EssentialCare
Life&Health Insurance Agency

MEDICARE SALES
QUICK START GUIDE

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ABOUT OUR COMPANY

EssentialCare Insurance Agency is a General Agency that specializes in Senior Marketplace partnering with independent Medicare Agents. We provide access to a wide range of Medicare Insurance Products. Our company offers various free benefits to Medicare agents, including: free licensing program, free Medicare leads, highly professional training, guidance, as well as sales tools and access to free personalized agent quoting and enrollment site. Our message to all Medicare agents working with EssentialCare is that ***To Be Successful, You Have To Have Your Heart In Your Business, And Your Business In Your Heart!*** Our company will go the extra mile to educate and help our agents to sell Medicare better.

THE BENEFITS OF SELLING MEDICARE

Why would someone want to have a career in Medicare sales?

☑ Huge market – with 10 thousand people turning 65 every day

☑ You really are not selling anything

People are going to enroll in some type of Medicare Program (MAPD, MS, PDP). People already know they need a plan. Your role is to walk them through the process and explain choices they have. Medicare sale is more like Home and Auto Insurance: no convincing needed of their use. Medicare sale is less like LTC, Life Insurance where you have to convince.

☑ Residual Income

Medicare book of business generates recurring commissions / revenue. Once you build up a large number of clients, their renewals become your primary income.

☑ Own Your Business

A very diligent and successful agent will build up a book of business of 500 clients in 2 to 3 years. A book of 500 clients generates $120, 000 a year in renewal income alone. Successful Medicare agents realize that time, effort and patients will be needed in the first year or two while they learn and build a book. Agents that have that patience are rewarded with a career that can earn them much more than could be made working for a company.

REQUIRED MEDICARE AGENT LICENSING

Medicare Agents must have Health Insurance Agent/Broker License per relative State Department of Insurance requirements. You will be required to take the pre-licensing course and state licensing test before applying for license online. The National Insurance Producer Registry website has necessary instructions to help you with proper licensing requirements, as well as electronic filing of needed documents.

DETERMINE WHAT MEDICARE PRODUCTS YOU WANT TO SELL AND WHERE TO FIND THEM

You may want to sell all three or just one type of available Medicare products: Medicare Advantage, Medicare Supplement and/or Medicare Part D Rx plan. Medicare Advantage and Part D Rx Plans require annual certifications and annual AHIP completion.

Independent Medicare agents who would like to sell Medicare products can acquire contracts with various insurance companies through General Agency like Essential Care, specializing in Senior Marketplace. Working with a General Agency provides many benefits to independent Medicare brokers. EssentialCare provides one of the most comprehensive benefit packages to brokers/agents working with us, including free agent licensing and free Medicare lead programs.

FIND MOST COMPETITIVE MEDICARE CARRIERS IN YOUR AREA/STATE

Essential Care works consistently to get the best contracts with top Medicare carriers. It will be your full-time support system, maximizing your efforts and freeing you to work on expanding your client base.

Independent agents working with us can use our free quote and comparison system to quote and compare plans, which are best in the area. All agents contracted with Essential Care will have their own personalized online quoting site. To get username and password to access the quote site at www.pfsinsurance.com , please call 347-971-3399.

COMPLETE MEDICARE AGENT CONTRACTING

Essential Care has one contract that can be used to be appointed with most top Medicare carriers. The single contract allows us to appoint Medicare agents with any carrier they like now and in any future time when they want to add more Medicare carriers. If some carriers only use their own contracting link, Essential Care will have them send you links to be contracted via email. Essential Care's single contract can be used for both individual agents and agencies.

1. Individual Independent Medicare Agent should fill out the contract with his/her personal information, a void check of the account to receive commission to, as well as a copy of his/her individual E&O insurance and Health Insurance License.

2. Those contracting as an agency should know that an agency should have a health insurance license. It should have a principal and he/she should be licensed and certified as well, in order for the agency to receive commission payments on MA and PDP Rx plans.

MEDICARE SALES TRAINING

CERTIFICATIONS

Annual certifications for most carriers are available through set websites. All Medicare Advantage and stand-alone Part D PDP Rx plans require annual certifications. We can give you access to the www.pfsinsurance.com portal, where you can find a list of the links for each Medicare carriers' certification. Click on 'compliance' then "certifications" tab. You will need a username and password to access.

AHIP

To sell MAPD and PDP plans, all agents must take AHIP - America's Health Insurance Plans – certification every year. AHIP is a certification in addition to company certifications. Some Medicare carriers provide access to low-cost AHIP certification -$125, such as Aetna, Humana, and UHC.

Medicare Supplements do not require annual certifications or AHIP to write them. UHC does not require agents to take AHIP every year. New Medicare agents can wait for the new AHIP to come out in July and take it, then it will count for the remainder of that year and the following year.

ESSENTIALCARE TRAINING

Our company provides training to Medicare agents contracted through us via phone, webinar, and in-person at your or our office. Call our office, 347-971-3399, to schedule a training day for yourself.

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ORDER SALES KIT/SUPPLIES

Once Medicare Agents are certified and ready to offer Medicare products, they can order marketing materials, applications and other supplies through the various agent sites. Agents can call Pinnacle Financial Services to place for them a supply order at 800-772-6881.

EssentialCare has a strong partnership with Independent Medicare Agents to increase their performance in Senior Marketplace. Our GA ensures agents are well-equipped with necessary knowledge and tools to professionally sell Medicare products better and easier. Our team of highly qualified health insurance industry professionals builds trusted partnerships with Medicare Agents to grow their sales. Our free licensing and lead programs, educational resources and other benefits will empower agents to be more productive.

BECOME AN AGENT NOW