



## TURNING 65 MED SUPP PHONE GUIDE

When a client is turning 65, they have a lot of confusing decisions to make. These phone talking points are designed to help you become a trusted resource for them in understanding how Medicare works and finding a Med Supp plan that's best for them

**Tell them who you are and how you can help—sell yourself first**

Hello, Mr. and/or Mrs. (*client name*).

I know this is probably a confusing time for you with lots of decisions to make about Medicare and Social Security. I bet you're getting a lot of calls—and even more mail—from every insurance company out there, right?

Well, I want you to know I'm a **Medicare Specialist**, which means I've been trained to know the ins and outs of **Medicare**. And this is the important part—I work with most of the companies that have been calling and sending you mail, but I don't work *for* them—I **work for you**.

My job is simple. It's to help you understand your options, answer your questions, and make sure you get any extra help you may be entitled to. I do this for people across the country **each and every day**.

Do you have a pen Mr. and/or Mrs. (*client name*)? I want to give you my name and number in case we get disconnected. (*Give name and number*) I also want to give you my National producer number. (*Give number*)

**Find out where they are in the process and make sure you get their income**

Will this be your first time on Medicare or are you receiving Medicare benefits because of a medical condition? Are you already receiving Social Security benefits? (*If no, they will have to call Social Security and sign up for Medicare. If yes, their card will have arrived three months before.*)

You may already know that you must pay Medicare Part B premium. The cost of Medicare Part B for 2020, regardless of what company you work with when enrolling, is \$144.60 per month, unless your income level qualifies you for a Medicare Savings Program. Is your income less than (\$1,208 single or \$1,622 married per month)? (*If yes, tell them this:*) Well I think I might be able to help you save on your premiums, but we will come back to that.

## Illustrate the problem med supp solves for them

Do you know that Medicare will not cover all of your doctor and hospital bills, when you start your coverage in (*month*)? Do you know how much the deductibles for Medicare Part A and Part B are? (*Explain these deductibles and the 20% they're responsible for after their deductibles are met.*)

If you got sick, could you afford that deductible and 20% after it's met? A lot of us couldn't. It's why many people get a Medicare Supplement plan in addition to regular Medicare. It's a plan that helps cover the costs - like deductibles and copayments - that Medicare doesn't cover. And here's the important part—it's very inexpensive when you compare it with the group insurance costs you may be used to.

Do you currently have health insurance? Would you mind sharing information about your current coverage with me? (*If yes, find out how much are being charged. Ask them if they have a deductible, copays and if they've had to pay hospital and doctor bills. You can use this in your comparisons later.*)

## Talk about their options and tell them the truth about med supp carriers

Generally, Medicare Supplement plans are identified with letters A through N depending on their coverage and options, but there are two plans that are most popular.

The first one, **Plan G**, pays **everything** that Medicare leaves behind, besides a small (*dollar amount*) deductible. Which means you would be 100% covered after paying that deductible—no doctor and hospital bills.

The other popular option is **Plan N**. The only difference between N and G is that after you meet the (*dollar amount*) deductible, you'll have a small copay of up to \$20 at the doctor's office, and up to \$50 at the ER.

I'm happy to discuss the other Medicare Supplement plans with you as well, if you are looking for something in addition to what Plan G or Plan N offers.

Each plan will protect you beyond what Medicare alone can do.

Now let's clear up some confusion. The most important thing you need to know is that there are thousands of insurance companies that offer these plans, but they are all federally regulated to be exactly the same in most states. Plan G and Plan N offer identical benefits, regardless of the insurance company you work with, but —**there may be a big difference in what each of them charges you.**

## Offer them your handpicked solutions—and make sure they choose

**But that's where I come in.** I can shop all the options out there to get you the lowest cost plan available, so you don't get **overcharged**. For example, here are some of the best prices I can find for Plan G option. Remember, that's the kind of plan that has a (*dollar amount*) deductible with **NO CO-PAYS**

\_\_\_\_\_ Company \_\_\_\_\_ is \$ \_\_\_\_\_ (no change)

\_\_\_\_\_ Company \_\_\_\_\_ is \$ \_\_\_\_\_ (no change)

\_\_\_\_\_ Company \_\_\_\_\_ is \$ \_\_\_\_\_ (no change)

Now **it doesn't matter to me which one you pick**, but **remember** they are all standardized, so they all have the same benefits. Out of those options, which one sounds best to you?

