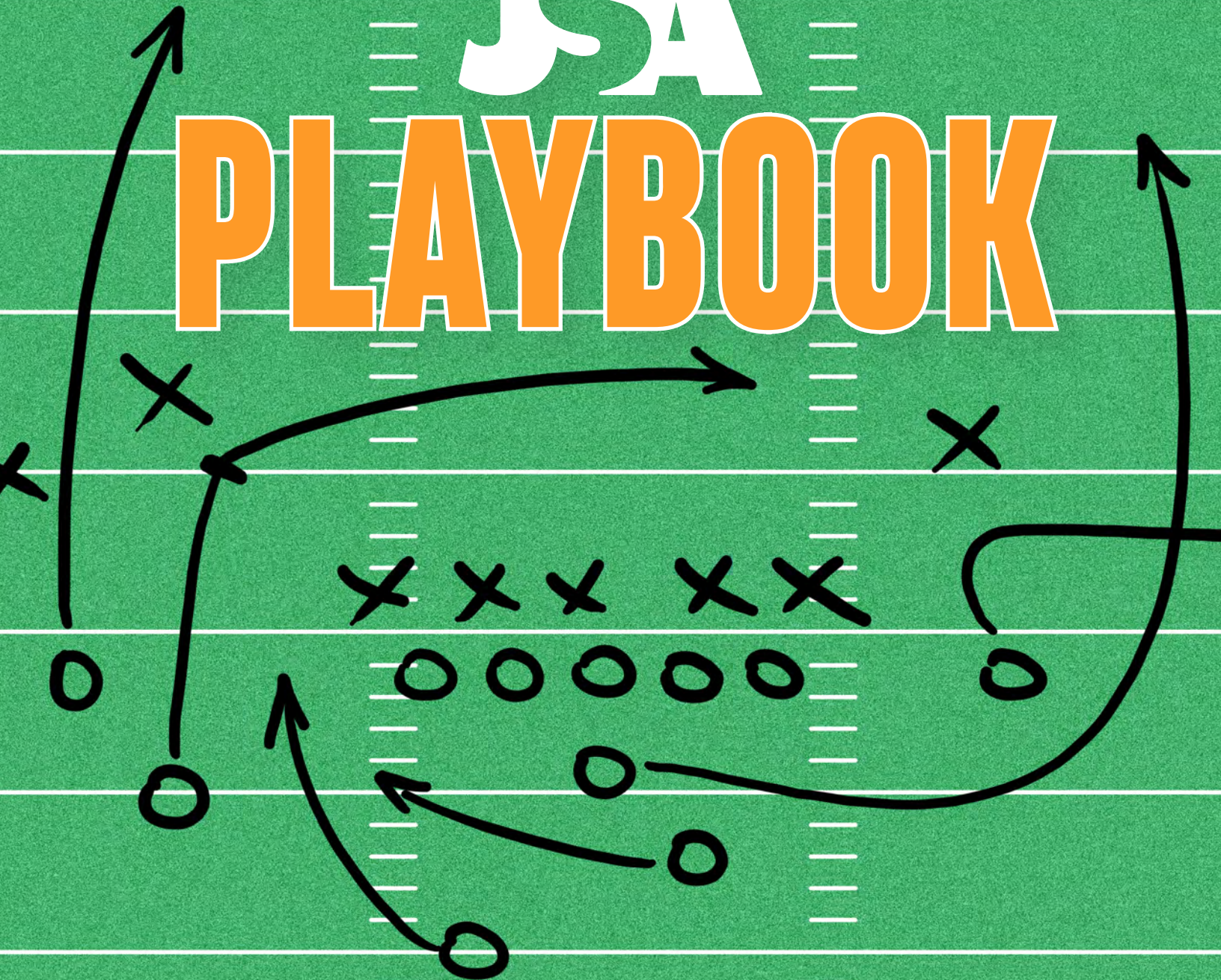




PLAYBOOK



Resource to Becoming a Successful Sales Agent

Bill Proctor & Associates Insurance Services, Inc

mymedicarefmo.us | hello@mymedicarefmo.us | 760.565.0025



BILL PROCTOR & ASSOCIATES
Insurance Services, Inc

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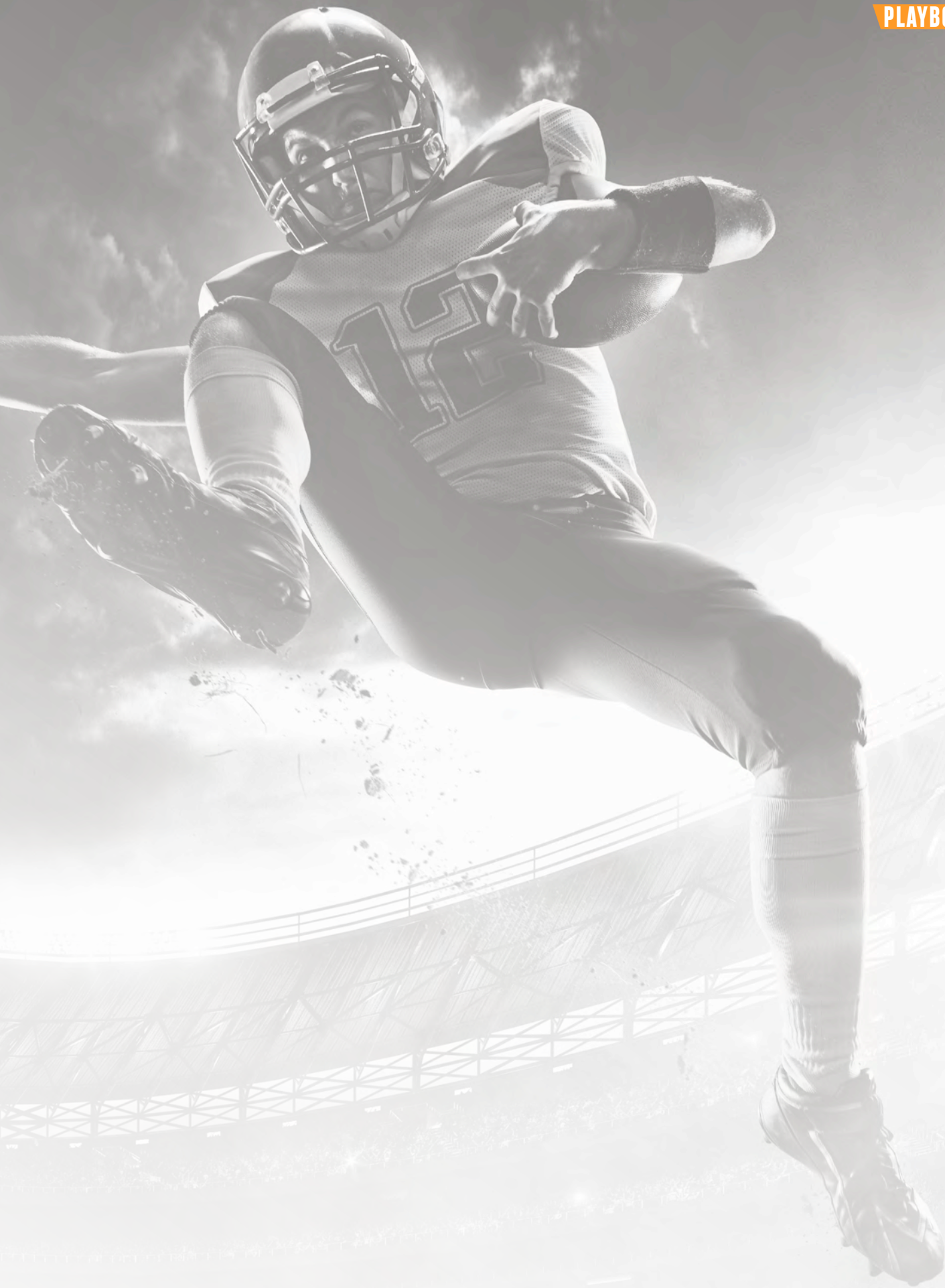
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OPENING KICKOFF

First Steps
to Becoming
Licensed,
Appointed,
and Ready
to Sell

LICENSING

All states have different requirements and tools to become a licensed sales agent. Below you will find some of the most common requirements. If you are unsure what your state requires to become licensed, reach out to BPA at 760-565-0025.



