

# AEP Agent Toolkit

Essential Lead Generation Strategies



# Overview

In this guide, you will find the marketing foundations for Medicare agents. This resource will help you better understand lead generation strategies to grow your book of business.

This toolkit includes guidance on developing a marketing plan, overview of the top marketing channels, and how to take a multi-channel approach to your marketing efforts.

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# Marketing foundations for Medicare agents

## Ultimate Marketing Campaign Framework

Be sure that what you're sending is relevant to the audience. It should provide information that is useful or valuable to them.

Consider how your audience is thinking and feeling. What would they like to hear, and how? What would make their lives easier?

Communicate in ways that are easy to understand. Speak and write in plain language. Share information in your prospect's preferred language, if possible.



Pro Tip #1: Instead of spreading yourself thin, dedicate more time into putting quality work into one or two marketing channels? Once you have mastered delivering quality marketing through a couple of channels, it might make sense to expand into new ones.

Pro Tip #2: Whichever channel you use, give your audience a takeaway that helps them find a plan that meets their needs and helps them lead healthier, happier lives. Prove yourself as someone who cares about their well-being and they will be more likely to seek you out when they have health insurance needs.

Send materials at a time that they're useful to your audience in accordance with applicable CMS Marketing Guidelines.

Be open and honest. Sometimes, you won't know the answer, and that's okay. Let your audience know when you expect to have an answer and your plan for moving forward.

Establish yourself as a reliable resource by sharing only credible, verifiable information.



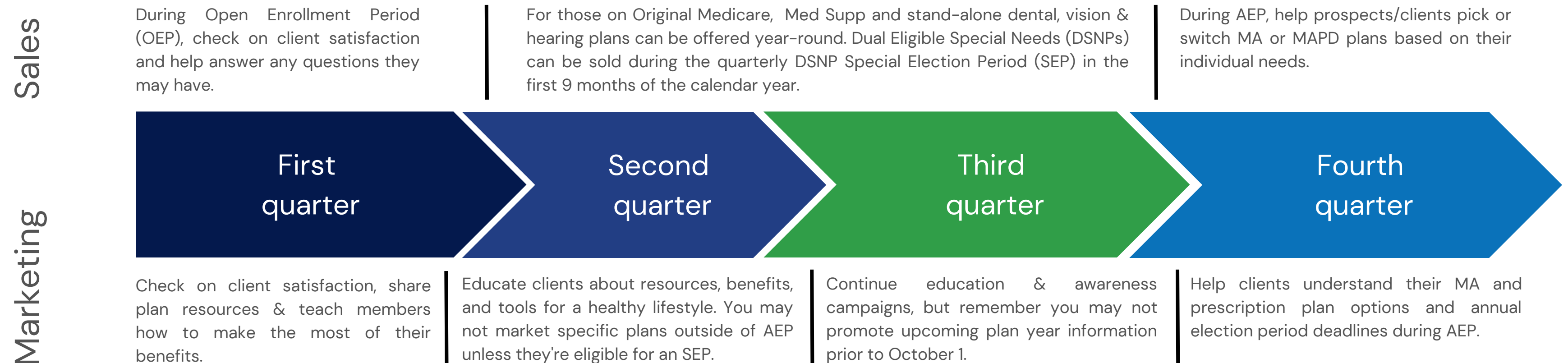
# Creating a Marketing Plan

## Understand the Sales Cycle

Marketing can be used to nurture relationships with prospects and clients, but remember it's important to keep your marketing compliant throughout the year. As you plan your marketing and sales strategy, you'll want to ask some important questions:

- How far in advance of a sales event should you start marketing?
- How soon after should you follow up with attendees who have given permission to be contacted?
- Which marketing content is most timely and relevant during specific periods?
- Which content can be used year-round?

## Annual sales cycle of a health insurance agent





# Know Your Audience

## Age-ins

This group consists of individuals turning 65 years old, making the majority of them newly eligible for Medicare. They typically need a basic introduction to Medicare and help understanding their plan options.

## Potential Switchers

Switchers are existing Medicare beneficiaries with an understanding of the increasingly competitive Medicare market. They might want to shop for new plan options that can improve their savings, benefits or services.

