MEDICARE SALES ACADEMY

SESSION 6

AGENT COMPLIANCE, PROTECTION & LONG-TERM SUCCESS

Build a compliant practice. Protect your clients.
Grow a lasting Medicare business.

COMPLY | PROTECT | SERVE | GROW

SESSION 6

TODAY'S ROADMAP

A clear path to building a compliant, protected and sustainable Medicare business.

01
COMPLIANCE FOUNDATION
Build compliance into every step of the client journey.

02
PROTECT YOUR CLIENTS
Serve with integrity, document thoroughly and follow up consistently.

03
PROTECT YOUR BUSINESS
Protect your book, your reputation and your ability to continue growing.

04
RETAIN & SERVE
Strong relationships and great service create long-term success.

05
GROW YEAR-ROUND NOT JUST AEP
Develop systems, referrals and a pipeline that grows your business all year.

06
LONG-TERM SUCCESS
Build a business that creates freedom, impact and lasting value.

COMPLY. PROTECT. SERVE. GROW. SUCCEED.

FROM MEDICARE AGENT TO MEDICARE PROFESSIONAL

Anyone can sell a plan. Professionals build trust, protect their clients and create a business that lasts.

THE AGENT	VS.	THE PROFESSIONAL
Focused on making the sale		Focused on serving the client
Chases commissions		Builds trust and protects clients
Works only during AEP		Serves clients year-round
Reacts to problems		Proactively prevents problems

COMPLIANCE ISN'T JUST A REQUIREMENT—IT'S THE FOUNDATION OF A PROFITABLE, RESPECTED AND SUSTAINABLE MEDICARE BUSINESS.

COMPLIANCE IS PART OF THE SALES PROCESS

Compliance isn't a separate task or something you check off a list.
It's built into every step of how we prospect, present and serve.

DOING WHAT'S RIGHT PROTECTS YOUR CLIENTS, YOUR BUSINESS AND YOUR FUTURE.

BUILDS TRUST

Clients trust agents who follow the rules and put their interests first.

REDUCES RISK

Good habits and documentation prevent complaints, chargebacks and bigger problems.

PROTECTS YOUR BUSINESS

Compliance today protects your commissions, reputation and ability to sell.

IT'S THE LAW

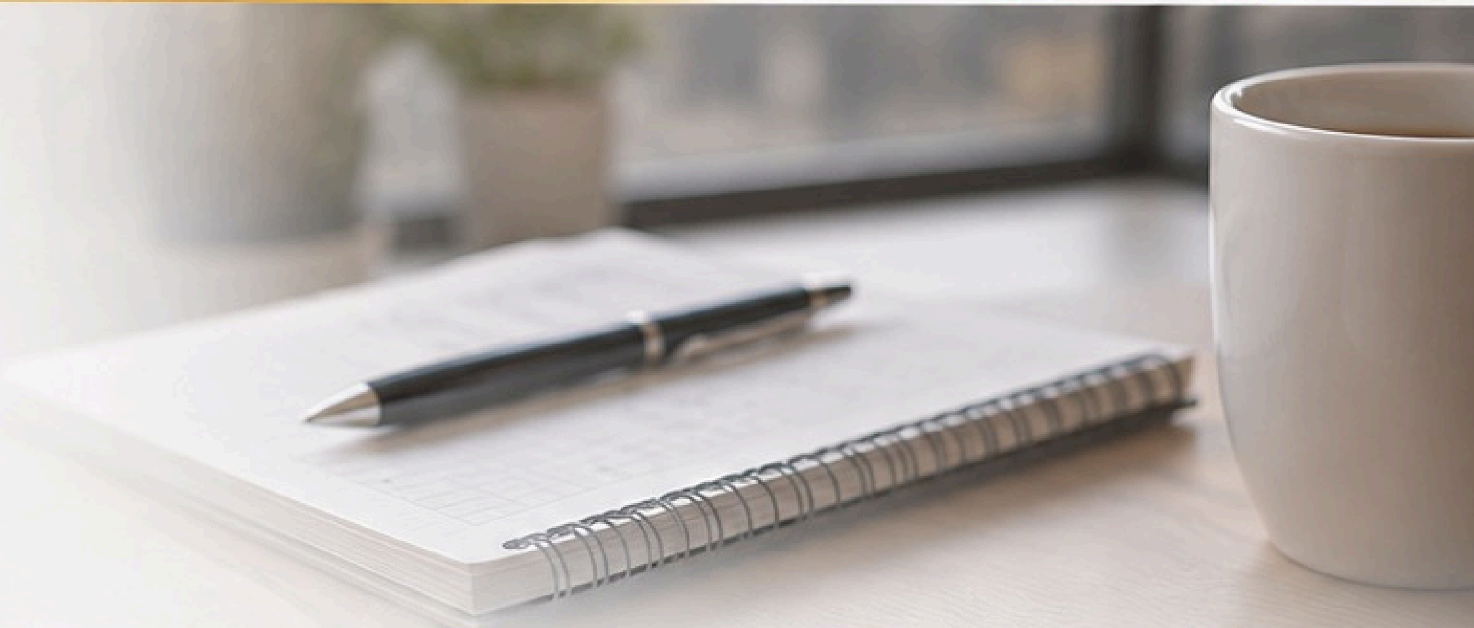
You are held to a higher standard—know it, follow it and live it.

