

Clover's Approach to Medicare

What are the most important things to understand about a Medicare eligible when helping them find the best plan?

To help someone choose a Medicare plan, it's important to consider their circumstance. The majority of Medicare eligibles are concerned about the unknown impacts of changing plans or enrolling in a MA plan for the first time. Even slight changes in costs, drug coverage, provider availability, or access to care can cause major disruptions in a person's life.

To address these concerns, you should take the time to understand their unique needs as it relates to each of these five key areas:

1. Premiums
2. Primary care & specialist copays
3. Lab services
4. Medication coverage
5. Access to trusted providers

Every Medicare eligible you speak with puts a tremendous amount of trust in you. By focusing on these topics, you'll surface information that will help you to enroll each person in the plan best suited for their needs.

What are the key questions to ask and information to provide regarding provider networks?

- How often does the eligible go to a specific provider or facility?
- How long has your client been going a specific facility or provider?
- Does your client have a good relationship with specific facilities or providers?
 - If yes, why is it a good relationship?
 - If no, what are the main reasons why?
- Are there new providers or facilities you can help your client find?

Ultimately, if your client's primary concern is having their current doctors in-network, we need to respect that. If your client's doctors aren't in-network with Clover and that is a deal-breaker for them, you shouldn't try to sell them a Clover plan.