Marketing & Retail

Knowing how to sell and get leads

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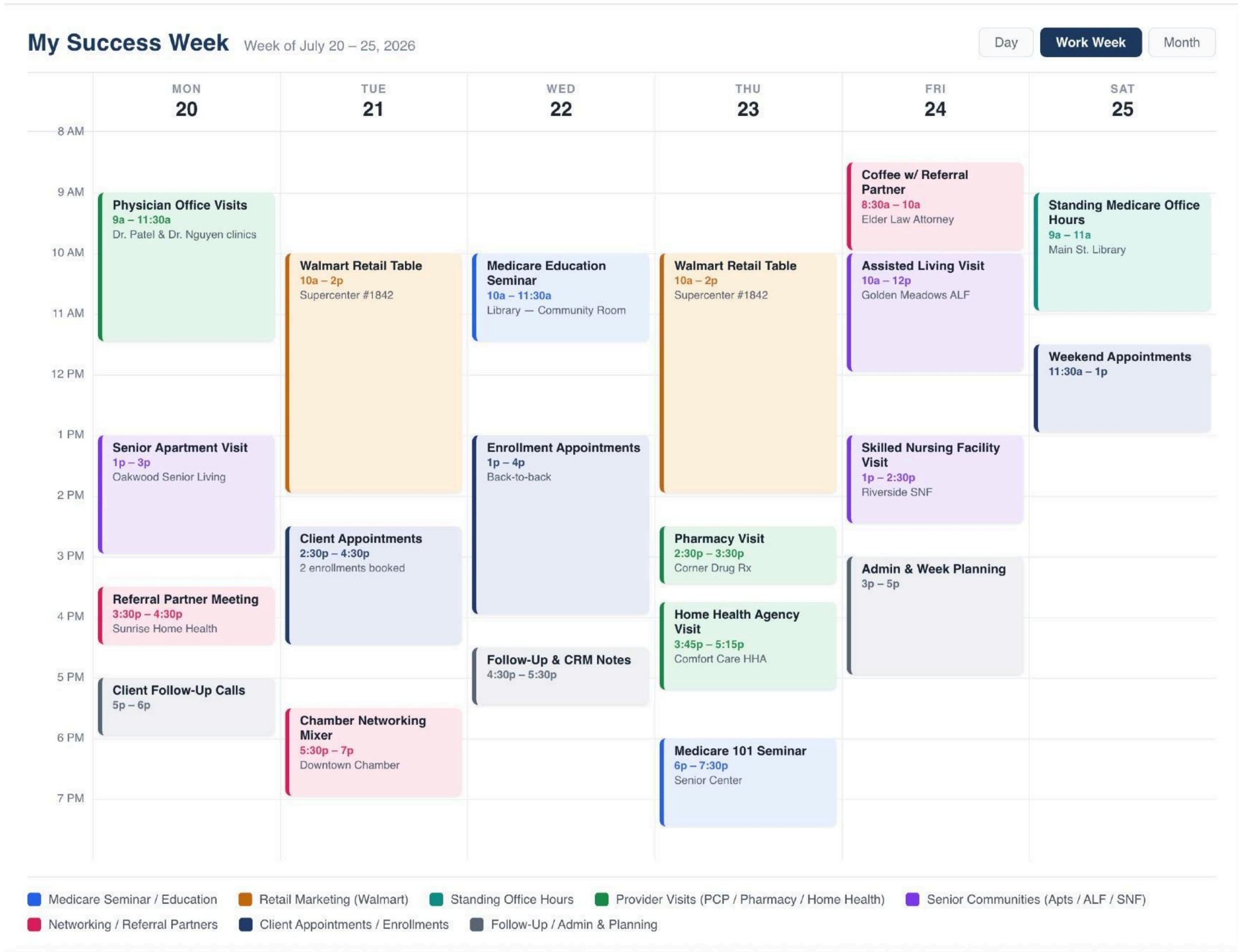
Introduction

To be successful every agent should be doing 6-8 events a week in the community. That can be anything from working at a Walmart, going to a food pantry, or holding a T65 event.

Here is an example of what your calendar should look like:



This guide will detail the different ways you can market yourself and create opportunities to sell, and give you information on how to communicate with leads to help turn them into clients.

