A person wearing a dark jacket and a backpack is walking away from the camera, crossing a small stream. The background features a dense forest of evergreen trees, with a mountain slope in the distance covered in trees with vibrant autumn foliage in shades of yellow and orange. The sky is overcast and misty.

# Medicare Achievement Planner

2024



# Introduction

**The Medicare Achievement Planner [MAP] is your step-by-step guide to success in the Medicare market.**

MAP outlines the exact activities you need to be doing each month to be highly successful.

MAP gives you a monthly guide as to what top agents are doing that you can incorporate into your practice to start seeing results immediately.

Whether you are new to Medicare or a seasoned veteran, the MAP will help you become more effective and efficient at the tasks you need to master to be successful.

## MAP guides you...

- OEP
- Marketing & Prospecting
- Referral Relationships
- Training
- AEP Activities

## MAP will help you...

- Increase Medicare sales
- Increase sales for other products
- See more prospects
- Get more referrals
- Establish consistent referral sources

# Overview

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Doing the right things through the year will help you achieve success as a Medicare advisor. Here is what you can expect...

## OEP

& Referrals

Jan – Mar

Take advantage of OEP opportunities and get referrals and sell additional products.

## T65 & T66

& more

Apr – May

Find opportunities for people turning 65 & 66 as well as reviewing Med Supps and other opportunities.

## Prep Work

& Pharmacies

Jun – Jul

Time to start gearing up for AEP by preparing yourself and finding new opportunities.

## Pharmacies

Marketing & Training

Aug – Sep

Prepare your pharmacy relationships and ready your marketing. A refresher may not hurt.

## AEP

Activity

Oct – Dec

Make sure you're ready for AEP and prepare your clients and get ready to see new people.

# January - March

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During the first quarter of the year make sure your current clients are taken care of as well as finding new opportunities and new prospects.



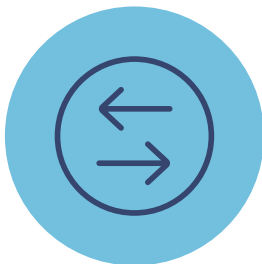
## GATHER YOUR INFORMATION

Update or import all your clients into your CRM to identify who will be turning 65 years old this year. Now is the time to reach out to them, regardless of how far out their birthday is. If you do not use a CRM, then import all your clients into the MAP excel spreadsheet to identify those turning 65 years old this year.



## CURRENT CLIENT REVIEWS

This is the time to review your clients on MAPDs to make sure they understand every aspect of their new plan. Review the benefits and features of the plan and review all their policies. See if they are missing any plans they should have or if you could save them money on anything. Plans like HIPs, DVH, life insurance, long term care, or better annuity options.



## OEP

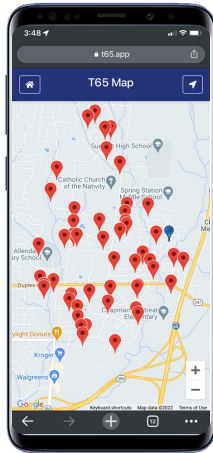
This is the time of year you can make any necessary changes to someone's plan for MAPDs. Confirm if a new plan you set up for a client is working for them. If someone did not review their plan during AEP, now is a great time to review their plan.



## GET REFERRALS

Ask for referrals. "Who do you know that may benefit from having their plan reviewed like I did for you?" Consider offering a small gift to anyone that refers someone to you that you can do a Medicare review for. Consider something like a tin mug with your logo. Useful and easy to ship.

# April - May



## T65 Locator

Use the T65 Locator to identify new prospects at every appointment.

Whenever you finish an appointment, open the program and see who in the vicinity will be turning 65 years old in the next year.

Use a leave-behind brochure/flyer for when you knock on someone's door and they do not answer.

**No Cost Marketing** - Review no cost marketing programs within Senior Market Builder platform. Contact and cultivate relationships to set up these referral programs.

## People turning 66

Since full retirement age for Social Security is now over 66 ½, many people stay on their company insurance and don't retire until age 66 or 67.

No one is contacting these people. Everyone is focused on T65s.

Also, people who have had a Med Supp plan since turning 65 have most likely experienced a rate increase and are interested in shopping for a better rate.

Healthy people may want to consider Plan N because it is cheaper than F or G. Plan N requires that after the deductible that a beneficiary only need to pay the \$20 office copay and \$50 ER copay. Plan N also has historically few rate increases.

