



MAILING MEDICARE SUPPLEMENT APPLICATIONS TO PROSPECTS

PRODUCER'S PROCESS

The Facts

When Face-to-face Interviews Aren't Possible

Face-to-face interviews are always preferable, however, there will be times when you cannot meet with prospects in person. When necessary, and with the prospect's consent, you may conduct the interview over the phone and mail the completed application to the prospect.*

This option is to be used only with people who have responded to lead-generation material or with whom you have ongoing client relationships. It is not appropriate for cold calling as national and corporate do-not-call rules and other compliance requirements apply.

The Sales Process

The method for selling Medicare Supplements doesn't change: Call a lead, review coverage, ask for the sale, complete and sign the application, submit the business, deliver the policy. The difference is that parts of the sales process may be conducted via the telephone instead of face-to-face. Consequently, there are a few more steps, outlined below, to complete the sale.

Improve Time Service

Submitting complete and accurate information ensures quick time service. Other factors are:

- You must be licensed to sell in the state where the prospect is at the time of solicitation; that is the state where he/she is located when you ask the questions on the application
- The producer who solicits the business must sign the corresponding application
- You cannot sign blank applications
- Incomplete application submissions will be returned to you
- It is not acceptable to mail blank applications, brochures and outlines as prospecting material

Spot Check for Customer Satisfaction

To ensure that customers who complete Medicare Supplement applications over the phone perceive this process as positive and that it's followed correctly, Mutual of Omaha will call a portion of these applicants to:

- Verify the content and accuracy of the information submitted
- Determine their overall satisfaction level
- Confirm that producers followed this process

The Process

Please complete the following steps when you conduct the Medicare Supplement sales interview over the phone and mail the completed application to the prospect:

Step	Action
1	<p>Call the prospect who responded to a lead.</p> <p>When you receive a lead, telephone the person to discuss the benefits, rates and answer questions. Attempt to schedule a face-to-face appointment to review details, ask for the sale and apply for coverage.</p> <p>If the prospect prefers to continue the sales process on the phone, continue to Step 2.</p> <p>Note: You must be licensed to sell in the state where the prospect is at the time of solicitation; that is the state where he/she is located when asked the questions on the application.</p>
2	<p>Communicate the process.</p> <p>If the prospect wants coverage and prefers to apply for a policy over the phone instead of in person, explain the process before proceeding to Step 3:</p> <ol style="list-style-type: none"> 1. Producer asks the prospect the questions on the application and required forms 2. Producer mails the completed application and forms to the prospect for review and his/her signature 3. Prospect carefully reviews the application and forms for completeness and accuracy and signs them 4. Prospect returns the application, forms and premium in the provided postage-paid envelope 5. Producer verifies all the required forms are completed and signed 6. Producer submits the application through your usual channel 7. When issued, the producer delivers the policy according to current policy delivery guidelines

3	<p>Complete the required forms over the telephone. Ask the prospect all the questions on the application, replacement notice and state special forms (if needed) and print the answers. Consider repeating his/her responses for accuracy.</p> <p>Note: Privacy requirements prohibit discussing eligibility for other products over the telephone.</p>
4	<p>Mail forms to the prospect. Place the following in an envelope and mail to the prospect:</p> <ul style="list-style-type: none"> • Cover letter (attach your business card): <ul style="list-style-type: none"> • Indicating which forms to sign and what to return to you • Asking the prospect to verify all information including his/her Medicare card number, to make necessary corrections and initial changes • Inviting the prospect to contact you with any questions • Application and forms (replacement notice and state special forms, if needed) with signature areas and premium highlighted • Outline of Coverage, Guide to Health Insurance for People with Medicare • Postage-paid addressed envelope <p>Note: Plan availability and premium rates are based on when the application is signed. The producer must communicate changes in plan availability or premium to the prospect before submitting the forms to Mutual of Omaha.</p>
5	<p>Prospect reviews and signs forms. Once the prospect receives the application and forms, he/she:</p> <ul style="list-style-type: none"> • Verifies the responses and initials any corrections • Signs the application and forms as highlighted • Returns the application and forms to the producer in the provided envelope
6	<p>Verify and sign forms. When you receive the envelope from the prospect, you:</p> <ul style="list-style-type: none"> • Check that you have the first premium payment and the completed and signed application and forms • Verify that the prospect initialed any changes • Sign the required items • Send the Premium Receipt to the applicant <p>Note: The producer who solicited the business must sign the application.</p>
7	<p>Submit for processing. Submit the business (applications and forms) in the usual manner.</p>
8	<p>Deliver the policy according to current policy delivery guidelines.</p>

Questions?

Call the Sales Support Unit, 800.693.6083. For your convenience, this process also is on Sales Professional Access in the forms and materials section with Medicare Supplement items.

*Applies only to Mutual of Omaha Insurance Company and United World Life Insurance Company Medicare Supplement products and does not change the current underwriting requirements for other Mutual of Omaha and United World products.