

A Clear Path To Medicare

Client Conversation Guide



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Introduction

For many individuals, Medicare creates more questions than answers.

Questions surrounding enrollment, employer coverage, prescription drug plans, and Medicare options often arise long before important decisions need to be made.

This guide is designed to help you create educational conversations that simplify Medicare and provide greater clarity.

You do not need to have every answer. Your role is to ask better questions, provide helpful context, and guide individuals through a process that many find overwhelming.

The following conversation angles are intended to help you encourage meaningful discussions, uncover concerns, and help individuals better understand their options.

The objective is not to recommend a specific Medicare plan. The objective is to create greater understanding and support informed Medicare decisions.



How to Use This Guide

Each section provides a conversation angle you can use during client reviews, retirement discussions, workshops, media appearances, or Medicare planning conversations.

These are not scripts. They are conversation starters designed to help you guide discussions without overcomplicating Medicare.

Use the conversation starters to uncover questions, concerns, assumptions, and planning opportunities.

Use the talking points to provide helpful context and simplify topics that individuals often find confusing.

As conversations develop, transition naturally into educational resources, Medicare planning meetings, and other next steps based on the individual's needs. If the conversation progresses to Medicare Advantage or Part D plan options, complete a Scope of Appointment before discussing plan-specific details or enrollment.

Conversation Angles

ANGLE 1: 65 IS ONLY THE BEGINNING

Conversation Starter:

Many people think Medicare begins and ends with turning 65. In reality, becoming eligible for Medicare often creates several important decisions. Have you explored how those decisions may affect your healthcare coverage?

Key Talking Points:

- Turning 65 may create decisions that extend beyond simply enrolling in Medicare.
- Questions surrounding healthcare coverage often arise before enrollment begins.
- Retirement timing, employer coverage, and future healthcare needs may all influence decisions.
- The first Medicare conversation should begin well before it's time to enroll.

Conversation Angles

ANGLE 2: TOO MUCH INFORMATION CAN CREATE CONFUSION

Conversation Starter:

Many individuals receive mail, advertisements, and phone calls long before they become eligible for Medicare. Has anyone helped you sort through the information?

Key Talking Points:

- Medicare information often arrives from multiple sources.
- Parts A, B, C, and D can create confusion without proper explanation.
- Friends, family members, and advertisements may provide conflicting information.
- Simplifying the process may help individuals focus on the decisions that matter most.

Conversation Angles

ANGLE 3: STILL WORKING CHANGES THE CONVERSATION

Conversation Starter:

Many individuals assume they must enroll in Medicare when they turn 65. Have you discussed how continuing to work may affect your Medicare decisions?

Key Talking Points:

- Employer coverage may affect enrollment decisions.
- Retirement timing often influences Medicare planning.
- Enrollment decisions may vary depending on an individual's circumstances.
- Coverage decisions frequently depend upon employment and healthcare situations.

Conversation Angles

ANGLE 4: MEDICARE ADVANTAGE OR MEDICARE SUPPLEMENT?

Conversation Starter:

Many individuals hear these terms long before they understand what they mean. Has anyone explained the differences between these Medicare options?

Key Talking Points:

- Explain the general differences between Medicare Advantage and Medicare Supplement plans from an educational perspective.
- Different Medicare options may address different healthcare priorities.
- Network access, costs, and coverage considerations often vary.
- Understanding the differences may help individuals ask better questions.
- Education should occur before selecting a coverage option.

Compliance Reminder:

Once the conversation moves from general education to discussing specific Medicare Advantage or Part D plan options, a Scope of Appointment (SOA) must be completed before reviewing plan-specific benefits, coverage, or enrollment.

Conversation Angles

ANGLE 5: ASSUMPTIONS CAN CREATE SURPRISES

Conversation Starter:

Many Medicare misconceptions begin with assumptions rather than a clear understanding of the rules. What have you heard about Medicare so far?

