MEDICARE
ANSWERS NOW

ARC
AGENT RESOURCE CENTER

Increase your sales, productivity, and client relationships.

JSA®

A collaboration with JACK SCHROEDER AND ASSOCIATES, LLC | arc.jsaonline.com | 800.203.0433

The JSA Agent Resource Center (ARC) houses a suite of online tools and resources geared towards assisting agents and agencies to increase their sales, productivity, and client relationships. From start to finish, the ARC is here to support the entire sales process.

INSIDE THIS BOOKLET

▶ HOW TO REGISTER

The **Agent Resource Center** is exclusive for actively contracted agents. Visit **https://arc.jsaonline.com**, click on CREATE AN ACCOUNT, enter your JSA Agent Number, and create your password. **Need help with your account?** Reach out to the JSA Marketing Team for assistance.
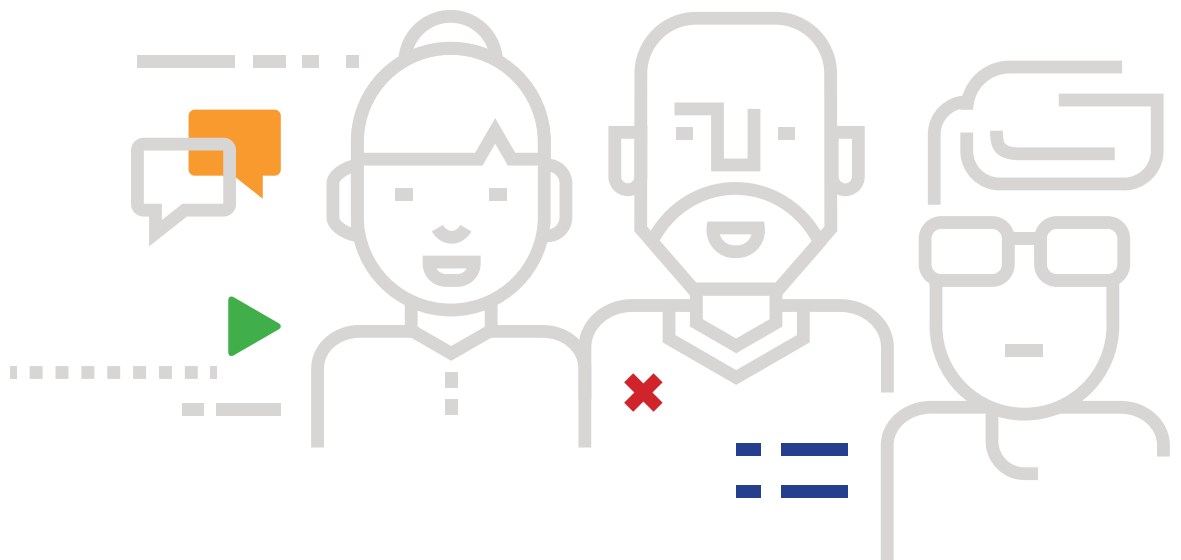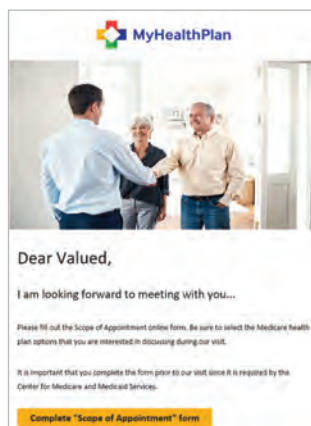
MyHealthPlan

▶ As a cornerstone of the JSA online tools, MyHealthPlan is a complete quoting and enrollment platform. The ability to create and save client profiles and drug lists, complete the SOA electronically, view Medicare Advantage and Part D quotes based on client data, and handle enrollments remotely are just a few of the tricks MyHealthPlan can do. With so much capability and flexibility, our partners choose which parts of the program work best for them and their clients. Read more about the 4 types of users and how MyHealthPlan supports their sales efforts:

THE SUPER USER

MyHealthPlan can do it all, and these agents can, too! The Super Users start all their appointments with the Consultation, entering the client info, **sending the SOA** and moving through the process. Each step is completed fully before moving to the next, and no option, button, or question is left unanswered. They consult with their clients based on the cost recommendations and send them a link to enroll after the right plan is found. These users love the reporting feature so they can monitor and track their enrollments to make sure no opportunity is missed. And when the next AEP comes around, they are back in their client profiles, updating the data and searching for the best options all over again. The Super Users understand the benefits of working from their home or office and have expanded their sales territory with the capability to handle any quote, any client, in any city, at any time.

