

2017 Sales Presentation Job Aid



Your quick reference guide to a compliant presentation

Before your face-to-face appointment

Call-in a Scope of Appointment (SOA) to TeleScope or complete an SOA form.

Call your prospect to ask the following questions:

- 1** Do you have your red, white and blue Medicare card available?
- 2** Do you have a membership card for any other insurance, such as a Medicare Advantage, Supplement or Part D plan? If so, which one?
- 3** Do you have group retiree health care coverage from a previous employer? If so, what is the monthly premium?
- 4** Does the state help to pay for your Part B premium or a portion of Part D?
- 5** Is there someone who helps you make decisions about your health care? If so, please ask that person to be present for our meeting.
- 6** Does someone have a Power of Attorney (POA) for making your financial decisions? If they will be signing your enrollment form, please ask them to bring a copy of the POA document.
- 7** Would you like to invite your friends, relatives or other Medicare-eligible individuals to the presentation?
- 8** Please bring a list of your key doctors and hospitals. If you'd like assistance with finding your prescriptions on the drug list, I can help you with that.
- 9** In order to help you select a health plan that best meets your needs, is there any other additional information that you need me to know ahead of our appointment?

During your appointment

Use the sales booklet to cover the following and assure that you are giving a compliant presentation/consultation.

Welcome Section

- I do not work for Medicare
- I am being compensated for this sale
- Eligibility (Medicare A & B, must live in service area, no ESRD)
- Lock-in / Disenrollment / Enrollment periods
- Role of the PCP/Specialist Referrals (if applicable)

Plans & Coverage Section

- Must use contracted network
- In Network/Out-of-Network Provisions
- Plan Benefits & Premiums
- Dental Benefits (if applicable)
- Part B Premium requirement (must continue to pay)
- Out of Pocket Costs
- Special Needs (DME, etc.)

Rights and Protections Section

- Appeals and Grievances

Prescriptions Section

- Formulary and its abbreviations, Part D, Coverage Gap, Prescription Drug Tiers, Copays

Words We Use Section

- Healthcare Delivery Models (IPA, IPODs - if applicable)

Next Steps Section

- Use Cigna-HealthSpring Card for most benefits and services
- Effective Date of Coverage
- What happens Post-Enrollment?

Enrollment Section

- Review Statements of Understanding

FAQ Section

- Customer Service Telephone Number

Business Card Section

- My Contact Info

Dos and Dont's

DO (always)

- ✓ Clearly identify the products to be discussed before you begin, and ONLY discuss those mentioned in your Scope of Appointment (SOA).
- ✓ Communicate to non-English speakers in a way they will understand.
- ✓ Hold meetings in handicapped accessible facilities.
- ✓ Announce that you don't work for Medicare and that you could be compensated for this sale.
- ✓ Quote accurate product rates provided by Cigna-HealthSpring.
- ✓ Ask if prospect has ESRD.
- ✓ Verify that prospect's providers are in network and give them a Provider Directory.
- ✓ Advise how to use the formulary, but never ask to see the prospect's prescriptions unless your help is requested.
- ✓ Use ONLY CMS-approved materials that are unaltered.

DON'T (ever)

- ✓ Discriminate in any way and do not:
 - Discourage enrollment for those with disabilities.
 - Attempt to enroll someone with a clearly diminished capacity to understand the implications.
- ✗ Say that Cigna-HealthSpring plans are CMS-endorsed or recommended by the Federal Government.
- ✗ Compare our benefits with another company's, unless using comparative materials approved by CMS.
- ✗ Use misleading, conflicting, or confusing statements about our products.
- ✗ Engage in high-pressure or scare tactics.
- ✗ Collect financial info (like bank account or credit card numbers) during pre-enrollment activities.
- ✗ Imply that our Medicare products are available only to seniors.
- ✗ Offer monetary or promotional gifts to induce enrollment or to compensate based on use of



Questions?

Contact HAAL at **866.442.7516**

Together, all the way.™

