



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 on Growing Your Book with Medicare Advantage

Q&A with Ron Hood, Independent Insurance Agent, Tulsa, OK

Q: How long have you been selling Medicare? And how has it increased your book of business?

A: I have been selling Medicare for three years now. I have seen a lot of growth in my book of business, and about 30 percent of my income is from Medicare sales.

Q: You recently penetrated the Medicare market. How did you identify the opportunities available within this market?

A: As I mentioned, I have only been selling Medicare for three years now. I find that a great way to identify opportunities is by discovering where prospects are and building relationships with them. What has been most successful for me is to regularly schedule events at places where people frequent and get to know them on a personal level. Even though I can't approach people about Medicare plans, if I am accessible to them on a regular basis, they are more likely to come to me for help. They get bombarded with phone calls and mailings, so many of the people who want more information like to speak personally with an agent.

Q: Why were you originally hesitant to enter the Medicare market?

A: For 10 years, I focused mainly on group health products. I was hesitant about selling Medicare because I feared that it would not be worth it in the long run.

Q: What has your progress been like selling Medicare? Do you have a success story that you could share?

A: Initially, I was cautious about all the regulations surrounding Medicare, which made me feel uncomfortable about marketing the product. But as time went on, I learned that face-to-face interactions and a thorough presentation of the plan offerings was something that many people were seeking. I found that a lot of prospects would tell me that they did not understand Medicare, which piqued my interest in selling it. I grew to enjoy how much I was truly helping my clients by providing them with personal interactions to help answer any questions they had.

Q: Some agents find the idea of selling MAPD daunting. What are three tips that you would give agents who are getting started?

- A:**
- Be sure to consult Medicare.gov or Humana.com to verify coverage of medications.
 - Be very aware of competitive carriers, knowing the plans and products that they offer. This will help you stay abreast of where Humana stands out and help you understand what plans might be best for your customer.
 - When filling out applications, do so slowly and thoroughly so that you don't have to go back and fix any problems later.

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Q: What external and Humana resources do you turn to for answers about selling MAPD?

A: One of the best CMS resources that I consult frequently is the *Medicare and You* publication. I also look to Humana Medicare Supplement publications for information. Many prospects receive Medicare books in the mail that they do not end up reading. I like to incorporate these into my presentations and show Humana videos as well. This provides prospects with a point of reference to go back to once the meeting has ended to help refresh their memories. Humana sales brochures are also a great way to learn about the products being offered. The Medicare.gov resources are also great to help answer any Medicare-specific questions that may come up.