I got this!

MyHealthPlan

Dear Valued,

I am looking forward to meeting with you...

Please fill out the Scope of Appointment online form. Be sure to select the Medicare health plan options that you are interested in discussing during our visit.

It is important that you complete the form prior to our visit since it is required by the Center for Medicare and Medicaid Services.

Complete "Scope of Appointment" form

THE QUOTER

The Quoters love the face-to-face, personal aspects of the insurance business. They aren't afraid of a little windshield time and look forward to heading out in the morning to see as many clients as they can. While they may rely on the pen-and-paper method to handle their enrollments, they still value **having access to accurate quotes to help guide their individual appointments.** The Quoters will start a Consultation, answer all questions and enter the client's medications, and print out a quote for each of their appointments before leaving home. They rely on accessing their client's drug lists each AEP to make their annual checkup calls go as smoothly as possible, and they've even sent a few quotes via email.

Can I quote you on that?

MyHealthPlan is designed to assist and add ease to the quoting and enrollment process—giving agents more time to focus on sales volume and growth, all while staying future-proof.

I feel the need... the need for speed!

THE SOA-TEAM

The SOA-Team has a very specific need, and that's to complete the Scope of Appointment forms as fast as humanly possible. With lightning speed, they're creating client profiles, **firing off the SOA emails** and signing off before heading out on their appointments. They require the best security available and sleep comfortably knowing their SOA forms are saved securely for 10 years, and can be accessed any time, 24/7.

THE SILENT PARTNER

Check out my Ninja moves!

The Silent Partners are constantly using the MyHealthPlan platform, but you'd never know it. They've incorporated the Personal URL link on their website and have clients **shopping and enrolling in plans** without ever sending a quote or SOA form. Their inbox is full of enrollment confirmation emails, but they've never lifted a finger.

Quote More. Write More.

▶ Consumer buying decisions are driven by cost in the Senior Market. Premiums, deductibles, copays and coinsurances are all major deciding factors that clients calculate in their minds before they put pen to paper. Utilizing a multi-company, multi-product quoting tool is essential to success and will elevate an agent above their competition—MyQuote is up to the task! Here are the top ways MyQuote can increase your sales.

KNOW BEFORE YOU GO

Underwriting is a vital part of the stability of the Medicare Supplement market. Without underwriting, most Medigap plans would be too expensive for clients to afford. With all these Baby Boomers turning 65 and enjoying the freedom of their 6-month enrollment window, and with Medicare Advantage clients needing to answer only one health question, it's easy to lose sight of the benefits of the underwriting process. Having a healthy mix of open enrollment/guarantee issue and underwritten clients is not only good for the carriers but also for an agency's block too, as many carriers will reduce commission for guarantee issue sales.

MyQuote makes it easy to see which carriers would underwrite for various health conditions, so finding the right plan in a crowded market becomes one less hurdle to jump. This is true for both Medicare Supplement plans and Final Expense plans, helping to expand opportunities and avoid the sale-killing denial. **Use the underwriting function in MyQuote before each appointment** and know before you go!

BE MOBILE

It's 3:30pm and Agent Jane is wrapping up her 4th sale of the day when the phone rings. Her next appointment (which starts in 30 minutes) is bringing a friend that's interested in learning about the product Jane offers and would be interested in signing up as well—but she wants to know a price, and she wants it now!

No worries. Agent Jane grabs her smartphone, taps the **JSA Quoting app**, and within seconds she's secured the sale and has doubled her commission for the next appointment. MyQuote provides the right quote at the right time, so an opportunity will never be missed! It's available to download through the Apple App Store and Google Play Store.

