Medicare Telesales/Inbound Script

Agent: "Thank you for calling. This is licensed agent, [Agent's Name], on a recorded line.

Do I have your permission to discuss Medicare benefits with you today?"

Caller: [Provides Permission]

Agent: "Great! And you are in (Verify State)?

Caller: Confirms state

Agent: Thank you, and of course, you have both Medicare Parts A and B, is that right?"

Caller: [Confirms Enrollment]

Agent: "Perfect, do you receive any Military benefits such as Tri-care or Champus VA?

Caller: [If **YES**, thank them for their service, and let them go]

[If **NO**, continue call]

[if they are a *Veteran* and get their Medications at the VA but still see civilian doctors, you may be able to enroll them into a **MA** plan.]

Agent: Alright, and do you happen to receive any state assistance like Extra Help or

Medicaid?

Caller: [If **YES to Medicaid**, Start thinking about looking at MAPD D-SNPS

For Special Needs Plans, you will have to verify the level to know what plan they are eligible for: *QI, QDWI, QMB only, QMB+, SLMB only, SLMB+, FBDE.*

Medicare Verification tools: Jarvis (UHC), Anthem, Humana.

Agent: Wonderful! So who do I have the pleasure of speaking with today?

Caller: [Gives Name]

Agent: It's nice to assist you today, [callers name]. I just have to read a quick mandatory Medicare disclaimer that allows me to discuss these benefits with you today.

“We do not offer every plan available in your area. Currently we represent a number of top organizations which offer many products in your area. Please contact Medicare.gov, 1-800-MEDICARE, or your local State Health Insurance Program (SHIP) to get information on all of your options.”

These may include Medicare Advantage plans, Prescription Drug plans, "Medigap" and hospital indemnity plans.

So, [Callers name] Most seniors I speak with are looking for additional benefits such as: dental, vision, hearing benefits, and food card.

I want to know what's the most important to you!

Caller: [Clarifies Specific Needs (e.g., dental, food card, savings on medications, etc.)]

Agent: Great! My job is simply to help ensure that you receive all the benefits you have coming to you without going backwards in benefits.

You’ve paid into Medicare all your life, so we want to make sure you receive everything you are entitled to, does that make sense?"

Caller: [Responds Yes]

Agent: Wonderful! Now, [callers name]. I do have to ask in order for us to continue....You do make your own health care decisions ofcourse, right?

Caller: [Responds YES] Continue call

[**Responds NO**] Ask if they have a Power of Attorney who helps them with this process. You will need them present in the call or appointment.

Agent: Beautiful, lastly, do you already have your Red, White and Blue card handy? Or do you need a moment to go grab it for us?

Caller: [Let them grab it]

Agent: Perfect! Thank you, [Callers name] Go ahead and read me that number right on the front of the card with a bunch of numbers and letters in it......

Caller: [Reads Card number]

Agent: What zip code are you in?

What is your Date of Birth?

Caller: [Gives Info]

Agent: Do you have any Chronic conditions? Such as:

- **Diabetes**
- **Heart disease**
- **Chronic lung disorders**
- **End-stage renal disease (ESRD)**

If YES, consider looking at MAPD C-SNPS (Special needs plans)

Agent: Alright, [Callers name], thank you for all that information, that is only going to allow me to help you to the best of my ability today.

Before we start looking at those additional benefits, I want to make sure that we have your doctors and medications in here to make sure we keep them covered and you have no issues seeing your doctors. That will help us narrow down what plans to look at.

[Input Doctors, Medications, Pharmacy and Hospital they go to, to make sure they are in their network.]

******** SET UP THEIR MEDICARE.GOV for them*********

Explain the benefits of having access to to it.

- They can re-order their Medicare card if lost.
- Have access to their current active plan information
- See their medication formulary for the past 12 months, etc.