



Better Client Retention With **MEDICARE BENEFITS EDUCATION**

Everyone wins when beneficiaries understand and use their benefits for better health

When your Medicare clients take advantage of their plan's benefits to support their health, it's great for everyone! With preventive care, beneficiaries may experience less discomfort from chronic ailments, and early detection reduces costs for both beneficiaries and carriers.

Use this guide to help your Medicare clients become more "health literate" so they are empowered to use — and feel good about — their plan, helping increase retention.



What Is Health Literacy?

According to the CDC, Health Literacy is the ability to find, understand and use information and services to make informed health-related decisions. This includes information about the healthcare system as a whole and how insurance coverage works.

With high health literacy, people tend to:

- ✓ Take steps to support their health
- ✓ Get preventive screenings on schedule
- ✓ Understand basic insurance terms
- ✓ Ask providers questions about their health and wellbeing
- ✓ Know what their plan's coverage includes
- ✓ Understand the costs of their plan, from co-pays to deductibles and



*To learn more about nationwide efforts to raise health literacy, see the "National Action Plan to Improve Health Literacy":

https://odphp.health.gov/sites/default/files/2019-09/Health_Literacy_Action_Plan.pdf

Increasing Health Literacy

Your role as an agent is pivotal to help your clients and Medicare beneficiaries fully understand what their plan offers so they can use it to better their health and ultimately feel satisfied with their plan and your assistance!

What to Understand About Health Literacy

- ✓ Nationwide, 36% of adults have basic or below-basic health literacy, with higher numbers for those with more challenging socioeconomic situations.
- ✓ In the current social media landscape, it is more difficult than ever to recognize evidence-based recommendations vs. misleading gimmicks.
- ✓ Individual with low health literacy are more likely to present with advanced illness, resulting in delayed diagnosis and treatment.*
- ✓ Low health literacy is also associated with more hospitalizations, higher use of emergency care, decreased use of preventive services and higher health costs.*

While agents are not responsible for correcting the economic foundations that often lead to lower health literacy, you can make a huge difference with how you communicate.

Clear and simple communication is vital to any effort to improve health literacy.

*Source: Health Literacy, Social Determinants of Health, and Disease Prevention and Control, <https://pmc.ncbi.nlm.nih.gov/articles/PMC7889072/>, accessed Jan 2026.



Tips to Increase Health Literacy, Benefit Utilization and Retention

Agents CAN play an important role in helping their clients understand — and use — their health plan benefits. Here's some simple tips to get you started.

STRATEGY	SIMPLE EXAMPLE
Create consumer communications that use simple language.	Change “MOOP” to “the most you’ll pay this year”.
Build a sense of welcoming for ALL questions.	“I was confused about coverage at first, too! NO question is too basic — really.”
Remind beneficiaries that preventive care is amazing.	“Did you know how many FREE preventive screenings Medicare offers? It’s so simple to stay ahead of big problems!”
Let them know that this isn’t easy for anyone — but they’ve got you to help.	“There’s so many pages in your benefits bundle, but I can help sort it out so you know what’s available.”
Offer simple online resources they can access any time of day.	“Any time you want to look up something, you can use healthcare.gov/glossary — it has tons of healthcare words”
Point out low-cost features of their plan.	Let the beneficiary know if their plan has included benefits such as fitness plans or other condition-management tools.
Accommodate for disabilities or language barriers where possible.	Using voice recordings, translated guides and more can help beneficiaries increase their understanding and confidence.

Increasing Retention, Increasing Health Literacy

When you take the time to help clients use their plan to its full potential, you’re giving them a higher chance of having better health outcomes, lower costs and higher satisfaction with their plan — and that means higher retention!

IntegrityCONNECT® makes it simple to help your clients get the coverage they need.



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