

Your Medicare Advantage 3-10-30-60-90-Day

Member Connection & Retention Agent Guide

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Introduction

The opening days and months following a successful Medicare Advantage enrollment are crucial for helping assist your new members on their health journeys. This should involve ensuring your new members schedule visits with their primary care providers, receive preventive care, and access extra benefits. These extra benefits can include dental, vision, and hearing coverage, debit cards for over-the-counter medical supplies, in-home support services, non-emergency transportation services, and gym memberships.

Importance of Extra Benefits

Over the years there has been a market trend of Medicare Advantage plans offering extra benefits to distinguish their plan designs. However, the attractiveness of these benefits on member retention may not have been fully recognized. Industry sources suggest that a member's ability to access these extra benefits greatly reduces their likelihood of disenrollment; access supports retention. Therefore, increasing awareness about these benefits should be a key part of your strategy to improve retention rates.

Strategies for Retaining Your Medicare Advantage Members

A personalized and proactive approach to member communications is crucial for ensuring your Medicare Advantage members stay with you during their next election period.

Consider these strategies:

1. **Be Proactive:** Regularly check in with members to address issues before they arise, staying ahead of potential concerns.
 - **Example:** Schedule quarterly wellness calls to discuss any health changes or concerns and offer assistance with their Medicare plan. Ensure these calls comply with CMS guidelines on permissible communication methods and content
2. **Stay Informed:** Keep up with Medicare changes to provide timely and relevant updates to your members.
 - **Example:** Send out a monthly newsletter highlighting any recent changes in Medicare policies and how they might affect your members. Make sure the information is accurate and adheres to CMS regulations on marketing and communication
3. **Show Appreciation:** Build rapport and lasting relationships with small gestures like thank-you notes and birthday or anniversary cards.
 - **Example:** Mail personalized birthday cards with a small gift, such as a coupon for a local pharmacy or a health-related product. Ensure that any gifts comply with CMS's nominal value limits

4. **Leverage Technology:** Use industry enrollment platforms and CRM tools to track interactions and important dates efficiently.
 - **Example:** Implement a CRM system to remind you of members' birthdays, anniversaries, and upcoming plan renewals, ensuring timely and personalized communication. Ensure that all data handling complies with HIPAA and CMS privacy regulations.
5. **Host/Be Part of Events:** Engage your members by hosting events that provide updates on Medicare and offer health tips.
 - **Example:** Organize quarterly webinars or in-person seminars on topics like healthy aging, new Medicare benefits, and preventive care tips. Ensure these events comply with CMS guidelines on educational events and do not include sales activities.

Benefits of Personalizing Your Communications

Personalizing your communications can significantly enhance familiarity and trust with your members.

Here are some key benefits:

1. **Builds Stronger Relationships:** Personalized messages show that you care about your members as individuals, not just as clients. This helps build a stronger, more personal connection.
2. **Increases Engagement:** When communications are tailored to individual preferences and interests, members are more likely to engage with the content and respond positively.
3. **Enhances Member Satisfaction:** Personalized interactions can make members feel valued and understood, leading to higher satisfaction levels.
4. **Improves Retention Rates:** Members who feel a personal connection with their provider are less likely to switch plans, improving retention rates.
5. **Boosts Trust:** Personalized communications demonstrate that you are attentive to members' needs and preferences, which can build trust over time.
6. **Encourages Loyalty:** Members who feel a personal connection are more likely to remain loyal and recommend your services to others.
7. **Facilitates Better Communication:** Knowing members' preferred methods and times for contact ensures that your communications are more effective and well-received.
8. **Provides Valuable Insights:** Personalizing communications allows you to gather important information about your members, which can be used to further tailor your services and improve overall member experience.

Access supports retention

You can create a more positive and lasting relationships with your Medicare Advantage members.