LICENSING



Determine the rules and fees to apply for your resident state license—not all states require the same steps. Refer to your state’s Department of Insurance for details.



If you are licensing as an agency, you may need a separate agency license.



You may have the option to appoint in non-resident states. Check with your direct upline to determine if that state is available.



Using an approved vendor, purchase and complete online self-study courses and pre-tests. A pre-test will be needed before you are able to complete the final licensing exam.

- **Kaplan Financial** ([kaplanfinancial.com/insurance/life-health](https://www.kaplanfinancial.com/insurance/life-health))
- **Exam FX** ([examfx.com/insurance-prelicensing-training/life-health](https://www.examfx.com/insurance-prelicensing-training/life-health))



Complete Licensing Exam. Each state will have a list of approved testing locations.



Fingerprinting will be required to issue state licenses.



Visit the NIPR website and apply for your resident state license ([nipr.com/licensing-center/apply](https://www.nipr.com/licensing-center/apply)).

CONTRACTING

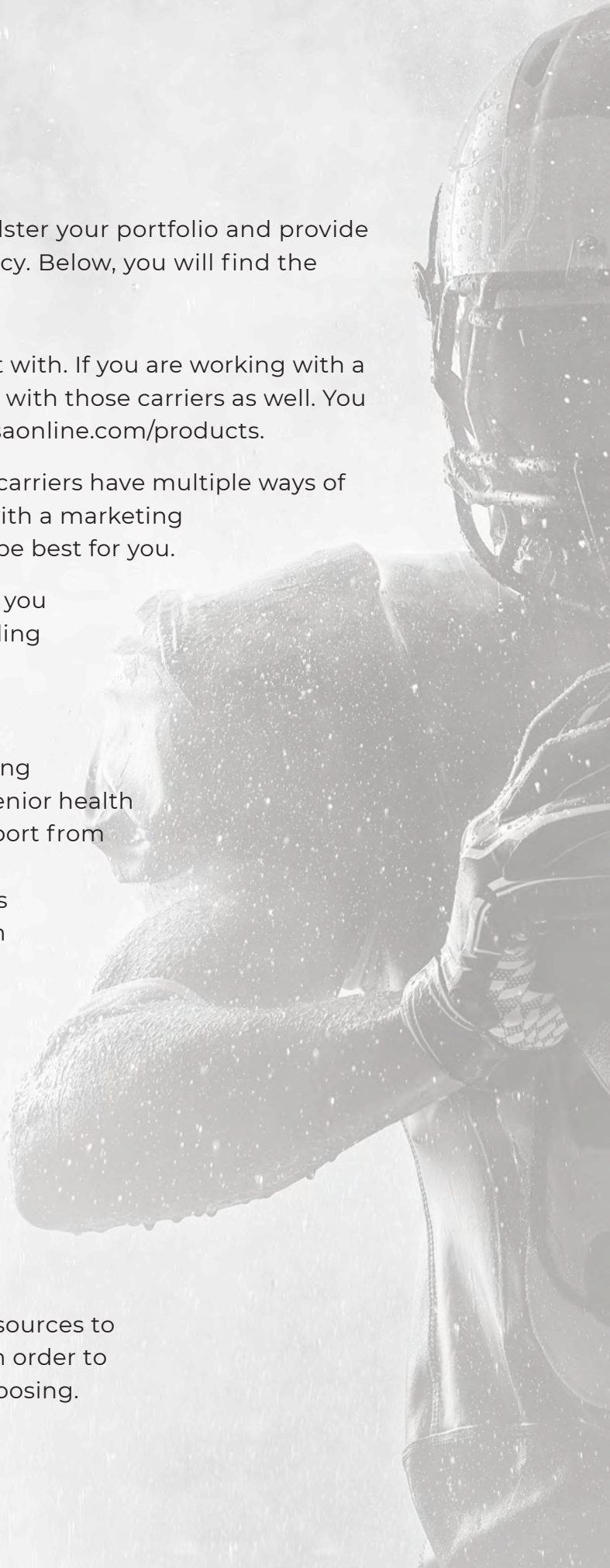
JSA offers a range of products and carriers to bolster your portfolio and provide your clients peace of mind when selecting a policy. Below, you will find the steps to the contracting process.

