advisors, an independent broker. May I speak with _____?"

Explain the purpose of this call: talking about preventative health.

2 Follow Up

Follow-up on the previous call and ask if they have utilized any of the additional benefits that you discussed.

3 Proactive Care

Ask the beneficiary if they have taken any proactive steps towards their health. Give examples of steps they can take, like:

- Annual check-ups
- The flu shot and other vaccines
- Dental exams
- Vision exams
- Blood pressure checks
- Mammograms and prostate exams
- Blood glucose screenings
- Cholesterol tests (and other blood tests)

4 Keep In Touch

Ask them if they have any final questions and reassure them they can contact you at any time. Show that you want to keep in touch and continue building on this relationship.

After The 90 Day Call

After the 90-day call, there are several things you can do to continue growing your relationship with the beneficiary. Consider:

- Send birthday and/or holiday cards
- Call again before AEP every year to make sure they are happy
- Send emails or letters pointing out any plan or network changes
- Offer to send business cards or brochures that they can pass on to their friends and family.

Support

We hope this guide will prove useful in building relationships with your beneficiaries! We thank you for your commitment to helping us serve the underserved. Please do not hesitate to contact us with any concerns or questions.



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Not partnered with SMA? Visit the Contact page on our website to get in touch and find out what we can do for you.