

The Infinitus Group

MEDICARE - GROUP - INDIVIDUAL - P&C



Monthly Newsletter

www.theinfinitusgroup.com



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AHIP 2025 CERTIFICATION IS HERE!

<https://www.ahipmedicaretraining.com/page/login>

As you are well aware, agents involved in Medicare sales must get certified annually by passing the AHIP test and completing Fraud, Waste, and Abuse Training. Both sections are required to be certified to sell Medicare plans for the upcoming year. The deadline to pass the test for the 2025 benefit year is December 31, 2024.

To start, log onto the AHIP website, use your National Producer Number (NPN), and pay the \$175 fee. The good news is that most of our Medicare insurance carriers offer discounts of \$125, and you can find these links in your emails.

There are five modules to complete before taking the final test. If you completed the AHIP training last year, you can skip modules 1, 2, and 3. However, it's recommended to review all modules to refresh your memory, as Medicare rules change annually.

You have 2 hours to complete the AHIP test, which consists of 50 questions, and you must score 90% or better to pass. If you don't score 90%, you are allowed two more attempts before having to pay the fee again to start your next three attempts. Preparation is crucial; take notes during the five modules, as they can be used later. Practice exams at the end of each module will help prepare you for the final test.

Remember, many practice test questions will also appear on the final exam. Once logged into AHIP to take your test, you cannot change browsers, as this could result in



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Total Health Discount Plans **Now Available With The Infinitus Group** **Family Monthly Rate: \$29.95** *Benefits Available To Anyone - No SSN Needed*

With the **Infinitus Groups Total Health Discount Plan**, you know have access to benefits that covers dental, vision, hearing, lab services, wellness, fitness, a 24-hour nurse line, diabetic testing supplies, a shopping network, telemedicine, and teledentistry offers a multitude of benefits that can significantly enhance your overall health and well-being.

Such plans provide substantial savings on a wide range of healthcare services, making essential care more affordable and accessible. With discounts on dental and vision care, you can maintain regular check-ups and treatments, preventing minor issues from becoming major health problems.

Hearing services and lab testing discounts ensure that you can monitor and manage your health effectively, while wellness and fitness benefits promote a healthier lifestyle through access to resources like gym memberships and wellness programs.

Additionally, the inclusion of a 24-hour nurse line and telemedicine services provides convenient, round-the-clock access to professional medical advice and consultations, reducing the need for unnecessary in-person visits and offering peace of mind.

Diabetic testing supplies and a shopping network

ensure that you have access to essential health products at lower prices, supporting chronic condition management.

The convenience of teledentistry services allows for remote dental consultations, saving time and providing prompt advice for dental concerns.

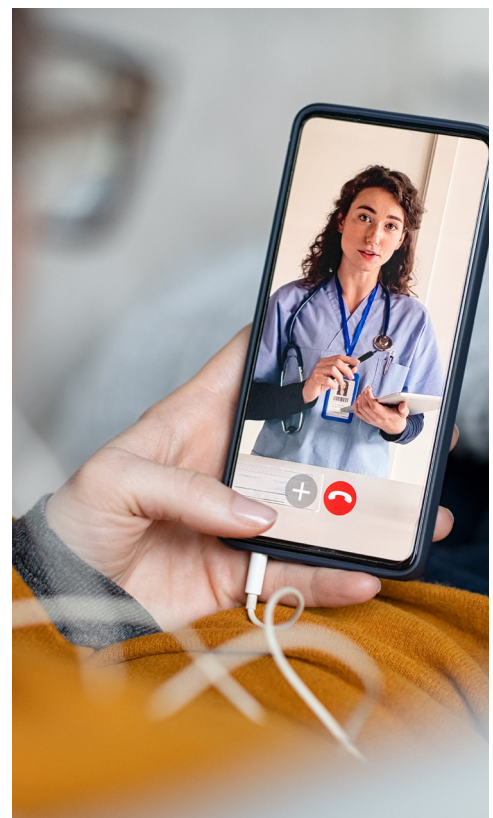
Overall, such a comprehensive discount plan not only helps you save money but also supports proactive health management, contributing to a higher quality of life.

Benefits Include:

- **Dental - Up To 60% Savings**
- **Vision - VSP Exclusive Savings**
- **Vision Correction Surgery**
- **Teledentistry**
- **DialCare Telemedicine**
- **Lab Services**
- **Alternative Health & Wellness / Fitness**
- **24-Hour Nurse Line**
- **Diabetic Testing Supplies**
- **Medical Information**
- **Prescription Discounts**
- **Hearing Care**
- **Shopping Network**

You will be accepted - everyone is! Unlimited usage and you can cancel in 30-dys and receive a full refund, less processing fee.