Key Talking Points:

- Many individuals begin the Medicare planning process with assumptions based on information they've heard from friends, family, coworkers, or advertisements.
- Common assumptions may involve Medicare enrollment timing, costs, coverage, employer-sponsored insurance, enrollment penalties, or the ability to change plans.
- Ask questions to better understand what the individual believes before providing education or guidance.
- Clarifying misconceptions early can help individuals make more informed Medicare decisions.

Common Assumptions You May Hear:

- "I have to sign up for Medicare when I turn 65."
- "Medicare is free."
- "Medicare pays for everything."
- "Medicare includes dental coverage."
- "If I'm still working, I can enroll in Part A only."
- "If I don't enroll in Medicare when I turn 65, I'll have to pay a penalty."
- "If I don't like my Medicare plan, I can switch whenever I want."

Conversation Angles

ANGLE 6: TIMING MATTERS MORE THAN MANY PEOPLE REALIZE

Conversation Starter:

Many people do not realize that enrollment periods and timing can affect Medicare decisions. Have you discussed when important enrollment opportunities may occur?

Key Talking Points:

- Enrollment periods may influence available options.
- Leaving employer coverage may create important timelines.
- Waiting to explore Medicare options may limit available enrollment opportunities.
- Earlier conversations may help individuals better understand available options.

Conversation Angles

ANGLE 7: MEDICARE IS NOT A ONE-TIME DECISION

Conversation Starter:

Many individuals view Medicare as a one-time enrollment decision. However, healthcare needs and coverage priorities may change over time, making it beneficial to periodically review Medicare coverage.

Key Talking Points:

- Annual reviews may help identify changing healthcare needs.
- Prescription drug plans and formularies can change from year to year.
- Medicare Advantage and Part D plans should be reviewed annually to determine whether they continue to meet an individual's healthcare needs.
- Healthcare priorities often evolve over time.

Conversation Angles

ANGLE 8: WHO IS HELPING YOU NAVIGATE MEDICARE?

Conversation Starter:

Many individuals approaching Medicare simply want someone they can trust to answer questions and explain their options. Who have you relied on for Medicare guidance?

Key Talking Points:

- Reliable resources may help individuals navigate Medicare decisions.
- Medicare conversations often begin with questions rather than decisions.
- Guidance can help individuals evaluate available options.
- Educational conversations may reduce uncertainty.
- Friends and family often share well-intentioned advice, but their experiences may not reflect another individual's healthcare needs or Medicare options.

Conversation Angles

ANGLE 9: MEDICARE DECISIONS ARE PERSONAL

Conversation Starter:

Medicare conversations often begin with the same questions, but the answers may look very different depending on an individual's circumstances.

Key Talking Points:

- Healthcare priorities vary from person to person.
- Employment status may influence available options.
- Retirement goals may affect enrollment decisions.
- Individual circumstances often shape Medicare conversations.

Conversation Angles

ANGLE 10: OPENING THE DOOR, NOT MAKING THE DECISION

Conversation Starter:

Not every Medicare conversation needs to result in an immediate decision. Sometimes the most valuable conversation simply helps someone better understand their options.

Key Talking Points:

- Educational conversations can occur before enrollment.
- Questions should naturally lead to additional education and planning conversations.
- Immediate action may not be necessary or available, depending on an individual's enrollment eligibility.
- Better decisions frequently begin with greater understanding.

Transition to Next Steps

Once a question, concern, or planning opportunity has been identified, guide the individual toward the appropriate next step. Continue providing general Medicare education as appropriate. Before discussing specific Medicare Advantage (MAPD) or Part D (PDP) plans, complete a Scope of Appointment (SOA) and any required CMS disclosures.

Consider:

- Reviewing enrollment timelines.
- Discussing employer coverage considerations.
- Exploring available Medicare options.
- Scheduling a dedicated Medicare planning discussion.
- Providing additional educational resources.

The objective is not to create urgency.

The objective is to create understanding and support informed Medicare decisions.



Final Thoughts

The most valuable Medicare conversations occur before an enrollment decision ever needs to be made.

By leading with education, encouraging questions, and providing helpful guidance, you can help individuals better understand a process that many find confusing.

You do not need to have every answer. You simply need to create conversations that bring greater clarity to the decisions ahead.

