



# Agents of Success

## Why Humana?

Hear from agents like yourself who have extensive experience working with Humana and learn how to get the most out of the resources with which we support our agents. You'll discover practical (and profitable) ways to put our agent tools to work, helping you reach more customers and grow your book of business.



## Tips and Strategies to Achieve AEP Success

Q&A with Chi Ali, Managing Director, K.I.N.G. Company LLC, Insurance Administration

**Q: AEP is such a busy time, so what's the main tip you can share for handling the hectic pace while maximizing opportunities for success?**

**A:** The most important thing I do is prioritize each day by factoring in any new appointments assigned to me by Humana and the existing appointments on my schedule. I always contact the prospects assigned to me and make changes to times and locations as necessary. This has saved me a lot of time, gas and improved my completed appointments ratio. When prospects hear from me before the appointment, they are more prepared to make a decision and can also request a meeting time and place that works best for them. It also gives me the opportunity to set expectations with them, which also increases my closing ratio.

**Q: What is a particular thing you did that benefited one of your clients during AEP and how might other agents leverage this example?**

**A:** At one client meeting, I learned the clients were not comfortable using the computer and, therefore, had not tried to use the Humana website when they wanted to learn more about the Durable Medical Equipment (DME) benefit. I informed them that calling Humana Customer Service is always a great option.

Together we called Humana Customer Service on speakerphone, and the representative was able to review the Evidence of Coverage (EOC) for the DME benefit. We were also transferred to Regional Sales Support Representative Renee Taylor, who reviewed the same information and informed the client that Humana has Regional Sales offices to support the local community. This really provided a personal touch and made the husband and wife duo feel more confident in their decision to enroll in a Humana Local PPO plan.

Other agents can leverage this example by always being a problem solver and partnering with Humana Customer Service when appropriate.

**Q: Can you share with agents some of the relationship building techniques you use and how preparation makes a difference during AEP?**

**A:** One relationship building technique that works for me is researching hospitals in the prospect's local area and determining which ones are in the network for plans that are available in their area prior to an appointment. This shows the prospect that I took initiative to learn about their surrounding community, and it also gives me talking points that I can use to connect with them.

People want to know they are special, and they appreciate when someone puts effort into knowing something about them. My preparation before shows them that I care about recommending a plan that will actually work for them. It also opens them up to other relationship building questions that I have. The bottom line is to find common ground with your clients so that you can build trust and rapport.

**“I keep Agent Support on speed dial, and I connect with the Local Field Agent Support team when I need a solution for a prospect's specific situation.”**

**Q: What are a couple of specific things prospects might experience during AEP, and what advice can you offer on how to help them at that time?**

**A:** Most prospects become overwhelmed with the amount of choices they have. Agents can alleviate their concerns by tailoring recommendations and being prepared with appropriate recommendations.

Prospects can also feel like just another number. A simple way to make them feel important is to ALWAYS call them if you are arriving early, running late, or need further directions. They just want to be assured that they are important.

**Q: Can you outline the key steps other agents could follow to help minimize the stress and add on to their success during AEP?**

**A:** Make sure that you plan your day and, if possible, plan your week. Even if days change, at least you have a plan to come back to in the event that your day becomes a disarray. Also, lean on the resources and support team around you to mitigate the stress on your shoulders. Remember that you are not by yourself and you have a team who would like you to be successful.

**Q: What tools or resources (e.g.: marketing tools, flyers) do you keep on-hand that have helped with your success during AEP? How have these helped you?**

**A:** The tools and resources I use include the Humana Sales Presentation Videos that are product specific, I keep Agent Support on speed dial, and I connect with the Local Field Agent Support team when I need a solution for a prospect's specific situation. They have helped me provide the most accurate information, get support when I need it and most importantly, provide prospects with solutions to their problems. A happy prospect becomes a loyal customer.

**Q: What do you do in the weeks leading up to AEP to help prepare yourself for the busy season?**

**A:** In the weeks leading up to AEP, I tune into local and national Humana webinars to make sure I am informed of the most up-to-date changes. I also review and make notes on all plan EOBs. Another thing I do is contact and speak to the area Field Agent Support team to ask questions, learn about any new resources or references, and get tips on handling the most common objections.

**To hear even more tips for AEP success, check out our Webinar and Video at [humanastrong.com/webinars-and-videos/](https://humanastrong.com/webinars-and-videos/), or subscribe to our Podcast Channel, "Grow Your Book: The Humana Podcast Series," available on iTunes and Google Play.**