Remember, your success is driven by your work ethic. It's not about following a strict formula, but instead showing people why they should work with you and allow you to help them with something that affects their lives. This is not a light decision! Do your part to earn their trust and prove yourself, and soon you'll be having a positive impact on many people. Click HERE to view a great example of what your schedule should like and for additional tips.

Retail

Description

Retail events are one of the most effective lead generation strategies because they position you right in front of your potential clients. Typically, these events include sitting at a booth in or around a retail store with an advertising sign and some materials for your table, and waiting for people to approach (photo examples will be under “Materials”).
In these scenarios, the booth generates curiosity and prompts people to engage with you. Utilize these opportunities to turn an interaction into a sale!

Here are some engaging topics you can use:

- Are you already on Medicare?
- How do you feel about your current plan?
- Is there anything you wish were different about your plan?
- Tell me about your situation

There will also be a lot of educational engagement, where people have general questions even if they’re not eligible for Medicare. This is still relationship-building! Do your best to get a person’s contact information (especially email) so you can reach out to them with plans, or for AEP.

Setting Up

Get with your upline to find out about retail opportunities such as Walmart, HEB, etc. Some retail opportunities are owned by agencies while others are owned by certain private carriers (such as Aetna owning CVS).

Click here for an example of how you can contact a carrier representative in your area to inquire about opportunities.

Materials

Here are some ideas for items you can include at your table or use to market yourself:

- Medicare Clarity Guides
- Branded Pens
- Permission to Contact (PTC) forms
- Hand Sanitizer
- Personalized Banner
- Your business cards
- Photo of a blank Medicare Card
- Engaging T-Shirt
- Candy/Mints/Small snacks

For designing personalized materials, you can use Canva or contact the marketing department.

Medicare Plan Options Information Request

☐ Yes, I would like to have have a licensed agent contact me regarding Medicare Advantage, Prescription Drug and/or Special Needs Plans.

First Name: ______________________________

Last Name: ______________________________

Address: ______________________________

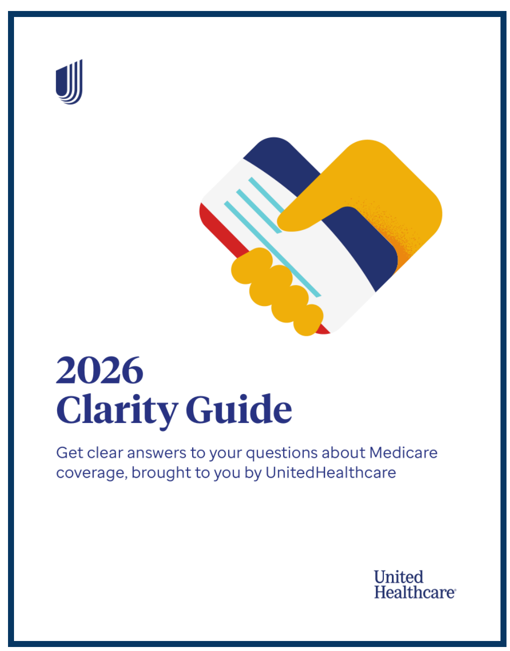
City: ______________ State: ________ Zip: __________

Phone: ______________________________

Email (Optional): ______________________________

Do you have Medicare Part A and Part B? ☐ Yes ☐ No

Not affiliated with the U. S. government or federal Medicare program. A licensed agent may contact you regarding this insurance-related information. This is a solicitation for Insurance. We do not offer every plan available in your area. Any information we provide is limited to those plans we do offer in your area. Please contact Medicare.gov or 1-800 MEDICARE to get information on all of your options. This agreement is not a condition of enrollment.



Permission to Contact or Business Reply slips allow you to reach out to leads at a later time. Remember that CMS regulations prohibit cold-calling, so leads must be the ones to inquire.

Sales materials such as the "Clarity Guide" pictured above can be found in carrier portals. Click here to watch a video for an example on how to access carrier sales materials through UHC (Jarvis).

Click here for this t-shirt design!

Click here for this t-shirt design!

Click here for this pin!

