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Why GoldenCare?

- Perfect Portfolio of Products
- Superior, Personal Backend Support
- Product and Sales Training
- LTC CEO Selling Tools Software
- GoldenCare Rewards Program
- CSG Actuarial Comparison Tools
- StrateCision Comparison Tools
- Discounted E&O Coverage
- Exciting Promotions On Various Products
- CareOptions Health and Wellness Hub

WELCOME!

Thank you for joining us!

*For audio, use your computer's speakers,
OR dial in using the number on your screen.*

QuickStart - A Crash Course To Selling Medicare Products Immediately



QuickStart

A Crash Course To Selling Medicare Products Immediately

Getting Started in the Medicare Marketplace

Agenda:

- 1. Booming Opportunity**
- 2. Know & Understand Medicare**
- 3. Know & Understand Supplemental Products & Plans**
- 4. Choose the Right Mix of Carriers/Products (CSG Actuarial)**
- 5. Getting Started (Low-hanging fruit)**

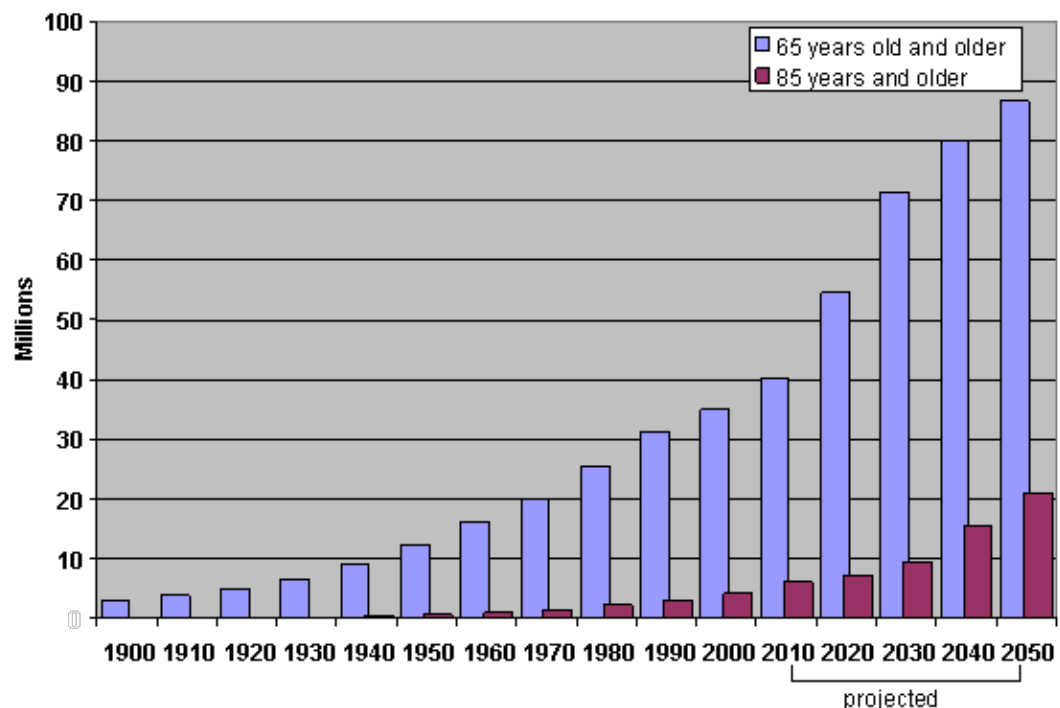
Booming Opportunity Well Beyond AEP...

