



Top 3 Reasons to Sell Ancillary Plans

1. **Opportunity.** Ancillary products are a natural add-on to help round coverage for beneficiaries. Here are a few examples:
 - According to the American Cancer Society, there will be an estimated 1.8 million new cancer cases diagnosed in 2020. That is a lot of opportunity to sell a Cancer Plan.
 - Hospital Indemnity Plans are a great way to cover hospital co-pays of a Medicare Advantage Plan and non-medical expenses incurred during a hospital stay.
 - Is your client on a Part B Giveback Plan? An ancillary plan is a way for that beneficiary to reinvest that money into additional coverage where they can use it most.
2. **Increase Revenue.** Generate additional income from your current book of business. Selling to your existing clients is an easier sale. Attract new clients who are looking for additional coverage. Build your book now and have more clients during AEP.
3. **Client Retention.** The more policies your client has with you, the less likely they are to change agents. If you aren't providing them with the additional coverage they need, they may start talking to another agent. Many of your clients are not aware of the exposure they have with Medicare until it's too late.

For more information about selling ancillary products, contact your Broker Sales Manager or the [CareFree Contracting Team](#).

Keep Selling With SEPs

Special Enrollment Periods keep you selling all year round. Need help determining eligibility and enrollment periods? This [Job Aid](#) reviews how to determine if the beneficiary is eligible and find the most appropriate enrollment period. **For a list of common SEPs and their enrollment periods, visit [Medicare.gov](#).**

SEPs for [FEMA-declared weather related emergencies or major disasters](#) are currently available in ND, VT, NY, PR, TX, TN, MS, NC, and SD. Impacted beneficiaries are eligible for a two month SEP following the incident date.

Looking for an approved flyer or postcard to market SEPs? We are continually adding new pieces to our [website](#). If you don't see what you are looking for, contact your Broker Sales Manager or communications@carefreeinsurance.net. We can work with you to get you what you need.

Compliance Spotlight



The CareFree Compliance Team is pleased to share:

- [Compliance Program Elements](#), an essential business tool for promoting legal and ethical business conduct. It also prevents, detects and resolves non-compliant conduct, including fraud, waste, and abuse of government funded programs.
- [CIS Core Values & Marketing Guidelines](#), lists the common beliefs we share and the identity by which we want to be known and our Code of Conduct to which all employees and contracted agents are responsible for adhering.
- **Reminder:** [Post-AEP and OEP Do's and Don'ts](#)

Training At Your Fingertips



This month our training team will be focusing on Selling During OEP, Working Your Book of Business, Understanding and Lowering Rx, and Avoiding Allegations. [Check out our full schedule and register for an event.](#)

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