Turning 65

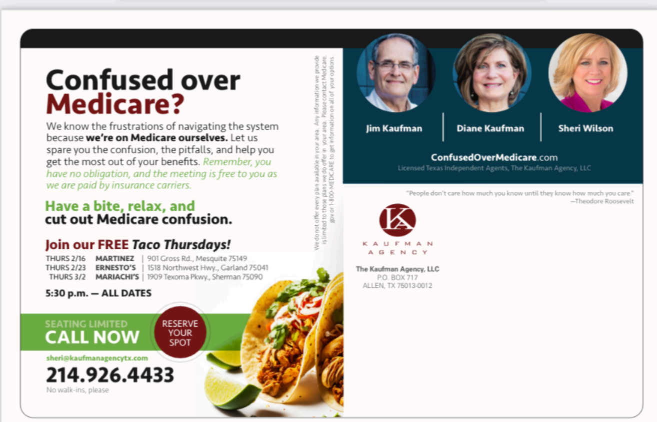
Description

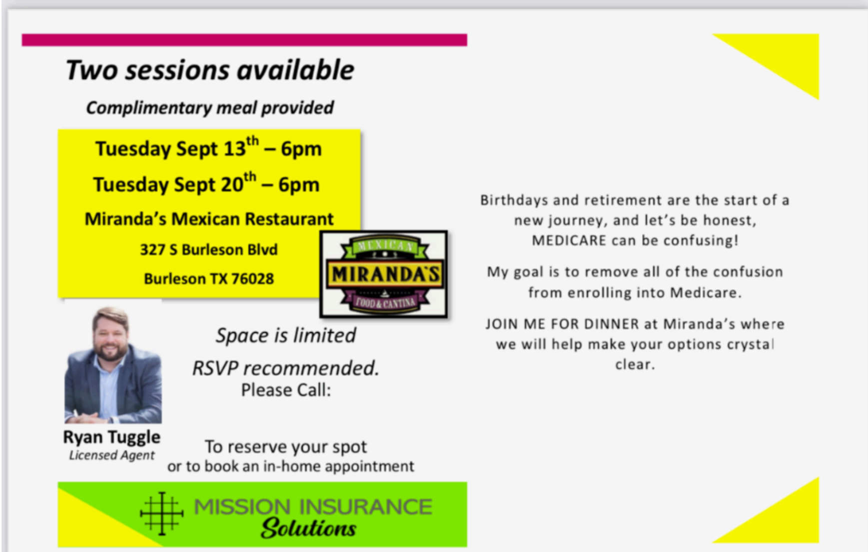
One of the best lead-conversion strategies there is. This event entails a presentation to people who are turning 65 soon, or are already 65 and older. The presentation consists of talking about Medicare and the different options available to them.

At these events, you cannot discuss plan-specifics during the presentation. These events are typically hosted in a restaurant setting, or somewhere that can accommodate a big group and catering. The size of the group varies, but can be anywhere from around 10 people up to 50.
The whole event typically takes about an hour to an hour and a half, and consists of people who are essentially very "warm leads." It's your opportunity

to show a large group of people why they should pick YOU to be their agent. You do so by showcasing your knowledge, empathy and understanding, and your personality. You demonstrate why people should trust you with an important decision.

Some examples of marketing flyers for these events:





Setting Up

Contact the restaurant or venue where you would like to host your event

- Reach out to the manager with details.
- Remember that per CMS regulations you can only spend an average of $15 per person for a meal
- Some venue ideas: The Original Pancake House, Cotton Patch Cafe, libraries, senior centers, YMCAs, community centers

    - If you choose to do a restaurant, make sure you are able to get a private room. Restaurants are loud, and they're going to need to hear your presentation.

To acquire leads for these events, you can use LeadingResponse and/or ARM, which will be discussed in the "Lead Generation Resources" section below.

Materials

Being prepared with the proper materials is just as important as a good presentation at a Turning 65 event because it shows your leads that you're putting in effort into your event. It also gives your leads a "Call to Action" that allows you to reach out to them later.

