



The
WHO
WHEN
WHY

**Guide to Selling
Medicare Supplements**

WHY BUY



Why clients want a Medicare Supplement:

- **This is the coverage many of your prospects want!**
- Most comprehensive care
- No networks of providers
- No Primary Care Physician required
- No referrals required
- Benefits do not change from year to year
- Many Clients are fed up with constant MA changes
- No benefit changes once plan is in force
- Plans G, N & High-F offer lower price point for MA clients
- Plan F most popular
- Peace of mind sale – “set it and forget it”
- Medicare Supplement plans are portable

**Just under 25%
of the Medicare
population has
purchased a
Medicare
Supplement.
Plan.**



In This E-Book

- WHY Medicare Supplements - Clients
- WHY Medicare Supplements - You
- WHEN to Sell Med Supps
- WHO: Finding Prospects

WHY SELL



Why Sell Medicare Supplements?

- Sales stay on the books!
- Builds Stability/Diversity into your block
- No running around during AEP
- Once in force, plans Do Not Change
- Policy benefits are the same for all plans with the same letter, no matter which carrier sells it (a Plan F is a Plan F is a Plan F).
- Easy to Sell Over the Phone
- No networks or referrals required
- No CMS Marketing Restrictions (state DOI regulations apply)

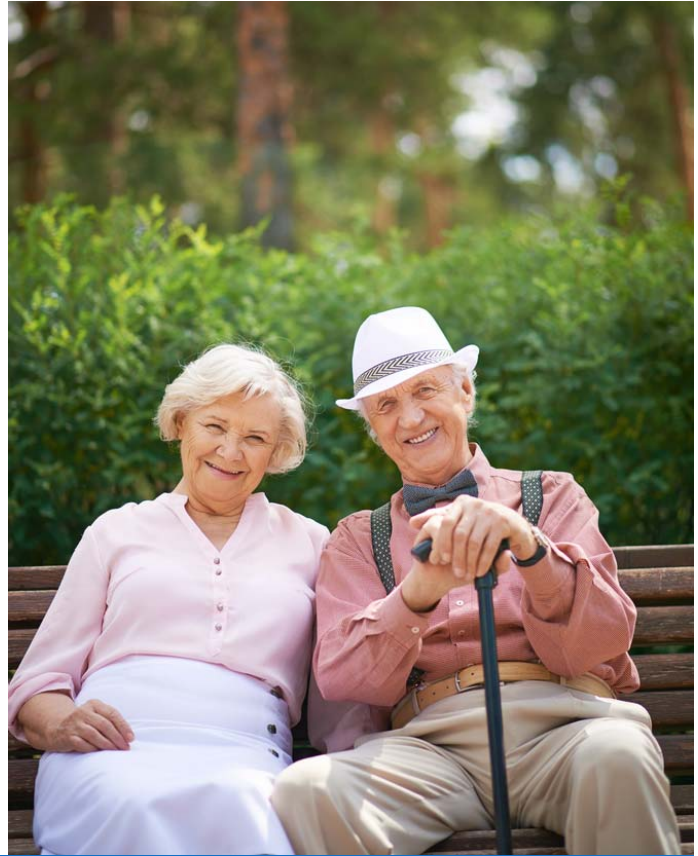
“You are a business, act like it. Very few people understand Medicare, and you have a great opportunity. Don’t keep yourself a secret. Think Long-Term! Build Your Brand!” - Mark Lane

You can keep selling!

- Sell any time of the year – No Election Periods
- Most popular Med Supp plans are Plan F & Plan C
- Fastest growing Med Supp plan is Plan N
- Open Enrollment if enrolled within 6 months of Part B effective date
- Clients cannot dis-enroll from MAPD unless there is a SEP



WHEN TO SELL



Annual Disenrollment Period (ADP)

WHEN: January 1 – February 14

Beneficiaries may dis-enroll from a MA or MAPD to go back to Original Medicare **only**. *This creates an SEP to enroll in a stand-alone PDP, but no opportunity to enroll in another MAPD.*

This is a Great Opportunity to Sell a Medicare Supplement!

Sell any time
of the year!
Medicare
Supplements
Have No
Election
Periods!

WHO:

WHERE TO FIND PROSPECTS

Your current clients

- Get referrals
- Send Thank You letters
- Leave extra sales cards

Strategic partnerships

- Financial Planners
- Benefits Brokers
- HR Professionals
- BNI and Any Center of Influence



Don't pass up any opportunity to speak at any gathering. Host or be a guest on a radio show. Speak at the Elks, K of C, Chamber of Commerce, etc. and participate in community events. Consult with someone even if there is no immediate sale opportunity. Prospects who are over 65, but still working and paying group health premiums may be unaware of the cost saving of a Medicare Supplement Plan. Look for free or low cost advertising opportunities in which you should display & reinforce your skill and expertise. Purchase BRC discounted leads (www.advantageseniorleads.com).

Contact Us

Give us a call for more information about our services and products

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