## Call List

As you speak to people, create a list of people who are not happy with their MAPD or PDP plans. Let them know you will reach out in Sept/Oct to review their plan for free.

### REVIEW

Medicare Supplement  
Policy Holders

# April - May continued

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## Learn about under age 65 products

Many clients need to cover a spouse and you can help them so that when the younger spouse turns 65 they come to you for their Medicare.

**ACA** – All of your enrollments can be done through HealthSherpa.com for you to either receive a commission from the carrier if you get appointed or a simple referral fee.

Also consider short-term medical, healthcare sharing ministries, and indemnity options.

## SEP's (Special Election Periods)

Check the SEP-FEMA/State Declarations website to see if there is a special enrollment period in your area due to bad weather or other circumstances.

WEBSITE: <https://1b3050-423b.icpage.net/Wellcare-SEP-Declarations---FEMASState?sld=64060387&sKey=F53B&mld=310350>



**See if there are any  
5-star MAPD plans or  
CSNP plans available  
in your area for people  
who are not happy with  
their current plan and  
want to change now.**

## Partner with group health agents...

Best way to keep group rates down is for Medicare eligible people to get off the plan.

Have them send you everyone turning 65 to do a review and see if going on Medicare is a good option.

If it is not, make sure they keep your information so that when they do retire and come off the group plan they know to contact you.

# **June - July**

## **Secure relationships with senior groups who provide information to their members.**

Be the go-to person to do a Medicare presentation each year in September.

Make sure the contact person for the group knows to send everyone to you who asks about Medicare.

Any group with that meets that has members that are Medicare age or close to are groups you want to focus on.

## **Do AHIP & Carrier Certifications**

Keep track of the dates you complete each certification and keep the ready to sell [RTS] emails you receive from the carriers.

Also, make sure you are set up to do the HRAs for each carrier.

## **If your insurance license expires during the last quarter of the year, do your continuing education NOW!**

## **Get to know your carrier reps**

Find out if they are doing any outreach such as health fairs or wellness clinics.

Be the person who is willing to help by setting up tables and doing anything else that shows you are team players.

Find out if they have any marketing dollars or co-op money for AEP and begin planning your marketing strategy for AEP.

Find out if they need people to staff a table at a clinic or pharmacy.

Find out if they are willing to do any marketing for a seminar that you can present at.



A photograph of a suspension bridge with a wooden deck and metal railings, stretching over a dense, green forest. The bridge is made of metal cables and chains, and the surrounding trees are tall and lush.

# June - July continued

## Use Your CRM or ask us which CRM we recommend.

Enter all your clients into your CRM with all their personal information and policy information.

Make sure your CRM can email your Medicare clients all at one time. If your CRM does not have that ability, then consider using a program like Constant Contact or MailChimp.

## Independent Pharmacies

Review independent pharmacy partnership program training videos inside Senior Market Builder.

Research independent pharmacies in your area.

Independent pharmacies can be an excellent resource for referrals and new clients during AEP.



# August - September

If you do yearly reviews for other clients, such as life insurance, get all those done so your last quarter is free to concentrate on Medicare.

Visit your pharmacist in August and make sure they have the window signs and bag stuffers to put in everyone's pharmacy bag before September 1

Make sure your pharmacist has your October bag stuffers by the end of September.

If you plan to do any direct mail, you need to schedule it to drop by the middle of September before all the carriers start their marketing.

Brush up on your Medicare knowledge by going through the Medicare Training HQ course.

Set up a Medicare Planner link for your clients to fill out so you can collect their medications and doctors to do a review.

Your planner should ask them for referrals and even give them an incentive to give you referrals.

# October - December

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**Make sure your pharmacist has the November bag stuffers before the end of October.**

**Send out an email to all your current Medicare clients with a link to your Medicare planner offering to do a review of their current plan.**

Use a survey website or a form on your website for your online planner.

You can save some clients a lot of money on their medications by reviewing their plan.

Builds loyalty and dependence.

People you save a lot of money become enthusiastic clients and great referral sources.

Do as many reviews as you can before October 15th.

**See as many people as you can during AEP. Make sure to use technology to be as efficient as possible.**

**Check carrier websites after December 7<sup>th</sup> to be sure there are no outstanding requirements on enrolled clients.**



# Medicare **Achievement Planner**

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