- 1.** Determine which carriers you wish to contract with. If you are working with a direct upline, confirm that they are appointed with those carriers as well. You can find a full list of products JSA works with at jsaonline.com/products.
- 2.** Determine the method of contracting. Many carriers have multiple ways of becoming appointed. Contact JSA to speak with a marketing representative to determine which method may be best for you.
- 3.** If you wish to appoint in a non-resident state, you may be assessed an appointment fee depending on carrier and state.

While direct contracts are available from some carriers, there are many benefits to gain by working with Jack Schroeder and Associates for all your senior health market contracts. You will gain unparalleled support from our four offices nationwide. JSA offers a dedicated team that understands your market's competitive landscape and can provide advice on what products are must-haves in the area.

CERTIFICATIONS AND CONTINUING EDUCATION

Once you complete the contracting phase, where do you go next? JSA offers a number of resources to agents on where to go and how to get certified in order to become ready-to-sell with the carriers of your choosing.



CERTIFICATIONS & CONTINUING EDUCATION

Once you receive an email from the carrier stating your contract has been approved, create and log in to the carrier certification website.



Complete AHIP/NAHU

For applicable products and carriers, you will be required to complete AHIP/NAHU (ahipmedicaretraining.com and nahu.org/medicare-advantage-certification). These tests will cover information on Medicare Advantage and Fraud, Waste, and Abuse topics. Acceptance of either AHIP or NAHU varies by carrier. If you are unsure which option best suits you, contact JSA today.



Complete the required carrier-specific training modules and tests

Each carrier has different requirements, so if you are unsure if you have completed everything, contact JSA for further assistance.



Complete Certifications Yearly

For the products that require it, such as Medicare Advantage, you are required to certify on a yearly basis. Visit JSA's website (blog.jsaonline.com/certifications) to get up-to-date information on certification release dates, certification guides, as well as links to the various carrier certification websites.



Confirm Ready-to-Sell Status

You will receive an email from the carrier confirming your ready-to-sell status. If you are unsure, contact your upline.



Continuing Education

Most states require 24 hours of CE credits every 2 years. You can find training modules, practice tests, and CE exams through many vendors, including WebCE (webce.com). Refer to your resident state's Department of Insurance for details.

FIRST DOWN

First Steps in Building a Book of Business

BUILDING A CLIENT BASE

As you become ready to sell with the carriers you have appointed with, many agents have difficulty finding a client base in which to sell these products to. Below are several great ways that an agent can start generating leads and referrals for little or no cost.



Create an Online Presence

Having a business page associated with you as an agent can help get your name and information to the masses. Create a Facebook business page, LinkedIn, and other social media platforms to broaden your reach to those that may be looking for your services. Maintain a branded website if you can.



Lead Purchasing

JSA works with several lead companies that specialize in marketing to those in the Medicare space. Whether it's with companies like Lead Concepts (leadconcepts.com), NextGen Leads (nextgenleads.com), Need-A-Lead (needalead.com), or others, we have the contacts to start building a healthy prospect pipeline.



Grass Roots Marketing

Work with your local food banks, senior centers, VFW, etc. to set up recurring meetings at their facilities. Develop relationships with local dental offices, vision centers, and other local businesses that may regularly speak with Medicare beneficiaries. Provide the businesses with handouts which includes your information. This allows the staff to pass along your information to clients asking questions they may not be able to answer.

