ANNUAL ENROLLMENT PERIOD (AEP)
AGENT READINESS GUIDE

The tips and strategy you need for a successful AEP!

AEP (the Medicare Annual Election Period) runs from October 15th through December 7th each year. This is your time to shine, connecting with clients and prospects to deliver guidance so they make their best coverage choice.

Use this resource as your guide to the steps you can take from June through AEP to ensure you're ready to make this a successful year.

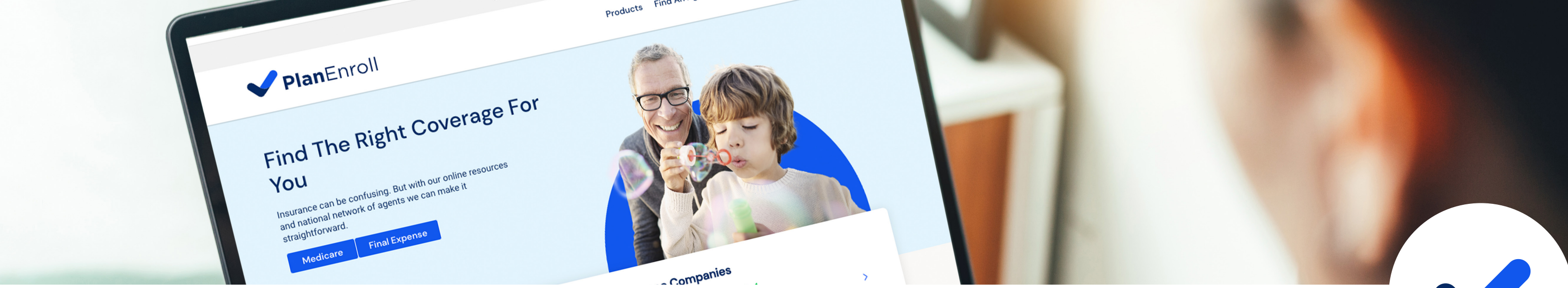
Cornerstone Senior Marketing
AN INTEGRITY COMPANY

PLAN AHEAD

Create a list of ways you can reach clients and prospects to help you schedule your actions over the next 4 – 5 months.

Marketing Tactic	Actions to Take	Deadline

Be sure to have all of your marketing materials approved by compliance!



PlanEnroll

Using PlanEnroll, you can have your clients create an account with your agent link. Creating a PlanEnroll account with an agent link allows for your clients to connect directly to your MedicareCENTER account, making it easy to quote plans that fit their needs.

☐ Get started with PlanEnroll

- Become a PlanEnroll Network Agent by completing training at Trainings.PlanEnroll.com
- Log in to MedicareCENTER to find your Personal Agent Website link and send to your clients
- Have your client create a PlanEnroll profile using your Personal Agent Website and stay connected with your clients

☐ Collect client information to enhance quoting ability

Collecting client information — and keeping it updated — is easy with your PlanEnroll Personal Agent Website and Profile Sync:

- Send your clients your Personal Agent Website link
- In the upper right-hand corner, have them click "Get Synced"
- Clients will begin an easy six-step process that will prompt them for:
  - Personal and Contact Information
  - Preferred Pharmacy
  - Preferred Doctors
  - Current Prescriptions
  - Current Coverage
  - Scope of Appointment Completion
- Once completed, this information will show up in the client record in your MedicareCENTER account
- When you or your client updates their information, it is instantly synced, saving you both time and effort

SCHEDULING

The sooner you can complete your carrier certifications, the more time you'll have to prepare for a very busy AEP.

Pro Tip: Get familiar with LeadCENTER's custom marketing campaigns to reach consumers directly in the area you choose.

JULY

☐ **Complete carrier certifications**

- Create a list of carriers with any requirement info
- Allow enough time to complete each before its deadline

Carrier	Requirement Info	Deadline

SCHEDULING

Now that you have goals and ideas for marketing, you'll need to decide when everything — marketing and administration tasks — fits into your schedule.

JULY

☐ Plan AEP marketing

- **AEP Marketing cannot start until October 1st!**
- Obtain marketing materials from carriers or your upline
- Use your planning chart from earlier to decide what items need to be done by when
  - Direct mail printing deadlines
  - Social media calendar scheduled and more!

☐ Plan events (if applicable)

- Find locations early
- Choose dates and reserve as soon as possible
- Plan, create and get event-specific marketing approved
- Report events to carriers

☐ Prepare plan review letters

- Clients often leave carriers because they feel like they're not supported
- AEP is an important time to connect with your book of business
- Even if your client doesn't plan to switch, reviewing their coverage and health situation can go a long way to building a better relationship with your client
- Send your letter to your compliance team for review!

Pro Tip: Get familiar with all MedicareCENTER has to offer. With call recording, Scope of Appointments, quoting and more, you'll be able to compliantly and efficiently manage all your client needs. Make sure your contacts are all imported in MedicareCENTER before AEP!

