

Medicare Insurance Agent Interview

Checklist

YOUR WALTER CRONKITE MOMENT!

This is the checklist you can use and fill out when deciding if you want to use a particular Medicare insurance agent. In the book, I recommend interviewing your potential Medicare insurance agent over the phone, but this can be used if you're meeting them in-person, too.

The goal of using this guide/checklist is to find your Medicare agent-for-life. You want to find a expert, low-pressure, consultive salesperson who educates you and guides you through your needs, and helps you find the right fit. You're looking to weed out the high-pressure, move-fast salesperson who just wants to get in and get out of the appointment with a sale.

MEDICARE INSURANCE AGENT INTERVIEW CHECKLIST

1. How long have you been a Medicare insurance agent? (Needs to be over three years.) yes no
2. Do you consider yourself a full-time Medicare insurance agent? (Needs to be a yes.) yes no
3. Do you sell Medicare Advantage plans as well as Medicare Supplement plans? (Needs to be yes.) yes no
4. How many companies do you represent? (If you've chosen an Independent Agent, it needs to be a minimum of three, including a smattering of the big national ones—United Healthcare, Humana, Aetna, and Mutual of Omaha, for example. Captive agents usually only sell the company which employs them.)



Medicare Insurance Agent Interview Checklist

5. Which Medicare insurance company products do you sell the most of and why? (Should be a good smattering of Medicare Supplements, Medicare Advantage plans, Medicare Part D Prescription Drug Plans, and some dental, vision, or other ancillary insurance products.)

6. How many customers do you currently have? (Needs to be over 100.)

Over 100 Under 100

7. Of those customers, how many are Medicare Advantage customers, and how many are Medicare Part D Prescription Drug Plan + Medicare Supplement customers? (Needs to be a nice balance between the two.)

8. How many complaints from customers to the insurance company or Medicare have you been asked to respond to by the insurance company in the last twenty-four months? (Needs to be zero.)

Zero?
yes no

9. Walk me through how you treat your customers when they buy a policy from you. (Needs to explain what they do immediately after you buy a policy, as well as when and how they review your coverage—should be at least once a year.)

10. How much commission do you make when you sell me a policy? (Needs to be specific and without much hesitation. They may pause when you ask, because not many people actually ask them this question! That's okay. But if they refuse to tell you or deflect, watch out and move on.)

Medicare Advantage:

Medicare Part D Prescription Drug Plan:

Medicare Supplement:



Medicare Insurance Agent Interview

Checklist

MEDICARE INSURANCE AGENT CONTACT INFORMATION

Name: _____
email: _____
Phone: _____
Website: _____
Office Address: _____

Remember, a good agent can sell you an insurance policy. A great agent, an expert, is what you're looking for here. You should be looking for a Medicare insurance agent you can trust and rely on for a very long time because, ideally, he or she is helping you review your coverage annually and helping you with any customer service problems throughout the year when they arise.



Prepare For Medicare



**IF YOU FIND THIS FREE CHECKLIST HELPFUL,
PASS IT ON TO FRIENDS AND FAMILY!**

For additional checklists, to purchase the *Prepare for Medicare Workbook* or the latest edition of the book *Prepare for Medicare - The Insider's Guide to Buying Medicare Insurance*, please visit www.prepareformedicare.com.

Sign up for the FREE Prepare for Medicare Newsletter at www.prepareformedicare.com.

To your wealth, wisdom and wellness!

-matt

This publication is in no way associated, endorsed, or authorized by the Social Security Administration, the Department of Health and Human Services, or the Centers for Medicare and Medicaid Services. This publication is in no way sponsored, associated, authorized, approved, endorsed nor, in any way affiliated with any company, trademarked names or other marks. Any such mention is for purpose of reference only. Any advice, generalized statistics, or opinions expressed are strictly those of the author, utilizing nearly two decades of daily Medicare insurance experience. Although every effort has been made to ensure the contents of this publication are correct and complete, Medicare rules, premiums, and coverages change quickly and

often. The publication isn't meant to replace the sage advice of healthcare, insurance, financial planning, accounting, or legal professionals. You are responsible for your financial decisions. It is your sole responsibility to independently evaluate the accuracy, correctness or completeness of the content, services, and products of, and associated with this publication.

The thoughts and opinions expressed in this publication are those of the author only, and are not the thoughts and opinions of any current or former employer of the author. Nor is this publication made by, on behalf of, or endorsed or approved by any current or former employer of the author.

Sign up for the FREE Prepare for Medicare Newsletter at www.prepareformedicare.com