



GENESIS
INSURANCE

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Licensing and Contracting

1. We offer online classes at a discounted rate \$69.95. You are only required to complete your Accident and Health license to get contracted.
2. Once you have passed all necessary tests, supplied proof of Errors and Omissions Ins. and acquired your state license, we can submit contracting.
3. All carriers require all agents to carry their own Errors and Omissions Policy. Rates vary based on licenses held, production and experience. (\$30-\$50/month). If you are independent that you will need to Visit www.napa-benefits.org for rates and policy application. You are responsible to maintain the policy and renew yearly. Failure to do so will result in loss of commissions and renewals. Our agency does not track this. If you are employed by an agency than their blanket policy should cover you. Make sure to check with HR for a copy

Contracting

Each carrier requires separate contracting. Please visit www.GenesisInsured.com to get appointed for carriers of your choosing. Once contracting processes your request you will receive an email detailing how to complete certifications so you are ready to sell.

Certifications - Need to completed each year June-August to retain renewals, and continue commission payments.

AHIP - A blanket yearly certification exam that covers approximately 80% of each carriers yearly requirements. Please access AHIP through UHC, Humana or AETNA to receive a \$50 discount and the option to earn CE's if needed. Once AHIP is successfully passed, you can send the test results to any carrier you are currently contracted with.

United Healthcare

AHIP is not required for UHC but if you plan on contracting with more than 1 carrier, we would advise completing AHIP to reduce the amount of training needed.

1. Complete your JARVIS registration sent to your email and follow the prompts to begin certifications. All training can be found in Jarvis under "Knowledge Center". You

must pass all necessary tests to be ready to sell and earn commissions. Failure to do so will affect renewals and new commissions. If you are stuck, PLEASE ASK FOR HELP.

2. Certifications are required on a yearly basis and at the discretion of the agent. Genesis will offer once a year Continuing Education to help in passing your yearly certifications. You are always welcome to schedule time with Jason or Josh for one on one help in preparing for and passing your yearly exams.

HUMANA

Humana certifications are completed through their agent portal and requires AHIP to be completed along with a few other plan specific certifications. AHIP does take a few hours to complete along with a 50 question exam. AHIP costs \$175 but if you register via HUMANA or UHC than its discounted to \$125.

AETNA

Like Humana, Aetna requires completion of AHIP along with plan specific training each year to sell. Make sure to go through their portal to complete.

Sales and Lead Flow

Mira Lead System

Once certified, you will receive a MIRA login upon request for United Healthcare leads when available. Leads are spread across the state and can often be limited. Please don't be discouraged if you don't see leads often. It is up to you to drive sales. You may only represent UHC when working these leads. MIRA training modules are on the JARVIS website via Knowledge Center and we strongly urge you to view these videos so you can successfully works these leads.

Seminars and Events

In order to present products at events, you must complete EVENTS certifications for the carrier you plan to partner with. Please complete this each year you plan to do these events.

Events are great opportunities to get in front of a lot of people and to let them know how you can help. Typically we look for senior facilities to host events for their residents. This may include a booth or a formal seminar. Other events may be more informal including setting up at a farmers market, sponsoring pickleball or volunteering

at a food bank. This is what sets us apart from national call centers so please let us help you with developing a plan to get in front of people. We can help you schedule, market and present at these events the first few times.

Applications and Enrollment -

Every carrier has its own enrollment process and most offer electronic, docuSign or telephonic enrollment. Please become familiar with the process so you are ready to take sales. We do offer in person training along with the specific carrier training. You will receive emails from each carrier updating you on new processes and helpful tips so please open these emails and read them.

You can also take a paper application and fax to 319.266.6747 to be scrubbed and sent in directly.

Jason and Josh will walk you through the sales and enrollment process including on site enrollment - (If you ever want our help on an appointment please let us know.) We would love to help and ensure compliance. There is no fee.

After the Sale - Please consider using our proven strategy below to build out your business.

Mail your client a handwritten thank you card along with a few business cards. Make sure to let them know to call you with any questions.

Call them the 1st week their plan is active to make sure they received their new card and to answer any other questions they have.

Send them a birthday card

Call them first week of October each year to update them on their plan changes.

