

How to Sell Medicare

A Simple Conversation Framework

The Knowledge Gap



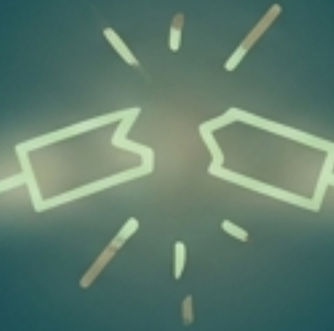
Knowing the material

(Parts, plans, and enrollment windows)



Structuring the appointment

(Guiding the client to a confident decision)





Memorize a structure, not a pitch

Adapts to every unique client

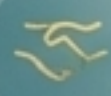
Flows naturally without feeling forced

Ends with a confident decision

The Conversation Blueprint

1.

Build Rapport



2.

Understand Situation



3.

Identify Needs



4.

Educate Simply



5.

Guide to Decision



Step 1: Build Rapport

2 to 3 minutes

The Goal: Show you are here to help, not to pitch.

Ask what brought them to Medicare right now

Notice something genuine in their environment

Establish trust first—nothing else matters without it

Step 2: Understand Situation



Ask Open-Ended Questions.
Let them talk.

Turning 65 and new to Medicare

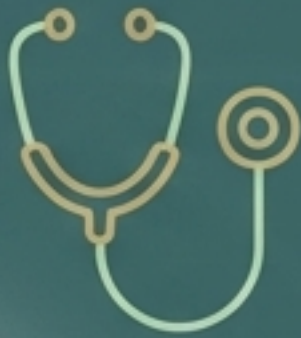
Already on a plan and unhappy

Transitioning from an employer plan

Step 3: Identify Needs

The 3 Drivers of Every Medicare Decision

1



1. Doctors

2



2. Prescriptions

3



3. Cost Comfort Level
(Monthly vs. Out-of-Pocket)

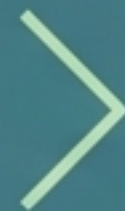
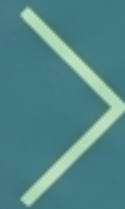
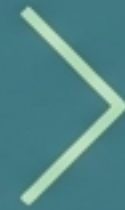
Let Their Answers Lead

Client Situation

Sees major hospital specialists

Takes expensive medications

Wants predictability,
no copay worry



Plan Feature

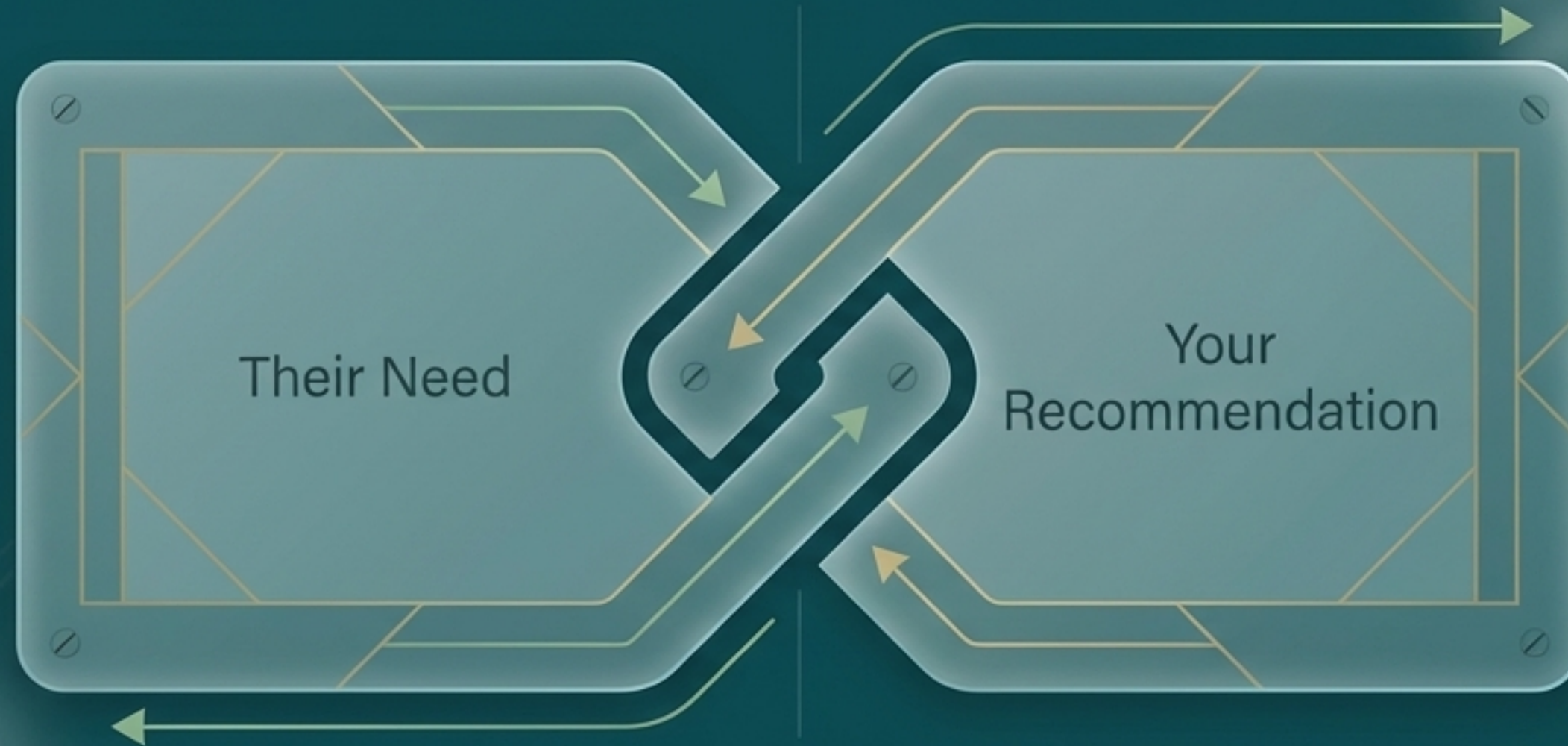
Advantage Networks

Part D Formulary

Medicare Supplement

Step 4: Educate Simply

Connect every feature back to their words.



Narrow down to 1 or 2 options. No product dumping.

Step 5: Guide to Decision

Based on what we discussed, which feels like the better fit?



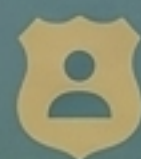
I will check in on Thursday.
Morning or afternoon?

Clarity, not pressure.

The Framework in Action



I see Dr. Smith at General Hospital.




The plan I am recommending includes Dr. Smith and General Hospital in-network.

Built around their life, not a commission.

Your Action Step

Bring the framework to your next appointment

- ✓ Write the 5 steps on an index card
- ✓ Bring it to your first 3 appointments
- ✓ Glance at it between steps



1
2
3
4
5

Memorize a structure.

The conversation changes. The flow stays the same.