



Top 5 Tips

MARKETPOINT AGENT LISA BOND SOLD 94 HUMANA MEDICARE SUPPLEMENT POLICIES LAST YEAR ALONE. HERE'S HOW SHE DID IT...

1. KNOW THE PRODUCT

When members see you as the subject matter expert, it makes them more comfortable and confident that you are giving them the Medicare information they need to help them choose a Medicare plan that best fits their healthcare needs.

2. REFERRALS

Your book of business will refer you more often if they believe you've helped them understand all of their Medicare options, *including* Humana Medicare Supplement plans.

3. INVOLVE THE COMMUNITY

Reach out to local community organizations, moving relocation companies, property / casualty agents, and real estate agents. They can direct their clients to you for help with their Medicare needs. You become a trusted resource for these organizations and their clients.

4. DO THE MATH

Show prospects the monthly dollar value of Humana Medicare Supplement extras, including vision discounts, pharmacy discounts, and SilverSneakers® membership.

Members switch from the competitor's \$0 premium Medicare Advantage plan to a Humana Medicare Supplement plan because of the peace of mind knowing the upfront premium cost of a Med Supp versus the copays and out-of-pocket costs of the MA plan throughout the year. Plus, members appreciate the Humana Medicare Supplement extra services like vision and pharmacy discounts and SilverSneakers. When they do the math, they actually see the savings when choosing a Medicare Supplement plan.

5. KNOW THE COMPETITION

When other plans have a \$0 premium, be able to explain to prospects how Humana Medicare Supplements can actually cost less: one upfront premium, **no extra deductible** for primary care or specialists, and if something catastrophic happens, there are **no extra costs** other than a deductible, depending on the Medicare Supplement plan they choose.

Example: Selling Humana Medicare Supplement Against the Competitor's \$0 Premium Medicare Advantage Plan

JOHN IS 65. HE LIVES IN ALABAMA, IS A NON-SMOKER, AND HE'S LOOKING FOR HIS FIRST MEDICARE PLAN. LAST YEAR:

- he visited his primary care doctor 6 times
- he had an MRI in the hospital
- he visited a specialist once a month
- he spent 7 consecutive days in the hospital
- he went to the emergency room

John wears glasses, takes prescription drugs, and spends \$40 a month on a gym membership.

Here's what John would pay next year for the same services on a Humana Medicare Supplement Plan G compared to the competitor's \$0 premium plan.*

	Humana Med Supp Plan G	Competitor's \$0 Premium Plan
Monthly Plan Premium	\$120.87	\$0
Part B Deductible**	\$185	\$185
Primary Care Provider	\$0	\$0
Specialist	\$0	\$35
Emergency Room Visit	\$0	\$90
MRI in Hospital	\$0	\$260
Inpatient Hospitalization Per Day		
1 to 7 Days	\$0	\$260 per day
	John pays \$1,635.44	John pays \$2,775
Out-of-Pocket Maximum	\$1,635.44	\$5,700 (average maximum out-of-pocket)

WITH MED SUPP

JOHN SAVES EVEN MORE WITH PLAN EXTRAS

With Medicare Supplement Plan G, John enjoys vision and pharmacy discounts, plus \$408 a year savings thanks to his no-cost gym membership.

*Example based on a Medicare Supplement monthly plan premium of \$120.87. Medicare Supplement premiums vary from \$100 to \$183 per month.

**Changes annually.