BUILDS A LEGACY

Professional practices create a business that lasts and grows year after year.

WHEN COMPLIANCE BECOMES A HABIT, SUCCESS BECOMES REPEATABLE.

THE COMPLIANT CLIENT JOURNEY



Compliance isn't a single step. It's a series of actions done the right way, at every stage of the client relationship.

01 LEAD / MARKETING
Use approved materials and honest messaging.

02 CONTACT
Make initial contact appropriately and professionally.

03 PERMISSION
Obtain permission to contact and document it.

04 APPOINTMENT / SCOPE
Set the appointment and confirm the scope of the meeting.

05 NEEDS ASSESSMENT
Understand the client's needs, goals and situation.

06 RECOMMENDATION
Present options that meet their needs—not your agenda.

07 ENROLLMENT
Complete the enrollment accurately and compliantly.

08 FOLLOW-UP & SERVICE
Confirm, serve and stay in touch year-round.

Every step you take is part of your professional responsibility.
Do it right. Document it. Protect your clients. Protect your business.

PERMISSION TO CONTACT & SCOPE OF APPOINTMENT

Starting the relationship the right way protects your client—and you. Permission and scope set the foundation for trust, clarity and compliance.

GET PERMISSION FIRST

Always obtain clear permission before contacting or meeting with a prospect.

DEFINE THE SCOPE

Explain what will be discussed and what products will (and will not) be presented.

RESPECT THE TIMING

Contact and meet at appropriate times that are convenient for the client.

DOCUMENT EVERYTHING

Keep records of permissions, scope disclosures and appointments.

BUILD TRUST FROM THE START

A clear process demonstrates professionalism and protects the relationship.

KEY TAKEAWAY: Permission and scope aren't just paperwork—they are the first step in building a compliant, trusted relationship.

MARKETING & COMMUNICATIONS: KNOW THE BOUNDARIES

You have the right to market your services—just make sure your marketing is honest, approved and compliant.

DO

- Use approved materials and resources.
- Be factual, clear and not misleading.
- Identify yourself as a licensed insurance agent.
- Disclose your relationship with plans when required.
- Follow carrier and CMS marketing guidelines at all times.

DON'T

- Make unverifiable claims or guarantees.
- Use plan materials without permission.
- Offer incentives or inappropriate gifts.
- Market outside of your licensed scope or state rules.
- Contact prospects inappropriately or without permission.

WHEN IN DOUBT, DON'T POST, DON'T SEND, DON'T PROMISE.
PROTECT YOUR CLIENTS. PROTECT YOUR BUSINESS. PROTECT YOUR LICENSE.

WHAT YOU SAY MATTERS

Your words build trust or create risk. Communicate clearly, accurately and responsibly—every time.

AVOID STATEMENTS THAT CAN LEAD TO COMPLAINTS OR CONSEQUENCES

AVOID	SAY THIS INSTEAD
Guarantees of benefits, savings or plan approval	"Here's what this plan covers based on the information you shared."
Comparing plans in a way that disparages competitors	"Here are the differences so you can choose what fits your needs."
Saying one plan is "the best" or "better" for everyone	"Let's look at what's important to you and find the right fit."
Pressuring or making clients feel rushed or obligated	"Take your time. I'm here to help when you're ready."
Discussing plans or benefits outside your scope or appointment	"During this appointment, we'll focus on [defined scope]."