BUILDING A CLIENT BASE



Hold Educational Meetings

JSA provides access to the **Medicare Scholar Program**. This equips you with ready-to-present information to conduct educational meetings for potential clients. Regularly scheduled educational meetings can be a great referral source for a low, if not \$0 cost to you. Contact JSA for all the rules and restrictions that may apply when holding an educational or sales presentation.



JSA T-65 List

As an appointed agent with JSA, you are provided access to a list of free turning 65 leads. You can search this list by zip code or county, export, and utilize this mailing list however you please. We suggest pairing this list with one of our T-65 marketing pieces available on the **JSA ProShop Plus**.



Client Referrals

Do not be afraid to ask for a referral at the end of your sales meeting. Let them know that if they were satisfied with the services you provided, you would be more than happy to assist any friends or family members that may have similar questions. Many agents also print a statement on their business card welcoming referrals.



Develop Referral Sources

Network with professionals that specialize in other lines of business than yourself, such as financial planners, property and casualty agents, etc. They may prove to be great resources to receiving leads from their clients that may have questions about Medicare. Joining local networking groups can help with meeting these individuals.

AT THE GOAL LINE

How to Close the Deal and Score a Client

SALES PROCESS

Once an appointment is set up, there are several steps that need to take place for it to be CMS compliant. Below are the steps needed in order to remain compliant.

1 Complete a Scope of Appointment—

Save for a minimum of 10 years.

2 Provide Disclosure Information, such as:

- Plans are offered under contract with CMS approval, renewed yearly.
- Plan benefits are subject to change yearly.
- You, as an agent, are licensed and may receive compensation as a result of the enrollment.
- Agent does not represent Medicare, SSA, or any branch of the Federal or State Government.
- For Medicare Advantage products, the plan will pay for covered services, not Medicare.

3 Medicare Overview

- Explain the four parts of Medicare (A, B, C, and D).
- Explain how a Medicare Advantage Plan differs from Original Medicare and Medicare Supplements.

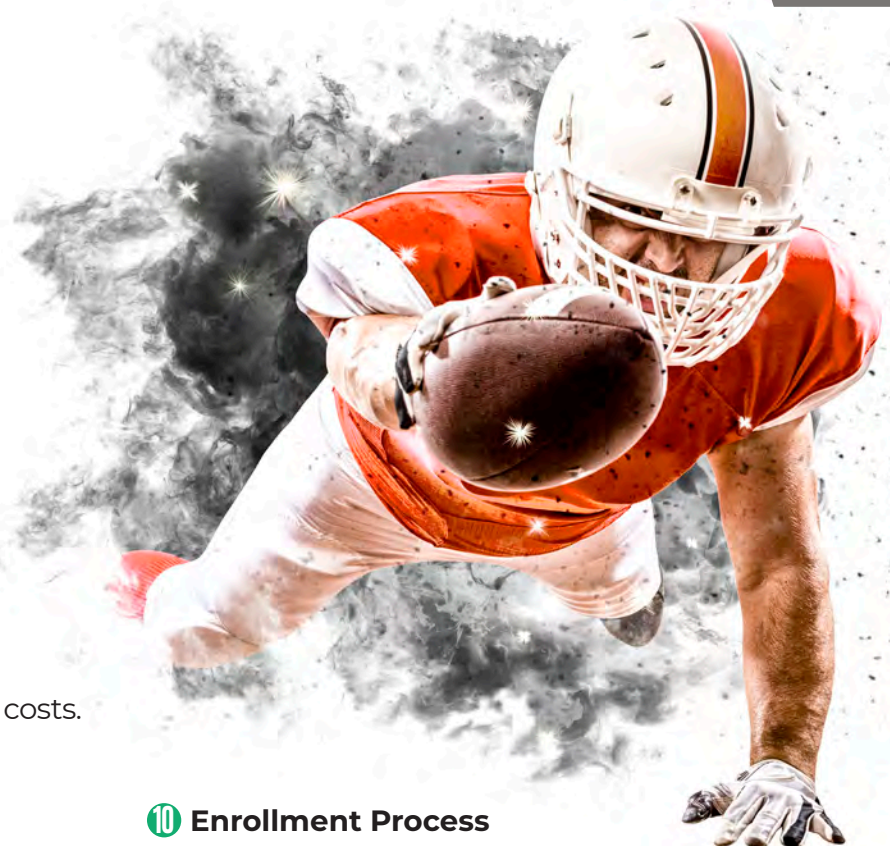
- Medicare Advantage Plan enrollment will result in automatic disenrollment from MA/Part D plans.