- Questionnaire
- Clarity Guides
- Pens
- Business Cards

Other Opportunities

Other Events

Sales events

- These events are meant to promote or advertise a specific carrier or plans
- **Informal Sales Event:** Advertising a specific carrier or plan at a booth or kiosk where people must come up to you and request information. At these events, you are able to dive into plan specifics, but only of the ones you are advertising for.
- **Formal Sales Event:** A formal presentation event given that advertises a specific carrier or plan.
- These events must be approved by CMS beforehand by submitting the material and/or presentation to be given

For ***Sales Events*** that are sponsored by a certain carrier, such as UnitedHealthcare, an "Event Request" has to be filled out and approved. Below is an example of part of a form:

UnitedHealthcare

Form effective date: 6/1/2025

New events must be submitted at least 7 calendar days before the event date

New Event Request Form

<Validate and Submit> <Save>

Be sure your email program is up before using Validate and Submit and submit before 9:45pm CST for same day processing

	(Required)	*(Required)*	*(Required)*	*(Required)*	*(Required)*	*(Required)*	*(Required)*	*(Required)*	*(Required)*	*(Required)*
Count	Retail Program	Venue Name	Venue Street Address	Venue Zip	Event Date	Start Time	End Time	Event Category	Language	Presenting Product
1	No	LaMadeleine Café Allen	810 W McDermott Dr Allen	75013	10/6/2026	3:00 PM	4:00 PM	Sales Event (Formal): Sales Meeting	English	MA
2	No	LaMadeleine Café McKinney	3625 W University Dr McKinney	75071	10/8/2026	3:00 PM	4:00 PM	Sales Event (Formal): Sales Meeting	English	MA
3	No	LaMadeleine Café Allen	810 W McDermott Dr Allen	75013	10/13/2026	3:00 PM	4:00 PM	Sales Event (Formal): Sales Meeting	English	MA
4	No	LaMadeleine Café Plano	5000 W Park Blvd Plano TX	75093	10/14/2026	3:00 PM	4:00 PM	Sales Event (Formal): Sales Meeting	English	MA
5	No	LaMadeleine Café McKinney	3625 W University Dr McKinney	75071	10/15/2026	3:00 PM	4:00 PM	Sales Event (Formal): Sales Meeting	English	MA
6	No	LaMadeleine Café Allen	810 W McDermott Dr Allen	75013	10/20/2026	3:00 PM	4:00 PM	Sales Event (Formal): Sales Meeting	English	MA
7	No	LaMadeleine Café Plano	5000 W Park Blvd Plano TX	75093	10/21/2026	3:00 PM	4:00 PM	Sales Event (Formal): Sales Meeting	English	MA
8	No	LaMadeleine Café McKinney	3625 W University Dr McKinney	75071	10/22/2026	3:00 PM	4:00 PM	Sales Event (Formal): Sales Meeting	English	MA
9	No	LaMadeleine Café Allen	810 W McDermott Dr Allen	75013	10/27/2026	3:00 PM	4:00 PM	Sales Event (Formal): Sales Meeting	English	MA
10	No	LaMadeleine Café Plano	5000 W Park Blvd Plano TX	75093	10/28/2026	3:00 PM	4:00 PM	Sales Event (Formal): Sales Meeting	English	MA
11	No	LaMadeleine Café McKinney	3625 W University Dr McKinney	75071	10/29/2026	3:00 PM	4:00 PM	Sales Event (Formal): Sales Meeting	English	MA
12	No	LaMadeleine Café Allen	810 W McDermott Dr Allen	75013	11/3/2026	3:00 PM	4:00 PM	Sales Event (Formal): Sales Meeting	English	MA
13	No	LaMadeleine Café McKinney	3625 W University Dr McKinney	75071	11/5/2026	3:00 PM	4:00 PM	Sales Event (Formal): Sales Meeting	English	MA
14	No	LaMadeleine Café Plano	5000 W Park Blvd Plano TX	75093	11/7/2026	3:00 PM	4:00 PM	Sales Event (Formal): Sales Meeting	English	MA
15	No	LaMadeleine Café Allen	810 W McDermott Dr Allen	75013	11/10/2026	3:00 PM	4:00 PM	Sales Event (Formal): Sales Meeting	English	MA
16	No	LaMadeleine Café Plano	5000 W Park Blvd Plano TX	75093	11/11/2026	3:00 PM	4:00 PM	Sales Event (Formal): Sales Meeting	English	MA
17	No	LaMadeleine Café McKinney	3625 W University Dr McKinney	75071	11/12/2026	3:00 PM	4:00 PM	Sales Event (Formal): Sales Meeting	English	MA

To find this form, you can email the carrier Broker Manager for your area to request.