SPEAK WITH CLARITY. ACT WITH INTEGRITY. PROTECT YOUR CLIENTS AND YOUR LICENSE.
YOUR REPUTATION IS YOUR MOST VALUABLE ASSET.

NEEDS-BASED RECOMMENDATIONS

Great recommendations start with great information.
The more you understand, the better you can help.

PROVIDERS & NETWORKS
Confirm current doctors, specialists, hospitals and preferred facilities.

PHARMACIES
Identify preferred pharmacies and mail-order preferences.

PRESCRIPTIONS
Review current medications, dosing and any anticipated changes.

BENEFITS THAT MATTER
Focus on what's important to the client—not what pays you more.

COSTS & BUDGET
Understand what clients pay today and what they can afford tomorrow.

CLIENT PRIORITIES
Listen for their goals, concerns and what matters most.

RECOMMEND THE RIGHT PLAN FOR THE RIGHT CLIENT, FOR THE RIGHT REASONS.
THAT'S HOW YOU BUILD TRUST AND LONG-TERM RELATIONSHIPS.

DOCUMENT THE CLIENT JOURNEY

Good documentation protects your clients, your business and your ability to serve for years to come.

1 FIRST CONTACT
- How the lead was received
- Date and method of contact
- Permission to contact

2 PRE-APPOINTMENT
- Scope of appointment
- Appointment details
- Materials provided

3 CLIENT MEETING
- Needs assessment completed
- Plan options reviewed
- Client questions and concerns

4 ENROLLMENT
- Plan selected
- Applications completed
- Disclosures provided

5 FOLLOW-UP & POST-ENROLLMENT
- Confirmation and effective date
- ID cards & materials
- Ongoing service and support

DOCUMENTATION TIPS
✓ Be accurate, complete and timely
✓ Keep records in a secure, organized system
✓ Follow carrier and CMS requirements
✓ Good notes today prevent problems tomorrow

ENROLLMENT ACCURACY: SLOW DOWN TO SPEED UP

Accurate enrollments prevent delays, client frustration, rework, and potential compliance issues.

KEY AREAS TO GET RIGHT

ELECTIONS & EFFECTIVE DATES
Confirm the correct election type and ensure the effective date matches the client's eligibility and enrollment period.

CLIENT INFORMATION
Verify name, Medicare number, DOB, address, phone and email are entered exactly as provided.

PLAN SELECTION
Ensure the plan meets the client's needs, preferences, providers and prescription requirements.

PRESCRIPTIONS & PHARMACEUTICALS
Review medications, dosages and preferred pharmacy to avoid coverage or cost surprises.

APPLICATION REVIEW
Double-check all entries, signatures, and required disclosures before submitting.

WHY IT MATTERS

- Prevents enrollment delays and application rejections
- Protects your client experience and satisfaction
- Reduces errors, rework and extra follow-up
- Supports accurate compensation and reporting
- Builds your reputation as a trusted, detail-oriented professional

ACCURACY TODAY = LESS STRESS TOMORROW.
DETAILS PROTECT YOUR CLIENTS. ATTENTION TO DETAIL PROTECTS YOUR BUSINESS.

PROTECTING CLIENT INFORMATION

Client trust is earned and must be protected. Handle information with care, respect and professionalum at all times.

WHAT YOU ARE RESPONSIBLE FOR

SENSITIVE BY NATURE
Medicare numbers, dates of birth, health information, prescriptions, financial information and contact details are all sensitive.

COLLECT ONLY WHAT YOU NEED
Gather only the information necessary to provide accurate recommendations and complete the enrollment.

STORE SECURELY
Keep all information in secure locations. Use encrypted, password-protected systems whenever possible.

