



# Espresso SHOT

*Quick Ideas and Tips for Agents*

**Right  
Products**

Pairing your  
Prospects to Plans



# Products

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## What to Offer

Most agents have the baseline products down:

- Medicare Supplements
- Medicare Part D Plans
- Medicare Advantage Plans

Do your clients need more than that? Do your clients know they can have more than that?

When fact finding with your clients, there are 4 main areas that can help you build a better plan.

- Group Coverage
- Personal Concerns
- Spousal Concerns
- Your Portfolio



# Group Coverage

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Most of your clients and prospects had group or employer coverage prior to Medicare.

Do you know what their plan looked like? What coverage options they may have added to their base healthcare plan? No? Then ask!

*Prior to being on  
Medicare, what type of  
coverage did you have?*

*Did you have any  
additional coverage?*



If they had dental coverage for the past 10 years and are now coming off group coverage, there is a good chance they may want to continue that coverage in retirement. Maybe they had cancer benefits, or short term care, or life insurance they are leaving behind.

You can build them a plan that includes what they had in their group plan!

# Personal Concerns

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## What worries your clients?

Your clients may have concerns about personal issues and conditions from their past or their family's health.

Example:

If your client's family has a history of passing away from a certain cancer, this would be a good time to talk about how Medicare does not cover travel expenses if they want to get treated at a remote location. Or, Medicare may not cover all treatment options.



As an agent, you are also a field underwriter. Ask your clients about their family medical history and any other concerns they may have when going through the fact finding process.

# Spouse Concerns

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## What worries your client's spouse?

While your client's concerns are key to knowing what to offer them to put those at ease, what about your client's spouse?

Your client's spouse may have additional information about your client that your client may not have. A big concern is what should happen if your client can no longer care for themselves or if they were to pass away.



This is a good time to talk about long term care coverage and life insurance. These coverages are just as much for the family as they are for the client.

**Note:** Make sure you are delicate with this approach as you do not want to upset the client or their spouse with questions or bring up a subject that may cause any disruption during the appointment.

# Your Portfolio

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## You cannot offer it if you don't have it

Having the right products to offer your clients is your responsibility as their trusted advisor. I am not saying you should contract with every carrier out there, but you should have a balanced portfolio. Only having Medicare Supplements, Part D plans and/or Medicare Advantage Plans is doing a disservice to your clients.

What does a balanced portfolio look like? We can help you with this!

Some example products:

- Final Expense
- Hospital Indemnity
- Short Term Care
- Dental / Vision / Hearing
- Home Healthcare
- Annuity

Need help determining what carrier and coverage to have? Senior Marketing Specialist can help!

# Next Step

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## Fact Finding

Make sure you are getting an accurate picture of not only your client's and prospect's current situation, but also what coverage they may be leaving behind and what future illnesses or concerns may be.

Then structure a plan that will help your clients have the coverage for if that illness or concern occurs, they have the resources and coverage in place to help them through it.

Need help with this? Call a sales director at Senior Marketing Specialists and let's build a plan together!

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