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# Running an effective in-person Consultation


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# Agenda

# Setting the Appointment & Preparation

- **Call** the prospect within 24 hours of receiving PTC.
    - Remind them where they met you, having small conversation to “jog” their memory
- **Ask** for the appointment -
    - you filled out the card that you’d like more information about Medicare Plans.
    - Are you available XXX or XXX?”  Set date, time and location.
- **Ask them** - “Does anyone else help them in making healthcare decisions?” If there’s another person that needs to be there, set the appointment when all parties can be present.

# Setting the Appointment & Preparation

- **SOA** - Tell them you will need the Scope of Appointment signed and sent back.....offer to send immediately and stay on the line to help them complete if needed.
- **Needs Analysis** - Offer to send the Needs Analysis out for them to complete prior to the appointment. If you fill this out ahead of time, it will save us some time at the appointment."
- **Find these items on the Help Center or the Spark Platform!**
    - If they don't want to get together right away, ask them when they would like you to call them back - a week, month, etc.
    - Try different methods of contact if they don't answer calls - try texting or emailing them.
    - Stay in touch with them!

# Setting the Appointment & Preparation

- Check and make sure you get SOA back at least **48 hours before** appointment.
- If you have sent the Needs Analysis, take a look at it once they complete it and send it back to do some preliminary research on plan selection.
- Know the Plans in your Area:
  - Create a Plan Grid
  - Carrier guides and websites
  - Sunfire Quote and Enroll
  - Medicare.gov

- Call the day prior to confirm appt.  - time, location, directions, etc.
- Remind them to bring their Red,White, and Blue Medicare card and any other cards they show at Dr. or Pharmacy (and list of Prescriptions if they don't fill out Needs Analysis ahead of time

# Arrival and Intro/Greeting

Get there early, if possible

- Introduce yourself, thank them for the meeting.
- Tell them about you, why you got into the biz, fun facts - connect!

Ask about them:

- Family, time in the area, recreation, etc.
- Find a common interest - if you met at an event, ask if they enjoyed the event, etc.

You're building rapport!

- Outline how the appt is going to go- you're there to help them understand Medicare and their Plan Options.  If not AEP or they are T65, you'll need to determine if they have SEP.

- Reiterate that you're not here to sell - here to educate and help them find best plan……if they are already on best plan you will tell them that.

# Educate & Find Needs

1. **Lead with education** - ask them how much they know about Medicare
Briefly, go over Medicare A,B,C,D, and supplements if appropriate

- Tell them you're going to ask some questions to help determine if there's another Plan that fits their needs or if their current Plan is best.
- If you have sent them a needs analysis ahead of time and they have filled it out, you're going to review. If they haven't filled it out, you're going to fill in as you ask them questions.

2. "**Our first step is to review what you currently have** - do you have your Medicare Card and any other cards you show at the Dr. or Pharmacy?"

- "Let's talk about your current Plan. What do you like? What don't you like?"
- "What are you looking for in a different plan?"

# Needs analysis

3. **Prescriptions** - if they have filled out the Needs Analysis, review prescriptions, making sure you have all that they take and the appropriate dosages.

If they didn't fill out Needs Analysis, input their prescriptions along with dosages.

- "Where do you get these filled? How do you like that Pharmacy? How much do you have to pay out of pocket when you get them filled? Are there any others close to your house?"

4. **Doctors** - "Who is your Primary Care Dr.?

How do you like him/her? How long have you been seeing him/her? How often do you see him/her?"

- Specialists, Eye Dr, Dentist, etc. - same questions as PCP

# Needs analysis

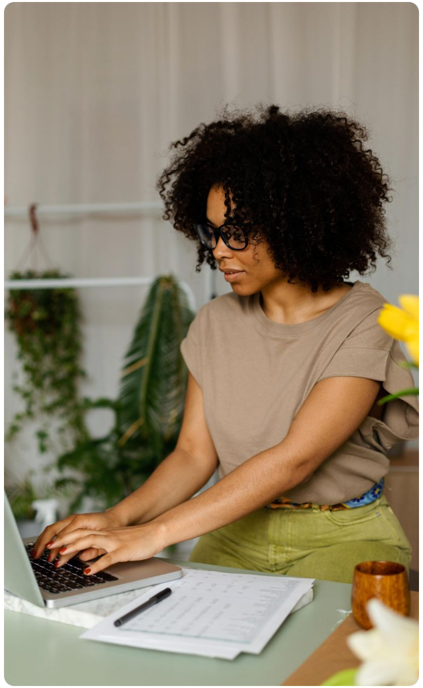
5. **Other Questions:**
   - Do you or your spouse work?
   - Are you or your spouse a Veteran?  Thank them for their service if they are.
   - Do you receive any assistance paying for your prescriptions or your Drug Plan?
   - Do you receive any Medicaid or assistance from the State?
   - Do you travel often?  How long gone?

6. **Summarize Needs/Wants** - ask them if there's anything else they would like to see in a plan.

# Needs analysis

7. **Plan Recommendation** -

- Go into Q & E tool to look at Plans.
- Make sure Prescriptions are covered, Dr’s are in network, and their wants/needs are met.
- Recommend one plan if possible - less choices are better. Can talk about 2 Plans if benefits are close and let them choose.



8. **Plan Selection and Enroll**

- Go over Summary of Benefits on chosen plan.
- Answer any questions and make sure client wants to enroll.
- Complete enrollment via Sunfire.

# Wrapping Up Appt

**If enroll:**

- Thank them for trusting you with their Medicare Plan Choice.
- Tell them you will follow up with them right after their plan goes into effect, but they can contact you with any questions.
- Give them business card, offer to put your contact information in their phone.
- Ask for referrals - “If you feel like I helped you with your Medicare Plan, please recommend me to any friends or family that may need my services.  Here’s a few of my business cards - feel free to hand them out.

**If don’t enroll:**

- Thank them for their time
- Tell them you will follow up in the future - AEP, etc.
- Ask for referrals!

# Follow Up

Within a few days of meeting send a handwritten Thank You card

Thank them again for their business, reiterate they can contact you with questions, and ask for referrals.

**Stay in touch** - check out Spark's Client Retention Program
Personal Touchpoints:

- Right after Plan goes into force - did they get their card, do they need help finding a dentist, eye dr., gym, or help with OTC?
- 30 days - any questions?
- 60 days -provide value - maybe send a flyer about dental, OTC, fitness, etc.
- 90 days - provide value

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# Questions

# Upcoming Webinars

We hope you'll join us for another upcoming webinar:

- **7/23/25**-Running an Effective Telephonic Consultation
- **7/29/25**- Mutual Of Omaha new Hospital Indemnity Plan
- **08/13/25-** Compliance Do's and Don'ts
- **08/14/25** - AHIP Office Hours
- **08/20/25-** Guide to Quoting Med Supps
- **08/27/25-** Intro to Cross Selling (Ancillary)

View upcoming webinars and register at:
**https://lu.ma/sparkteam**

# Thank You

CONTACT

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