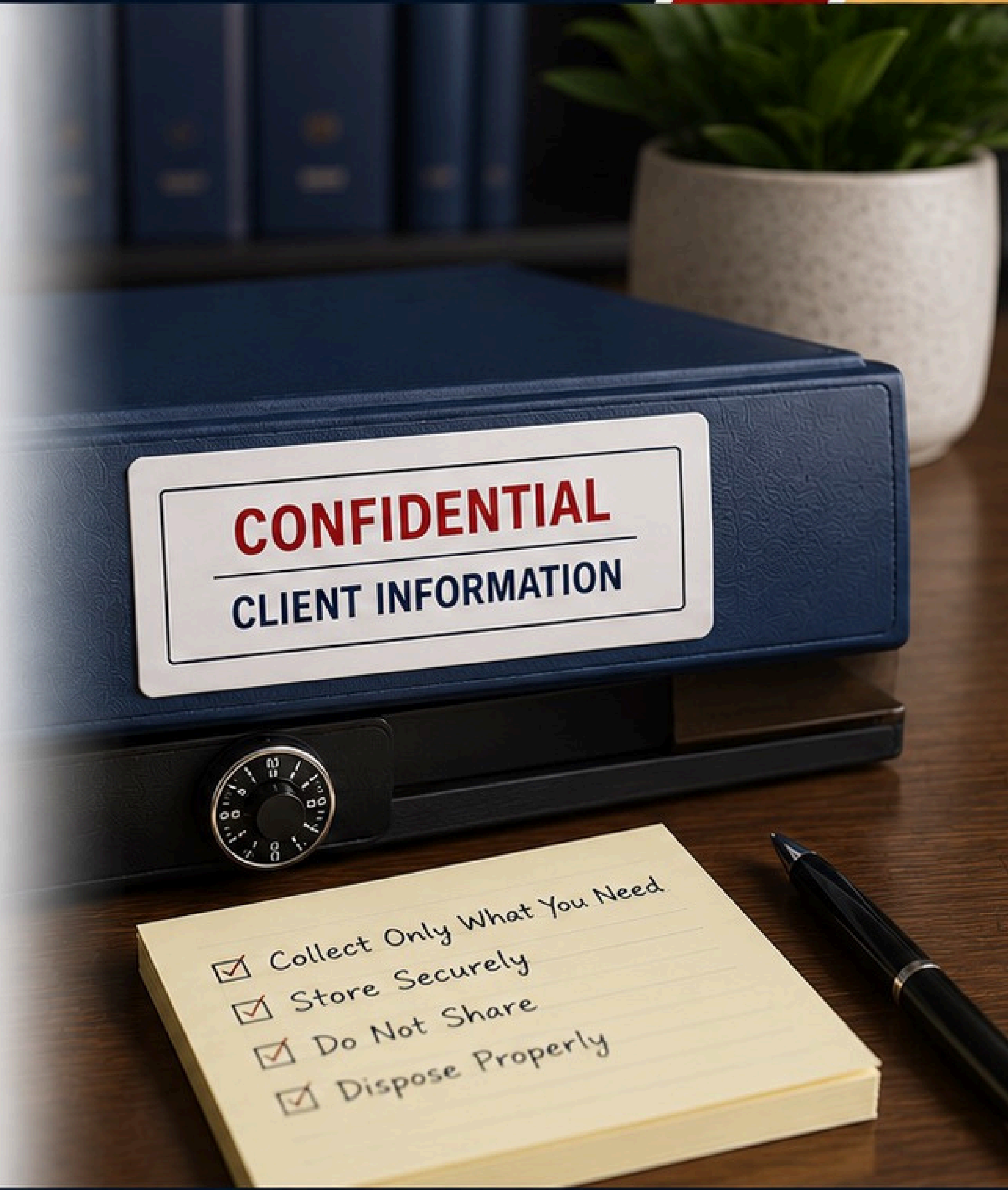
DISPOSE OF PROPERLY
Shred or securely delete documents and electronic files when they are no longer needed.

DO NOT SHARE
Never share client information with anyone who is not authorized to receive it.

BEST PRACTICES

- Never leave documents unattended.
- Avoid using personal email or unsecured messaging.
- Use strong passwords and keep devices locked.
- Be cautious with public Wi-Fi and unsecured networks.
- Report any suspected data breach immediately.

PROTECTING INFORMATION
PROTECTS YOUR CLIENTS.
PROTECTS YOUR CAREER.



SAFEGUARD INFORMATION. EARN TRUST.
IT'S THE PROFESSIONAL STANDARD.

AFTER THE ENROLLMENT: YOUR JOB ISN'T FINISHED

The right follow-up creates confident clients, fewer problems and stronger long-term relationships.

WHAT TO DO

CONFIRMATION
Verify the enrollment was received and is in good order.

EFFECTIVE DATES
Review start date, coverage details and what to expect.

ID CARDS
Explain when the card will arrive and what to do if it doesn't.