## New to Medicare

People of any age who are newly eligible for Medicare. They may need your guidance in understanding their Medicare options. They may be surprised or frustrated by late-enrollment penalties.

## Dual eligible

This group is eligible for both Medicare and Medicaid. Be sure to communicate how Humana's DSNPs may help them better manage their conditions through a coordinated care model.

## Original Medicare Only

This group is only enrolled in Medicare Parts A and B. They may be experiencing unpredictable costs due to coverage gaps such as prescription drug, dental, vision and hearing coverage; no out-of-pocket limit; and copays.

## Veterans

Veterans may already receive government military health insurance. Be sure you know which benefits and coverage they have, so you can help them find the right plan for their needs.

## Multicultural

People in any of the above groups may also be from any culture. In-language resources and conversations can help you communicate and find the right plan for their needs and get the most of out their benefits.





# Take a multi-channel approach

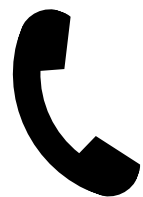
A strong marketing strategy will employ a variety of marketing channels, will take client preferences into account and will reach them multiple times through various channels. However, remember that less is more. Start with a couple of these channels and learn to target marketing efforts effectively before expanding to new channels.

## Do you know the "Rule of Seven"?

This is a well-known advertising formula that says consumers need to hear a message seven times before they will take action. Following up with leads through multiple channels can help ensure they get the message.

## When to use various communication channels

### Traditional



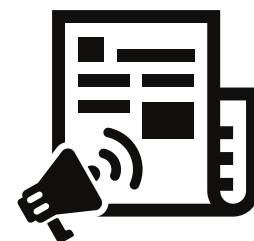
#### Phone Calls

- Build Rapport
- Discuss complicated information
- Review personal/private information when appropriate & with consent



#### Direct mail

- Communicate with many at once
- Send important information



#### In-person event

- Develop relationships
- Build community
- Earn trust

#### Ads

- Generate buzz
- Build awareness

### Digital



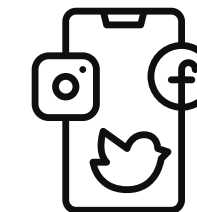
#### Email

- Communicate with many at once
- Send important information
- Save on costs



#### Virtual event

- Simulate face-to-face
- Share your screen
- Discuss Medicare basics



#### Social media

- Build relationships
- Create dialogue
- Engage audience



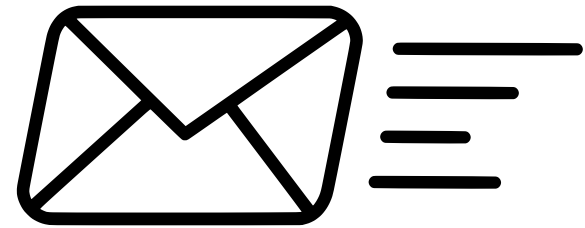
#### Digital Ads

- Generate buzz
- Build awareness

# Top Marketing Channels

## Traditional Marketing

Traditional marketing uses print materials to display, send or leave behind marketing communications at appropriate times and locations. We'll discuss the important of digital marketing in the next section, but traditional marketing is still the preferred channel for many Medicare eligibles.

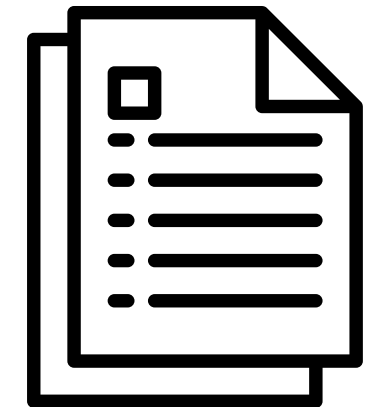


### Send

When you need to reach out to prospects and clients, direct mail is a tried-and-true method. The simplest direct mail may be a postcard to create awareness about a plan or upcoming event.

