



# Agents of Success

Success Outside of AEP

## 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.

## Success Outside of AEP?

A Q&A with Andrea Cobb Fowler, Vice President, KIW Insurance



**Q:** Tell us about your sales successes during the timeframe outside of AEP?

**A:** My sales successes outside of AEP have been a result of the follow up I did after AEP and through communication with my group insurance accounts. After AEP I sent roughly 70 handwritten thank you notes out to members I met with, whether I enrolled them or not, thanking them for their time and asking them for referrals. Included with my note was my magnet business card for them to keep as a quick reference on their refrigerator. With my group accounts, I let them know I am appointed and certified for Medicare plans, and I've gotten several calls from employees who needed assistance to transition off group insurance onto Medicare. By doing those two simple things, I have been able to increase my prospects.

**Q: Can you relate a personal story about how you might have helped one of your customers through a plan you put them in?**

**A:** During AEP, I met with a lady who had been on a Medicare Supplement (Med Sup) and Prescription Drug Plan (PDP) plan for several years. She had seen the Humana MAPD commercial and was interested, as her financial situation had changed since she originally signed up for the Med Sup/PDP, which was costing her roughly \$180 a month. After she paid that fee, she was left with just over \$500 from her Social Security check to live on. Over the course of my CMS compliant MAPD presentation she asked how her diabetes medication would be covered. I was able to show her the \$0 premium plan Humana MAPD Special Needs Plan for Diabetes and Heart offered in her area.

**Q: What has helped you be successful outside of AEP?**

**A:** My client relationships are invaluable. People give referrals when they trust that their friends and family members will be taken care of. I know I'm doing right by my clients because of the number of referrals they give me. I also use the materials that Humana has for special enrollment periods outside of AEP to do mailers and keep my name out there in the community.

**“People give referrals when they trust that their friends and family members will be taken care of.”**

**Q: Can you share some of your members' experiences outside of AEP and how you helped them?**

**A:** Outside of AEP, I see two types of clients: those aging into Medicare, and those who, either by word of mouth, referral or from a customizable SEP flyer, have a special election for either being dual eligible or having one of the covered illnesses on the SNP plans.

**Q: What steps do you take for successes outside of AEP?**

**A:** I'm a big believer in giving back, so I do a lot of charity work and volunteering throughout the year. In doing so, I meet a lot of new people organically and invariably the question of “what do you do for a living” comes up. I don't volunteer as a way to prospect new business by any means, but it naturally leads to new clients. And I feel good about doing my part!