WHY ENROLLEE COMPREHENSION MATTERS FOR AGENTS

Comprehension difficulties among enrollees may create challenges for agents during the sales and enrollment process. When potential enrollees have difficulty understanding plan details, coverage options, or enrollment requirements (possibly due to hearing loss, memory impairment, or cognitive conditions like stroke or brain injury) they may struggle to make informed decisions about their healthcare coverage. This can result in confusion, miscommunication, and even enrollment in plans that do not meet their medical or financial needs.

Agents face compliance risks if beneficiaries do not fully understand their options. To address this, agents should watch for signs of confusion - like requests for repetition or uncertainty - and offer clear explanations and extra support. This approach protects enrollees, upholds ethical standards, prevents compliance issues, and builds client trust. By helping enrollees overcome comprehension barriers, agents ensure responsible sales and appropriate coverage.

What might enrollee comprehension difficulties sound like?

- **Trouble Hearing**

"I am having trouble hearing you, if you could slow down a little bit that might help."

"I am having trouble hearing you, could you please repeat what you are saying?"

- **Helps Me**

"My family usually helps me with all this medical stuff."

"Maybe I should have my daughter on this call. She helps me with things like this."

- **Stroke**

"Now take it easy and go slow because I had a stroke about 5 years ago."

"No, no, no. I am looking for some information, I had a stroke last March."

- **Brain Injury**

"I am not really sure. I get confused sometimes since my brain injury."

"I am interested in the plan and I am trying to find a doctor who works with brain injuries."

- **Trouble Remembering**

"The last treatment did not really help at all, actually, it messed up my memory."

"I think my doctor is part of this group, I just can't remember their name. My memory is not all that great."

If you encounter any of these cues during a sales presentation, please take steps to ensure the beneficiary with whom you're working receives the necessary and appropriate support to make an informed decision. This added support will go a long way toward preventing a complaint in the future, as you'll be taking steps during the sales process to ensure the beneficiary understands the features of the product they're purchasing and receives the appropriate support from you and/or a family member during the sales process to help ensure they end up in a plan that will serve the best interests of their medical needs.

Please be sure to distribute this compliance bulletin to all agents in your hierarchy.

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