



## **FOLLOWING UP WITH CLIENTS:**

*Building client relationships and creating growth opportunities*



# CLIENT FOLLOW-UPS: WHY, WHEN AND HOW



## The Importance of Following Up

Why follow up? The answer is simple — to build strong client relationships. We recommend a 3-30-60-90-day strategy of follow-up conversations after client enrollment. Each one serves a purpose. Together they add up to a better experience for your client.

You'll be able to quickly resolve issues, answer questions and show your client you have a genuine interest in their plan experience. Following up also helps you gain insights about how well their plan is working, while creating referral opportunities on the strength of your service to your client.

In this guide we'll outline a plan for following up with clients after enrollment. We'll cover:

- Compliance and CMS
- Days 3, 30, 60, 90 Calls
- Scheduling and Best Practices
- Continuing Client Support

## Compliant Communications and CMS

When making post-enrollment client calls, make sure you understand CMS regulations to stay compliant.



CMS requires agents to record any sales calls with clients. This includes all calls in the enrollment process. Once enrolled the requirement does not apply, but it does not hurt to cover your bases, especially if the client could ask about other coverage options.

- Using your Integrity agent phone number gives you automatic Call Recording and secure storage of those calls for 10 years.



Cross-selling is not permitted on a client call about their Medicare plan or coverage.

- If the client asks about any non-health insurance products, you need to advise them that they will need to call back and start a separate call.



The CMS Open Enrollment period has CMS restrictions that affect beneficiary conversations. The CMS Open Enrollment Period (OEP) runs January 1st – March 31st each year. During this time, enrollees can make plan changes, but agents cannot market this ability to clients.

- If the client expresses dissatisfaction with their plan or asks if they are allowed to change their plan before the next AEP, and it is between January 1 to March 31, agents may discuss election periods that may apply, such as OEP.
- The beneficiary must always initiate the conversation. Examples can include:
  - "I really don't like this PPO plan I selected, can I pick another plan?"
  - "Can you tell me other plan options in my area?"

## Compliance Resources

For other compliance information, consult your agency's compliance officer and the CMS.gov website.



## SCHEDULING 3-30-60-90-DAY FOLLOW-UP MEETINGS



Immediately after you've enrolled your client, schedule four follow-up calls with them to make sure they understand their plan, that everything is going well and to cover some important topics.

Set up these meetings with specific dates and times for 3, 30, 60, and 90 days after their enrollment, and send the information to your client so they can put it on their calendar. Be sure to follow up with your clients when you say will!

As an Integrity agent, you can create reminders in your client's contact record in MedicareCENTER or LifeCENTER through Client Connect, so you won't forget opportunities to reach out. Plus, Integrity tools like Client Connect makes it easy to send pre-approved emails and text messages to your clients.

### Best Practices for all Follow-Up Meetings

Here are some general guidelines to help structure your client follow-up calls.

Introduction and Client Confirmation	Introduce yourself and ask to speak with your client by name.
Follow-Up Reminder and Thank You	Let them know this is one of your pre-scheduled follow-up calls, and thank them for taking the time to talk with you.
Discuss the Follow-Up Topic	Follow the guidance for either the 3, 30, 60 or 90-day follow-up call topics. Take notes on your client's information, if needed.
Closing and Reminder of Next Steps	Thank your client again for their time. Remind them that they can always reach out with questions or concerns.



Follow-Up Day	What to Cover
<p style="font-size: 48pt; font-weight: bold; text-align: center;">3</p>	<p>Help your clients understand their coverage.</p> <ul style="list-style-type: none"> <li>• Once you've introduced yourself, thank them for enrolling and mention their plan by name.</li> <li>• An example: "Thank you for enrolling in your &lt;Carrier&gt; &lt;PlanName&gt; Medicare plan on &lt;Sunday/Monday/Tuesday/Wednesday/Thursday/Friday/Saturday&gt;! I'm going to walk you through what to expect in the next few weeks."</li> <li>• Go over what the member will receive from their plan and when it should arrive. This may include: enrollment letters, ID card and benefits overview, the Evidence of Coverage document, plus other key information about the member's plan.</li> <li>• Work on solidifying your relationship by reminding your client that you are a resource for them, here to support their needs, and only you be working with them directly. Although other agents may call, you are there to answer any questions your client has.</li> <li>• Ask if they have any questions, then let them know you'll be calling in a month to see how everything is going.</li> </ul>
<p style="font-size: 48pt; font-weight: bold; text-align: center;">30</p>	<p>Your client may not have utilized their plan yet.</p> <p>Have available any carrier materials that might be helpful to the client or remind them of the features or extra benefits in their plan. Go the extra mile to be an educational resource for your client so they can trust you with questions or concerns.</p> <p>Other topics to discuss:</p> <ul style="list-style-type: none"> <li>• Whether they have received plan materials</li> <li>• How to pay premiums</li> <li>• Benefits of the plan they might not know</li> <li>• Questions they might have about plan materials they've received</li> <li>• Remind them it may be a good idea to schedule their annual wellness visit to ensure the plan meets their needs</li> </ul> <p>Close your 30-day call thanking them for their time, and giving a reminder that you'll call again in one month.</p>
<p style="font-size: 48pt; font-weight: bold; text-align: center;">60</p>	<p>Keep building on your previous follow-up calls. Your client should have a good understanding of their plan and feel comfortable with it. Ask them how their experience has been so far and if they have questions.</p> <p>Other topics to discuss:</p> <ul style="list-style-type: none"> <li>• Any additional services their plan offers that they might not be using</li> <li>• Preventive care options, including flu shots and cancer screenings</li> <li>• Any concerns or issues they have experienced with the plan</li> </ul> <p>Close your 60-day call by making sure the client knows you are here to support them, and that you'll call again in one month.</p>
<p style="font-size: 48pt; font-weight: bold; text-align: center;">90</p>	<p>Like the 60-day call, keep building on your previous call topics including preventive care, questions about their plan and more.</p> <p>More topics you can discuss:</p> <ul style="list-style-type: none"> <li>• If your client asks about other plan options and it is within the OEP window, you may discuss other plans with them.</li> <li>• Ask if there are other people who could use your help with their coverage – ask for names and addresses, not phone numbers or email addresses.</li> <li>• If your client asks about other products that are not health-related, schedule another call to discuss these opportunities.</li> <li>• Close your call by reminding your clients you are there to answer any questions they may have.</li> </ul>



## BEYOND 90 DAYS: OTHER OPPORTUNITIES TO CONNECT



Good client relationships can last for years, with clients trusting you when they have questions about coverage or their own health changes which is why following up and staying in contact is so important! After following this communication strategy, your client should now feel good about their plan and their relationship with you. Beyond the 90-day mark, there are a few simple ways you can keep your client relationship nurtured.

- Send a birthday card or email through MedicareCENTER.
- Send a holiday card.
- After October 1st, you can reach out with clients to schedule plan review calls, so they are prepared for the next enrollment year.
- Plan review calls can follow many of the tips from the calls in this guide — ask about recent health changes, plan satisfaction, and address their questions.
- Be sure create a PlanEnroll profile to automatically sync your client information year round.

Keep all client communication compliant, no matter the time of year. If you have any questions about compliance, always reach out to your agency.

And remember, the key to great client relationships is never getting out of touch in the first place!

