

*talking*MEDICARE with Mangus

News to Use for Agents in the Senior Market

A Publication of **Senior Marketing Specialists**

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2018 Medicare Marketing Guidelines Released!

The Marketing guidelines reflect CMS' interpretation of the marketing requirements and related provisions of the Medicare Advantage and Medicare Prescription Drug Benefit rules.

Note the changes from last year are marked in red in the document.

<https://www.cms.gov/Medicare/Health-Plans/ManagedCareMarketing/FinalPartCMarketingGuidelines.html>

Why is this important? Compliant marketing is vital to managing a successful senior insurance practice.

Can You Name Your Great Grandparents?

Involve your client in a bigger goal than just using life insurance to pay final expenses.

How about this as a Goal? – Help 200 of your clients leave a significant mark on their family and community history.

You could tell a client – “I want a least 200 of my clients to be remembered by their great grandchildren and beyond.”

Ask – “What can you tell me about your great grandfather or grandmother? Probably very little – I want to change that for the future!”

What can we help them do that will be remembered by their family and community long after they are gone?

How and what do they want to share? Perhaps it's experiences, lessons or values.

What community, family or religious projects would they love to create or support?

We must start to insure beyond just financial loss. Money and memories must be left to create a legacy.

Use the tools in the Legacy Safeguard program to create legacies. <http://legacysafeguard.org/index.php>

Contact Senior Marketing Specialists at 1-800-689-2800 to find out how you can offer this free program to your clients.

Why is this important? As agents, we are often stopping too soon by just covering the potential loss. Let's help our clients build, create and change the future long after they are gone. Everyone deserves to be remembered!

Getting a Second Opinion before Surgery

If your doctor says you need surgery to diagnose or treat a health problem that isn't an emergency, you should consider getting a second opinion. Medicare Part B helps pay for a second (or third) opinion and related tests just as it helps pay for other services that are medically necessary. “Getting a Second Opinion before Surgery”:

<https://www.medicare.gov/Pubs/pdf/02173-Getting-a-Second-Opinion-Before-Surgery.pdf>

Why is this important? Avoiding the added medical complications and expenses from unnecessary surgery can help your clients stay healthier and happier. Helping clients in this way builds loyalty and trust.

Publication – Your Medicines and You: A Guide for Older Adults

The more you know about your medicines and the more you talk with your health care professionals, the easier it is to avoid problems with medicines. This helpful guide provided by Council on Family Health Provided in cooperation with U.S.

Department of Health and Human Services Food and Drug Administration and the Administration on Aging can help your clients make wise choices about their prescription medications.

http://eldercare.gov/ELDERCARE.NET/Public/Resources/Brochures/docs/Your_Medicines_and_You.pdf

Why is this important? Medications account for much of the out of pocket medical expenses your clients have to pay. Giving them publications such as this gives them the tools for better decision making.

The Full Retirement Age Keeps Increasing

Full retirement age (also called "normal retirement age") had been 65 for many years. However, beginning with people born in 1938 or later, that age gradually increases until it reaches 67 for people born after 1959.

Retirement Age Chart: <https://www.ssa.gov/planners/retire/retirechart.html>

Why is this important? Many associate full retirement with Medicare eligibility but they vary and that can cause some to be concerned about when to retire from full-time employment or elect Social Security retirement benefits.