THIS PLAN IS NOT INSURANCE
AND PROVIDED BY AN INDEPENDENT CARRIER



Shelf Ready Employee Benefits

Cancer - Disability - Life - Accident - Dental - Vision -
Hospital Indemnity - Critical Illness

No Quoting Needed

We are thrilled to announce a groundbreaking development in employee benefits from **The Infinitus Group**. We now offer shelf-ready employee benefit plans that eliminate the need for a Request for Proposal (RFP) for quoting.

Our innovative benefit plans are book-rated, allowing you to present and close the sale without requiring an employee census to obtain rates. This streamlined process not only saves time but also simplifies the entire experience for you and your clients.

Key Benefits of Our Shelf-Ready Plans:

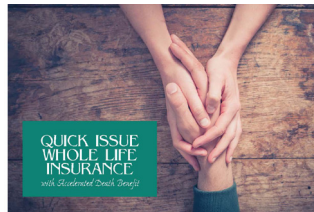
- **No RFP Required:** Skip the lengthy proposal process and get straight to the best solutions for your clients.
- **Book-Rated Plans:** Enjoy straightforward, pre-determined rates without the need for an employee census.
- **Quick and Easy Sales Process:** Present and close sales efficiently, enhancing your productivity and client satisfaction.

At **The Infinitus Group**, we are committed to providing exceptional solutions that meet the evolving needs of our clients. Our new shelf-ready benefit plans are designed to offer unparalleled convenience and flexibility.

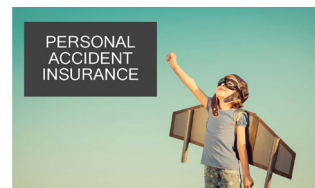
Contact us today to learn more about how our new shelf-ready employee benefits can transform your sales! Psst... We provide field trainers so you don't go at it alone!



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89-020



For the sake of Teeth



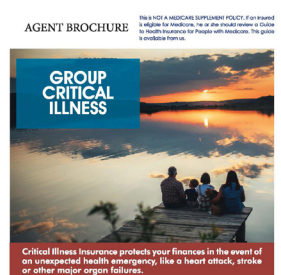
LICOA®



LICOA®
Today's Solutions. Tomorrow's Needs.



LICOA®



LICOA®

Medicare - AHIP Certification

What is AHIP Certification?

AHIP stands for ***America's Health Insurance Plans***, a national trade association representing the health insurance community. AHIP Certification is a credential offered by AHIP that signifies a comprehensive understanding of Medicare and other health insurance products. The certification process involves a series of courses and exams covering topics like Medicare Advantage, Part D, compliance, and fraud, waste, and abuse (FWA) regulations.

Why Do You Need AHIP Certification?

Compliance with Regulations:

Health insurance agents and brokers must comply with federal regulations when selling Medicare Advantage and Part D plans. AHIP Certification ensures you are knowledgeable about these regulations and can sell these plans legally and ethically.

Enhanced Knowledge and Expertise:

The certification program provides in-depth training on Medicare products, enabling you to better understand the nuances of these plans. This expertise allows you to offer more informed advice to clients and helps you stand out as a knowledgeable professional in the field.

Eligibility to Sell Medicare Plans:

Most insurance carriers require agents to have AHIP Certification to sell their Medicare Advantage and Part D plans. Without this certification, you may be unable to offer these products, limiting your market opportunities.

Credibility and Trust:

Holding an AHIP Certification enhances your credibility with clients and employers. It demonstrates your commitment to staying informed and compliant, fostering trust and confidence in your services.

Professional Development:

The certification process is a valuable learning experience that keeps you updated on the latest changes in Medicare regulations and products. Continuous education is essential in the ever-evolving health insurance landscape.

Competitive Advantage:

Having AHIP Certification can give you a competitive edge over other agents who lack this credential. It signals to clients and employers that you are well-prepared and qualified to handle their Medicare-related needs.

In summary, AHIP Certification is crucial for any insurance professional involved in selling Medicare products. It ensures compliance, enhances your knowledge and credibility, and provides a significant competitive advantage in the marketplace.

Trusted Advisors

Safeguarding your reputation, morals, and ethics is vital as trading them for personal gain can lead to serious repercussions. While we believe in redemption and second chances, it's essential to be mindful of the enduring effects that poor choices can have. Some consequences can be lasting.

Once you cross certain lines, the price to pay can be significant. It's wiser to prioritize integrity rather than spending a lifetime rectifying and justifying your mistakes. At The Infinitus Group, we welcome individuals who share our values to join us in our mission of service and legacy-building. While "competitors" may dangle enticing offers, that's the job of recruiters, not following through. We understand; we've walked in your shoes. That's why the Infinitus way is different. Prioritizing quality, transparency, and professionalism over quantity always prevails with us.

