



# Turning 65 Medicare Supplement Phone Guide Script

When a client turns 65, they have some important decisions to make. These phone talking points are designed to help you become a trusted resource for them in understanding how Medicare works and finding a Med Supp plan that's best for them.

## Tell them who you are and how you can help — sell yourself first

Hello, Mr. and/or Mrs. *(client name)*.

I know this is probably a confusing time for you with lots of decisions to make about Medicare and Social Security. I bet you're getting a lot of calls — and even more mail — from every insurance company out there, right?

Well, I want you to know I'm a licensed insurance agent and I've been trained to know the ins and outs of Medicare. And this is the important part — I work with most of the companies that have been calling and sending you mail, but I don't work for them. I work for you.

My job is simple. It's to help you understand your options, answer your questions and make sure you get any benefits you may be entitled to. I do this for people across the country each and every day.

Do you have a pen Mr. and/or Mrs. *(client name)*? I want to give you my name and number in case we get disconnected. *(Give name and number)* I also want to give you my National producer number. *(Give number)*

## Find out where they are in the process and make sure you get their income

Will this be your first time on Medicare or are you receiving Medicare benefits because of a medical condition? Are you already receiving Social Security benefits? *(If no, they will have to call Social Security and sign up for Medicare. If yes, their card will have arrived three months before.)*

You may already know that you must pay the Medicare Part B premium. The standard monthly premium for Medicare Part B for 2026 is \$206.50 per month. If you are in a higher income bracket, you might pay more than that. Or, your income level may qualify

you for a Medicare Savings Program. Is your income less than \$1,781 single or \$2,400 married per month? *(If yes, tell them this:)* Okay. It is possible you will be able to save on your premiums, but we will come back to that.

### **Illustrate the problem Med Supp solves for them**

Do you know that Medicare will not cover all of your doctor and hospital bills, when you start your coverage in *(month)*? Do you know how much the deductibles for Medicare Part A and Part B are? *(Explain these deductibles and the 20% they're responsible for after their deductibles are met.)*

If you got sick, could you afford that deductible and 20% after it's met? A lot of us couldn't. It's why many people get a Medicare Supplement plan in addition to regular Medicare. It's a plan that helps cover the costs — like deductibles and copayments — that Medicare doesn't cover.

Do you currently have health insurance? Would you mind sharing information about your current coverage with me? *(If yes, find out how much they are being charged. Ask them if they have a deductible, copays and if they've had to pay hospital and doctor bills. You can use this in your comparisons later.)*

### **Talk about their options and tell them the truth about Med Supp carriers**

Medicare Supplement plans are identified with letters A through N based on their coverage and options, but there are two plans that are most popular.

The first one, Plan G, pays everything that Medicare leaves behind, after the Plan B deductible of \$283. Which means you would be 100% covered after paying that deductible — no doctor and hospital bills.

The other popular option is Plan N. This differs from Plan G in two ways. First, Plan N does not cover Part B excess fees. Second, Plan N has a copay of up to \$20 for a doctor visit and up to \$50 for an ER visit, after you meet your Part B deductible.

I'm happy to discuss the other Medicare Supplement plans with you as well, if you are looking for something in addition to what Plan G or Plan N offers.

Each plan offers more health expense protection beyond what Medicare alone can do.

Now let's clear up some confusion. The most important thing you need to know is that there are thousands of insurance companies that offer these plans, but they are all federally regulated to be exactly the same in most states. Plan G and Plan N offer identical benefits, regardless of the insurance company you work with, but there may be a big difference in what each of them charges you.

**Offer them your handpicked solutions — and make sure they choose**

But that’s where I come in. I can shop for options that are available to you to help get you a plan at a cost you can feel good about. For example, here are some of the best prices I can find for Plan G option. Remember, that’s the kind of plan that has a *(dollar amount)* deductible with NO COPAYS.

