DO BETTER INSURANCE AGENT HUB

Medicare Client Organizer

Setting the Standard, Raising the Bar

Client Information

Client Name: ____
Date of Birth: ______________________________________
Phone: ____
Email: ____
Address: ____
Preferred Contact Method: ___________________________
Emergency Contact: ________________________________

Medicare Status

Medicare Part A Start Date: ___________________________
Medicare Part B Start Date: ___________________________
Current Plan Type: _________________________________
Prescription Drugs (Part D): _________________________
Medigap / Supplement Plan: ___________________________
Special Needs / DSNP: ______________________________

Health & Medications

Primary Physician: _________________________________
Specialist Doctors: ________________________________
Current Medications: _______________________________
Allergies: ____
Health Conditions: _________________________________
Mobility / Accessibility Needs: _______________________

APPOINTMENT LOG

Date	Type (Phone / In-person / Virtual)	Notes / Client Questions	Follow-up Needed?

PLAN REVIEW & RECOMMENDATIONS

Plan Type	Carrier	Premium	Coverage Highlights	Notes / Recommendations

SOA & COMPLIANCE TRACKER

Date Completed	Scope of Appointment Type	Client Signature	Notes

Notes & Reminders

Use this section for **personalized notes, birthdays, preferences, or reminders**:

DO BETTER INSURANCE AGENT HUB

MEDICARE COMPLIANCE CHECKLIST

Setting the Standard, Raising the Bar

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1. Before Contacting a Client

- ✅ Obtain Permission to Contact (PTC)
- ✅ No cold calling or door knocking
- ✅ No texting without written consent
- ✅ Complete Scope of Appointment (SOA) before discussing plans

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2. Scope of Appointment (SOA)

- ✅ Must be completed **before plan discussion**
- ✅ Signed by the beneficiary
- ✅ Lists the exact products to discuss
- ✅ Keep on file for **10 years**
- ✅ Do not discuss plans outside the SOA

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3. During Calls or Meetings

- ✅ Read all required disclaimers
- ✅ Stay within the SOA scope

- ✅ Be factual, unbiased, and professional
- ✅ Confirm doctors, prescriptions, pharmacies
- ✅ Present multiple plan options when appropriate
- ✅ Do not promise savings or guaranteed approvals
- ✅ Avoid using “free” unless $0 with no conditions
- ✅ Never disparage other carriers or agents

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4. Recording Requirements

- ✅ Record all marketing and enrollment calls
- ✅ Store recordings securely for **10 years**
- ✅ Do not delete or modify recordings
- ✅ Inform the client that the call is being recorded

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5. Marketing Rules

- ✅ No gifts over **$15 value**
- ✅ Do not claim affiliation with Medicare/CMS
- ✅ Avoid using Medicare logos
- ✅ Door-to-door solicitation is prohibited
- ✅ Educational events cannot include plan enrollment
- ✅ Marketing events can discuss plans but must comply with CMS rules

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6. Enrollment Compliance

- ✅ Submit applications with client present
- ✅ Verify client consent and understanding
- ✅ Explain premiums, out-of-pocket costs, drug coverage, and network rules
- ✅ Keep documentation of all enrollments
- ✅ Follow correct election periods (AEP, OEP, SEP)

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7. After Enrollment

- ✅ Provide contact information
- ✅ Explain coverage start date
- ✅ Explain mailings and ID cards
- ✅ Securely store PHI/PII
- ✅ Follow up only with client permission

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8. Annual Requirements

- ✅ Complete AHIP or carrier training annually
- ✅ Complete carrier certification updates
- ✅ Review CMS rule updates
- ✅ Update marketing materials for compliance

9. What You Cannot Do

- ❌ Cold call or cold text
- ❌ Mislead or give false promises
- ❌ Claim special access to benefits
- ❌ Pressure clients to enroll
- ❌ Submit applications without client consent
- ❌ Discuss plans outside the SOA

Bottom Line

Medicare compliance is simple:

- Get **permission**
- **Document everything**
- **Stay within rules**
- **Put the client first**

When in doubt, **pause and ask**. Compliance protects your clients and your license.