4 Eligibility Requirements

- For MA/MAPD Plans—must have Part A and Part B.
- Must continue to pay Part B premium.
- Must maintain residency within plan service area (at least 6 months of the year).
- Additional eligibility requirements for Special Needs Plans (D-SNP and C-SNP only).

5 Explaining Election Periods

- Provide overview of election periods and timeframes available for beneficiaries to enroll or disenroll from plans (IEP, AEP, OEP, SEP).
- Members can change MA Plans one time during OEP (January 1-March 31)—otherwise they cannot change outside of the October 15-December 7 AEP, without a valid election period.



6 Health Plan Costs

- Explain requirement to continue paying Part B premium as well as plan premium, if applicable.
- Review plan deductible, copayments and coinsurances, and maximum out of pocket.
- Explain Late Enrollment Penalty.
- Explain Low Income Subsidy.
- Explain PPO In and Out of Network costs.

7 Plan Information

- Provide and discuss content of Pre-Enrollment Kit.
- Present and discuss Summary of Benefits.
- Discuss plan's overall Star Rating.
- Explain covered services/cost sharing.
- Explain Appeals and Grievances process.

8 Network Information

- Explain plan's network restrictions.
- Verify beneficiary's providers participate in plan network.
- For PPO plans, explain that out-of-network services may have higher out-of-pocket costs.
- Explain referrals, if required.

9 Prescription Drug Coverage (if covered under plan)

- Explain Prescription Coverage/Utilization Management (Prior Authorizations, Tier Exception, Quantity Limits, etc.).
- Explain stages of drug coverage.
- Review Part D deductible, copay, and coinsurance amounts.

10 Enrollment Process

- Confirm the election period is valid and provide documentation if needed.
- Verify PCP selection before entering it in the Provider Info Section of the application.
- Explain that the enrollee must cancel any employer group coverage or Medicare Supplement Policies.
- Explain cancellation and disenrollment procedures.
- Confirm plan selection and intent to enroll prior to accepting a completed enrollment form.
- Provide a copy of completed application to beneficiary.
- Submit completed enrollment form and SOA to carrier or JSA New Business team.

JSA offers an online enrollment tool called **MyHealthPlan**. You can store client data, include prescription medications, and track enrollment status. MyHealthPlan allows you to complete compliant sales appointments both in person and virtually. Contact JSA to learn more about this online platform.

MEMBER RETENTION

To retain and grow your residual income stream, it is vital to maintain your existing client base. There are multiple ways in which an agent can increase the likelihood their client will work with them in the future.



Create and send a biannual client newsletter

Let your clients know what is going on in the industry. Advise them of any public changes that are on the forefront and when they can expect to hear from you regarding the AEP season.



Cross Sell

A client that has multiple lines of business through you as an agent is more likely to retain you for all insurance related questions. Whether it's a Hospital Indemnity product to go along with their Medicare Health Plan or Final Expense, cross selling is a proven way to keep and retain your clients. If you have any questions on how to cross sell these products, visit [life-made-easy.com](https://www.life-made-easy.com) for more information.



Utilize Carrier and JSA for items that you can provide your client

While all agents generally provide a business card, you can help retain your business by providing your clients with fridge magnet cards, customized pens with your information, and other items that direct the customer back to you. For ideas and to order such items, visit the [JSA ProShop Plus](#).



