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Leveraging Social Media for Insurance Agents



Social media is one of the most powerful tools insurance agents have today, but it has to be used the right way. When done correctly, it builds trust, creates visibility, and brings in inbound opportunities. When done incorrectly, it can quickly lead to compliance issues.

The key difference is simple: social media should attract prospects, not chase them. Instead of reaching out directly, your goal is to create content that encourages people to come to you.

Things You Can, And Cannot Do

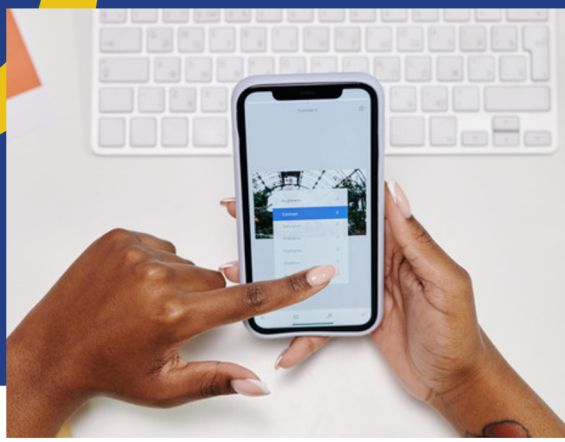
✔ You CAN	✘ You CANNOT
• Post educational content • Share reminders and seasonal information • Promote events (when compliant) • Encourage calls or form fills	• Cold DM prospects • Use DMs as your primary call-to-action • Send unsolicited messages

Bottom line: Social media is a pull strategy, not a push strategy.

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Marketing vs. Education



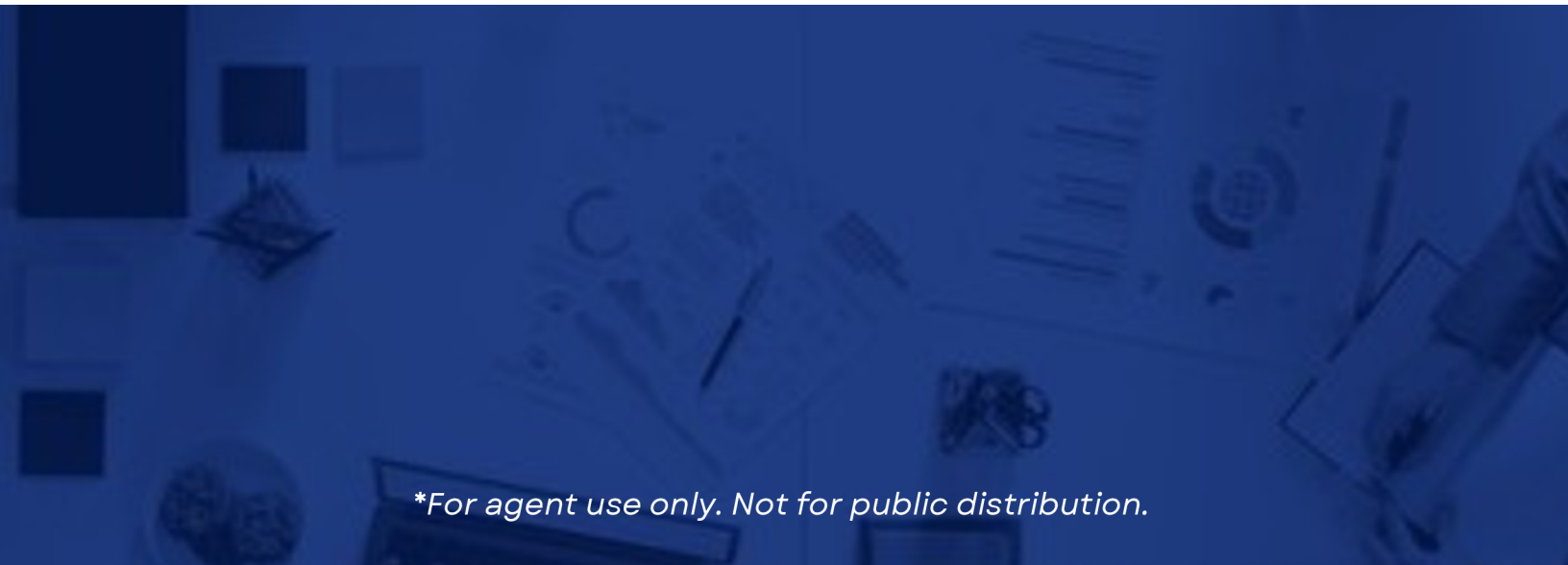
Understanding the difference between education and marketing is one of the most important parts of staying compliant. Many agents unintentionally cross the line simply by mentioning benefits or plan details.