PROVIDERS & PHARMACY
Ensure providers are in network and prescriptions are ready to go.

SET EXPECTATIONS
Review plan benefits, costs, rules and how to get the most from the plan.

FOLLOW UP
Let the client know you're there and set a time to reconnect.

CLIENT EXPERIENCE BENEFITS

- Reduces confusion and anxiety after enrollment.
- Helps clients access care and benefits faster.
- Minimizes avoidable issues and service calls.
- Builds confidence in you as their trusted advisor.
- Increases satisfaction and long-term loyalty.

YOUR FOLLOW-UP TODAY DRIVES THEIR EXPERIENCE TOMORROW.
BE PROACTIVE. BE AVAILABLE. BE THE ADVISOR THEY CAN COUNT ON.

THE FIRST 30–90 DAYS MATTER

Early Service Creates Lifelong Clients

Proactive follow-up in the first 30–90 days prevents problems, builds client confidence and strengthens long-term retention.

FIRST 30 DAYS

- Confirm plan is active
- Follow up on ID card delivery
- Help set up online account
- Review how to use benefits
- Answer initial questions

30–60 DAYS

- Check provider and pharmacy experience
- Address any issues early
- Confirm prescriptions are covered and working
- Reinforce key plan benefits
- Keep the communication open

60–90 DAYS

- Make sure the client is satisfied
- Identify and resolve any remaining concerns
- Build trust for the next plan year
- Document the service provided
- Position for long-term retention

Early service turns a new member into a loyal, long-term client.

BE PROACTIVE. BE RESPONSIVE. BUILD CLIENTS FOR LIFE.

RETENTION IS A BUSINESS STRATEGY

Keeping good clients is more profitable, more sustainable, and less expensive than constantly replacing lost business.

HIGHER LIFETIME VALUE
Retained clients stay longer, use more services, and often add additional products.

LOWER COSTS
It costs far less to keep a client than to find, convince, and enroll a new one.

REFERRALS & WORD-OF-MOUTH
Satisfied clients refer friends and family—your best source of new business.

STABILITY & PREDICTABILITY
A strong retention rate brings consistent renewals, renewal commissions, and business growth.

THE BOTTOM LINE

- Retained clients are more loyal and more satisfied.
- They trust you to guide them year after year.
- They are more likely to stay, even when plans change.
- Retention strengthens your reputation and your revenue.

YOUR BEST CLIENT TODAY CAN BE YOUR BEST REFERRAL TOMORROW.
FOCUS ON SERVICE. DELIVER VALUE. EARN LOYALTY FOR LIFE.

BUILD A YEAR-ROUND CLIENT SERVICE CALENDAR

A proactive calendar keeps you top of mind, helps clients stay informed, and creates opportunities to add lasting value.

BIRTHDAYS & MILESTONES
A simple birthday card or message goes a long way and strengthens the relationship.

PLAN-YEAR TOUCHPOINTS
Schedule key dates to review benefits, costs, networks, and medications before the plan year begins.

EDUCATIONAL COMMUNICATION
Share helpful, relevant information throughout the year—not just during AEP.

AEP PREPARATION
Start early to review plan changes, gather information, and make confident recommendations.

PROACTIVE SERVICE
Check in regularly, offer annual reviews, and be the first call when clients have questions.

EXAMPLE CALENDAR TOUCHPOINTS

JANUARY
New Year check-in and benefits review

MARCH–APRIL
Medicare summary notice review and Rx check

JUNE–JULY
Mid-year review and life changes check

AUGUST–SEPTEMBER
Plan changes review and AEP preparation

OCTOBER–DECEMBER
AEP enrollment and confirmation follow-up

CONSISTENT SERVICE. TIMELY COMMUNICATION. STRONGER RELATIONSHIPS.
A SIMPLE CALENDAR TODAY BUILDS LOYALTY FOR YEARS TO COME.

COMPLAINTS, PROBLEMS & ESCALATIONS

How you respond when things go wrong defines your professionalism and protects your clients, your reputation and your business.

BEST PRACTICES

LISTEN FIRST
Let the client explain the issue completely. Show empathy and stay calm.

GATHER FACTS
Get the details, review documents and understand what has happened.

SET EXPECTATIONS
Explain what you will do, who you will contact and the expected timeline.