Stay connected to your clients—send thank you, birthday and holiday cards

Outside of a newsletter, send your clients thank you cards after each enrollment or informational meeting. Also send handwritten cards for birthdays and holidays. This helps keep you in their mind as well as creating a happy customer.



CREATING AND GROWING AN AGENCY

Jack Schroeder and Associates started from a single independent agent. With his success, Jack Schroeder was able to bring on additional agents, showing them the ropes and how to navigate the insurance business. Though larger than a few colleagues now, JSA's mission remains the same, help the independent agent find success in the Senior Market.

- ▶ We encourage agencies to utilize our training events and talent to help you recruit new agents to your hierarchy. If you wish to conduct recruitment or training sessions for just your agency, JSA would be more than happy to participate in this effort.
- ▶ Carriers have specific requirements to qualify and maintain contract levels. If you are unsure what may be available to you and your agency, contact the JSA Marketing Team at 800-203-0433.
- ▶ Find agents that are experienced in other forms of life and health insurance. They are likely already receiving questions about Medicare but are unable to assist. This is a good opportunity to recruit an agent and provide them with the information they need to cross sell their already established book of business.

LEAVING A LEGACY

Once it's time to hang up the cleats, what happens to your business?

LEGACY PLANNING AND BOOK OF BUSINESS TRANSFERS

Whether it's planning for retirement, or what will happen with your business when you pass, JSA can offer assistance to you and your agency.

- ▶ Put into place a legal document that outlines the transfer of your book of business upon passing away.
- ▶ JSA is able to assist with both purchasing a book of business, or selling a book of business.
- ▶ If you plan on retiring, JSA can assist in transitioning your book of business according to your succession plan.
- ▶ If you wish to receive renewals in retirement, JSA can provide the knowledge on how to continue in a "servicing status." This will allow you to receive renewals from your previous sales.

TOOLS OF THE TRADE

Recommended Tools for Insurance Agents

There are a number of tools at an agent's disposal, whether it be specific hardware, software, phone apps, etc. Below are examples of resources that are vital to a successful insurance agent.



JSA MyHealthPlan

JSA's very own online enrollment platform. Send compliant SOAs, look up and store client medications, look up covered network physicians, and complete online enrollments. This one platform will cut down the amount of time you spend researching the best fit for your client.



Mileage Tracking App

As an independent agent, you have a number of opportunities to write off business expenses. Tracking the miles you drive to and from appointments is a great way to save money at tax time. Popular apps include Microsoft's MileIQ, or Quickbooks Self-Employed App.



Touch Screen Laptop/Tablet

This will allow easy signing for your clients during an in-person sales meeting. Skip the paper or emailed copies, you can complete your digital enrollment with the customer's actual signature.



CRM System

While we consider MyHealthPlan a CRM-like program, for full customization options to help track and maintain your business, we suggest utilizing a built-for-you CRM System. There are many options available, so if you were needing assistance in finding the right one, give JSA a call.

JSA'S LOCATIONS



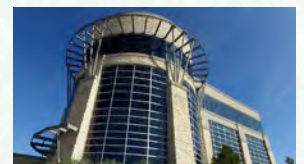
3450 Packerland Dr., De Pere, WI 54115



111 W. Ocean Blvd,
Ste. 1100
Long Beach, CA
90802



14241 Metropolis Ave.
Fort Myers, FL 33912



610 Uptown Blvd,
Ste. 4500
Cedar Hill, TX 75104

BPA'S LOCATIONS

▶ 555 S Sunrise Way, Ste 104
Palm Springs, CA 92264

▶ 57353 29 Palms Hwy Ste A
Yucca Valley, CA 92284

hello@mymedicarefmo.us
Fax 760.568.3309



BILL PROCTOR & ASSOCIATES
Insurance Services, Inc

Jeremy Proctor
+1 760.565.0025
jeremy@mymedicarefmo.us