



# 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 Betsey Szymanski

**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:** Get organized! I start preparing for AEP in July. I start by completing AHIP, all certifications, Walmart training and any other training (Anti Money Laundering, Ethics, CEs, etc.) as they become available. In August, when all the back-to-school supplies go on sale, I shop for office supplies. Then I focus on marketing and what my plan is for AEP. That way when October rolls around, I'm ready.

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

**A:** Last AEP I was so busy towards the end that I simply did not have time to squeeze any more meetings into my day. So, I took one afternoon, after staffing a Walmart kiosk, and spent the entire rest of the day at a local coffee shop, not far from Walmart. I had prospects from Walmart who I had already met with and presented to, who called me as a follow up and said they had decided to sign up. I offered my afternoon and location to them to stop by and get their application done. It worked out so well because my location was static and I was able to meet with more people versus driving to them.

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

**A:** I get together with any of my referrals or COIs. A COI is any referral source, basically a business partner. I have a few referral sources (accountants, social workers, other insurance agents who don't do Medicare) who regularly refer business to me. I get together with them to educate and further explain who they might come in contact with that I may be able to help. I educate them on what I do and let them know I'm happy to meet with any Medicare beneficiary who contacts me with questions.

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

**A:** Medicare beneficiaries get bombarded with mail, especially during AEP. I find that prospects can get confused when it comes to figuring out what mail is "important" versus "junk" mail. I get a lot of calls about this. It helps to point out that beneficiaries should look out for any mail that has "important plan information" written on the outside of the envelope. If a beneficiary sees "this is an advertisement" on the outside of the envelope, then it's likely an advertisement. A second thing that a prospect might experience is receiving a letter from their existing insurance company about their plan terminating or changing, which should note "Important Plan Information" on the outside and should be reviewed carefully. I offer to make an appointment to help them with their options.

**“Don't forget to always check the online provider directory to make sure a doctor is still in network.”**

**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:** Time management is important during AEP. We have a start date and an end date. I try to be efficient with my time. I use any down time during an AEP day to make or return phone calls. I strive not to have any "gaps" in my appointment times. I keep a short list of people who want to meet (but are not yet scheduled) and call them if I get a cancellation or have an opening in my day. I also confirm all appointments the day before.

**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:** I keep electronic copies of the Sales Presentation video, Summary of Benefits, Directory, Full Formulary and Benefits at a Glance on my laptop. I also keep paper files in my trunk. Don't forget to always check the online provider directory to make sure a doctor is still in network. I have a paper copy of the "Medicare and You" book to help explain the basics of Medicare. Make sure you download and print the latest version from [medicare.gov](http://medicare.gov).

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

**A:** I regularly touch base with my existing members to ensure they know how to use their plan, are getting regular checkups, and to make sure that I know about major life changes so that when September comes around, I know which existing members will likely need to meet with me during AEP. While you can't discuss any plan benefits in September, you can use this time to set up appointments for October. I use Pre-AEP to meet with my existing members, do plan reviews and discuss any plan changes. That helps free up AEP for new sales. Also, I look up crock pot meals, get my car detailed and treat myself to a pedicure. We all want to have a successful AEP, and if that's the case, I won't get back around to these things until after December 7th.

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