Medicare 101 — Agent Guide

Educate Clients and Prospects With Confidence



You can educate clients and prospects about Medicare, helping them make more confidence choices for their needs. This guide will help you get organized and ready, outlining available materials and resources within Integrity technology to help you stay compliant and grow successfully.

PRESENTING THE MEDICARE 101 DECK

Before you reach out to consumers, download and read through the Medicare 101 Deck. You'll be using this to present the basics of Medicare to consumers, whether one on one or in an educational event. Make sure you're comfortable with what you'll be presenting, section by section.

Medicare 101 — Who Is Eligible for Medicare?

This section reviews general eligibility guidelines for Medicare enrollment. For additional details, consult this official website: https://www.medicare.gov/basics/get-started-with-medicare

Medicare 101 — The Medicare Basics

Here you'll start with the different components to Original Medicare, including standard premium costs and factors that may influence these costs, such as late enrollment penalties.

You'll also present information about what Original Medicare does and does not cover, and how much cost-sharing the Medicare recipient is expected to contribute.

Next are brief overviews of Medigap (Medicare Supplement), Prescription Drug Plans (Part D) and Medicare Advantage (Part C), including their potential costs, coverages and how to manage health expenses or even save money on these plans.

Take your time through this section — the details can seem complicated for someone new to Medicare.

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PRESENTING THE MEDICARE 101 DECK *(CONT.)*

Medicare 101 — Enrollment Periods

Now you'll be showing your audience how Medicare enrollment periods work with brief information about the initial enrollment period, special enrollment periods, the annual enrollment period and the open enrollment period.

Medicare Supplement also has an initial enrollment period that consumers need to understand, plus information about medical underwriting and guaranteed issue plans.

Medicare 101 — Star Ratings

Medicare Advantage plans have star ratings, and this section shows how they work and which factors contribute to each plan's rating.

Medicare 101 — Summary Pages

You're just about done with your presentation! Make sure your consumers know that they have several options for having health coverage after age 65, which can include an employer or military plan if they are still working or eligible.

Now, make sure your client or consumer audience understand what you can offer to them:

- A no-cost, no-obligation assessment of their unique history and current health status, including doctors and medications
- Personalized guidance that fits their needs and preferences
- A chance to build a long-term trusting relationship with you as their insurance advocate

INTEGRITY

Integrity Technology was built to help agents.

When you've completed your Medicare 101 presentation, Integrity Technology makes it simple to capture client information, quote and enroll prospects — all in one platform.

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