TAKE ACTION
Contact the carrier, provider or department and advocate on the client's behalf.

FOLLOW UP & CLOSE THE LOOP
Keep the client updated until the issue is resolved and they are satisfied.

REMEMBER

- Never ignore a complaint.
- Document everything.
- Stay professional—never blame the carrier or other parties.
- Escalate when needed.
- Turn a difficult situation into an opportunity to build trust.

YOUR RESPONSE TODAY BECOMES THEIR CONFIDENCE TOMORROW.
SOLVE THE PROBLEM. EARN THE TRUST. STRENGTHEN THE RELATIONSHIP.

DOCUMENT EVERYTHING
PROTECT YOURSELF & YOUR CLIENT

Good documentation protects you if there's ever a dispute, an audit, or a compliance question.

WHAT TO DOCUMENT

CLIENT INTERACTIONS
Dates, times, and methods of contact (calls, emails, in-person, texts).

PLAN PRESENTATIONS
Plans presented, plan comparisons, and recommendations given.

CLIENT DECISIONS
The client's questions, concerns, and final decisions.

DISCLOSURES & NOTICES
All materials provided, forms signed, and disclosures reviewed.

FOLLOW-UP ACTIONS
Tasks completed, plan confirmations, and any changes requested.

BEST PRACTICES

- Use a CRM or secure system to log interactions.
- Save emails, notes, and documents in one place.
- Confirm important conversations in writing.
- Review documentation regularly for accuracy and completeness.
- When in doubt, document it.

THOROUGH DOCUMENTATION IS YOUR BEST DEFENSE.
IT SHOWS YOU DID THE RIGHT THING AND PUT THE CLIENT FIRST.

CARRIER RELATIONSHIPS & PROFESSIONAL REPUTATION

Strong carrier relationships open doors, solve problems faster, and create opportunities for you and your clients.

TREAT CARRIERS AS PARTNERS
Build respectful, professional relationships based on trust and integrity.

COMMUNICATE EFFECTIVELY
Know who to contact and how to escalate issues the right way.

MEET EXPECTATIONS
Follow guidelines, submit clean business, and respond promptly to requests.

REPRESENT YOURSELF & YOUR AGENCY WELL
Your professionalism reflects on your agency and the industry.

STAY INFORMED
Attend trainings, read communications, and stay up to date on plan changes.

THE BENEFITS

- Faster issue resolution and fewer roadblocks.
- Access to tools, resources, and early announcements.
- Stronger support for your clients.
- More opportunities and invitations.
- A reputation that sets you apart.

CARRIER PARTNERSHIPS ARE BUILT ON TRUST.
BE RELIABLE. BE RESPONSIVE. BE THE AGENT THEY WANT TO SUPPORT.

THE COMPLIANCE MISTAKES THAT CAN COST YOU

Small mistakes can lead to big consequences—lost commissions, denied enrollment, fines, and even loss of your license. Know what to avoid.

INCOMPLETE OR INCORRECT APPLICATIONS
Missing signatures, wrong dates, or incomplete fields can delay or void enrollment.

UNAPPROVED MARKETING OR LANGUAGE
Using plan names, benefits, or claims not approved by the carrier.

SCOPE OF APPOINTMENT VIOLATIONS
Discussing plans outside the scope or without proper documentation.

PRIVACY & DATA SECURITY MISSTEPS
Improper handling of PHI can lead to serious penalties.

NOT FOLLOWING UP OR DOCUMENTING
Failing to document conversations and follow-up can create compliance risk.

PROTECT YOUR LICENSE

- Follow the rules. Every time.
- Use approved materials and disclosures.
- Know your contracts and the regulations.
- Keep learning and stay current.
- When in doubt—ask before you act.

AVOIDING MISTAKES TODAY PROTECTS YOUR BUSINESS TOMORROW.
BE CAREFUL. BE COMPLIANT. BE PROTECTED.

BUILD A BUSINESS THAT DOESN'T DEPEND ON AEP

A strong, year-round business brings stability, opportunity, and freedom.

DIVERSIFY YOUR REVENUE STREAMS

SERVE YEAR-ROUND NEEDS
Medicare, Life, Annuities, Ancillary, and more—help clients beyond AEP.

MARKET CONSISTENTLY
Stay visible with valuable content, referrals, and local engagement.

BUILD YOUR REFERRAL NETWORK
Partners, centers of influence, and happy clients create a steady flow.

