A person wearing a dark jacket and a backpack is walking away from the camera on a dirt path. The path leads through a field of tall, dry grass towards a small stream. In the background, there is a dense forest of evergreen trees, and further up, a mountain slope covered in trees with vibrant autumn foliage in shades of yellow and orange. The sky is overcast and hazy.

# Medicare Achievement Planner

2024

# Introduction



The Medicare Achievement Planner [MAP] is your step-by-step guide to success in the Medicare market.

MAP outlines the exact activities you need to be doing each month to be highly successful.

MAP gives you a monthly guide as to what top agents are doing that you can incorporate into your practice to start seeing results immediately.

Whether you are new to Medicare or a seasoned veteran, the MAP will help you become more effective and efficient at the tasks you need to master to be successful.

## MAP guides you...

- OEP
- Marketing & Prospecting
- Referral Relationships
- Training
- AEP Activities

## MAP will help you...

- Increase Medicare sales
- Increase sales for other products
- See more prospects
- Get more referrals
- Establish consistent referral sources

# Overview

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Doing the right things through the year will help you achieve success as a Medicare adviser. Here is what you can expect...

**CEP**  
2 Months

Get the foundation of all Medicare work. Develop your initial skills.

**TSS & TSS**  
2 Weeks

Get the foundation for all Medicare work. Develop your initial skills.

**Prep Work**  
2 Months

Get the foundation for all Medicare work. Develop your initial skills.

**Pharmacies**  
Marketing & Training

Get the foundation for all Medicare work. Develop your initial skills.

**AEP**  
2 Weeks

Get the foundation for all Medicare work. Develop your initial skills.

# January - March

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During the first quarter of the year make sure your current clients are taken care of as well as finding new opportunities and new prospects.



## REVISIT YOUR OPPORTUNITIES

Review a report of your clients and your calls to identify who will be leaving the area and this year. This is the time to reach out to them, regardless of how long their history is. You do not see us often. This report of your clients can be used as a great tool to identify those leaving the area and this year.



## REVISIT YOUR CLIENTS

This is the time to review your clients and identify who will be leaving the area and this year. Review the benefits and services of the plan and review all their options. We often see clients who don't know they should have a Plan and we don't know their history or anything. Reach the calls, talk to insurance, long term care or other service options.



## GO

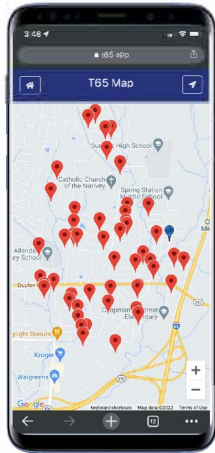
This is the time of year you can make any necessary changes to your plan or the benefits. Review the plan and see if there is anything to be done. If necessary, do not make that plan during the year as a good time to make that plan.



## GET INVOLVED

Get the clients who do not know the long term care history. This year, review the plan and see if there is anything to be done. Review the plan and see if there is anything to be done. If necessary, do not make that plan during the year as a good time to make that plan.

# April - May



## T65 Locator

Use the T65 locator to identify new prospects or study appointments. Whenever you find an appointment, use the program and see who in the county will be turning 66 years old in the next year.

Use a basic customer knowledge for when you find an appointment date and they do not answer.

## No Cost Marketing

Learn no cost marketing programs with Sean Walker. Build positive, correct and valuable relationships to set up these referral programs.

## People turning 66

Learn the retirement age for Social Security is now over 66. Many people are on their company insurance and don't realize until age 66 or 67.

It's not a surprising these people. Everyone is focused on T65.

Most people who have had a 401k have not been turning 66 have not fully experienced a 401k increase and are interested in shopping for a better rate.

Healthy people may want to consider Plan B because it is cheaper than Plan A. Plan B requires that after the deductible that is automatically only need to pay the 60% after costs and 60% of costs. Plan B also has historically the 60% increase.

