



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 Improve Product Penetration

Q&A with Jason Blake, Insurance Agent

Q: Tell us about your successful experiences with product penetration (i.e., selling ancillary products like dental and/or vision plans in addition to MAPD) and how it has increased your book of business.

A: I design my business to target people aging into Medicare or leaving work after 65 and adding Part B for ICEP. One of the first questions many people ask is, "Is there a plan that I can get vision and dental with?" Since many employers cover this, it's a concern to people just looking into Medicare Supplements. Humana's ability to tie dental and vision to most of its MAPDs is quite valuable from this perspective.

Q: How has selling a specific ancillary product benefitted a particular client of yours?

A: I have a member who is very low-income and qualifies for Extra Help with Prescription Drugs. He was in a blind panic last year because he needed a new set of dentures. By adding the Humana OSB dental rider, he was able to have 30% of the dentures paid by a Humana plan, and he had an affordable balance to pay himself, with which his church was able to assist by providing a donation. He was very pleased.

Q: What are some ways in which bundling products has helped you be successful?

A: Members generally like to have a “one stop shop.” When they are employees, it’s a different situation for their human resources department to enroll them in a separate health, vision and dental plan. The employer keeps each plan up to date and makes sure the member gets his or her required cards. Often, this is a lot to personally manage for someone who is Medicare-eligible. It’s hard enough for them to pick the right MAPD plan. The idea that Humana makes the ancillary products available in easily bundled OSBs for dental and vision gives the member peace of mind and a common resource to contact for service or questions.

Q: Can you tell us about the different strategies you use to sell dental/vision and MAPD plans outside of AEP vs. during AEP?

A: The first strategy is that I have gotten better about asking when someone is enrolling—both in AEP and outside of AEP — “Do you want to go ahead and add the additional dental and/or vision so that it’s there when you need it?” The costs are usually affordable to most Medicare-eligibles and they can in effect put it “on automatic.”

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Additionally, I remind members when enrolling, especially if he or she does not choose the vision and dental when first enrolling, “The great thing about Humana is they don’t have long waiting periods like most dental or vision plans. So, if during the year you find that you need eyewear or additional dental care, call me immediately. We can usually have it active for you by the first day of the next month and you can get the care you need.”

Q: Tell us how pre-sale preparation plays an important role in building strong relationships that foster product penetration opportunities.

A: Agents need to know the products backwards and forwards. If one gets a question he or she can’t answer, the agent should look it up in the Evidence of Coverage, which can be found in the Medicare portion of Humana.com. The more the agent knows the product and their market, including providers of most types, the more confidence the members will have when meeting with them and feel confident about selecting Humana. Additionally, agents help themselves and their clients by familiarizing them with the eligibility criteria for Extra Help, Medicaid and even various pharmaceutical patient assistance programs in their markets so that the agent can be a resource and helpful. Your job is 50% paid insurance agent and 50% unpaid informal social worker and customer service agent. The better you are at the unpaid portion, the better you’ll become at receiving endless referrals for the paid 50% of your work.

Additionally, having marketing materials and enrollment tools that are a) in a format that the member will be comfortable with, and b) enrollment tools like MAPA, which make the enrollment process easy and comfortable for the member, the more likely one is to have a successful

presentation. I don't set out to close appointments. I set out to know my business and my products and the value I have to offer. This leads members to want to enroll with me as quickly as possible.

Q: How do you leverage product penetration in the selling calendar inside and outside of AEP?

A: Inside AEP, I make sure that well in advance of October, I partner with the Marketpoint team to assure that I'm clear on seminars I am welcome to attend, I take advantage of the Walmart retail program, and I book appointments for AEP for people who are interested and who have contacted me already. It's August and I already have a couple of appointments for AEP scheduled in my calendar. Additionally, I make sure that marketing is so that people attend my seminars, know my name and relate it to Medicare knowledge.

Outside of AEP, I make sure that I farm and market to the "turning 65" lists available through companies like Infousa.com. I mail turning-65 people three different pieces during their IEP. Additionally, I make contact with centers of influence in the senior community so that I can assist members who may be dual eligible or able to change plans due to LIS. This helps me to write between five and 20 MAPDs per month even during lock-in.

Q: What is a common misconception a senior on MA might have about needing a separate dental and vision plan, and how have you overcome that?

A: Many seniors are afraid that if they are already under the care of an ophthalmologist, they won't have coverage for vision care without a vision plan. They also wonder if they'll be subject to any pre-existing condition clauses. It's important for agents to clearly delineate the difference between an ophthalmological (medical) appointment and refraction, which is routine vision care.

Also, there is a wide range of pricing for dental plans. Some Humana dental plans are around \$30 per month. It's much easier to create value by explaining what Humana would potentially pay over the year for cleanings, exams and something unexpected like a filling or a root canal.

Humana has expanded its library of customizable dental marketing materials on the Marketing Resource Center. Log-in at [Humana.com](https://www.humana.com), go to the Vantage portal, and select "Customizable Marketing Materials" to find more.

Looking for even more tips about product penetration? Subscribe to our Podcast Channel, *Grow Your Book: The Humana Podcast Series*, available on iTunes and Google Play to hear from agents like you.