CREATE RECURRING VALUE
Annual reviews, plan changes, and life events keep you top of mind.

THE BENEFITS

- More stability and predictable income.
- Stronger client relationships.
- Less stress and more control of your time.
- Greater impact and lifetime value.
- A business that grows every season.

THE MORE VALUE YOU CREATE, THE MORE FREEDOM YOU EARN.
BUILD TODAY. BENEFIT TOMORROW. LIVE YOUR WHY.

YOUR MEDICARE BUSINESS OPERATING SYSTEM

Systems create consistency. Consistency builds trust.
Trust creates growth.

THE KEY COMPONENTS

LEAD GENERATION
A steady flow of prospects from multiple reliable sources.

DISCOVERY & PRESENTATION
Ask the right questions and present the best-fit solutions with confidence.

ENROLLMENT PROCESS
Follow a consistent, compliant process from start to finish.

CLIENT ONBOARDING
Ensure a smooth handoff and a great first impression.

FOLLOW-UP & SERVICE
Stay in touch, deliver value, and look for ways to help.

REVIEW & IMPROVE
Track results, measure, and refine what works.

WHY SYSTEMS MATTER

- Reduce stress and save time.
- Provide a better client experience.
- Help you stay compliant and organized.
- Create consistency across your team or partners.
- Allow you to scale and grow.
- Build a business that works for you—not the other way around.

GOOD INTENTIONS DON'T BUILD BUSINESSES.
STRONG SYSTEMS DO.

SESSION 6

AGENT COMPLIANCE, PROTECTION & LONG-TERM SUCCESS

THE COMPLETE MEDICARE SALES ACADEMY: 6 SESSIONS, ONE SYSTEM

Six focused sessions. One proven path.
Everything you need to build a compliant, profitable, and client-centered Medicare business.

1. **FOUNDATIONS**
   Understand Medicare basics and the opportunity.
2. **THE SALES PROCESS**
   Follow a proven, repeatable sales process.
3. **PRODUCT & PLAN MASTERY**
   Know your options and match with confidence.
4. **ENROLLMENT SUCCESS**
   Guide clients through enrollment the right way.
5. **GROW YOUR BUSINESS**
   Marketing, referrals, and scalable systems.
6. **COMPLIANCE & LONG-TERM SUCCESS**
   Stay protected, provide year-round value, and build a lasting business.

ONE COMPLETE ACADEMY BUILT FOR YOUR SUCCESS

- Step-by-step training from A to Z
- Compliant habits that protect you
- Tools, templates, and checklists
- Real-world strategies that work
- Year-round growth and stability
- Support when you need it

ONE SYSTEM. ENDLESS OPPORTUNITY.
COMPLETE THE ACADEMY. BUILD YOUR FUTURE.

YOUR ADVANTAGE STARTS NOW.

You now have the knowledge, tools, and system to build a compliant, client-focused, and profitable Medicare business. The next step is yours—take it with confidence.