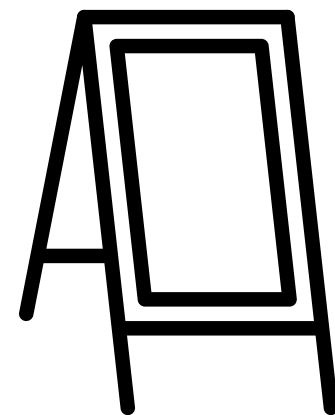
### Leave Behind

Leave-behind information can be a non-intrusive way to share information. Simply leave helpful flyers, posters, banners, and brochures at appropriate times and locations that your audience goes to. Before you leave any information behind, be sure it's an appropriate time and place. You can't leave behind information at pharmacy counters or provider settings where care is provided.



### Display

Paid ads and free-standing inserts are a great way to get your message in front of your audience. Place ads and inserts in publications or programs that are popular among your audience.



### Present

In-person interactions such as phone calls, presentations and Q&A sessions can be often more personable.





# Digital Marketing

Digital marketing can be a great way to reach large numbers of prospects at a low cost. Digital adoption has accelerated to become more of a necessity than a "nice to have." Here are some compelling numbers to illustrate this trend:



## Email marketing tips

Email marketing can be cost-effective because it's easy to send out large-volume communications at a low cost. Emails are also easy to personalize for your audience. You can deliver valuable content and messages right to your prospect's inbox to stay top of mind. Here are some pointers:

### Personalize

- Address recipients by name
- Segment your list of recipients by plan type, demographic characteristics or interests. Tailor your message to each segment.
- Fewer, quality emails with individualized content can be more effective than impersonal mass emails.

### Grab attention

- Use riveting subject lines so the reader can't resist opening the email to find out more.
- Break content into small paragraphs of two to three sentences to keep information bite-sized.
- Make content more readable by selectively bolding important information, underlining hyperlinked websites and using white space to separate sections.



# Social Media best practices

Social media is another channel worth trying. With the majority of baby boomer social media users being on Facebook, the platform can reach a wide audience. Post relevant and timely content regularly that helps your audience stay informed and healthy.

## Your Social Media Checklist

Check off as many of the criteria on your right as possible for each post to get the greatest engagement from your followers & prospects.

## Elements of a Strong Social Media Strategy

- Short but inspirational caption
- Contact info and business hours
- Curated content from a reputable source
- A few relevant emojis to keep captions scannable & fun
- Call to action
- Bilingual if relevant

## Did you.... ?

☐

### **Consider your audience.**

Post content that will resonate with followers & the people you want to attract.

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### **Lead with empathy.**

Put yourself in your audience's shoes. What would help them the most? How would they best like to hear this information?

☐

### **Be credible & reliable.**

Be sure what information you share is vetted and from a trustworthy source.

☐

### **Show your personality.**

But remain professional! Let people know who you are outside of work by sharing passions or hobbies. Stay away from politics, religion or anything controversial.

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### **Remain complaint.**

Follow the social media guidelines and remember MA organizations may not send direct messages from social media platforms, per CMS.

# Community marketing

Community or grassroots marketing gets you into your community to engage with people face to face. It's a great way to build relationships, spark conversations, establish a real presence and build your reputation! Community marketing involves providing educational events, such as formal presentations or casual walk-up and drop-in Q&A sessions. This is best achieved at places your audience frequents, such as grocery stores, a fitness center or community center. But be sure you are complying with all the regulations for contacting beneficiaries, including how/where marketing is allowed. For example, MA organizations may not approach enrollees in common areas such as parking lots, hallways and lobbies. Sessions can also be held virtually, if needed.

## Hosting a table or presentation at a local business:

- Grocery stores
- Food banks or pantries
- Fitness facilities
- Financial institutions
- Flea or farmers' markets

## Hosting informal social or virtual events:

- Bring-your-own-ice-cream social
- Happy hour
- Bing, trivia or movie night
- Sewing circle





You've learned some dependable approaches to lead generation. Now it's time to put them into practice. Use the template to help chart your next steps.

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Do you have the resources/materials you need to execute the lead gen tactics you plan to do?

What are the resource/materials needed?	Where will you get resources/materials?	What is the cost of the resources/materials?

Of the Medicare leads you have today what percentage do you expect to convert into sales within your target timeframe? This is a good time to validate that you expect to have enough leads to reach your sales goals.

How will you organize and track leads throughout the sales process?