Boomer Demographics

	65+ Millions	85+ Millions
2010	40	5.5
2020	55	7.5
2030	71	9.5

Source Mayo Clinic Website

Number of Americans 65 Years of Age and Older: 1900-2050



65 Years Old and Older



85 Years Old and Older

The Medicare Market is Huge & Growing Rapidly

- The “Aging of America”

- Nearly 11,000 people turn 65 **every day**
 - Roughly another 1000 who worked beyond age 65 retire & become eligible for Medicare **every day**
 - 500 more become eligible for Medicare via disability **every day**
- Roughly 12,500 new Medicare recipients each & every day!**
(21,000 per day by 2030)

- Employer-sponsored Medicare coverage is declining

- Many Employers/Companies just can't afford to pay for full health & drug coverage to their retirees
 - Instead, companies often contribute a flat monthly amount month that retirees can use to purchase private Medicare & drug coverage.

In 2010 nearly 1 out of 8 Americans were 65+ (1 in 7.75)

By 2030 nearly 1 out of 4 Americans will be 65+ (1 in 4.4)

Medicare Selling Opportunities

- **Aging In** When a client is turning 65
- **Retirement** When a client has worked beyond the age of 65 and retires creating a special open enrollment period
- **Med Supp Shopping All-year** When a client simply wants to compare the premium cost of their current Med Supp plan or carrier.
(I will show you how to do this)
- **AEP** Annual Enrollment Period that runs from October 15th to December 7th. This is for Medicare Advantage plans and Part D prescription drug plans. It's the time of year when all Medicare recipients are out shopping for new plan options for their Health & Part D plans for the following year.
- **OEP** New in 2019, this is the period between January 1st and March 31st when a Medicare beneficiaries who enrolled in a Medicare Advantage plan during AEP can change to a different Medicare Advantage plan or return to Original Medicare.

Know & Understand Medicare

What is Medicare?

- A social insurance program established by Congress in 1965
- Administered by a government agency called the Centers for Medicare and Medicaid Services (CMS)
- Provides health coverage to over 60 million people
 - Age 65 or older
 - Under age 65 with certain disabilities
 - Any age that has End-Stage Renal Disease (ERSD)
 - People who have Lou Gehrig's disease (ALS)

ABC's (and D) of Medicare....

Original Medicare

```
graph TD; OM[Original Medicare] --- PA[Part A Hospital Insurance]; OM --- PB[Part B Medical Insurance]; PC[Part C Medicare Advantage Plan]; PD[Part D Prescription Drug Coverage];
```

Part A
Hospital
Insurance

Part B
Medical
Insurance

Part C
Medicare Advantage Plan

Part D
Prescription Drug Coverage

Original Medicare Coverage

Original Medicare has two parts:

- Part A — Hospital Insurance
- Part B — Medical Insurance

NOTE: Most Medicare beneficiaries have both Parts A and B coverage.
(Explain Part B Penalty)

(Part C): Medicare Advantage

- A Medicare Advantage plan is a type of Medicare health plan offered by a private insurance company that contracts with Medicare to provide you with all your Part A & Part B benefits.
- These plans are annual contracts and may change benefits, increase premiums, and increase copayments at the end of each year.
- Most, but not all offer (Part D) prescription drug coverage.
- Out of pocket costs can vary by plan.
- Must use participating providers who belong to the plan or network, PPO's HMO's etc.
- The plans can include Dental, Vision, Hearing & Gym memberships

