

Team,

Here are some suggested scripts according to the selling Birthday period.

1. If the member has already turned 65, chances are he/she is already enrolled in a Medicare Plan.

Script: "Good Morning/Afternoon Mr./Mrs.\_\_\_\_\_. My name is (your name) and I am a representative with Florida Blue. I am following up on your Medicare plan enrollment, may I take a minute of your time?"

If yes, proceed to say,

"I am unable to verify your plan with Florida Blue did you enroll with FB or a different carrier?"

- If already enrolled with a Medicare FB Plan, "Thank them for being loyal members of FB and ask them if they are aware that we also carry Dental coverage." If they are interested, quote them or take an app. That will be a sale for you and you are establishing a relationship that can lead to a Final Expense sale. If not interested, leave your contact number in case they need it later on. "Thank them again" and end the call.
- If enrolled with a different carrier say, "May I ask the name of the carrier that you are enrolled with? Are you happy with the plan? Did you know that FB has earned the Medicare 5 Star Rating? Which is a prestigious award for offering its members high quality care and service. Did you also know that FB rewards members with gift cards for completing their wellness checkup? A member can earn over \$200+ to use at local retailers or restaurants. In addition, our HMO offers great benefits with a ZERO plan premium. (If in Orange County or Polk mention the 6K Dental benefit.) (make sure you state) With the 5 STAR Rating I can help you enroll into our FB Medicare HMO plan." If member is interested proceed with making your appointment, etc. close the deal.

(If they are not interested in the HMO but would like information on the PPO, or MS, then ask if you can contact them again during the AEP because for those products that would be the period to make the plan change for a 1-1- effective date.

- IF member said no to not having a few minutes to speak to you, ask “when is it a good time to speak to you?” If they are reluctant, don’t push, “Thank them for being a past valuable member of FB” and ask “May I follow up with you during AEP which is the period to make annual plan changes?”

## 2. IF MEMBER’S BIRTHDAY HAS NOT YET HAPPENED:

**INTRODUCTION:** Say, “Good Morning/Afternoon Mr./Mrs. \_\_\_\_\_. My name is (your name) and I am a Representative of FB. I have been assigned to your case as your contact person to transition you from your Obamacare plan to one of our Medicare Plans, I see that you enrolled into Plan \_\_\_\_\_ (name the plan) directly through the Marketplace. We are very happy that you entrusted FB with your medical care. Since I have been assigned to your case, I can also assist you to cancel your Obamacare medical coverage so you are not penalized, and I will also make sure you have continuity of care with your Doctor \_\_\_\_\_ (name the MD) and not lose your important patient relationship. This is most important to us here at FB.”

(continue to verify his/her coverage by verifying the address and email) This will give you more credibility as being a Rep from FB. Log into the marketplace and check their information. Here you can see if there are other dependents. Doing this will allow you to be more confident in dealing with the member.

FROM HERE ON

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## 3. IF THE Birthday is WITHIN THE CURRENT MONTH OR WITHIN 3 MONTHS)

Ask: “Have you received your Medicare card?”

- IF YES: Proceed to ask “Do you know and understand how Medicare benefits work? Do you understand and know all of the out of pocket expenses you will face with just having Medicare coverage? State: “I am happy to share that information with you, it’s best to learn the facts and Basics of Medicare and stay informed. If you like we can also talk about the valuable benefits FB offers with their Medicare plans, inclusive of ZERO

plan premium.” Lock in an appointment or if you have permission proceed with your sales presentation. Talk about all the extra benefits; Silver Sneakers, Vision, hearing, Dental, etc. elaborate on the Blue Healthy rewards benefits.

(Remember if they are out of area you can use the telephone enrollment line, you can send Live proposal, and/or quote Dental/USABLE products)

If Member DOES NOT have their Medicare card as of yet:

- Do they need to Apply? Ask: “Do you know where your local SS Adm office is located?” If they do not know offer to Provide them with the phone number 1-800-772-1213 to the general office. Here they can make an appointment to see a rep at a local office. Offer to f/u with them, and remind them that as their assigned representative you will walk them through all the necessary steps to enroll in a Medicare plan that best suits their coverage needs and you will also cancel their Obamacare plan coverage when the time comes. Have them contact you as soon as they receive the confirmation of eligibility letter or Medicare card so you both can move forward. YOU need to establish a follow up giving them time to apply. Note that once they apply, they will receive the confirmation letter from SS ADM with their eligibility information, Claimant number and effective dates of both A and B parts. You can use this to enroll them without the actual Medicare card.
- Do they NOT qualify for Medicare due to lack of work hx? If not then they will need to continue coverage with the Marketplace and you can assist with their 2020 renewal. Make sure you provide them with your contact information, provide them with a quote on the ancillary products, inform them you are NOW their FB Representative and will assist them from here on with their renewals. it’s important for you to f/u with them. You will need to submit an app through IST or Direct enrollment with your name and NPN number attached to the applications to become their AOR.)

#### **4. IF THE MEMBER'S BIRTHDAY IS MORE THAN 4 MONTHS OUT.**

Use the same introduction script on page 2, AND Add, "I see that you will be turning 65 at the end of the year, Will you be retiring and applying for Medicare?" I can share with you how Medicare works. Perhaps you would like to attend one of my Medicare Seminars, would that interest you?

Say "Since I am now your assigned FB Rep, I will with your permission email or call you when the seminar scheduled comes out and invite you to a seminar. In the interim have you heard about our valuable accident coverage? Once you turn 65 you will not qualify for this valuable accident protection, let me explain the program." (explain the great benefits and the annual wellness pd out of \$75.00.) Sell it then or send quote.

From here on, you have established contact. Depending if you close any business; Dental, USABLE, you can continue including them in email blast for Final Exp, other products, etc.... Set up a F/U to contact and remind them (when its 4 months out from their b-day) when it's time to apply for their Medicare card.

The more they hear from you either by mail, email or calls, the best it is for them to remember you. DON'T forget the Birthday Cards!! Do yourself a favor, order personalized pens, calendars. Have these available for B-days, OEP, AEP, clients/prospects love them.

Documents to remember:

Scope: For face to face Appointment (both FB and FHCP)

Drug Checklist: (both FB and FHCP)

Continuity of Care/HIPPA form: FHCP Only

Benefits to Remember:

Blue Healthy Rewards, earn gift cards (\$150-180+)

OTC, Silver Sneakers, Vision, Hearing Aid's, Dental

Blue 365

Accident Plan 2: Wellness \$75.00 annual benefit

Rehearse/Study Plan benefits so that you are well versed on the information delivery which will make your conversations run smoothly. If I can help in anyway, please let me know.