Food pantries

- The majority of people who go to food pantries typically attend because they are low on resources, and this gives you the opportunity to help a lot of people who need it most
- You can go to food pantries and pass out some free goods (toilet paper rolls, canned food, beverages, etc.) with your business card.
- Be friendly and warm, and you can build relationships with people who will think of you if or when they become eligible for Medicare.

Trade shows & similar events

- Trade shows, farmer's markets, and similar events put you in front of people who are already curious and interested in shopping around for things. It's another way to reach new populations from various cities.

Additional Ideas

Marketing yourself is essentially putting yourself in front of people in whatever ways you can, while remaining compliant. This is an **ACTIVE** effort you must make – it's not enough to sit and wait for people to come to you. Remember, the harder you work the more you'll be rewarded. Being passive is accepting mediocrity.

You're not limited to sitting at a table in a retail store to get leads. Here are some other places where you can market yourself and find the people who need you:

- Senior Centers (independent living)
- Recreation Centers (YMCAs, city recreation centers)
- Senior Apartment Complexes
- Public Libraries
- Retail/Pharmacy stores (that are not already "owned" or "claimed" by a carrier or FMO)
- Medical Clinics (that are not already "owned" or "claimed" by a carrier or FMO)

<u>Note:</u> Though nursing homes, assisted-living, or long-term care homes seem ideal, these can actually prove to be difficult due to the fact that Medicare does **NOT** cover the services they need that have them in these locations in the first place. This does not mean you cannot host events or market here, but be aware that that is a blip you are likely to run into.

You also have more options than just sitting at a table waiting for people to approach or hosting a sales event to market yourself. Here are some low-cost ways to get yourself in front of clients while also keeping the environment more relaxed and informal, all while remaining compliant:

- Ice cream social, hot chocolate night
- Bingo, jeopardy, and/or other games
- Movie
- Coffee & donuts

For these opportunities, you don't want to have a "salesy" approach, but instead you want to position yourself as a resource to make others aware of. Your role is *service.*

When you go to a business to network, it's best to ask to speak to the office manager. Introduce yourself, tell them about what you do as a Broker, and explain what you're looking to do at their place. For materials, bring a flyer that gives some information about what you do as well as your business cards. Here's an example of how to approach:

"Hi there! My name is Agent, and I'm a licensed Medicare Broker in the area. I was hoping to sponsor an activity here at Location, such as an ice cream social or Bingo

night. I won't be doing any selling, just a casual meetup telling the folks here about myself and letting them know I'm an available resource to them should they ever have questions about Medicare. Here is a paper with a bit of information, as well as my business card."

• Dental and vision providers are also great for referrals!
• Send "Thank You" cards to your existing clients requesting referrals
• Request a T65 list from The Brokerage Inc.
• Make a list of everyone you know that may be close to 65 and reach out
• 55+ living facilities
• Senior activities centers
• Nursing homes
• Network with other insurance agents and financial advisors that don't offer your products (assure them that you won't steal their clients and you will actually protect their clients from someone who does everything)
• Special need/Disabled individuals usually have group homes and charities that support them. They typically qualify for Medicare and Medicaid
• Veteran meetups for Tricare 4 Life and seniors who use the VA. Most of the time these folks don't realize they have access to MA-only plans that can enhance their coverage
• Networking groups can be fruitful, such as the Chamber of Commerce.

Lead Generation Resources

Lead generation services are one of the best resources for independent agents because they provide you with "warm" leads; essentially, ones who are ready to be contacted because they have already expressed an interest in learning about Medicare and/or switching plans, and want to speak to an agent about it.
This eliminates the effort of having to obtain leads organically by instead paying for a service that has already acquired them and/or using mailers.

Some great sources for leads are:

Medicare Express
Prequalified leads, ready to meet with agents.

LeadingResponse

Leads for events and seminars; ideal for events such as Turning 65, Formal Sales or Educational events, etc.

MSP Launchpad

ARM

Mailer for lead acquisition.

