



## TOOLS TO EDUCATE SENIORS ON HOW MEDICARE SUPPLEMENTS WORK

**Robin Penrod** educates Med Supp leads using the CMS Medicare Manual:

"I ask if they have the *Medicare & You* book, where I point out specific pages to discuss. If they have an email, I will email this to them. I use Wonder Bread as an example: Walmart may sell it for \$1.50, but Kroger may sell the same loaf of Wonder Bread for \$.99. Same bread, same packaging, same benefits, just a different price. It is a simple example, the senior crowd recognizes the name Wonder Bread, it is something they can relate to. Medicare Plan F allows you to see the same doctors, specialists, and hospitals just like Wonder Bread, just paying a better price, because I have shopped for you. No need to drive all over town to get the best price. I know which carriers have the lowest cost for the exact same item in their county."

The easiest way to educate a lead on how Medicare works is by using the official U.S. government Medicare handbook, [Medicare & You](#), or Medicare's Guide to [Choosing a Medigap Policy](#). Both are usually provided annually by CMS in electronic form at the [Medicare.gov](#) website.





**Justin Bilyj** re-educates the prospect with how Medigap plans work,

*“While I am researching rates to see if there’s any possible savings for you, did you the get the ‘Medicare and You Guidebook’ when you signed up for Medicare? If you are like any of my clients you probably use it as a paperweight, but I coach everyone to read it every year as the new edition comes out, so they can keep up to date with any changes in Medicare.”*

*“If you turn to this year’s edition, to page 92, you will see that it says right there that all Medicare Supplement companies are required by Federal Law to have the exact same plans with the same benefits, the only difference is the price you pay.*

*So in other words a plan F with COMPANY or COMPANY is the same plan F that COMPANY or COMPANY has, the only difference is the monthly price.*

Agents selling over the phone can ask prospects to follow along in the guidebook as you review the sections, or invite prospects to a web conference with screen share capabilities where you can open a copy of the guides on your computer while sharing your screen with them in real time. For the average Medicare Supplement agent who primarily sells over the phone, it’s wise to preface these web-sharing opportunities by showing seniors:

1. A copy of your insurance license
2. Your contact info for future reference
3. Pictures of your clients and possible testimonials
4. Anything that displays you in a friendly, caring and professional manner (like family photos)

Agents can also review:

- ✓ any previous videos they’ve made comparing Medigap plans with other plans
- ✓ any media mentions about them or their agency
- ✓ their own agency website
- ✓ possible awards for service



**Loran Marmes** expertly uses video in order to educate and build trust with leads:

“I prefer to email them a video on either Plan G or a basic one on how all Medicare Supplement companies must provide the same benefits. Getting the email is key, because I will ‘touch’ or contact them around their birthday after they get another rate increase.”

**Chris Fonner** tries to avoid turning off seniors by not asking them questions until he can get them on a screen share webinar in order to build instant trust and credibility, so that he gets more honest and accurate answers to his questions.

“I do not ask questions, I have them on a webinar and it automatically gets them involved.”

Even if the senior doesn’t have email or the ability to use a computer, resourceful agents will mail the senior some or all of these materials, or just rely on the senior having a copy of either Medicare guide. This education process is a critical opportunity for agents to cultivate trust by creating an atmosphere where the senior feels that your main priority is helping them understand their options — not just trying to earn a commission.

Of course, it’s important for the agent to distinguish between seniors who want more information in order to make a decision that will save them money on their supplement, versus those who are simply asking for you to mail them info to get you off their back. The first type of senior is legitimately interested; the second is just giving a typical objection response.