Part D: Prescription Drug Coverage

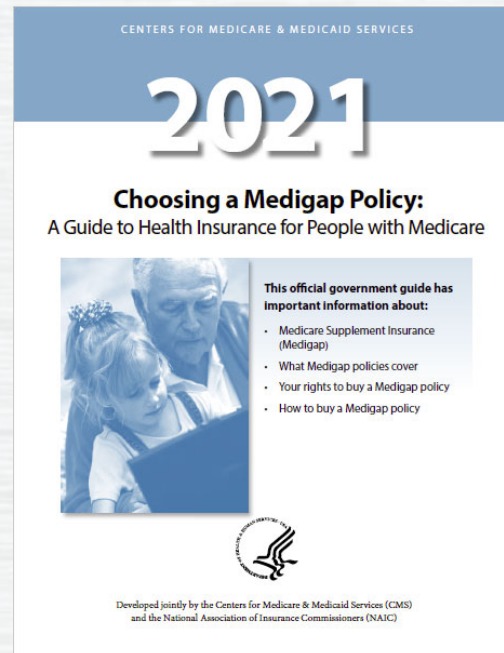
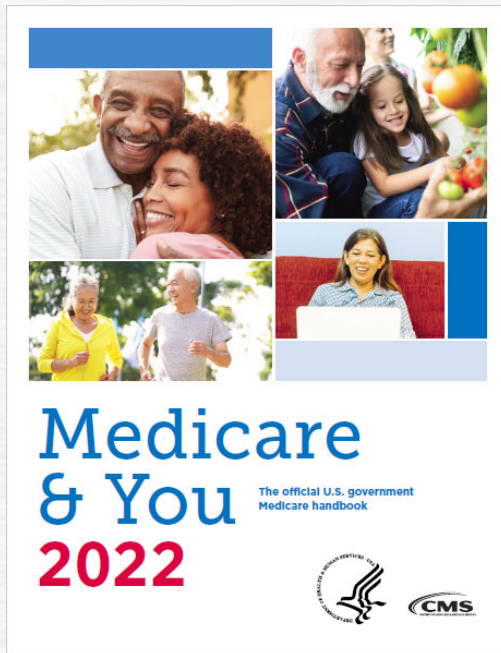
- Helps cover the cost of prescription drugs
- Run by Medicare-approved private insurance companies that are subsidized by the government
- Plans may vary substantially, covering different drugs, charging their own premiums and co-pays

Know & Understand Medicare

- Medicare was NOT designed to cover everything.
- With Medicare **Parts A and B**, you must pay deductibles, co-payments, and co-insurance.
- You can enroll in a Medicare Supplement or a Medicare Advantage Plan (Part C) to cover these costs.
- You also need to obtain Part D prescription drug coverage.

Know & Understand Medicare

- Get AHIP Certified
- Medicare & You
- Shoppers Guide



<https://www.ahip.org/>

Note: Various carriers offer discounts for completing AHIP through their secure portals.

Know & Understand Medicare Supplemental Products & Plans

Two options for additional health coverage:

1. ***Medicare Supplements***

(Also called Original Medigap)

2. ***Medicare Advantage Plans***

(Also called Part C of Medicare)

Note that either Health Coverage choice requires a client to add a Part D prescription drug plan

Medicare Supplement

Medicare Supplement

- A health insurance policy sold by private insurance companies to fill “gaps” in Original Medicare Plan coverage
- Regulated by CMS (Medicare) & Standardized
- The front of the policy must clearly identify it as “Medicare Supplement Insurance” and the “plan letter A – N”
(MN, WI and MA have their own plans)
- Widely Accepted by Providers and no referral is needed.
- Guaranteed Renewable
- Products only vary in premium rates, value added services, reputation, brand value.
- Standardized means that that Plan G is Plan G no matter which carrier you choose.

Medicare Supplement Plans Available Today

Benefits	A	B	C	D	F*	G*	K	L	M	N
Medicare Part A coinsurance and hospital costs (up to an additional 365 days after Medicare benefits are used)	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Medicare Part B coinsurance or copayment	100%	100%	100%	100%	100%	100%	50%	75%	100%	100% ***
Blood (first 3 pints)	100%	100%	100%	100%	100%	100%	50%	75%	100%	100%
Part A hospice care coinsurance or copayment	100%	100%	100%	100%	100%	100%	50%	75%	100%	100%
Skilled nursing facility care coinsurance			100%	100%	100%	100%	50%	75%	100%	100%
Part A deductible		100%	100%	100%	100%	100%	50%	75%	50%	100%
Part B deductible			100%		100%					
Part B excess charges					100%	100%				
Foreign travel emergency (up to plan limits)			80%	80%	80%	80%			80%	80%
Out-of-Pocket limit (in 2021)**	N/A	N/A	N/A	N/A	N/A	N/A	\$6,220	\$3,110	N/A	N/A

⁴ - Plans vary in MA, MN and WI.