Lead Concepts

Fast Start Program - *Cost Splitting Opportunity*

So long as you have at least 4 carriers RTS, the Brokerage offers a **Fast Start** program to help alleviate part of the costs of marketing/lead generation by splitting it with you. They will match up to $1,000 in co-op for Medicare lead generation any six of your first 12months (up to a total $6,000 in co-op). You can find more information on this program under "Producer Perks" in the Brokerage portal, or click here to see the catalog with details.

Provider Relationships

Provider relationships are essential to agent success. This is an effective networking method since doctors are the ones providing healthcare as well as experiencing the benefits (or drawbacks) of insurance.
Having a relationship with providers means that when their patients express troubles with their insurance, the patient can then be referred to you so you can help. This is a relationship that also requires trust.

You can create these relationships by going to a doctor's clinic and asking to speak to the office manager or even the provider, if they're available. You'll tell them about what you do and position yourself as a resource for them and their patients.

You can also contact Aleshia Holliday, Provider Relations Director at The Brokerage.
Email: aleshia@thebrokerageinc.com **Office:** 469-630-3157

Here are examples of a marketing materials that you can provide when you meet:

About Us

PROSURANCESOLUTIONS
INSURING A BRIGHT FUTURE

Jake Boegemann
Owner & CEO

Contact Information
214.517.7783
jake@prosurancesolutions.com
www.prosurancesolutions.com

Since 2007, we've put the needs of our clients first.
Whether you're shopping for insurance, you're an agent, or you're a physician wanting to strengthen your patient panel, we have solutions for you.

Services Offered:
- Help drive patient growth and/or retention
- Turning 65 marketing outreach
- Medicare expertise
- Assistance with Medicaid & LIS applications
- Free consultations across multiple channels

Insurance Options:
Medicare
Under 65
All Major Carriers
In everything we do, we serve with integrity, advocacy, and understanding.

PARTNER WITH PROSURANCE SOLUTIONS

Our team delivers expertise and turnkey solutions designed specifically for clinical practices.
We equip you, your staff, and your patients with the guidance needed to navigate Medicare and other insurance solutions confidently – so you can stay focused on delivering exceptional care.

The best part is that our services **cost you absolutely nothing**.

Dedicated Insurance Consultant: All major health plans | Focus on retention | Bilingual support

Education for Staff and Patients: AEP Prep | Turning 65 | Medicare 101 | Plan-specific education

Panel Growth & Change Management: Retention and outreach | Co-op marketing | Consultant referral support | Contract change communications

PROSURANCESOLUTIONS
INSURING A BRIGHT FUTURE

Selling Effectively

Foundation

Now that you know what you're selling and where you're selling it, you need to learn *how* to sell it. This section will detail how to approach sales conversations and give pointers for how to navigate the process. Remember, this is meant to be a tool, not a script. It's important to ensure your conversations are authentic and personal to build trust with clients. There are many independent agents out there, so show them why they should choose *you*.

Step	Process
Build Trust	Put the client at ease by being warm and friendly, tell them about what you do, and set the expectations for the meeting.
Analyze	Ask questions to understand the client's situation, health needs, budget, and concerns.
Education	Explain the options the client has in simple terms and provide clarity as needed.
Recommendations	Present 2-3 plans maximum and explain the reasoning for your recommendations. Ideally, have one plan in mind as your top recommendation.
Objections	Address concerns honestly and prioritize client understanding.
Close	Ask to confirm the plan they'd like to enroll in, walk them through the application in Simply Enroll, then explain what they can expect next.

Essential Questions

<u>What's your zip code and county?</u>
Medicare Advantage plans are not available in every area, so this is the first question you should ask to see what plans are available to them in their area.

<u>Do you have a primary care doctor and/or any specialists you see regularly?</u>
This one has a huge impact on clients because many have doctors who they already have an established relationship with, and having to switch can be stressful.
When asking for the list of doctors, make sure to differentiate which ones they would like to keep, and which ones they have flexibility on.
Asking for their necessary doctors can also help narrow down plans to ones that their doctors are in-network with, which can make the search process easier for you.

<u>Do you take any prescription drugs, and if so: what's the name, dosage, and frequency?</u>
If a client takes prescription drugs then you can look into plans that will offer them the most savings on the prescriptions they regularly take. *Remember that different plans have different formularies.*

<u>Do you have any pre-existing conditions or family history I should know about?</u>
This one is especially relevant for people who are about to get on Medicare for the first time, because it can make the difference between if someone should get on a Medicare Advantage plan versus a Medicare Supplement + Prescription Drug Plan. When someone is first eligible to enroll in Medicare, *<u>there is no medical underwriting</u>*.