SCHEDULING

AUGUST

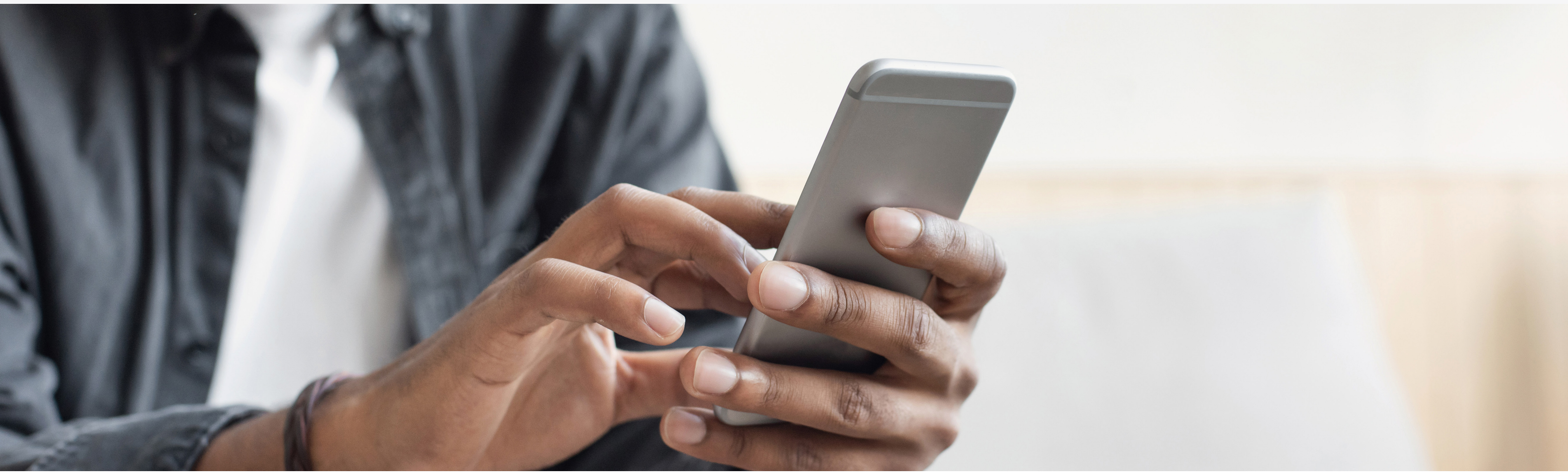
☐ **Organize your book of business**

- Your workflow can be simpler if you have all of your contact information in one location, with notes and personal details that help you connect
- Make sure you have at least a name, mailing address and email for every client and prospect
- You might engage differently with prospects compared to existing clients — identify a group for each client

☐ **Attend any carrier rollout meetings**

- These rollout meetings are crucial so that you can understand upcoming plans
- Many meetings are virtual — find out where and when so you can schedule your time
- Watch for carrier emails, or contact your carrier reps

Pro Tip: Make sure your clients are linked to your Personal Agent Website so you can keep track of all the updated information they input. See page 3 of this guide for an overview!



SCHEDULING

SEPTEMBER

- [ ] **Mail plan review letters to clients**

- [ ] **Prepare your "talking notes" for your client plan review conversations**
  - o "How do you feel about your current plan?"
  - o "Any health issues we should consider when thinking about coverage?"
  - o "We want to ensure you are in the right plan for you for next year!"
  - o ... and so on. Create the conversation pieces that work best for you.

- [ ] **Call clients who do not respond to your plan review letter**

- [ ] **Schedule plan reviews for October 1st – October 14th**
  - o Let clients know they can bring a friend!
  - o Ask the client if they would like an in-person or virtual meeting

- [ ] **Finish your AEP marketing**
  - o Verify your ads are designed and ready to publish
  - o Have all marketing materials approved by compliance

Pro Tip: Ask Integrity (AI) is your simple-to-use assistant that helps you plan client meetings, summarize client calls and understand your client's history– and it's available as part of MedicareCENTER.

REMEMBER:
Before October 1:
Never Mail AEP Marketing!
Never Discuss 2025 Plan Specifics!

OCTOBER 15 – DECEMBER 7

☐ Schedule appointments for current book of business contacts

- Make sure to let clients know they can bring a friend
- Leave behind or mail several business cards after each appointment to encourage referrals

☐ Follow up

- Call clients within two weeks of their appointment
- Check to make sure they are still satisfied with their plan
- Remind them you are happy to help their friends and family

SALES

Make sure you are doing everything you can!

Agents develop habits over time that help them succeed. Whether you're a seasoned agent or getting a feel for the industry, there are always extra things you can do to ensure your growth.

Here are a few factors to think about as you prepare to talk with prospects and clients.

Value

- Cheapest does not equal value!
- Find out what your clients value

Network/Doctor

- This is the biggest reason people choose their plan
- Utilize Ask Integrity Specialist Recommendation feature
- Double-check that you have selected the correct doctor and network for the need

Prescription Drug Benefits

- Another big reason people choose a plan
- Take your time to verify that a plan meets your client's PDP needs
- Cheapest is not always the best

Carrier Reputation & Extra Benefits

- Sell plans from carriers who will be around in five years
- Carrier longevity and reputation matters

Virtual Enrollment

Most carriers now require agents to submit applications electronically. Use MedicareCENTER to compare, quote and enroll clients in one system with one sign-on! Plus, MedicareCENTER's call-recording feature helps keep you compliant. No more going to each carrier system to enroll electronically — MedicareCENTER does everything an agent needs, all in one place.

COMPLIANCE

Few things are more important to your future as a successful agent than compliance. Failing to comply could result in serious financial penalties and loss of your agent license. Luckily, there are great resources to help you with compliance.

Compliance Tools & Training

Ask your FMO or upline for resources on compliance. These may include:

- Educational event planning guides
- Guides for AEP and OEP communications
- Agent compliance guide
- Video trainings and webinars
- Social media guidance
- Pre-approved marketing materials
- Review service to approve your self-created materials

Make sure you're doing it right!

Here's where to find the official CMS Marketing Guidelines:
https://www.cms.gov/medicare/health-drug-plans/managed-care-marketing/medicare-guidelines

CONGRATULATIONS!

You're now in a great place to ensure your best AEP yet!

Don't hesitate to reach out to your upline