

AEP READINESS:

# THE IMPORTANCE OF EXPANDING YOUR PORTFOLIO



Expanding your product portfolio helps you head into the Medicare Annual Enrollment Period (AEP) with a broader choice of options for your clients' holistic needs. You'll be able to build stronger client relationships and offer guidance year round.

## Ways to Expand Your Product Portfolio

### Medicare Supplements

Medicare Supplement (Med Supp) plans help pay for out-of-pocket expenses that are not covered by Original Medicare, such as deductibles, co-insurance and hospital costs. Many clients appreciate having Med Supp plans to consider as they look for the coverage that offers greater peace of mind around health care costs, and a large choice of providers.

#### Tips for offering Medicare Supplement plans:

- Get to know the 10 kinds of Med Supp plans by letter and how they differ
- Understand how qualification works for Med Supp plans and when a client may or may not be subject to medical underwriting
- Use the CSG app to search for available plans in your state
- Make a list of carriers with plans you'd like to add, then work with your FMO for contracting

### Medicare Part D (Prescription Drug Coverage)

Include Part D if you are selling Med Supp plans to your clients so you can be a one-stop shop for all their Medicare needs.

#### Tips for offering Medicare Part D coverage:

- Understand how Part D coverage works with Medicare Supplement and Original Medicare
- Find available Part D plans in your area with the CSG app
- Get plan materials and get contracted (if needed) for any new carrier you add
- Stay on top of changes that affect client costs and copays for common medications

## Medicare Advantage

If you typically sell Med Supp and Part D, you might consider offering Medicare Advantage plans. They combine Medicare Part A and Part B into one plan with one simple premium. Medicare Advantage plans usually also include Prescription Drug coverage and other benefits.








### Tips for offering Medicare Advantage plan

- Work with your FMO to find available plans in your area
- Carriers you already work with may offer Medicare Advantage plans — ask about availability
- Learn about networks, copays and other differences between Medicare Advantage plans and Original Medicare

## Ancillary Products

No matter what you already offer to clients in your portfolio, it might help your retention — and increase sales — to add a few extra health-related products your clients could need.

Additional insurance products you may offer:

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|  Hospital indemnity              |  Short-term care      |
|  Cancer, heart attack and stroke |  Long-term care (LTC) |
|  Dental, vision and hearing      |  Life / Final expense |
|  Critical illness              |  |

Plus, agents who work with an Integrity upline have access to additional resources that may offer training or guidance on these ancillary products.



With any product you are considering, understand the carrier and their overall strength in the market. The cheapest products may not be the best match for your portfolio or your clients' needs.

**AEP is a chance to serve your existing clients while helping new clients find the holistic coverage they are seeking.**