



Agents of Success

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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 Tools for Selling in the LIS-Eligible Market

Q&A with Jeremy Jones, Managing Broker, Life and Health Advocate

Q: How long have you been selling to the LIS-eligible market? How did you first recognize this opportunity, and what caused you to pursue it?

A: As of today, I have been selling to this market for three years. I recognized this market because many eligible members I was speaking with were not educated on the LIS program. I found that many of my clients were complaining about the escalating cost of prescription drugs. This common issue caused me to dig deeper into possible solutions, such as the LIS program. I attended a Humana webinar about LIS and how to assist members with questions concerning prescription drug cost options. This education taught me that we, as agents, need to go the extra step by simply informing members about the program.

Q: What about your approach has been most effective in reaching this market?

A: The most effective way to reach this market is by asking questions. If we don't, many members will remain silent about their finances. Making members aware of the LIS program early in the conversation allows them more time to process the benefit and make an informed decision.

Q: What tips would you give other agents interested in selling to LIS eligibles?

A: My biggest suggestion to other agents is to have their members reapply on a yearly basis, because financial situations do change. Many members will say, “I’ve already tried this before and they didn’t approve my situation.”

Q: Can you relate a personal story about how you might have helped one of your customers through connecting them with the LIS Extra Help program?

A: Of course! I have a couple who thought they would never qualify for the LIS program because they both continued to work odd jobs. I made sure to mention that LIS could possibly benefit them because the husband had begun using multiple medications. They both reluctantly applied, however they were approved just a few weeks later. For members such as them, who are not as technically savvy, I offer to use my tablet and assist them with the Medicare.gov site. This gave them a chance to explore the site in addition to creating an email account and linking it with their mobile. After their approval, I received a call of excitement about their LIS-eligibility approval. They kept telling me how gracious they were for my assistance.

Q: What marketing/community involvement activities do you participate in to grow your network? Are there any hobbies, services or network approaches you’ve used that have lent well to your approach?

A: Local community centers are a great way to meet new people. I start by finding an event or class that I am genuinely interested in attending, such as a free yoga class or line dancing. When I approach someone, I will open up the dialogue by mentioning why I love coming to this event and asking them why they are attending. This allows us to talk about our common hobbies.

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Q: What steps did you take to become comfortable with the LIS process?

A: I contacted Medicare directly to ask how long the LIS process would take for a member to receive his or her approval letter. I also asked them if membership would expire once the member is enrolled, and if LIS is prescription drug specific or if new Medicare members can use the funding for other necessities.

Q: Are there common challenges you observe new clients encounter in the LIS enrollment process? If so, what are those common challenges, and what do you do to help resolve them?

A: The biggest challenge tends to be that new clients will need to gather some sort of financial statement to send to CMS. Gathering these documents can be a challenge, as many eligibles may not have access to them for various reasons. To resolve this issue, I offer to assist them in determining what documents would be deemed as eligible. I have them gather any financial reports, latest tax returns, pay stubs or other financial documents that assist with the application requirements. Explaining the application to them relieves their anxiety with the process.

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Q: Any final thoughts you could convey that would be helpful to other agents who want to start pursuing this opportunity and audience?

A: When you assist a member through the LIS process and they receive an approval, I’ve found that they become clients for life. I would dare to say we are now family!