

HOW TO HOST A SUCCESSFUL MEDICARE EDUCATIONAL EVENT

Cornerstone
Senior Marketing

AN INTEGRITY COMPANY

Table of Contents

CONTENTS

4 FINDING A SPACE FOR YOUR EVENT

Take Your Event Virtual, If Needed

Host Where People Already Know You

Host Where People Already Gather

5 PREPARING FOR YOUR EVENT

Securing a Presentation

Paperwork and Promotional Items

Give Yourself Time

6 PROMOTING YOUR EVENT

Promoting With Your Venue

Using Your Communication Network

Traditional Advertising

Direct Mailers

Making the Most of Word-of-Mouth

7 HOSTING A SUCCESSFUL EVENT

Give a Great Presentation and Thoroughly Answer Questions

Ensure They Have Your Info

Offer to Discuss Their Situation in More Detail

8 COMPLIANCE IS KEY

Things You CAN Do

Things You CANNOT Do

Educational events are a great way to provide a valuable service to your community — while building your book of business! Events like these allow you to meet potential clients while supporting the seniors in your community in a meaningful way. The processes and rules surrounding educational events are different from those around sales events — it's important to understand how CMS views educational events so that you stay compliant at every step of the process. We're pleased to offer our expertise in the Medicare market so that you can successfully navigate your next educational event!



FINDING A SPACE FOR YOUR EVENT

Choosing a place should be a top priority as you plan your event — you won't get very far in your presentation without a location to present! For CMS compliance, these events should be held in a public venue. **They should never be held in a home or one-on-one setting.** Below are a few options to consider.



Take Your Event Virtual, If Needed

If you are holding a virtual presentation, you will need to choose an online platform (e.g., Skype, Zoom, Facebook Live) instead of a physical location for your event. The carriers you represent will likely have specific rules for virtual events, so be sure to check with their requirements before hosting.



Host Where People Already Know You

It can work to host your event somewhere that you frequent as a patron or consumer. This could be somewhere like a faith-based organization, local VFW, or country club. There are a few benefits to this. You likely already have a relationship with the venue, giving you an inroad to starting a conversation about hosting your event. Additionally, when potential clients who frequent that locale attend your event, you immediately have something in common with them. This small detail will likely go a long way in your overall sales success.



Host Where People Already Gather

Go where the people are already going. Think of places like a community recreation center, a library, or a fire hall that hosts a bingo night. If the prospect is a regular at the venue, you can use on-site marketing, like displaying flyers on a bulletin board or sponsoring the next big bingo night prize. There is also the benefit that people should be more likely to attend and respond since the event is in a familiar location.

As you review your options, here are a few questions to keep in mind:

1. Is there a cost to use the space?
2. Is the space equipped for your presentation (i.e., projector, enough seating space, etc.)?
3. Is anyone else doing something similar in this location?
4. Does the venue have a way to promote the event internally (e.g., a bulletin board or newsletter)?

These will ultimately help you identify if you would like to move forward with that location, and could become factors in your overall marketing strategy. (For example, you could choose to become known as "the friendly bowling alley insurance agent!")

PREPARING FOR YOUR EVENT

Once you have your venue picked out, it's time to make sure you have everything prepared for your educational event. This includes some obvious things, like having a presentation, but it also includes having important documents and resources ready on-hand to share with attendees.

Securing a Presentation

There are a few routes you can go for the presentation. Starting with a fully-compliant presentation saves a lot of steps on your event planning process. Find out if your office has this resource to get you started. Otherwise, you can create your own presentation based on the topics you want to cover. Take time to research your topics and creating an easy-to-follow layout. Remember, if you create your own presentation, it must be reviewed by and approved by your compliance team to ensure it is staying within required guidelines.