* - Plans F and G also offer a high-deductible plan. If your client chooses this option, it means they must pay for Medicare-covered costs up to the deductible amount of \$2,370 in 2021 before their Medigap plan pays anything.

** - For Plans K and L, after clients meet their out-of-pocket yearly limit and their yearly Part B deductible (\$203 in 2021), the Medigap plan pays 100% of covered services for the remainder of the calendar year.

*** - Plan N pays 100% of the Part B coinsurance, except for a copayment of up to \$20 for some office visits and up to a \$50 copayment for emergency room visits that don't result in inpatient admission.

5 Reasons to Choose a Medicare Supplement

- No Networks, No referrals needed. Accepted by Any Doctor, Anywhere in the U.S. that accepts Medicare
- Little to NO out-of-pocket costs or co-pays
- Coverage is Guaranteed Renewable & you cannot be dropped
- Portability: Your coverage goes with you, no service area
- Plan N and High-deductible Plan F emerging as lower-cost alternative to compete with Medicare Advantage plans

Medicare Advantage

Medicare Advantage Plans

Medicare Advantage Plans -

- Managed by Private Companies
- The plans provide care under contract to Medicare.
- Medicare Advantage plan manages the Medicare coverage for its clients instead of the State
- Plans often offer Built-in Prescription Drug coverage
- You may have to visit network doctors/hospitals

Medicare Advantage Plans *(continued)*

- MA Benefits must cover same benefits Original Medicare
- Clients continue to pay Part B Premium
- Replaces the need for Medicare Supplement
- Premiums vary (MA typically lower)
- Clients pay a co-payment or coinsurance at point-of-service
- Providers must accept Medicare Assignment / Bill Carrier
- Most Plans limit out-of-pocket expenses
- Coverage Area varies depending HMO, PPO or PFFS
- Emergency and urgent care coverage, anywhere in the world

Medicare Advantage Plans

A variety of plan types including:

- **MA, and MAPD** (Medicare Advantage and Medicare Advantage w/ Prescription Drugs)
MA's are either Health Maintenance Organization (HMO) Preferred Provider Organization (PPO)
- **Cost Plans** (Can be available for year round enrollment)
- **Private Fee-For-Service plan (PFFS)**
- **Medicare MSA's**
- **Medicare Special Needs or Institutionalized Plans**

Advantages of Medicare Advantage Plans

- Lower premiums (pay as you go)
- Plans can include prescription drug coverage
- More plan choices
- Can include extra benefits like dental, hearing, vision, wellness benefits and gym memberships

Disadvantages

Not guaranteed renewable.....plan can be cancelled

Networks.....finding every specialist

High Co-payments or out-of-pocket costs

Plans change each year. Need to review each year.

Medicare Market Competition

Combatting the Joe Namath Effect

Television
Social Media
National Call Centers

A television advertisement for Medicare Coverage Helpline. The background is a dark blue with a subtle American flag pattern. On the right side, there is a portrait of Joe Namath, a well-known figure in American sports. He is wearing a dark suit and a light blue shirt, and he has his hands raised in a gesture of emphasis. To the left of his portrait, there is text in white and yellow that reads: "I called the Medicare Coverage Helpline and they instantly advised me that I wasn't getting all the benefits I deserve." Below this, in white text, it says: "They explained I could get a plan that includes Dental and Prescription Coverage, as well as the new coverage for Private Home Aides and". At the bottom left, there is a logo for "MEDICARE COVERAGE HELPLINE" with an American flag icon. Below the logo, it says "CALL THE" and "Monday - Friday 8am to 8pm ET". To the right of the logo, the phone number "1-800-881-1300" is displayed in large white digits. At the bottom right, it says "TTY: 711" and "Call To Speak To A Licensed Insurance Agent".

