



## Create new opportunities with Medicare

Why do any of us decide what we do for a living? Because we enjoy it. If you ask people in the insurance industry, most will admit they did not plan to end up here. It was not our dream of what we wanted to be when we grew up... But, somehow your path finds you. Or, maybe you have that entrepreneurial spirit and drive that will not flourish working a normal 9-5. Either way, we embrace the challenges, rollercoaster income, and self-pride this industry provides.

### Selling Medicare provides:

#### **Necessary coverage**

Purchasing a Medicare Health plan is necessary to have adequate health coverage. You can compare it to selling auto insurance versus selling long term care, everyone needs auto insurance, but not everyone can afford long term care. Plus, Medicare is confusing. It is not something that you can research yourself and enroll in. Medicare eligibles need a licensed sales agent who specializes in this line of business guiding them to make the right choices that fit their individual needs. There is no cookie-cutter plan that works for everyone.

#### **Job satisfaction**

Helping others and getting the sense of appreciation is what keeps a person motivated to work every day. Your job is important giving you that feeling of satisfaction.

#### **Easy prospects for trusted agents**

Medicare is one of the fastest growing fields in the insurance industry. This is because there are over 10,000 individuals turning 65 every day. Plus, seniors tend to do your marketing for you. If you take the time to educate and provide a true service, they will share that with all their friends and family. They are building your network of referrals.

### Cross-selling opportunities

Cross-selling multiple policies to your client increases retention by building a foundation of trust. Final expense and annuities are two lines of business that compliment Medicare sales. Once you have proven you have their best interest at heart, seniors are more willing to divulge information about their finances.

### Lucrative rewards

Commissions/renewals are paid for the life of the policy. Medicare Advantage commissions are a flat fee or “fair market value” set by CMS each year. Most companies pay in a lump sum for the first year and then renewals are paid monthly. Medicare Supplement commissions are paid based off a percentage of the annualized premium. See an example below:

Plan Type	Medicare Advantage	Medicare Supplements
New Business	FMV in PA \$511 new	Averages from 16-23%
Renewals	\$259 renewals	Decreases after 7 years

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