\_\_\_\_\_ Company \_\_\_\_\_ is \$ \_\_\_\_\_ *(no change)*

\_\_\_\_\_ Company \_\_\_\_\_ is \$ \_\_\_\_\_ *(no change)*

\_\_\_\_\_ Company \_\_\_\_\_ is \$ \_\_\_\_\_ *(no change)*

Plan G can also come as a high-deductible plan. You’ll get the same comprehensive benefits as a regular Plan G plan, but you’ll need to meet a higher deductible first. Here are a few to consider in your area:

\_\_\_\_\_ Company \_\_\_\_\_ is \$ \_\_\_\_\_

\_\_\_\_\_ Company \_\_\_\_\_ is \$ \_\_\_\_\_

\_\_\_\_\_ Company \_\_\_\_\_ is \$ \_\_\_\_\_

Now it doesn’t matter to me which one you pick, but remember they are all standardized, so they all have the same benefits. Out of those options, which one sounds best to you?

Okay, here are some current Plan N options. As a reminder, Plan N policies are the ones with a *(dollar amount)* deductible, the possibility of excess fees and a small copay.

\_\_\_\_\_ Company \_\_\_\_\_ is \$ \_\_\_\_\_

\_\_\_\_\_ Company \_\_\_\_\_ is \$ \_\_\_\_\_

\_\_\_\_\_ Company \_\_\_\_\_ is \$ \_\_\_\_\_

The lowest cost Plan N option sounds best, right?

Okay, so between the Plan G you chose at *(dollar amount)*, the high-deductible Plan G you chose at *(dollar amount)* and the Plan N choice at *(dollar amount)*, which one sounds best? *(Remind them of the difference between Plan N and Plan G, and describe the various benefits of each)*

## Open the app and complete their info as you go

That's a great choice. Okay, now before we go any further, I need to get your permission to use some of your personal information as we start filling out the form for the plan you selected. Do I have your permission to use your information while we fill out this form?

*(After receiving permission)* Thank you! I'm going to walk you through the information on this form, step by step. We'll find out if you automatically qualify for the Medicare Supplement plan you chose, or if more information is needed to confirm your eligibility. Here we go!

### Walk the beneficiary through the qualifying information fields

- This can determine if they are in their Medigap Open Enrollment Period or eligible for a Guaranteed Issue Period.

### Continue to step through the application

- Collect other application data fields as needed.

### Complete the application

- You might be able to complete the application and have it ready to submit.
- If more time or information is needed, set another meeting time with the beneficiary.
- If the beneficiary wants to discuss MA or PDP plans, obtain a Scope of Appointment and set another meeting after the 48-hour waiting period.

## Explain how additional cancer and heart coverage can help

As I'm completing your application, I want to explain a few more options you might want to consider adding to your Medicare Supplement. One option that is popular is a cancer indemnity policy. Now with the Medicare Supplement plan you chose, you don't have to pay for cancer treatments in the hospital because it's covered. What this indemnity policy does is if you ever get cancer, it puts *(dollar amount)* in your pocket to use for whatever

you'd like — no questions asked. This cancer coverage only costs *(actual dollar amount)* a month.

Another popular option is for heart attack coverage. The heart attack coverage is only *(actual dollar amount)* a month and pays you *(dollar amount)* if you have a heart attack. You haven't had cancer or a heart attack in the past 10 years, right? *(If they answer no, then say:)* Okay, then you should qualify. Should I add both of those at *(dollar amount)* and *(dollar amount)*?

### **Explore the advantages of adding dental, vision and hearing**

Now one more option I wanted to talk about with you is: dental, vision and hearing. Medicare Supplement policies don't cover dental, vision or hearing costs. We have a plan that can provide great coverage for all of these for just *(dollar amount)* a month. With it, your first-year coverage will be *(percentage of coverage)*, your second year will cover *(percentage of coverage)* and your third year will cover *(percentage of coverage)*. And, unlike most plans where the price keeps going up, you'll still be paying the same amount at 75 as at 65.

This plan does have a waiting period on major services, such as root canals and dentures. However, we could get this plan started now so that you get a head start on the waiting period. By starting now, you'll be halfway through your waiting period when you go on Medicare in *(month)*. Are you interested in adding on this plan for your dental, vision and hearing costs? *(if yes)* Do you want to start that now, or wait until *(Medicare enrollment date)* when your Medicare coverage begins?

### **Tell them what happens next and finish your call**

We're all done. Now you have everything you need to get started when you go on Medicare on *(date)*. *(recap the plans selected)* I'll send out my business card today. Please don't hesitate to call with any questions you may have. I'll be following up with you in about two weeks, when I receive your policy, to let you know I'm sending it out to you, okay?

**Mr. and/or Mrs. *(client name)*, thank you so much and have a wonderful day!**

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