DO BETTER INSURANCE AGENT HUB

MEDICARE NEW AGENT TIPS

Setting the Standard, Raising the Bar

Top Tips for New Medicare Agents

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1. Know the Rules

- Complete **AHIP and carrier training** before contacting clients.
- Always use a **Scope of Appointment (SOA)** before discussing plans.
- Follow all CMS marketing, enrollment, and record-keeping rules.

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2. Focus on Education, Not Selling

- Explain **benefits, costs, and networks** clearly.
- Help clients **compare plans without pressure**.
- Be a **trusted advisor**, not just a salesperson.

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3. Build Relationships

- Seniors want someone **reliable and patient**.
- Follow up regularly, especially before **Annual Enrollment Period (AEP)**.
- Listen more than you talk — discover their **real needs**.

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4. Organize Your Leads

- Use a **CRM** to track contacts, SOAs, and follow-ups.
- Keep detailed notes on each client's **doctors, medications, and preferences**.
- Prioritize leads based on **eligibility dates and urgency**.

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5. Master the Products

- Know **Medicare Advantage (Part C), Prescription Drug Plans (Part D), and Medigap**.
- Understand **differences, limitations, and benefits**.
- Be prepared to explain **drug coverage, premiums, and network rules**.

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6. Prepare Scripts & Talking Points

- Create **friendly, compliant scripts** for calls and meetings.
- Practice **introductions, discovery questions, and plan presentations**.
- Keep scripts **short, clear, and focused on helping the client**.

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7. Focus on Annual Enrollment

- AEP is the most productive time for Medicare agents.
- Help clients **review plans and update prescriptions**.
- Make follow-ups a **consistent habit**.

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8. Be Patient and Persistent

- Building a client base takes time.
- Don’t get discouraged by refusals or no-shows.
- Focus on **small wins and long-term relationships**.

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9. Leverage Technology

- Use **quote tools, online comparisons, and e-signature platforms**.
- Keep digital copies of SOAs, applications, and compliance forms.
- Stay **organized and efficient** to serve more clients.

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10. Always Put the Client First

- Your reputation is your most important asset.
- Focus on **helping people, not just selling plans**.
- Ethical agents build **trust and referrals for years to come**.

Pro Tip: Keep a notebook of client questions and examples — it becomes your **personal training guide** as you gain experience.

Extras to Help New Medicare Agents

DO BETTER INSURANCE AGENT HUB –

Boost Your Success

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1. Lead Resources

- **Pre-generated Medicare leads** from carriers or lead vendors
- **Local referrals** from networking events, community centers, or senior clubs
- **Social media lead campaigns** targeting people turning 65

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2. Tools & Technology

- **CRM software** to track clients, SOAs, and follow-ups
- **Quote and comparison tools** to present multiple plans quickly
- **E-signature platforms** for remote enrollments
- **HIPAA-secure document storage**

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3. Marketing Materials

- Pre-approved **flyers, brochures, and email templates**
- Compliant **social media graphics**
- Client **education handouts** explaining Medicare basics
- “Medicare 101” presentation slides for community events

4. Training & Education

- AHIP **certification training**
- Carrier-specific product and compliance courses
- **Role-playing scripts** for calls and appointments
- **Webinars and online courses** on sales techniques

5. Compliance Resources

- Medicare **Scope of Appointment (SOA) templates**
- CMS marketing and enrollment **guidelines summary**
- Record-keeping templates for calls, enrollments, and applications

6. Scripts & Conversation Guides

- **Phone call scripts** for new leads
- **In-person appointment scripts**
- **Objection handling scripts** for common questions
- “Medicare 101” simple explanations to use with clients

7. Networking & Mentorship

- Connect with **experienced agents or mentors**
- Join **agent communities** on Facebook, LinkedIn, or WhatsApp
- Attend **carrier and association events**

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8. Daily & Weekly Habits

- Start the day with **lead follow-ups**
- Schedule **appointments consistently**
- Set weekly goals for **calls, appointments, and enrollments**
- Review **compliance and training updates** regularly

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9. Client Relationship Building

- Send **birthday or holiday cards**
- Offer **annual plan reviews**
- Keep notes on **doctor changes, medications, and preferences**
- Be the **go-to Medicare advisor** in your community

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10. Extra Tips

- Keep a **cheat sheet of common drug and plan questions**
- Have a **FAQ sheet for quick client answers**
- Practice **clear, jargon-free explanations**
- Track **sales metrics** to identify strengths and areas to improve