Educational content is designed to inform and guide. It helps your audience better understand Medicare without pushing them toward a specific plan or outcome. This type of content is not only safer but it also performs better long-term because it builds credibility.

Educational Content (Safe Zone)

- Medicare basics
- General guidance
- Enrollments timelines
- Checklist and planning tips

These posts position you as a trusted resource without triggering additional compliance requirements.



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⚠ Marketing Content (Regulated)

Marketing content, on the other hand, is more specific and can influence a beneficiary's decision. The moment you mention benefits, costs, or plan features, your content may be classified as marketing.

- Mentioning benefits (dental, vision, hearing)
- Discussing costs ($0 premiums, copays, etc.)
- Referencing specific plans

This type of content often requires carrier approval, disclaimers, and additional oversight.

When in doubt: keep your content educational first.

TPMO Disclaimer: When You Need It

The TPMO disclaimer is a critical compliance requirement that often gets overlooked. If your content is considered marketing, the disclaimer must be included in a way that is clear and easy to find.

This applies especially to digital environments where consumers are making decisions quickly; such as ads, landing pages, and emails.

You should expect to include the TPMO disclaimer when using:

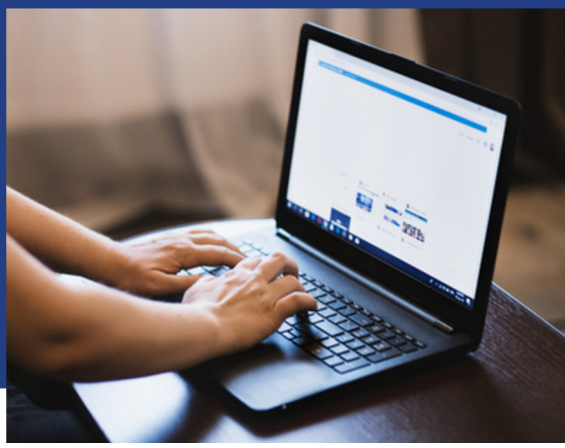
- Paid advertisements
- Landing pages
- Emails and digital communications
- Websites
- Benefit-focused posts

It's not enough to include it, you must make sure it's prominent and readable, not hidden in fine print.

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Language That Will Get You Flagged



The words you choose matter just as much as the information you share. Certain phrases can come across as misleading, overly aggressive, or non-compliant, even if your intentions are good.

High-pressure language can create urgency that violates compliance guidelines, while absolute claims can be interpreted as misleading.

✗ Avoid:

- "Call NOW"
- "Don't miss out"
- "Best plan"
- "Guaranteed coverage"
- "All plans include..."

These types of phrases can raise red flags because they imply certainty or urgency that may not apply to every beneficiary.

It's also important to be mindful of how you refer to your audience. Medicare serves a diverse population, and language should reflect that.

✗ Avoid:

- "Senior plans"
- "65+ only"

✓ Use instead:

- "Medicare beneficiaries"
- "New to Medicare"
- "Turning 65 or new to Medicare"

Inclusive, neutral language helps you stay compliant and reach a broader audience.

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Branding & Appearance Rules



Visual presentation plays a big role in compliance.
Content that appears too similar to government materials can be misleading, even if the information it self is accurate.

Your goal should be to look professional and trustworthy, without appearing affiliated with or endorsed by the government.

❌ Don't:

- Mimic government branding
- Use Medicare card imagery
- Overuse patriotic visuals (flags, red/white/blue themes)

Titles also matter. Certain terms can imply authority or affiliation that isn't allowed under CMS guidelines.