Okay, here are some current Plan N options. As a reminder, Plan N policies are the ones with a (*dollar amount*) deductible and a small copay.

\_\_\_\_\_ Company \_\_\_\_\_ is \$ \_\_\_\_\_

\_\_\_\_\_ Company \_\_\_\_\_ is \$ \_\_\_\_\_

\_\_\_\_\_ Company \_\_\_\_\_ is \$ \_\_\_\_\_

The lowest cost Plan N option sounds best, right?

Okay, so between the Plan G you chose at (*dollar amount*) and your Plan N choice at (*dollar amount*), which one sounds best? (*Remind them of the difference between Plan N and Plan G, and describe the various benefits of each*)

### **Open the app and complete their info as you go**

That's a great choice. Okay, now before we go any further, I need to get your permission to use some of your personal information in order to see if you qualify for the plan you selected. If it does, I'll send you the policy information so you can see it in black and white.

- First thing I need is your address.
- I have your phone number as (*number you called*). Is that right?
- What state were you born in? What is your height and weight?
- What is your DOB?
- (*If they have Medicare card:*) Please get your Medicare card out and tell me how your name appears?
- What are the dates of your Plan A and B on the card? What's the Medicare number?
- What date of the month do you like to pay your bills? Okay, we can stretch it out till then.
- Do you use a checking or savings account?
- What's the name of your bank?
- Is that located in (*client's city*)?
- Now if you have your checkbook handy, I'll need the numbers at the bottom to make these payments easy.
- They will ask me a security question to complete this application. I'm going to use your mother's maiden name, if that works for you. What's your mother's maiden name?

## **Explain how additional cancer and heart coverage can help**

As I'm completing your application, I want to explain a few additional options you might want to consider adding in addition to your Medicare Supplement. One option that is popular is a cancer indemnity policy. Now with the Medicare Supplement plan you chose, you don't have to pay for cancer treatments in the hospital because it's covered. What this indemnity policy does is if you ever get cancer, it puts \$5,000 in your pocket to use for whatever you'd like— no questions asked. This cancer coverage only costs \$13 a month.

Another popular option is for heart attack coverage. The heart attack coverage is also only \$13 a month and pays you \$5,000 if you have a heart attack. You haven't had cancer or a heart attack in the past 10 years, right? (*If they answer no, then say:*) Okay, then you should qualify. Should I add both of those for just \$13 each?

## **Explore the advantages of adding dental, vision and hearing**

Now one more option I wanted to talk about with you is: dental, vision and hearing. Medicare Supplement policies don't cover dental, vision, or hearing costs. We have a plan that can provide great coverage for all of these for just (*dollar amount*) a month. With it, your first year coverage will be (*percentage of coverage*), your second year will cover (*percentage of coverage*), and your third year will cover (*percentage of coverage*). And, unlike most plans where the price keeps going up, you'll still be paying the same amount at 74 as at 64.

This plan does have a waiting period on major services, such as root canals and dentures. However, we could get this plan started now so that you get a head start on the waiting period. By starting now, you'll be halfway through your waiting period when you go on Medicare in (*month*). Are you interested in adding on this plan for your dental, vision, and hearing costs? (*if yes*) Do you want to start that now, or wait until (*Medicare enrollment date*) when your Medicare coverage begins?

## **Tell them what happens next and finish your call**

We're all done. Now you have everything you need to get started when you go on Medicare on (*date*). (*recap the plans selected*) I'll send out my business card today. Please don't hesitate to call with any questions you may have. I'll be following up with you in about two weeks when I receive your policy, to let you know I'm sending it out to you, okay?

**Mr. and/or Mrs. (*client name*), thank you so much and have a wonderful day!**

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