PACKAGE YOUR PRESENTATION

According to The Nielson Company's global survey on consumer loyalty, 51% of people surveyed would switch insurance providers for one of three main reasons: better quality, better service, or better selection. Cross-selling helps prevent clients from shopping around, increases retention rates and loyalty, and provides a big boost in commissions.

The **Universal Compare in MyQuote allows agents to create a package deal** and help drive their ancillary sales. Try bundling a Medicare Supplement quote with a Final Expense plan and a Dental Plan, or a Medicare Advantage quote with a Hospital Indemnity plan, custom made to fill in the gaps of the specific MA plan being presented.

MASTER THE MARKETPLACE

Above all else, MyQuote helps independent agents stay on top of their game and ahead of the competition. Having an accurate rate is important, yes, but knowing who's who in a crowded market eliminates the possibility that a new carrier can come in and replace business. **Running quotes on a regular basis** will highlight how a long-time market leader stacks up against some of the new up-and-comers, to help agents decide whether to update their portfolios or stay the course.

PROSPECT LISTS

▶ **GO FURTHER WITH YOUR PROSPECTING EFFORTS**—Having an active prospecting program is essential to keeping a full sales pipeline year-round. On average, 10,000 people become eligible for Medicare every day, which provides great opportunities, but not without challenges. The no-cost Prospect List provides the key to unlocking the data necessary to reach out to those individuals to generate more sales. **Combining the free data with a library of pre-approved, on-demand marketing pieces gives all our partners a fair chance to grow their books of business.**

## Not Just About the 'Turning 65' Crowd

Data lists are available for individuals up to age 75, expanding your access so you can reach more prospects at various times in their lives, not just when they are turning 65. According to the Deft Research 2017 Medicare Age-In Study, only 52% of individuals expected to enroll in Medicare at age 65. More and more individuals are working past age 65 and staying on their employer group coverage. **Having access to data for people age 66+ provides a better chance to have a prospecting piece seen and acted upon instead of getting lost in the deluge of mail the T65 individuals receive.**
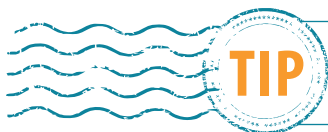
TIP Use a National Change of Address service to scrub lists and avoid wasting postage.

Start a Drip Marketing Campaign

Not only do marketing pieces need to deliver an important message in the most impactful way, but they need to be seen as often as possible. Watch any primetime TV show and notice how the commercial breaks quickly become repetitive. Prospect data is available up to 9 months in advance of their 65th birthday, giving ample time to incorporate a 3/2/1 campaign. **Send the same list of prospects an advertisement 3, 2, and 1 month prior to their birthday to maximize exposure and increase return on investment.**
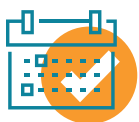
Keep Data Fresh

Prospect data is updated on the first of the month each February, April, June, August, October and December. Set reminders and save search parameters to make grabbing fresh prospect data as simple as possible.

MEDICARE SHOPPING
BY THE NUMBERS

78% Percentage of those aged 64 to 65 1/4 expecting to enroll in Medicare at initial age 65 eligibility, **in 2013.**

Percentage of those aged 64 to 65 1/4 expecting to enroll in Medicare at initial age 65 eligibility, **in 2017.** **52%**

60% 2017 percentage of those aged 65 1/4 to 66 1/4, not currently receiving Medicare coverage, who plan to enroll before age 67 (or are not sure when they will).

2017 percentage of those aged 66 1/4 or older, not currently receiving coverage from Medicare, who plan to enroll within twelve months. **20%**

0-3 months

The amount of time before age 65 when the proportion of Age-Ins reading direct mail, shopping online, calling an agent or attending a seminar peaks before tapering off.

31% Peak proportion of Age-Ins reading direct mail.

53% Peak proportion of Age-Ins shopping online.

12% Peak proportion of Age-Ins calling an agent.

18% Peak proportion of Age-Ins attending a seminar.

SOURCE: 2018 Medicare Shopping and Switching Study, Deft Research

Medicare ✚ Scholar®

With the presentation, reference materials and audience handouts provided, **all agents need to do is find the right place to hold their seminars.**

▶ The Power of Education

Education is the single greatest way to reach prospects that normal marketing channels just can't reach. Created by the experts at JSA, the Medicare Scholar® program gives agents **monthly educational topics to help enhance their brand and increase their exposure in their communities.**

▶ Perfect for Presentations

Agents are provided a new educational topic each month, so they don't have to look for information or create new presentations. With the **presentation, reference materials and audience handouts**, all agents need to do is find the right place to hold their seminars.