❌ Avoid titles like:

- Medicare Specialist
- Medicare Advisor
- Medicare Advocate

✔ Do:

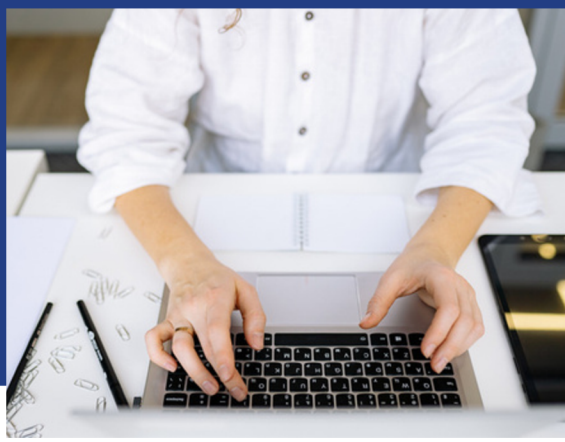
- Licensed Insurance Agent
- Licensed Sales Agent

👉 **Clear, accurate representation builds trust and keeps you compliant.**

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💬 Your Call-to-Action (CTA)



Your call-to-action is where compliance issues often happen. While it may feel natural to ask people to message you directly, this can create problems, especially in Medicare marketing.

Instead, your CTA should guide prospects toward approved and trackable communication channels.

❌ NOT Allowed:

- "DM me for info"

✔ Use:

- "Call [PHONE] to speak with a licensed agent"
- "Visit the link to learn more"
- "Schedule a consultation"

👉 **A compliant CTA protects both you and the consumer while still driving action.**



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Ready-To-Use Social Post Continued...



These examples are designed to be simple, effective, and compliant. You can copy, paste, and customize them with your contact information.

1. Medicare Basics Post (High Engagement)

Caption:

New to Medicare? Here's a simple breakdown

- Original Medicare (Part A + Part B)
- Medicare Advantage (Part C)
- Prescription Drug Coverage (Part D)

If you're turning 65 or new to Medicare, understanding your options can make a big difference.

Call to speak with a licensed insurance agent: [PHONE]

#Medicare101 #NewToMedicare #MedicareHelp

2. Seasonal Hook Post

Caption:

April 16 is National Healthcare Decisions Day

It's a great reminder to make sure your healthcare coverage, including Medicare, still fits your needs.

If anything has changed this year, it may be time for a quick review.

Call to speak with a licensed insurance agent: [PHONE]

#HealthcareDecisions #MedicareReview

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3. Mid-Year Review Post (Retention Focus)

Caption:

Mid-year Medicare check-in ✔

If your medications, doctors, or health needs have changed, it's a good time to review your coverage.

Start here:
✔ Medications
✔ Providers
✔ Any new diagnoses

Call to speak with a licensed insurance agent: [PHONE]

#MedicareReview #MedicareSupport

4. Myth vs Fact (High Engagement)

Caption:

MYTH: Medicare covers all medical expenses
FACT: Medicare doesn't cover everything, and coverage depends on what you have.

If you're unsure what your plan includes, a quick review can help.

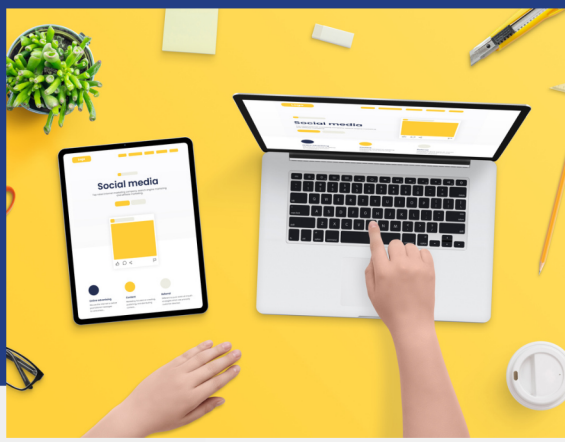
Call to speak with a licensed insurance agent: [PHONE]

#MedicareFacts #MedicareEducation

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Simple Weekly Posting Plan



Consistency is what turns social media into a lead-generating tool. You don't need to post every day, you just need a structured approach.

- Monday: Educational (Medicare basics)
- Wednesday: Engagement (Myth vs Fact / Tips)
- Friday: Service (Reviews, reminders, checklists)
- 1x/month: Seasonal or awareness post

Over time, this builds familiarity, trust, and inbound conversations.

Final Check

✓ Before posting, take a moment to review your content through a compliance lens. A quick check can prevent bigger issues later.

- ✓ Is this educational rather than sales-focused?
- ✓ Am I avoiding pressure-based language?
- ✓ Is my CTA compliant (no DMs)?
- ✓ Would this pass a compliance review?

If yes → you're good to post.



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