Paperwork and Promotional Items

A presentation is important, but you'll want to have some other items with you as well, including:

- **Promotional Notepads** — You're covering a lot of useful info and your audience will want to take notes.
- **Promotional Pens** — Your audience will need something to write with — having your contact info right on the pen is a handy reference!
- **Business Cards** — These can provide more info than the promotional pen can hold, including your website or your unique agent website address A great resource for printing business cards is: https://www.moo.com/us/
- **Event assets** — We can provide you with a pull up banner and table tent. Some great places to print include:
  - https://www.boothpop.com
  - https://www.4imprint.com
  - https://www.vistaprint.com

  Have questions about art files? Feel free to contact your FMO for print support.
- **Informational Handouts** — These items can give your attendees documents to help them follow along with your presentation.

Give Yourself Time

As you plan, make sure you build a calendar of events well in advance. This helps you to have enough printed materials ready to go before AEP starts, setting you up for success!

PROMOTING YOUR EVENT

No one wants to speak to an empty room. You need to promote your event. We touched on a few ways to do this a little earlier, but we'll detail them below for easy reference.

Promoting With Your Venue

You may want to use a communication channel related to your venue. Perhaps the organization has a newsletter or community calendar to which you can add your event. This is a great strategy if the venue has many seniors who visit it.

Using Your Communication Network

If you have an online platform, use that to your benefit. Add your educational event as an event on your Facebook page or other social media platforms. If you have a website, feature your event on the front page so that someone visiting your site for the first time will have an easy on-ramp to learn about Medicare and meet you in one stop.

Traditional Advertising

What is black and white and read by seniors? Don't be afraid to use classic advertising for your event — put an ad in your local paper. You may also have a hyper-local publication, such as a neighborhood newsletter. These can be a great way to promote your local event to the local crowd.

Direct Mailers

Reaching your community can be as simple as creating a custom direct mail campaign in LeadCENTER. You can tailor the mailer to select prospects in your area.

Making the Most of Word-of-Mouth

Perhaps it's older siblings, an aunt or uncle, or maybe a mentor — we all have someone older than 65 that we could tell about our event. Let them know the info for your event so that they could share it with their peers as people have questions or bring up Medicare.

Word of mouth is one of the best ways to grow the number of attendees. If any prospects directly let you know they plan to come, you could then let them know you're so glad — and that they should feel free to bring friends who might also benefit from the information.

Please note, as is the case with most of this guide, this is not an exhaustive list. We hope this helps get your imagination going with a few ideas. **There are also two important requirements to keep in mind as you advertise Medicare educational events.** First, these events must be explicitly and prominently advertised as "educational" to beneficiaries. Second, you must add the following disclaimer to each of your ads and invitations: "For accommodations of persons with special needs at meetings, call <insert phone and TTY number>."

HOSTING A SUCCESSFUL EVENT

Give a Great Presentation and Thoroughly Answer Questions

If you can articulate the information in a comprehensible way — if you can SHARE the information in a CLEAR way — your attendees will see that as a mark of your expertise and turn to you when they're ready to discuss their Medicare choices. Also, being quick and precise with answers to questions can further build their confidence in your expertise. Just be sure your answers stay within the scope of their questions. You aren't allowed to answer questions beyond what attendees ask.

Ensure They Have Your Info

Make it a priority to share your business card with every attendee. You can include one with the information you've prepared for your attendees. Also, hand extra ones out as you talk to clients afterwards. It never hurts for a prospect to have a backup in case one gets lost. You can also provide multiple means of distributing your information, using things like pens or branded brochures. Essentially, you just want to ensure that when the attendees are ready to take that next step, they will know how to get in touch with you.

Offer to Discuss Their Situation in More Detail

Since educational events must not discuss any plan details, you'll likely encounter questions about choosing the right plan or carrier. As these questions arise, politely let attendees know you cannot discuss those details at this event but would love to arrange a time to review their specific situation. From there, provide your business card to the attendee and ask them to call you for additional information and to arrange a personal appointment. You can also use Consent to Contact forms or a BRC to gather information about attendees who are interested in speaking with you. But remember, it is completely optional for attendees to fill them out and / or provide their information.

