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GTL - MEDICARE ADVANTAGE PLUS & SHORT TERM HOME HEALTH CARE SCRIPT

Hello, may I speak with Mr. / Mrs.

How are you today? Great, my name is ______ and I have been assigned to you as your benefits coordinator.

I am calling you regarding your current (Humana/BC-BS/Cigna/CCAI) Medicare Advantage Plan.

THEY SAY, Not on an Advantage plan go to: Medicare Supplement

Due to New Hippa laws, before I can ask you any questions, I first need to verify that I am speaking with Mr. / Mrs. _____? Great.

I show your address as ______, is that correct?

Can you also verify the year you were born for me? _____ Perfect! Thank you very much.

The purpose of my call today is simply to insure your satisfaction with your (Humana/BC-BS/Cigna/CCAI) Medicare Advantage Plan.

Medicare Advantage

- 1) Have you received your 2018 Medicare Advantage Plan Insurance CARD?
- 2) And Did you receive your 2018 Summary of Benefits Packet? _____ OK, Great
- 3) (Cigna clients Only!!) Also Did you receive the letter letting you know when you schedule your FREE 360 Annual Physical Exam and have it done by May 31St. You will receive a \$50 Gift card from Cigna HealthSpring, as a way of saying thank you for focusing on your health?
- 4) Now Mr./Mrs. ______ Have you had a chance to review All of your Benefits and Co-Pays that you are responsible for with your current plan for 2018? _____
- 5) Do you have any questions regarding your Benefits and Co-Pays or Would you like me to spend a few minutes to review them with you today?

If YES:

Review their Co-Pays from <u>Comparison sheet</u> and then AFTER you're done, Skip to PAGE 2 <u>Medicare Advantage 2</u>

If NO, then Skip to PAGE 2 MedicareAdvantage2

My Field Trainer

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Medicare Advantage 2

Mr. / Mrs. ______ I also see that you did not add either of the 2 New Additional Benefits that work with your Current Coverage.

WHICH BENEFIT WOULD YOU BE INTERESTED IN LEARNING MORE ABOUT?

- The Advantage Plus plan that covers all your large out of pocket copays.
- The **Short-Term Home Health Care Benefit** that adds up to 6 hours of a home health care to your coverage.
- OR Both of them?
- If they tell you Advantage Plus, skip down to Advantage Plus
- If they tell you Short Term Home Health Care, skip[to Page 3 Short Term Home HealthCare
- If they tell you both, go to Advantage Plus then Short Term Home HealthCare.
- If they say, HOW much does it cost, say "I just need to ask some additional questions to make sure that you qualify and then I can provide you with your NEW PLAN premium. Before I do that let me briefly explain HOW the NEW BENEFIT WORKS with your Current Plan." Read <u>Advantage Plus</u>, <u>ShortTermHomeHealthCare</u> & start quote

Advantage Plus

When you enroll in the NEW Advantage Plus Benefit you will be Reimbursed for your Ambulance, Hospital Stays and Your Skilled Nursing Care Co-Pays, making your Out of Pocket Co-Pays \$0 dollars.

CURRENTLY WITHOUT THIS BENEFIT, The Large Co-Pays you are Responsible for are:

- Your Ambulance Co-Pay of \$_____,
- Your Hospital Stay Co-Pay is \$_____ per day, days 1-7.
- Your Skilled Nursing Care is \$ \$167 per day, days 21-100.
- AND as a Reminder, Home Health Care Aide is NOT included with your Medicare Advantage Plan so you would be responsible for 100% of the cost.

If they wanted to hear about both plans go to Page 4 <u>Short Term Home HealthCare</u> Otherwise skip to Page 4 "<u>The Close</u>"

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Medicare Supplement

Say, I apologize we have you listed as having an Advantage plan and it sounds like you are on a Medicare Supplement plan. Let me ask you so I can update our records, are you on a Plan F or did you change to the lower premium Plan G? ______. Which insurance company is providing your coverage? ______.

The purpose of my call today is simply to insure your satisfaction with your plan and see if you had any question about your current benefits and coverage?

Ok great, With All Medicare Supplement Plans not covering Home Health Care Aide.

A NEW Benefit is now available that works with All Supplement Plans.

It's called "**The Short Term Home Health Care Benefit".** It's my job to answer any questions you may have about this NEW Benefit.

Mr. / Mrs. ______Were you aware of this NEW Benefit? _____ Ok, it is my job to explain how this new Benefit works with your current coverage.

Short Term Home HealthCare

The Home Health Care Benefit will add up to 6 hours of Home Health Care Aide, PER DAY to help you Recover at Home and not in a nursing home. This Benefit allows your family members to be the Care Manager and Not a Full Time Care Giver.

The Home Health Care Benefit also includes an Additional Prescription Reimbursement Benefit that will Pay you up to \$600 per year if you take Generic or Brand name prescriptions.

- Your reimbursement benefit would be determined based on how many prescriptions you take and is paid directly to you.
- May I ask, how many prescriptions are you currently taking?______
- Of those, how many are generics? _

Go to Page 4 The Close

<u>The Close</u>

Mr. / Mrs. _____, Do you have any questions about these Additional Benefits or would you like me **to help you** add these New Benefits to your current Plan today? _____

IF THEY SAY - HOW MUCH IS IT? OR YES SIGN ME UP ... CONTINUE READING

Great, I just need to ask some additional information to make sure that you qualify, as well as provide you with your NEW Plan premium and then if you would like, we can do a quick 3-way call to get your policy number and your outline of coverage mailed out to you today.

(START THE ONLINE QUOTE & ENROLLMENT PROCESS)

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