



# Agents of Success

Dual Eligible Special Needs Plans (DSNP)

## 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.

## How to Sell Dual Eligible Special Needs Plans (DSNP)



Q&A with Kelly Ridgeway, Insurance Agent and Medicare Specialist

**Q: Why are dual eligibles a good opportunity for other agents to grow their book of business?**

**A:** Duals are a good opportunity because: 1) there are a lot of them; 2) the plans can be written all year long; and 3) many of Humana's clinical programs (Diabetes Management, Heart Health, Weight Management and overall personalized care) and other services may be beneficial to this group.

**Q: Have you achieved success in selling DSNP?**

**A:** Yes, I have. I would say that community-based marketing that focuses on lower income areas of my city has been instrumental to my success.

**Q: Considering customers need to know how their plan will meet their needs, what would you say are the key things one needs to understand about the dual eligible audience?**

**A:** Impactful words that feature benefits important to this group are the best way to reach them. Examples include \$0 premium, Dentures, Eyeglasses, Over-the-Counter allowance, Transportation to plan-approved locations, Personal Nurse, Hearing Aids, in-network Doctors in your area. I see our competition use these words to attract dual eligible prospects, and based on my personal experiences, they are more competitive than us with this population.

**Q: What is your strategy behind choosing areas to visit within lower income communities?**

**A:** As agents, we must be aware of what is going on in the city. The obvious choices of where to go when you are a novice agent are Senior Living Facilities and Senior Community Centers. However, those places are marketed to endlessly and so then you must go to other areas in the city where your dual eligible base might be. The best way to find out where to go is to talk to your clients about where they go and what they do. In the midst of conversations with clients, they will often mention going to church, community events or even places like where they pick up commodities or get help paying bills. So, for example, in Louisville Dare to Care provides meals to the needy. My teammates and I called the various Dare to Care locations and set up information tables for when people come to pick up their commodities. Of course, all of these people don't have Medicare but many of them do and they are all generally low income. Humana offers lots of educational seminars and you can use that as a way to get into churches and centers. Providing healthy snacks like bananas, granola bars and water at the seminars will draw some folks. Just like any sales person, you need to know what is going on in your community. By listening to your clients, Googling Senior Services, watching TV, looking on the Internet, listening to the radio, reading the paper, you can find out about what is going on in the community. The agent would need to get a point of contact and ask if they can set up a vendor table and work with your Sales Manager at Humana to ensure the event is filed properly. It's hard to put into words except to say that you have to go where the people are. Show up, ask questions, get contacts.

**“Impactful words that feature benefits important to this group are the best way to reach them.”**

**Q: Can you describe some of the ways you have tried to get more visibility with the DSNP audience?**

**A:** Community events associated with churches and neighborhood/community groups. Vendor booths that include giveaways, but not the snatch and grab kind, for example, a pen or notepad. A good giveaway for this, and our entire target market, would be things that merit explaining how the giveaway may help improve their health. For example, a pedometer within nominal value requirements is a great example of something that would attract this group and start a conversation about its benefit to the person's health. It's often difficult to get our target market to walk up to our tables. They feel like they already know what Humana has to offer, or they just want to get a freebie and walk away. It's better to have a few quality conversations about wellness and benefits that will be impactful to this population.

**Q: How do you select these churches? Where do you hear about these community events?**

**A:** I usually reach out to the churches that my clients attend. I'll ask them who is over the Senior Ministry or the Health Ministry. I'll mail a Humana approved flyer. One person should lead you to another person and then another person from there. I am not on social media at all, but I imagine that there are probably tons of events that go on where you could have a vendor table. I would advise thinking out of the box and not just going to places where it's "health or senior" related. And, the agent must be prepared to work weekends because a lot of events happen during this time.

**Q: Who should agents build relationships with at churches or other community centers? What advice can you give them on building these relationships?**

**A:** When you meet with those in the community who help and work with prospects, your first question (after you introduce yourself and they know that you are a Medicare Sales Agent) should be, "how can I provide assistance to your clients?" Whatever they ask, whether it has something to do with your area of expertise or not, you need to try and assist. From there, you can advance the services that Humana can provide, if they ask about those services specifically.

**Q: What advice would you give to other agents when marketing to DSNP customers?**

**A:** Building a strong relationship with these folks is integral because you need to build a level of trust with these clients so they can see you as their advisor. Be more than just an agent, or else they'll give their business to the competition.

Every agent's technique is different. Mine is organic. I feel a certain type of empathy and familial responsibility to these clients. I feel this way about all of my clients, but there's something special about the most vulnerable.

**“I would advise thinking out of the box and not just going to places where it's 'health or senior' related.”**

**Q: Can you relate a personal story about how you might have improved one of your DSNP customer's healthcare experience through a DSNP plan?**

**A:** I met an 89-year-old lady at a church event this past fall who was complaining about catching six buses getting back and forth to her doctor. She even said at some point she fell. She asked me if I could help her find a plan that would help her, so later when we met, I almost begged her to allow me to help her get a plan with transportation. She did and has been my client ever since.

**Q: Which agent tools in particular have helped you be successful marketing to the DSNP audience?**

**A:** Transportation flyers and OTC catalog have been key. I obtain my Marketing materials from Jaime Freeman (Marketing Support Specialist) or through our ordering system. I keep the OTC catalogs on me at all times because most of the time, our current clients are not taking advantage of it, so it leads to yet another conversation about how Humana can help members take advantage of their plan benefits. Delegated agents can download other leave-behind materials from the Marketing Resource Center available through Vantage.

**Q: Does working with Humana differ from working with other insurance companies as it relates to the DSNP audience?**

**A:** I think of Humana as a wellness company, in addition to a health care insurance company.. This group is concerned about how they will pay for EVERYTHING, including medicine, electricity and gas and food. So, I believe we should start with benefits included in the plans like dental, eyeglasses, hearing aids, and transportation. Once they are members, the clinical team and agents should share with them the benefits of healthy living. I have many duals that are proud of the fact that they are healthier due to having Humana insurance, even if it wasn't what originally sold them. However, once the DSNP member begins to experience benefits like a personal nurse, then it becomes more important to them. It's one step at a time.

**“Whatever they ask, whether it has something to do with your area of expertise or not, you need to try and assist.”**

**Q: What is something to remember when trying to reach the DSNP customer?**

**A:** From the marketing perspective, it's FREE AND ZERO that matters to get them. And, CARE AND CONCERN is what will keep them, because they are always targeted and will change from one plan to another all the time. We need to always focus on retaining them once we get them. They can change month to month and often do.

**To learn more about the DSNP audience, read our Consumer Research Report on [HumanaStrong.com/consumer-research-studies](https://www.humanastrong.com/consumer-research-studies), or subscribe to Grow Your Book: The Humana Podcast channel available on iTunes and Google Play.**