You can use the three tactics we've just discussed together for full effect. **Remember, you must not discuss specific plans or carriers during the event, or try to convince educational event attendees of choosing specific ones.** Rather, you are trying to get them thinking about which options (Original Medicare, Medicare Advantage, Part D, or other Medicare programs) may be a good fit for them. You also want to make a good impression so they're excited to schedule a sales appointment with you.

Since CMS also considers all insurance agents and brokers to be Third-Party Marketing Organizations (TPMOs), you must also disclose to the beneficiary that his or her information will be provided to a licensed insurance agent if they provide a form of contact.

COMPLIANCE IS KEY

Staying compliant is important. Here are a list of things that can and cannot be done as a part of educational events.

Things You CAN Do

1. **Hand out objective educational materials on Medicare Advantage, Part D, and other Medicare programs.**

   It may be immensely helpful to provide additional items that help explain Medicare enrollment periods or provide an overview of Original Medicare costs for the current year. Just ensure that your materials DO NOT include any plan- or carrier-specific information.

2. **Answer questions posed by attendees.**

   Thoroughly answer attendees' questions, but always stay within the scope of the question.

3. **Provide generic business reply cards or Consent to Contact forms.**

   Business reply cards (BRCs) are a pre-addressed card that attendees can return to you when they are looking for more information or to schedule a one-on-one sales appointment. The BRCs can be an easy way for the beneficiary to initiate a conversation with you and act as a permission to contact, allowing you to reach out and follow up with their request.

4. **Give out your business card and contact info for beneficiaries to use to initiate contact.**

   The goal of this rule is that beneficiaries know how to contact you if they have any questions or concerns. Be sure whatever you provide includes your phone number, email, and Personal Agent Website if applicable. Give your attendees options to contact you in the way they would prefer to contact you (e.g., phone, email, mail).

Things You CANNOT Do

1. **Display a sign-in sheet or collect info (e.g., names, addresses, phone numbers) of attendees — this doesn't constitute permission to contact.**

   Do not make available or collect Scope of Appointment (SOA) forms.

   Your attendees should be the ones to initiate contact with you if they would like you to follow up with any additional services.

2. **Hand out applications or marketing materials which contain specific plan info.**

   All information you provide should be generic. These should also be void of content CMS would describe as marketing activities, like sharing benefit structures, comparing plans, or going into information about Star Ratings.

3. **Answer questions beyond what attendees ask.**

   You can thoroughly answer questions, but keep the answer within the scope of the question.

4. **Give away cash or other monetary gifts.**

   This one is self-explanatory, but remember to also avoid giving away items like gift cards or other items that have a cash value.

1. **Provide or collect enrollment forms.**

   Your event must be educational only. At no point during the event should you give out an enrollment form. If a beneficiary expresses interest in exploring and enrolling in a plan, ask them to complete a BRC. You can then follow up with the beneficiary to complete a scope of appointment and schedule a personal appointment for 48 hours after the SOA.

2. **Discuss any carrier-specific plan or benefits or distribute marketing materials.**

   Similar to our earlier points about not including marketing content, keep all discussion during your educational event generic. If a question would lead into an attendee looking for specifics, let them know that you cannot go into those details at the event and that you'd be happy to meet with them individually to discuss those benefits.

3. **Give an educational presentation in a one-on-one situation.**

   Educational events should always be in a public venue and NEVER in a one-on-one setting.

   - New CMS regulations state that you cannot hold a sales meeting or personal appointment within 12 hours of an educational event at the same location.

As you're hosting your event, be sure to stick to the parameters laid out by CMS and follow any carrier guidance. These events can be exceptional for your business, but if you don't follow the compliance guidelines, they can turn into a major headache and lead to negative consequences.

With this guide, you should have the know-how and a few resources to help you host a compliant and successful educational event.