▶ Unlock More Opportunities

In many instances, having solid business-to-business partnerships in the community is far more effective for attracting new clients than direct marketing. The biggest barrier to establishing these relationships is pinpointing how an agent's services can benefit the other business's customers. With Medicare Scholar®, the partnership can be built on the grounds of education, adding credibility and trust to the agent's abilities. **Plus, many senior-centric private and public organizations are unwilling to work with sales professionals but are happy to partner with someone that acts as an advocate in education.**

Medicare Scholar® helps agents get in the door at healthcare practices, hospitals, senior centers, senior living facilities, faith-based organizations and local centers on ageing, just to name a few.

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▶ Endless Possibilities

Agents aren't just using the program to hold educational seminars, they're utilizing the topics to increase their online presence, too—reviewing the customizable handouts and creating an e-newsletter to send out to current clients across multiple lines of business. **They're also taking the presentation and creating short videos to share through social media, post to a blog, or house on a YouTube channel.** Each month provides a different educational topic, so creating fresh new content can be done with little effort.

WELCOME TO THE MARKETING PRO SHOP

▶ The Marketing Pro Shop offers full access to a variety of promotional materials to help agents increase their exposure and grow their business. The catalog includes postcards, flyers, tear-offs, meeting postcards and flyers and other branding products that are fully customizable. All orders are carefully reviewed through JSA's Compliance Team before they are delivered. Agents can upload prospecting lists and have their postcards shipped out—all from within the Marketing Pro Shop.

ENROLLMENTS
Paper Apps, Only Better.

▶ The industry has made great strides over the past decade in introducing exciting new technology (like MyHealthPlan) and in developing online capabilities that streamline the new business process. Even with these advancements, there are times when completing a paper application is still the best option for clients and agents across the country. Submitting paper applications comes with a specific set of challenges, like missing or incomplete information, extended delivery and processing times, and the potential for enrollments to be lost entirely.

PRO TIP

Use a scanning app on your smartphone to create PDFs and upload enrollments to JSA after each individual appointment and eliminate the need for back-office work later in the day.

The Enrollments page was designed to make paper applications better, by providing a secure, electronic method for submission. Uploads are safe, secure, encrypted and immediately trackable as the JSA New Business Team completes their review before sending the enrollment directly to the carrier. If errors are found, they are corrected with the agent prior to submission to avoid the carrier reaching out to the client directly for resolution.

TRAINING

Live. Online. On Demand.