By completing these simple tasks, you prove to the client that you are there for them and you not only retain a long term renewal but drive referrals.

Sales Demographics

Normals - IEP, AEP or Qualifying SEP (moving or 5 star)

Anyone turning 65 or anyone looking to change their plan. Most of your enrollments will be as basic as someone just wanting to enroll for the first time or change from a Supplement/PDP to a lower cost MAPD.

LIS - Low Income Subsidy IEP, AEP and SEP (DUAL/LIS Maintaining every quarter)

These are similar to the Normals but they receive Federal Assistance through SSA with only prescription costs and PDP premiums. They don't have a card that shows their LIS but you can often figure out their LIS by asking what they are paying for drugs. If they say \$1 or \$3 than they may be LIS. You can also call PHD 888-381-8581 to verify eligibility. LIS members are automatically enrolled into a PDP when first eligible. You can often make their situation better with an MAPD to lower their medical costs and adding Dental, Vision and other benefits.

Duals - IEP, AEP and SEP (Dual Maintaining)

Partial - Receiving only Medicare Premium Savings plus LIS

These members are basically the same as LIS but they get their Medicare Part B premium paid for. Handle them the same as LIS.

QMB - These members are Qualified Medicare Beneficiaries. These are like partial but also get all of their medical costs paid. An MAPD is a great option as they get all their copays, coinsurance paid for Medicare approved medical costs and they get the added benefits. Typically Humana DSNP or UHC PPO 1 is the best option.

QMB+ - These are full duals that are like QMB but are on the waiver program through the state. They also get dental via Delta or MCNA. They are Eligible for the Dual Complete plan which is an amazing plan.

Referrals

This is the single best resource for new sales. Once you build the trust with a client make sure to ask for referrals.

Commissions as of October 1, 2022 (For 1/1/23 effectives)

1. Medicare Advantage 2023
2. a. Year 1
 - i. \$601 for new to MA plan
 - ii. \$301 for replacement MA

iii. These numbers have small increases each year

iv. If not IEP, this is pro rated

b. Initial Payment

i. \$25.08 a month for rest of year. Example: 6/1/23 enrollment = \$175.56. This is paid approximately 7 days after application

ii. If first time MA enrollee, then the true-up is paid and original payment is "charged back." This happens after the effective date of the policy.

iii. If IEP enrollment, \$601 is paid and original payment is charged back

c. AEP

i. During October – December, all 1/1 enrollments are paid January 3rd

ii. True ups, if due are paid approximately a week later

iii. Commission levels for 2023 will be paid for these enrollments

d. Renewals

i. Every January member starts renewals.

ii. 2023 sales = \$25.08 a month per member for life of the policy. These numbers have been getting increased with the increase in premium each year.

iii. Paid after 3rd full weekend every month

e. Chargebacks

- i. If a member does not keep policy for duration of the year, a chargeback will occur
- ii. If policy was held 4 months, the chargeback is pro rated. If under 4 months, the full amount is charged back.

2. PDP 2023

- a. \$92 IEP payment; works like MA plans
- b. 2023 renewal amount is approximately \$3.83 a month.

3. Supplement 2021

- Plans C, F, & G = \$286

- Plan N = \$170

- Plans A, K & L = \$85

- i. 9 month advance is paid after first month premium has been paid. Then monthly renewals for up to 6 years.

Quitting, Moving or Retiring

You own your business and we would love the opportunity to buy out your book if you ever decide to change careers. We have a standard payout model and will run you a proposal when you decide to leave. Ask Jason or Josh

How to Succeed in Medicare Sales

1. Be honest and ethical - Members love giving out trustworthy and knowledgeable sales persons names to friends.

2. Follow up - Create a system that works for you and follow up any and all opportunities.

3. Under promise, over deliver - Always give someone worst case scenario and never promise anything. It might not close every sale but your retention rate and referral rate will be higher for this.

4. If you don't know something don't guess. " I will check on that for you and get back"

5. Get involved - Volunteer, Deliver meals etc.

Joshua A Sorensen - 402.680.1277 Josh@GenesisInsured.com

Jason C Luders - 319.266.6156 Jason@GenesisInsured.com

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