The Medicare Map . . .

Helping you and your clients navigate the Medicare Maze

Monthly Medicare Newsletter for Advisors
Published by: HealthCare Benefit Services - March 2022

What Happens When You Refer a Client to HBS

a Closer Look at Our Process

Let's start with the initial steps

We can assist your clients with enrolling in Medicare whether they're joining at age 65 or older (coming off group).

1. Due to Medicare rules, **your client must initiate contact with us** by
   - Email: advisors@medicarehbs.com *or*
   - Calling our office: 303-973-6636 *or*
   - Completing forms on our website: medicarehbs.com and clicking on the **"How To Get Started"** tab
2. We'll complete an initial phone call to get familiar with your clients specific situation, answer questions and walk them through our process
3. Based on that call and information provided on their Personal Information Worksheet, we complete a thorough analysis of ALL the plans they are entitled to
   - That may include FEHB, GEHA, PERA, company Retiree plans (ie. United Airlines, Lockheed Martin) and others; *we leave no stone unturned in the discovery process*
   - We compare ALL plans and make sure your client understands every option
   - On our Personal Information Worksheet we ask for all medications that are being taken, and list of doctors; this information allows us to help your client narrow down plan choices to what fits their healthcare needs

CLIENT STORY FROM LAST WEEK: *Tammey got a call from a current long term care insurance client that recently went on Medicare and used another agent. They were having second thoughts about the plan they chose. During the analysis process Tammey discovered the client and her spouse are eligible for PERA's Medicare plan. The client had received the PERA materials and set them aside because they didn't understand the options. The agent that SOLD them their Medicare plan never even reviewed their PERA options. It was in the client's best interest for the PERA retiree to go on the PERA Medicare plan and the spouse to stick with the plan from the other agent.*

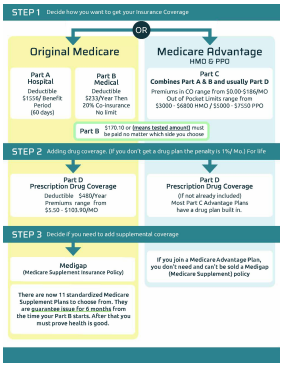
We will always recommend the plan to your client that is in their best interest . . .
remember, we are problem solvers not policy peddlers.

Next is the first appointment

Most first appointments run an hour or so. We use the chart to the right as an overview of their options and showing costs specific to their unique situation.

We use third party platforms that give us access to ALL plans available. We review detailed plan information and help guide them to the best matched plan for them. EVEN IF IT'S A PLAN WE DON'T REPRESENT AND DON'T GET PAID ON.

Documents with plan details and costs are provided for the plan(s) they are most interested in. We encourage clients to review the materials and contact us with any questions before making a final decision.



NOTE: Most clients choose to have their appointment completed with our Screen Share process; we also do in person meetings at our office in Littleton, or can meet at your office

- As long as your client can open an email they can manage our Screen Share process
- We get them on the phone first, then send them the Screen Share request so they see our computer screen while we talk on the phone

The enrollment process

If needed, we do a review of the plan chosen before completing the enrollment. Most applications are submitted electronically utilizing the Screen Share. Our office monitors the enrollment and once approved we call the client and let them know they are enrolled, and when to expect their new insurance cards.

If you'd like to be included on any portion of our process, we're happy to have you along.

Ongoing customer service

- We answer our phones live - no phone tree
- Every Fall we send out a newsletter (both email and regular mail) informing clients of Medicare's Annual Enrollment Period - October 15 to December 7th
    - Every client has the opportunity for us to review their plan
    - **It's a lot of work for us but is the most important service we can offer; not many agents do what we do**
    - *An annual review of a drug plan can save a client $100's to $1000's annually on their medications*

Referring Clients To HBS
Listen to this webinar replay about *our process* - how we work with you and your clients in determining the best Medicare plan for their situation.
Click here to watch

How We Support Advisors and Help Their Clients

Tammey Sullivan and her agency, HealthCare Benefit Services, have specialized in Medicare for more than 20 years. Tammey and her team work closely with advisors and their clients, helping them navigate the Medicare Maze.

- We represent all plans (Medicare Supplement, Drug Plans, and Medicare Advantage), and all major companies
- Our process is thorough, no obligation and no pressure
- We're available to conduct Medicare webinars for your clients
- We are NOT your competition - Medicare and Long Term Care are all we do

To learn more about our process: visit our website, call our office or check out this webinar recording about how we work with you and your Medicare clients.

Feel free to forward The Medicare Map monthly newsletter to other advisors you think would benefit from the services of Tammey and her team.

HealthCare Benefit Services
6638 W Ottawa Ave Ste 120, Littleton CO 80128
(303) 973-6636 | advisors@medicarehbs.com
www.medicarehbs.com