▶ Knowledge is key to success. JSA offers regular in-person, online and on-demand training sessions to keep agents up to speed on many topics including Medicare, Low Income Subsidy, Dual Special Needs Plans, Final Expense, Ancillary Products, Industry Updates, Sales & Marketing Training, and much more.
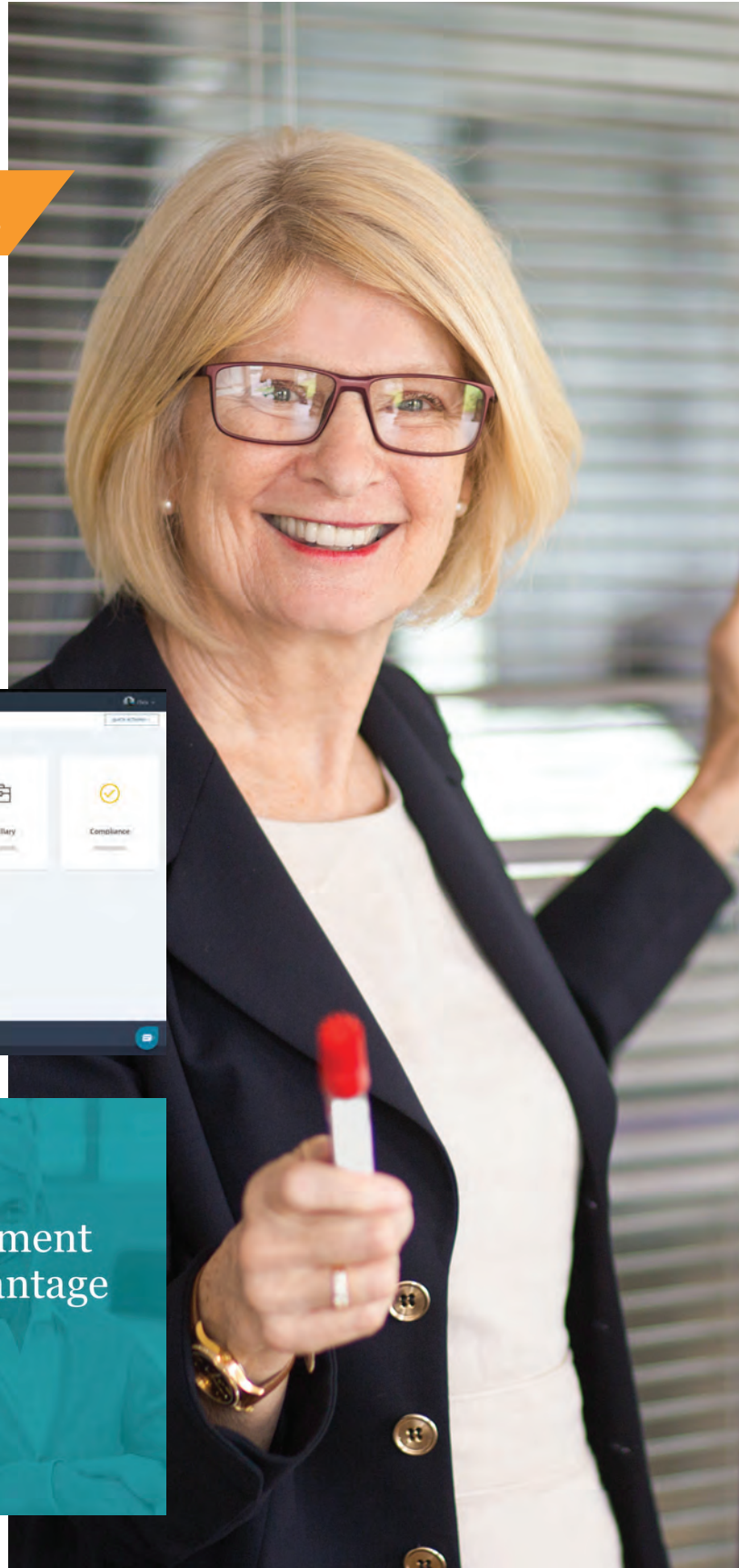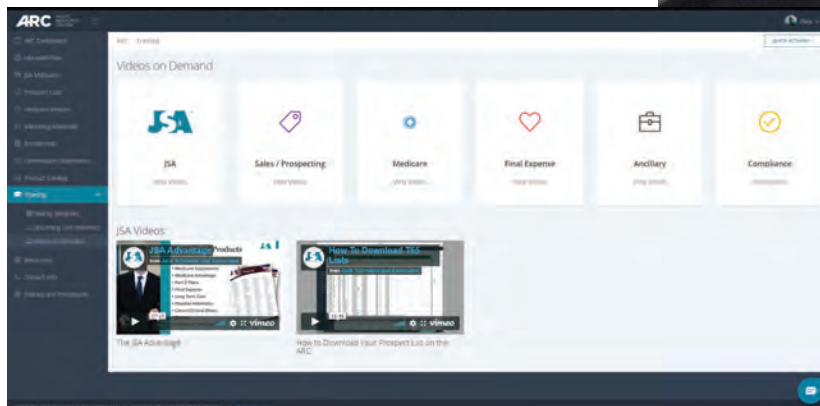
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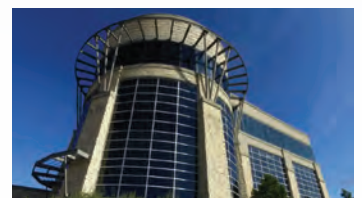
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MEDICARE
ANSWERS NOW
Because we know you have questions

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