MEDICARE COVERAGE HELPLINE

I called the Medicare Coverage Helpline and they instantly advised me that I wasn't getting all the benefits I deserve.

They explained I could get a plan that includes Dental and Prescription Coverage, as well as the new coverage for Private Home Aides and

Joe Namath
Pro Football Hall of Fame Quarterback
Super Bowl III MVP

CALL THE
MEDICARE COVERAGE HELPLINE
Monday - Friday 8am to 8pm ET

1-800-881-1300

TTY: 711
Call To Speak To A Licensed Insurance Agent

Prescription Drug Plans – Part D

- Outpatient prescription drug benefit
- To join, must have Medicare Part A and/or Part B
- Operated by private companies that are subsidized by the government
- Must be comparable to the “Standard Coverage”
- Plans may vary substantially, covering different drugs, charging their own premiums and co-pays
- Premium Rates are between \$ 15 - \$130
- Clients reduce Drug Expenses by roughly 50 % on avg.

Choose the Right Mix of Carriers/Products

Which Insurance Carriers?

- Mutual of Omaha and Affiliates
- UnitedHealthcare
- Aetna/Continental
- Cigna
- United American
- Transamerica Premier
- Humana
- *Plus many more...*

GoldenCare offers multiple top-rated, reputable companies, guaranteeing your clients will get the best possible coverage for the best possible price!

CSG Actuarial

We're pleased to make this quoting & comparison tool available free-of-charge on www.goldencareagent.com



CSG Actuarial provides accurate, unbiased quotes in real time, allowing agents to run the most up-to-date premiums for 200+ companies, analyze rate increase history and research underwriting conditions 24/7!

**New Users: CSG Actuarial requires a simple login.
Get your one-time approval out of the way!**

1. The FIRST time you use the tool, you need to set up access by providing your name & email address;
2. Almost immediately, you will receive an email. Verify your email address by clicking the button;
3. Next you will receive an APPROVAL* email to sign-in. Now you may use the tool any time you wish!

*If required during business hours, approvals are often handled within 1 hour, however it can take up to 24 hours.

Get Started.....

Help existing clients

(Low-Hanging Fruit)

1) Medicare Supplement clients

**2) Medicare Advantage clients
during OEP**

Commonly called MAPD

(Medicare Advantage w/Prescription Drug coverage)

Aree from Gaffney, SC 29341

- Age 76 female
- Had Plan F with Omaha
- Monthly premium was \$331.12
- Current rate for Plan F \$168.43
- Current rate for Plan G \$122.63

Keith from Grand Forks, ND 58202

- Age 69 male
- Has Plan F with **National Health Ins Co (Allstate)**
- Monthly premium was \$238
- Current rate for Plan F
- Current rate for Plan G

Dorris from Dayton, OH 45405

- Age 73 female
- Has Plan F with **Physicians Life Insurance Company**
- Monthly premium of \$ 287
- Current rate for Plan F
- Current rate for Plan G