Key Topics for Your CRM Member Profiles

To effectively personalize your communications, consider including the following topics in your CRM member profile:

- 1. Preferred Time of Day and Method for Contact:** Understanding their communication preferences ensures your messages are well-received and convenient for them.
- 2. Spouse's Name:** Acknowledging family members can make interactions more personal.
- 3. Birthdays and Anniversaries:** Celebrating these milestones shows that you care about important dates in your members' lives.
- 4. Sports/Clubs that their Grandchildren Play:** This can be a great conversation starter and shows interest in their family.
- 5. Upcoming Vacations and Milestones:** Knowing about their plans can help you time your communications appropriately.
- 6. Favorite Sports Teams:** This can be used to personalize messages and build rapport.

By focusing on these benefits and incorporating these topics into your CRM member profiles, you can create a more positive and lasting relationships with your Medicare Advantage members.

Your 3-10-30-60-90-Day Connection & Retention Campaign

Implementing a structured follow-up campaign can significantly impact your member satisfaction and retention rates.

Here's a detailed timeline to guide your interactions:

Day 3: Initial Check-In

(POST ENROLLMENT SUBMISSION)

- Objective:** Confirm that the carrier welcome call was completed.
- Action:** Reach out to the member to ensure they received the welcome call and address any immediate questions or concerns they might have. This helps establish a positive first impression and shows that you are attentive to their needs.

Day 10: Welcome Package Confirmation

(POST ENROLLMENT SUBMISSION)

- Objective:** Confirm that the new member welcome package and ID card have arrived.
- Action:** Contact the member to verify receipt of the welcome package and ID card. Offer to explain any materials and answer questions about their new plan. This step helps members feel supported and informed about their benefits.

Day 30: Prescription Check

(POST ENROLLMENT EFFECTIVE DATE)

- Objective:** Ensure the member was able to fill/refill their prescriptions.
- Action:** Follow up with the member to confirm they successfully filled or refilled their prescriptions at their pharmacy. Address any issues they may have encountered. This ensures that members are accessing their necessary medications without difficulty.

Day 60: Wellness Visit Scheduling

(POST ENROLLMENT EFFECTIVE DATE)

- Objective:** Confirm that the member has scheduled their annual wellness visit with their Primary Care Physician (PCP).
- Action:** Check in with the member to ensure they have scheduled their annual wellness visit. Encourage them to take advantage of this preventive care benefit, which is crucial for maintaining their health and catching potential issues early.

Day 90: Additional Benefits and Giveback Reminder

(POST ENROLLMENT EFFECTIVE DATE)

- Objective:** Address any additional plan benefit questions and remind members about the Part B premium reduction "Giveback" benefit.
- Action:** Reach out to the member to see if they have any questions about accessing additional benefits, such as dental or transportation services.

...you can ensure that your members feel supported and valued

This proactive approach can lead to higher satisfaction and retention rates

If the member has a plan with a Part B premium reduction “Giveback” benefit, remind them of the following:




- **No Direct Checks:** Members will not receive checks directly from their Medicare Advantage plan carrier.
- **Social Security Credit:** If they pay their Part B premium through Social Security, the Part B Giveback will be credited monthly to their Social Security check.
- **Reduced Monthly Payment:** If they don't pay their Part B premium through Social Security, they will pay a reduced monthly amount directly to Medicare.

By following this structured timeline, you can ensure that your members feel supported and valued throughout their first few months with their new plan. This proactive approach can lead to higher satisfaction and retention rates, as members are more likely to stay with a provider who consistently demonstrates care and attentiveness.

Conclusion

Overall, the initial days and months following a successful Medicare Advantage enrollment are pivotal for ensuring member satisfaction and retention. By focusing on personalized communication, leveraging extra benefits, and implementing a structured follow-up campaign, you can significantly enhance member engagement and loyalty.

Key Takeaways:

	<p>Personalized Communication: Tailoring your interactions to individual member preferences builds stronger relationships, increases engagement, and boosts trust.</p>
	<p>Extra Benefits Awareness: Highlighting the availability and advantages of extra benefits like dental, vision, and hearing coverage can greatly reduce disenrollment rates.</p>
	<p>Structured Follow-Up Campaign: A well-planned 3-10-30-60-90-day follow-up campaign ensures members feel supported and valued, leading to higher satisfaction and retention rates.</p>

By integrating these strategies into your approach, you can create a positive and lasting impact on your Medicare Advantage members' experience, ultimately driving better health outcomes and fostering long-term loyalty.