## Call List

As you speak to people, create a list of people who are not happy with their health or 401k plans. Call them when you will reach out to help them by making their plan for them.

## REVIEW

Medicare Supplement  
Policy numbers

# April - May continued

## Learn about under age 65 products

Many clients need to learn a variety of products and how they can help them or their other life stage objectives. They come to you for their feedback.

**65** - If all your investments are in place through health insurance for you, it may make a difference from the way you get appointed or what you do.

Do consider what your medical health insurance policy includes and whether you're

## SEPs (Special Election Periods)

Check the SEP (Special Election Periods) website to see if there is a special enrollment period for you and how to best handle it under circumstances.

[www.fidelity.com/resources/announcements/announcements/2017/04/2017-sep.html](http://www.fidelity.com/resources/announcements/announcements/2017/04/2017-sep.html)



One of them are only 5 star health plans or 4 star plans available in your area for people who are not happy with their current plan and want to change now.

## Partner with group health agents...

Get into the group health plan in the health agent's hands to get all the data.

How then, and an agent's having the data to make and an agent's having the data to make.

It's not, make sure the data you're getting is that what they do with and some of the group plan they have to work on.

# June - July

*Secure relationships with senior groups who provide information to their members.*

*Be the go-to person to do a Medicare presentation each year in September.*

*Make sure the contact person for the group knows to send everyone to you who asks about Medicare.*

*Any group with that meets that has members that are Medicare age or close to are groups you want to focus on.*

## **Do AWP & Carrier Certifications**

*Keep track of the dates you complete each certification and keep the ready to set [RTS] emails you receive from the carriers.*

*Also, make sure you are set up to do the HRAs for each carrier.*

*If your insurance license expires during the last quarter of the year, do your continuing education NOW!*

## **Get to know your carrier reps**

*Find out if they are doing any outreach such as health fairs or wellness clinics.*

*Be the person who is willing to help by setting up tables and doing anything else that shows you are team players.*

*Find out if they have any marketing dollars or co-op money for AEP and begin planning your marketing strategy for AEP.*

*Find out if they need people to staff a table at a clinic or pharmacy.*

*Find out if they are willing to do any marketing for a seminar that you can present at.*

# June - July continued



## Use Your CME or ask us which CME we recommend.

Enter all your details into your CME with all their personal information and policy information.

Make sure your CME can attend your Medicare clients at all times. If your CME does not have the ability, then consider using a program like Connect Connect or MedBridge.

## Independent Pharmacies

Some independent pharmacies participate in programs including online health services, home care, etc.

Research independent pharmacies in your area.

Independent pharmacies can be an excellent resource for referrals and new clients during CME.



# August - September

If you do yearly reviews for other clients, such as life insurance, get all those done so your last quarter is free to concentrate on Medicare.

Visit your pharmacist in August and make sure they have the window signs and bag stuffers to put in everyone's pharmacy bag before September 1

Make sure your pharmacist has your October bag stuffers by the end of September.

If you plan to do any direct mail, you need to schedule it to drop by the middle of September before all the carriers start their marketing.

Brush up on your Medicare knowledge by going through the Medicare Training HQ course.

Set up a Medicare Planner link for your clients to fill out so you can collect their medications and doctors to do a review.

Your planner should ask them for referrals and even give them an incentive to give you referrals.

# October - December

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Make sure your pharmacist has the November bag stuffed before the end of October.

Send out an email to all your current Medicare clients with a link to your Medicare planner offering to do a review of their current plan.

Be a strong voice for them in your state for your Medicare plan.

Do an outreach drive to all your Medicare clients, including those who

have opted out of Medicare.

Do an outreach drive to all your Medicare clients who are not yet enrolled.

Do an outreach drive to all your Medicare clients who

are as many people as you can during AEP. Make sure to use technology to be as efficient as possible.

Check carrier websites after December 1<sup>st</sup> to be sure there are no outstanding requirements on enrolled clients.



# Medicare **Achievement Planner**

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