At Infinitus, we recognize that integrity is the cornerstone of any successful relationship, whether it be with our clients, partners, or community. Our commitment to honesty and transparency ensures that every interaction is built on a foundation of trust. We believe that integrity is not just about following the rules but about setting a standard that others aspire to. By consistently upholding our values, we create an environment where open communication and mutual respect thrive.

Dependability is another key pillar of our ethos. Our clients rely on us to be their steadfast partners, guiding them through the complexities of their endeavors with unwavering support. This reliability is not merely about being available but about being proactive, anticipating needs, and delivering on promises.

Our team of experts is dedicated to providing consistent, high-quality service that you can count on, time and time again.

As trusted advisors, we understand the importance of a strong moral compass in navigating the ever-changing landscape of today's world. Our holistic approach integrates emotional intelligence with strategic planning, ensuring that our advice is not only sound but also empathetic and considerate of the broader impact. We don't just aim for short-term success; we are committed to legacy building, helping our clients create lasting value that stands the test of time.

At Infinitus, we are more than consultants; we are partners in your journey, dedicated to fostering growth, stability, and enduring success. For ourselves and for you and your peers. We value trustworthy associates over unscrupulous strangers hungry for our valued clients' data. Success is achieved through strategy and ethical business conduct. If you know someone who might be interested, refer them to us. There's ample space for reliable, skilled advisors. Nurture a flourishing industry with The Infinitus Group!



Transparency, Honesty, And Respect

Portfolio diversification with The Infinitus Group is paramount for insurance agents looking to establish a robust and resilient business foundation. By diversifying your portfolio, you not only mitigate risks but also enhance the potential for long-term financial stability and growth.

The Infinitus Group understands the intricacies of the insurance market and offers tailored solutions that align with your unique goals and needs. Our expertise ensures that you can provide your clients with a wide range of products and services, making you a more versatile and reliable advisor.

Establishing vested contracts is another critical aspect of working with The Infinitus Group. These contracts ensure that you retain ownership of your book of business, providing you with greater control and security over your career trajectory. Our team is dedicated to helping you navigate the complexities of vested contracts, ensuring that your interests are protected and that you can build a sustainable business with confidence.

Partnering with a trusted Field Marketing Organization (FMO) like The Infinitus Group is essential for securing your legacy and planning for succession. We offer qualified business guidance that encompasses strategic planning, emotional intelligence, and a holistic approach to your professional development.

Our commitment to transparency, honesty, and respect ensures that you receive the highest quality information and support, empowering you to make informed decisions that will benefit both you and your clients for years to come. With The Infinitus Group, you are not just building a business; you are creating a lasting legacy.

(AHIP, Continued From Page 1)

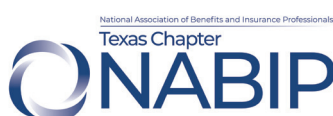
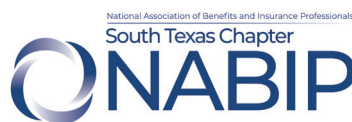
having to start over.

After passing the test, you must complete the Fraud, Waste, and Abuse training to be fully certified and then print your certificate of approval.

Please note, starting June 1, 2024, digital and online educational courses may be subject to taxation in some states. If these new tax laws apply to your state, the charge will be included at checkout.



PROUD MEMBERS OF:



Online / Classroom Training July 2024

Our next monthly training has been rescheduled to July 11th at 10:00 AM CT. This change is due to our regular first-Thursday-of-the-month classroom session.

This month's session will cover everything related to Medicare and AHIP certifications. Join us next week and get ready for open enrollment!



July 11, 2024 -10:00 AM Central

Meeting Link: <https://v.ringcentral.com/join/002178185>

Meeting ID: 002178185

NABIP Upholds Role Of Agents In The ACA Marketplace

The National Association of Benefits and Insurance Professionals expressed its concern over the recent narrative presented in the Paragon Health Institute's report, which portrays a broad and detrimental view of the role of agents within the Affordable Care Act marketplace.

Paragon Health recently issued a paper, "The Great Obamacare Enrollment Fraud," in which the institute alleged increase in fraudulent enrollment in ACA marketplace plans. The paper's authors contend that those applying for ACA coverage are misestimating their income to qualify for greater subsidies.

The authors further stated that "Unscrupulous brokers are certainly contributing to fraudulent enrollment and the enhanced direct enrollment feature of HealthCare.gov appears to be a problem. Brokers just need a person's name, date of birth, and address to enroll them in coverage, and reports indicate that many people have been recently removed from their plan and enrolled in another plan by brokers who earn commissions by doing so."

