

# MEDICARE ADVANTAGE PROCESS FLOWCHART

**For brokers brand new  
to Medicare:**

**We want you to be  
prepared before entering  
an appointment**



## **Attain a Scope of Appointment**

Attain an SOA (Scope of Appointment). Have the client sign it when you meet with them and before you start discussing Medicare Advantage products. Keep it in your files for 10 years.



## **Gather the Client's Information**

Next, gather the clients drug and doctor information. Our Medicare Center is a great tool to use to search drugs and doctors. Once Medicare Center populates the lowest cost plan based on benefits and prescription drugs, look up doctors.



## **Present Plan and Summary of Benefits**

The plan that shows up first, will be the plan you present based on lowest out of pocket cost. Proceed to going over the summary of benefits.



## **Remember NO Cross-Selling Life Insurance**

But you CAN if it's a health product! This is a great cross-selling opportunity for a Hospital Indemnity plan. At this point you can educate the client on the financial risks this plan has, but that you have an option to help them minimize that risk with a Hospital Indemnity plan.



## **Enroll and Provide a Benefits Plan**

If client agrees to plan, enroll. Provide the client with a benefits plan worksheet so they know exactly how their plan will work and the benefits they have agreed to sign up for.



## **Make Sure to Follow-Up**

Use the 3-30-60-90 day follow up program. Keep in mind that Medicare Advantage Plans have the potential to change every year, so it is very important to stay in touch with your clients annually.



**The Medicare Center is something that can be used year-round so if you haven't started it yet, keep in mind you can use this tool for AEP, OEP, and for the SEPs that occur throughout the year.**