



Broker Update

Date: September 13, 2023

Subject: Medical Mutual Introduces New Loyalty Program to Reward Medicare Advantage Producers

Topic: Medicare

Applies to: All including Medicare

We're making it easier for our most dedicated Medicare Advantage producers to present our plans to their clients, grow their business and meet their goals with a new and exciting loyalty program.

As we *Get in the Game* ahead of AEP, we have crafted a powerful program to increase your Medicare Advantage book of business.

- **Current contracts** can help you score **print and swag store credit** to order popular marketing collateral and promotional items such as apparel, pens, tumblers, and more.
- **New contracts (net growth)** will set you apart from competition and award you a **marketing allowance** that grows with your business so you can cover actual advertising, promotion, and appointment costs associated with seeking new clients.

How does it work?

To qualify for a store credit, your book must have at least 11 Medical Mutual Medicare Advantage members. Brokers can access their preloaded credits in the broker promo portal; loaded amounts will be based on in-force business reporting as of July 31, 2023. Details on how to set-up your broker portal account and how to use your credit award are coming soon!

Additionally, increments of 10 contracts of net growth qualify you for a marketing allowance to help grow your business. See tiers and amounts below.

	Rising Starter	All-Star	Champion	Hall of Fame
	0-10 Current MA Contracts	11-30 Current MA Contracts	31-70 Current MA Contracts	71+ Current MA Contracts
Promotional Portal Award		\$250 store credit	\$1,000 store credit	\$2,000 store credit
Net Growth Marketing Allowance	(\$1K marketing dollars / 10 lives growth) ¹	(\$1K marketing dollars / 10 lives growth) ¹	(\$1K marketing dollars / 10 lives growth) ¹	(\$1K marketing dollars / 10 lives growth) ¹

1. Net growth reward includes \$1,000 marketing dollars for every net increase of 10 lives, capped at \$5,000 total.

2. Note: marketing dollars are to be used for actual costs associated with beneficiary sales appointments, meetings, and marketing activities.

If you haven't already, you can get a preview of our 2024 Medicare Advantage plans and see the details about the loyalty program at our [First Look microsite](#).

Below are the program's FAQs with more details. You can also reach out to your Medical Mutual representative for additional questions.

Medical Mutual Medicare Loyalty Program FAQs

Can all producers in our agency take advantage of the loyalty program?

Except for e-brokers and agencies acting primarily as a connector for retiree programs, all other producers in your agency can participate on an individual basis. Producers are not allowed to pool their books to qualify for the program.

Does non-Medicare Medical Mutual business in book count for the program?

This program is exclusive to Medical Mutual Medicare Advantage contracts.

Will I be taxed for the marketing dollars or promotional store credit allocated to me?

Marketing dollars earned by a producer will be reflected in a monthly statement beginning April 2024. We recommend always talking to a professional tax advisor to determine how and if you will be taxed for the funds. Store credits will not be included in monthly statements.

How are the marketing dollars disbursed?

The store credit funds that are based on your current book of business are automatically loaded onto your Medical Mutual marketing portal and can be accessed starting Sep. 20, 2023.

The growth (marketing) dollars will be included in monthly statements and identified specifically as marketing incentive payments. Funds will be disbursed in the same way you currently receive commission funds. If audited, you would have to supply proof that the funds were used for marketing purposes.

How do I access my promotional items and sales collateral store credit?

You will receive an email with your username and temporary password. By September 20th, 2023, you will be able to log in through mybrokerlink.com under the Order Supplies tab.

What can I spend the marketing dollars on?

The book of business dollars (store credit) can be used for any items on the portal, this includes shirts, swag, and marketing pieces. The growth dollars (allowance) can be used toward any Medicare marketing initiatives; for example, T65 mailer, billboard, social media marketing, print or radio advertisements, etc.

Are any of the dollars transferable?

All marketing dollars are paid directly to your agency and cannot be transferred.

Do the any of the dollars expire?

The book of business dollars (store credit) will expire on Sep. 30, 2024.

No expiration applies to marketing dollars (allowance).

What is the yearly marketing dollar cap?

It is an annual \$5,000 maximum.

How is my book of business calculated for pre-loaded store credit dollars in the marketing portal?

We are using your book of business as of July 31, 2023, to determine your marketing portal award (store credit).

When and how frequently should I expect to receive marketing dollars for growth reward?

Marketing dollars (allowance) based on growth are paid monthly beginning April 2024 with the final payment made in October 2024.

How is growth measured?

Growth is measured against your book of business as of 12/31/2023. Between March 2024 and September 2024, we will calculate your net growth from the 12/31/2023 snapshot to determine eligible awards. Payments will be made in the month following each determination.

What is the duration of the loyalty program?

The Growth incentive is based off business with 1/1/24 effective date to 9/30/24 effective date.

Do I need to "opt-in" for this loyalty program?

You don't need to opt-in. However, please note that if you do not intend to use marketing growth dollars (stipend) for approved, Medicare Advantage marketing activities you can and should opt out of the program. Information on opting out will be made available prior to the initial payment.

Can I “opt out” of this program?

Yes, if you do not have marketing initiatives to use these dollars for you can opt out. Information on the opt out process will be available prior to the initial payment.

If I am a newly appointed MMO broker, do I qualify for this program?

All licensed and certified agents will qualify for the growth bonus.