Medicare Agent Marketing Plan

Agent Name

Humana®

Business overview

Mission statement		
Which counties will you be selling in?		
Consumer focus	Veterans, dual-eligible beneficiaries, consumers looking for network freedom and flexibility, etc.	
Products offered besides Medicare	☐ Life insurance ☐ Short-term disability ☐ Long-term disability ☐ Short-term care ☐ Long-term care	☐ Hospital indemnity ☐ Cancer/critical illness ☐ Property ☐ Auto ☐ Other
Marketing budget	**Self-funded**	
	FMO funding	
	Carrier funding	

Production goals

Sales goals	**AEP** (October–December)	
	OEP (January–March)	
	ROY (April–September)	
Current book of business size (all products)	**Medicare**	
	Other	

What are you doing now?
What will you be doing in the future?

Marketing channels (list specific tactics/tools/resources)	
Referrals	
Grassroots events/ partnerships	
B2B centers of influence (partners in referrals and community development)	
Email	
Social media	
Direct mail Target recipients, messaging, frequency (e.g. seniors in your neighborhood who are turning 65)	
Paid ads	
Other	

Targeted lead generation and lead nurturing strategies

Consumer focus (see page 2)	Marketing strategy (**Tailor your strategies** on the previous page to **specific consumers**. List channels and topics to focus on, venues, partners, frequency, tools and resources, etc.)
Consumer group 1	
Consumer group 2	
Consumer group 3	
Consumer group 4	
Consumer group 5	
Consumer group 6	

Sales strategy

Shopping triggers to leverage

Reach out, especially when there's a change to plan or benefits.

- Email, direct mail or call from agent
- ANOC or rate-change letter to help make sure the plan still meets the member's needs

Check in with consumers about changes in their situations. See how their current plan can meet their needs. Conduct a new NEEDS analysis and look at other plan options, if necessary.

- Rising consumer costs
- Having a caregiver
- Aging beneficiary
- Income change

Check in about issues and try to resolve them promptly to prevent disenrollment and strengthen customer loyalty.

- Healthcare costs become a burden
- Poor customer service experience
- Providers or pharmacy not in-network
- Prescription drugs not covered

Sales events

Try some of these events:

- Sales seminar at a local community center
- Tabling event at a retail location
- Humana Retail Program

Event promotion:

- Post or share social media posts announcing the event
- Share ready-made, pre-approved MRC marketing
- Print out sales materials in advance from the Sales Enablement Library

Learn more about holding and promoting events in Humana's lead generation playbook.

Sales strategy (cont.)

Cross-selling strategies

- When selling Medicare Supplement Plans, consider sharing prescription drug plans and individual dental, hearing and vision (IDV) plans.
- Check to see if dental coverage on Medicare Advantage plans is sufficient and share IDV plans.
- See if the client could also use non-health insurance products.

Digital tools and processes

Lead generation, retention and referrals:

- Marketing Resource Center

Sales:

- Conduct a NEEDS analysis
- Verify eligibility
- Get plan materials from the **Sales Enablement Library**
- Compare coverage using the **Find Care tool** and **Rx Calculator**
- Send plans using **Digital Marketing Materials**

Post-sale:

- Share community resources using the **Humana Community Navigator®**

Member engagement drivers

Capture the following at time of enrollment:

- Primary care physician
- Preferred pharmacy
- Rx Calculator consent
- CenterWell Pharmacy consent
- Email
- Preferred language

If an enrollee doesn't have a primary care physician or preferred pharmacy, help them find an in-network provider using the **Find Care tool** with **Care Highlight ratings®**.You can also show them how to check their own drug costs and potential savings using the **Rx Calculator** and update their email and preferred language themselves using their MyHumana account.

Also help connect clients with community resources for their non-plan needs using the **Humana Community Navigator**.

Client retention strategy

New client onboarding practices

Post-activation 1–14 days	Check in with members about common questions and issues during this period: • Answer questions about benefits and eligibility verification. • Educate them about the Healthy Options Allowance (if it's offered on the member's plan). • Answer any enrollment/cancellation/disenrollment questions. • Check that they got their ID card, help them understand it and show them how to access their digital ID through MyHumana.
Post-activation 15–30 days	Check in about: • Do they need help choosing or changing providers or locations? You can use the **Find Care tool** to help with this. • What outstanding questions do they have about prescription drugs? Use the **Rx Calculator** to check drug coverage and costs and the Find Care tool to find a pharmacy. • Do they have any questions about over-the-counter (OTC) expenses?
Post-activation 31–60 days	Check in about: • Do they have any questions about OTC ordering? • Do they have their member ID cards and understand the information on them? • Do they have any other questions?

(Existing) member engagement and customer service

Education about plans	Help clients understand benefits (only if the benefit is on their plan): • The importance of primary and preventive care and how to access it. • Getting prescription drugs. • How referrals and durable medical equipment work. • Using dental and vision benefits. • Using allowances on the Humana Spending Account Card. • Viewing benefits, claims, ID card, etc. via MyHumana. • Extra services like SilverSneakers® and Go365 by Humana®.
Service inquiries	• Check in with customers regularly to see if they're experiencing issues. • Encourage them to come to you first if they have any issues. • Deal with any issues promptly and proactively. • For any issue you are unable to handle yourself, you can open a service inquiry on the **Vantage agent portal**. • Follow up to make sure they are no longer experiencing the issue.

Client retention strategy (cont.)

(Existing) member engagement and customer service	
New NEEDS analysis as needed	**When:** • Conduct a new NEEDS analysis when a member indicates a change in needs or indicates dissatisfaction with their plan. **How:** • Conduct a NEEDS analysis as usual. • Use the consumer priorities NEEDS analysis on Ignite to confirm their needs and help connect them with the right plan for their needs. Remember, you must always conduct a thorough NEEDS analysis before using the consumer priorities NEEDS analysis on Ignite.
Conduct periodic social determinants of health (SDOH) assessment	• Conduct a **social determinants of health (SDoH) assessment** on a regular basis. This will help identify the member's social barriers to healthy living. • Once identified, you can work with them to see how their plan benefits can address these barriers. • You can also connect them with community resources using the **Humana Community Navigator**.
Sharing your services with their network (referrals)	Help customers share the value of their services with their network. Learn all about referral tactics and resources in Humana's lead generation playbook.

What additional resources will you use?

Marketing and social media resources	
Key Marketing Resource Center (MRC) assets	
Credible sources for content curation	
Agent-created "get to know me" content	