However, if in the future someone tries to change from a MAPD to a Medigap plan, there is medical underwriting involved, and if they have any pre-existing conditions or new diagnoses then their application will be rejected. (The same is not true for the reverse – going from a Medigap to a MAPD).

Guiding & Understanding Questions

Eligibility

- When do you turn 65?
- Are you already enrolled in Medicare Parts A and B?
- Are you currently working or covered under a spouse's employer group health plan?
- If you are already on Medicare, when did your coverage start? Have you ever had a gap in coverage?

Health & Coverage Needs

- Do you have a primary care doctor and/or any specialists you see regularly?
- Do you take any prescription drugs, and if so, what's the name, dosage, and frequency?
- Have you had any major health events (hospitalizations, surgeries, or ongoing conditions) that we should factor in?
- What is important to you in a plan?
- Are you wanting extra benefits such as dental, vision, hearing, etc?
- How often do you typically use your health insurance in a year?
- Do you have any pre-existing conditions, or family history of major health issues?

Financial

- What is your monthly budget for healthcare premiums?
- If something unexpected happened such as a hospital stay or surgery, what is the most you could comfortably pay out of pocket?
- Are you receiving any assistance such as Medicaid, Extra Help/LIS, or a retiree benefit from a former employer?

PRO TIP	Take notes while the client speaks, then recap the information back to them before presenting options. This shows you're actively listening and making it a priority to understand them, which helps build trust. **Example:** *Based on what you shared, it sounds like keeping your current doctors and managing your drug costs are the two biggest priorities. Is that right?*

Handling Objections

The more you learn about insurance products and build your confidence, the easier it will be to handle concerns and objections. One of the best things you can do for your client is to provide them the education they need in order to make an informed decision and demonstrate that you are their advocate.

Objection	Response
"I need to think about it."	"Of course, what parts do you need to think through? I want to make sure you have everything you need to feel confident."
"My current plan is fine."	"That's great to hear. Would you mind if I just took a look to make sure nothing has changed this year? Plans update annually and I want to make sure you're still getting the best value."
"I don't want to give out my personal information."	"I completely understand. You don't need to share anything you're not comfortable with. To give you an accurate quote I just need [minimum info needed]. Everything stays completely confidential."
"It's too expensive."	"Let's look at what you might qualify for in terms of subsidies or plan credits. Many of my clients are surprised by how much help is available. Can I run the numbers with you?"
"I already have an agent."	"No problem at all! I'm happy to be an additional resource. If you ever have questions or want a second opinion, feel free to reach out."

“I need to talk to my spouse/family.”	"Absolutely! Would it help if I scheduled a quick call when you're both available so I can answer any questions together?"

Closing the Sale

Trial Close

"Based on what we have reviewed, does Plan X seem like a good fit for what you need?"

Direct Close

"Great, let's get your application submitted while we have everything in front of us. I will walk you through each step in our enrollment platform. It only takes about 10 minutes."

Next Steps Close (for hesitant clients)

"I want you to feel 100% comfortable. Here is what I suggest: let me send you a summary of the plan we discussed. Review it, talk it over with your family, and I will follow up [specific day/time]. Does that work for you?"

Final Notes

Working retail or educational events can be daunting when you’re first starting out, but it’ll be one of the best ways for you to learn. You will encounter many kinds of people and situations, and you’ll get questions you might not know the answer to. That is okay! Honesty is the best policy and will help you build trust with prospects.

Again, these are all just some examples to get the tears of your mind turning on how to continue to build opportunities for yourself.

This industry is very rewarding and the hardest part is getting started. There’s a reason not everybody does it! However, with determination, work ethic, and proper resources & support, you will be set up to succeed.

You are not going to be alone on this journey – many independent agents have been in your shoes and are going to be happy to help! Make connections where you can and don’t be afraid to reach out for guidance. As has been said before, your work ethic will determine your success, so be sure to use the resources available at your disposal to make the success happen.

We’re excited for you to be on this journey and help a lot of people!