Replacing Medicare Advantage clients during OEP

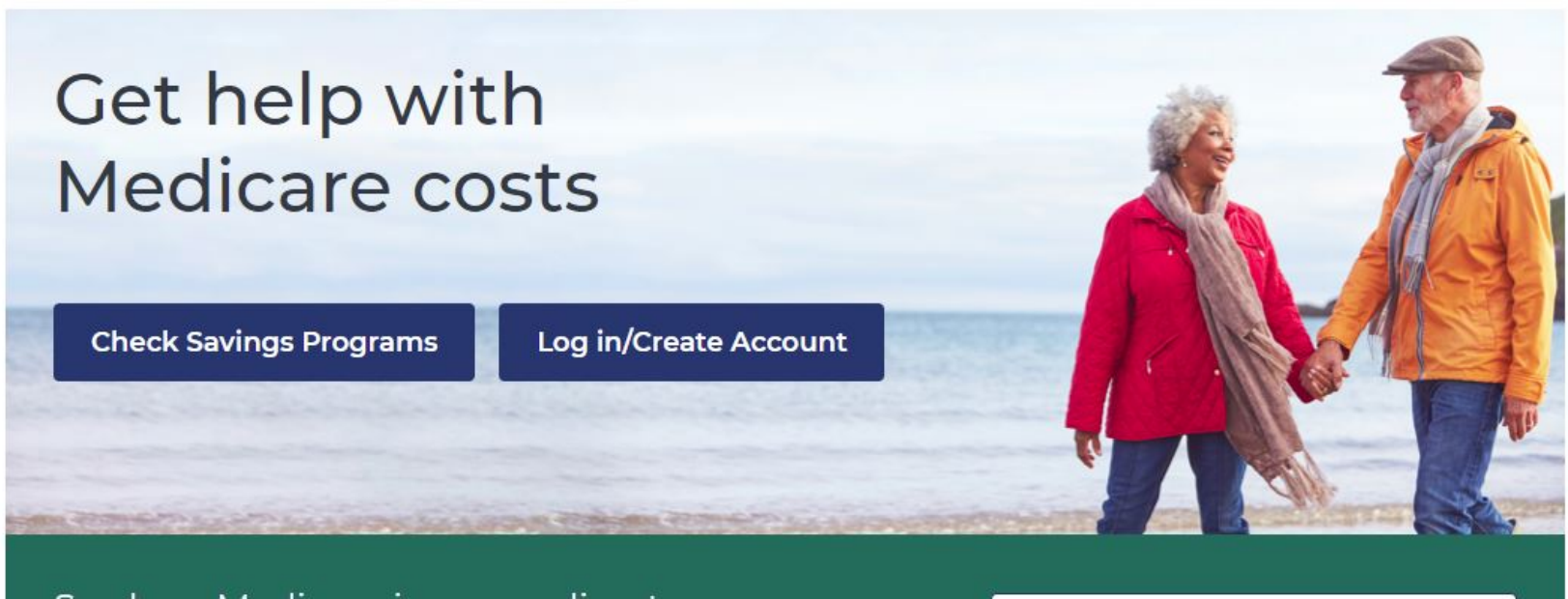
Get familiar with Medicare.gov

Example.....

- Rosuvastatin
- Amlodipine
- Eliquis
- Icosapent Ethyl 1gm Capsule
- Lipitor (Generic Atorvastatin Calcium)
- Wellburtin XL (Generic Bupropion Hcl)

Get help with Medicare costs

[Check Savings Programs](#)[Log in/Create Account](#)



Let's Continue Our Conversation

Other Things To Help You Get Started

- Direct-Mail Lead Drops & AEP Discounts
- Social Media Marketing Campaigns
- Customizable Mailer Postcards
- Email Marketing



Here's Your Chance To Win A \$100 Amazon.com Gift Card!

*Download our GoldenCare contact card for instant
access to some of our most popular tools!*

*Plus, you can enter a drawing for a chance to win
one of **ten (10) Amazon.com Gift Card prizes!***

*Use your smart phone, open your camera app,
and take a picture of the image to the right. It's that easy!*



Introducing our Integrity Direct *Longevity Planning Referral Program!*

Our Referral Program works with just 4 easy steps. You don't have to become a Longevity Planning Specialist, no hassling with carrier contracts, producer certifications or DOI appointments.



Register



Mention



Refer



Get Paid!

Visit www.IntegrityLTCDirect.com to learn more!



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Why GoldenCare?

*Thank you for
joining us today!*

*For attending, we will send the CE Voucher, copy of these
presentation slides, and more!*

Watch your inbox for our email!

- Perfect Portfolio of Products
- Superior, Personal Backend Support
- Product and Sales Training
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