[Read More Here...](#)

***You don't have to be great to start,
but you have to start to be great.***

-Zig Ziglar

Life Insurance Industry



MARKET ANALYSIS

Source: LIMRA - February 1, 2024

According to LIMRA's forecast, whole life insurance sales are expected to rise steadily in both 2024 and 2025, with an annual growth rate of up to 5%. Notably, term life insurance saw substantial growth in premium and policy numbers during the last quarter, with new premiums surging by 8% to \$756 million. Concurrently, policy counts increased by 6% during the same quarter.

Quarterly statistics indicate a 5% year-over-year increase in life insurance policy sales from 2022. Moreover, the total new annualized premium for individual life insurance has also risen by 5% year-over-year, totaling \$3.7 billion.

CONTRACTING

LICOA (Life of Alabama)
Infinitus Cancer Plan
Assurity
Banner
Ameritas
F&G
Manhattan Life
NLG

Should you require additional contracts, please do not hesitate to inquire. Our selection of carriers comprises solely A-rated entities with robust performance records, guaranteeing top-tier protection and service for your clients.

AHIP is scheduled to commence on June 24, with national carriers slated to open certifications in July.

Let The Infinitus Group
quote your life insurance
request today.



The Infinitus Group Online/Classroom Training

Join us at The Infinitus Group for our monthly Classroom Training sessions!

On the first Thursday of each month, we offer comprehensive training on various topics, available both in classroom and online formats.

Expect informative emails detailing the upcoming month's discussion topics and convenient links to join our online sessions.

Our meetings commence at 10:00 AM Central time and typically run for one hour.

We're excited to introduce you to our portfolio of products, equipping you with the tools to drive growth in your business.

See you there!



Marketing

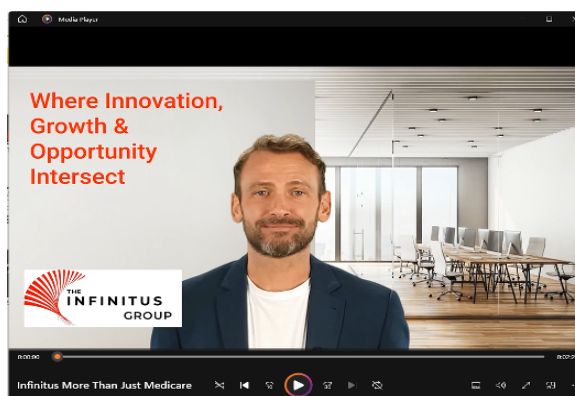
Marketing - Video Production

We'll assist in branding both you and your message.

When you're ready, we can assist you in saving money on the video that brands you and your marketing.

Let us help you get your message out on the services that you offer through **INFINITUS** on your own **YOU TUBE** channel.

Qualifications do apply. Ask us how to qualify.





The Infinitus Group operates with a clear purpose, prioritizing clients' peace of mind and yours alike. Our dedicated advisors support clients in various endeavors such as: protecting lives, creating business ventures, assisting in home acquisitions, providing asset protection, and even recovery from natural disasters. Professional, trusted advisors in the insurance industry actively engage in community support through both volunteer work and financial contributions. It's a wonderful way to make a living and create a legacy for your own generations.

The insurance field demonstrates remarkable stability even amidst economic fluctuations, showcasing a high degree of resilience. This sector's near recession-proof nature stems from the universal need for insurance across individuals and businesses alike. This stability not only ensures a secure foundation for career growth and financial well-being but also indicates promising prospects for long-term advancement.

Projections by the Bureau of Labor Statistics anticipate a 6% growth in insurance-related roles from 2021 to 2031, translating to approximately 32,900 new job opportunities annually, underscoring the industry's steadfastness. The insurance industry embraces professionals from diverse backgrounds and skill sets, offering avenues for success irrespective of expertise. With roles spanning risk management, claims processing, finance, actuarial science, human resources, communications, and more, the sector thrives on a blend of varied talents and experiences. This inclusivity fosters a culture of innovation, unlocking a myriad of career pathways. At The Infinitus Group, we prioritize inclusivity to leverage the diverse talents, interests, and contributions of our teams.

Engaging with clients to understand their unique needs and providing customized solutions to manage risks, optimize business operations, and enhance profitability are central aspects of working in the insurance sector. Building enduring client relationships and delivering value lie at the core of the profession. The insurance industry's emphasis on continuous learning enables professionals to specialize in specific industries or areas of expertise.

Each client interaction presents unique challenges, necessitating a mindset of perpetual learning and adaptability. The industry's focus on specialization fosters a culture of ongoing education, adaptability, and innovation, offering avenues for excelling in areas of personal interest.

If you are reading this article, you have realized you are one of the chosen, talented individuals who understands the meaning of work-life balance while creating wealth for future generations. That's right, every member of The Infinitus Group is dedicated to living by our own mission statement, and we love it.

Your peace of mind. Our priority!