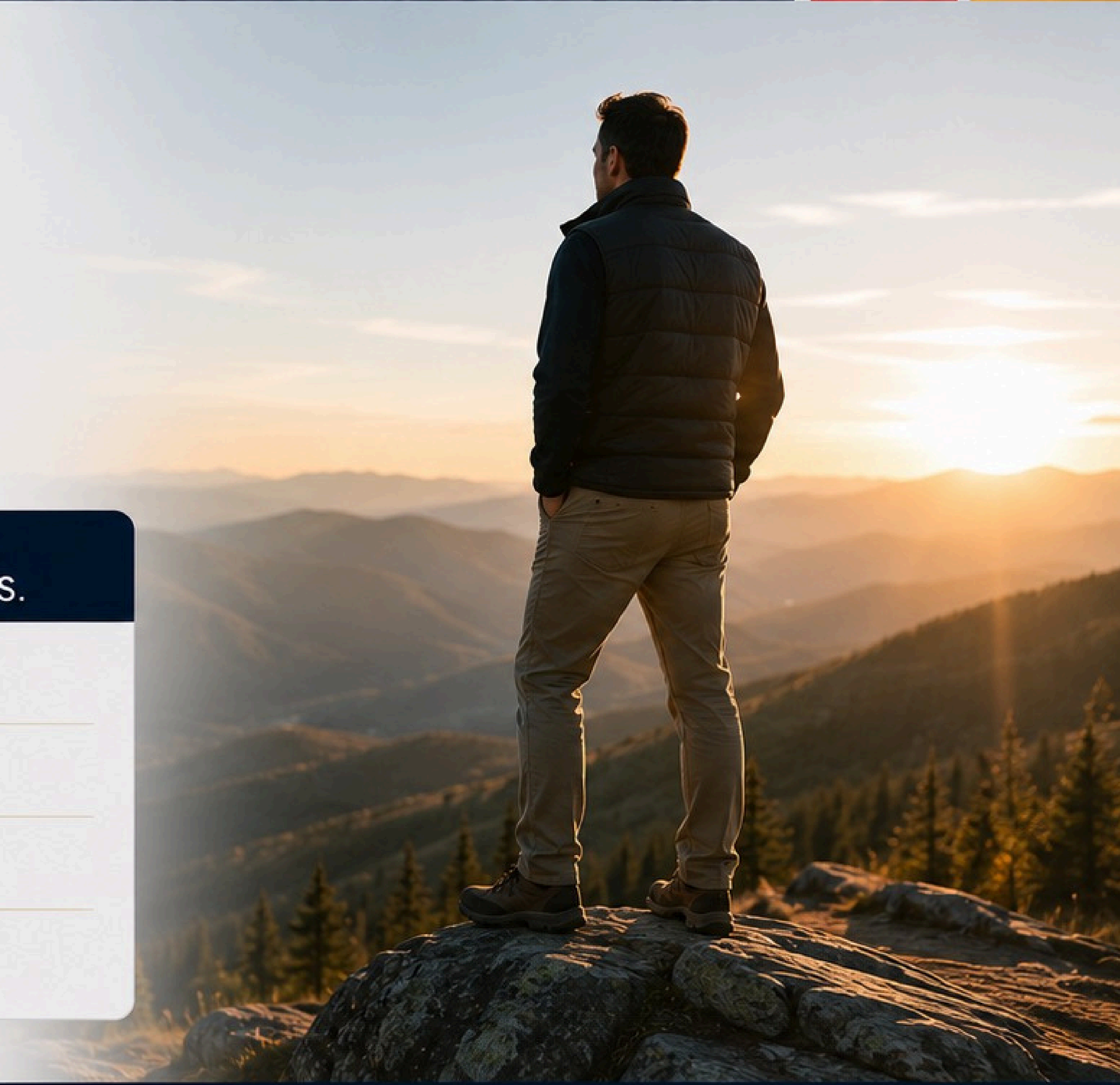
KEEP LEARNING
Stay curious, stay sharp, and never stop improving.

KEEP SERVING
Put your clients first and make a lasting impact.

KEEP GROWING
Build a business that gives you freedom and fulfillment.

YOU HAVE THE SYSTEM. NOW BUILD YOUR SUCCESS.

- Help more people.
- Earn what you're worth.
- Stay protected and compliant.
- Create the life you want.



COMMIT TODAY. TAKE ACTION DAILY. BUILD YOUR FUTURE.
YOUR ADVANTAGE STARTS NOW.

YOU'VE COMPLETED THE MEDICARE SALES ACADEMY

Six powerful sessions. One complete system.
You're equipped to build a compliant, client-focused, and profitable Medicare business.

THE 6-SESSION JOURNEY

1	MEDICARE FUNDAMENTALS	Understand the structure, parts, and key rules.
2	THE SALES PROCESS	Follow a proven process that builds trust and closes.
3	PRODUCT & PLAN MASTERY	Match clients with the right plans with confidence.
4	ENROLLMENT SUCCESS	Enroll accurately and create a smooth experience.
5	CLIENT RETENTION & SERVICE	Provide year-round service and build loyalty.
6	COMPLIANCE & LONG-TERM SUCCESS	Stay protected, stay compliant, and build a business that lasts.

WELL DONE!

You've invested in your knowledge, your clients, and your future.

THE WORK STARTS NOW.
THE OPPORTUNITY IS YOURS.

KEEP LEARNING. KEEP GROWING. KEEP LEADING.
THANK YOU FOR BEING PART OF THE ACADEMY.

Continue applying what you've learned.
Your best results are ahead of you.

You have the knowledge.
You have the system.
YOU HAVE THE ADVANTAGE.
Go make a difference.