

5 Steps to Selling Med Supp Successfully

There are five simple steps you can take to find more success in your Medicare Supplement sales.



1 Review Your Carriers' Med Supp Agent Guides

Carrier's Med Supp agent guides are available through their agent or broker portal and provide:

- Contact info
- Policy eligibility and issue guidelines
- Premium and household discount calculations
- Application instructions
- Uninsurable health conditions
- Medication guidelines
- Required forms
- Other features and extra services

2 Have the Most Up-to-Date Rate Sheets & Application

The main factor that sets same-lettered Med Supp plans apart is their monthly premiums, or rates. Rates and applications can change often, so make sure you check your carriers' portals for the most current ones before every client meeting. Submitting an old version of an application can lead to delays.

3 Know if Your Carriers Offer E-Apps & Use Them

E-Apps can help you streamline the enrollment process for your clients. Check for e-Apps through carriers' agent portals or contact your manager for more info.

4 Keep a Copy of Your Carriers' Lists of Approvable & Non-Approvable Drugs on Hand

Many carriers will have a list of non-approvable drugs that may disqualify applicants from coverage if they're using it to treat certain disqualifying medical conditions. Check carriers' agent underwriting guidelines for their approvable and non-approvable drugs and review your clients' current list of medications to verify that they can obtain coverage.

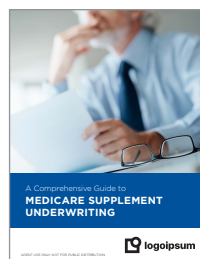
5 Offer a Strong Selection of Plans

Consider all your clients' needs and offer a variety of plans from multiple carriers. Some plan types will have the comprehensive coverage some clients prefer, while other clients may benefit from a less expensive plan.

Contact your FMO today for these additional Medicare Supplement Guides!



The Complete Guide on How to Sell Medicare Supplements



A Comprehensive Guide to Medicare Supplement Underwriting

AGENT USE ONLY. NOT FOR PUBLIC DISTRIBUTION.

