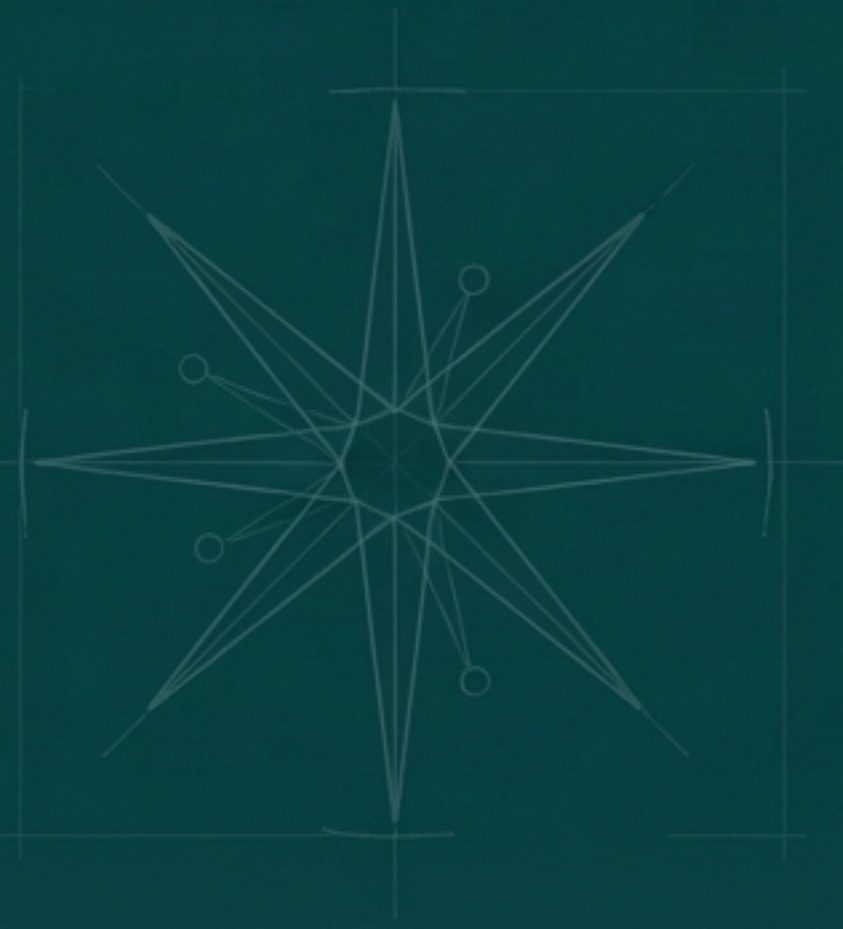


3 Questions to Ask Every Medicare Prospect





The Engine of Decision Making

If you memorize nothing else,
memorize these three questions.

They are the foundation of every
recommendation you will ever make.

Priority Defines the Plan

The Essentials ✓

- Doctor Networks
- Affordable Medications
- Cost Structure Fit

The Extras +

- Dental & Vision
- Hearing Benefits
- Gym Memberships

If the essentials fail, the extras do not matter.

The Cost of Assuming



Get It Right

The client is well served
and protected.



Get It Wrong

Unaffordable prescriptions
and out-of-network
surprises.

The 3 Diagnostic Questions



1

1. Providers



2

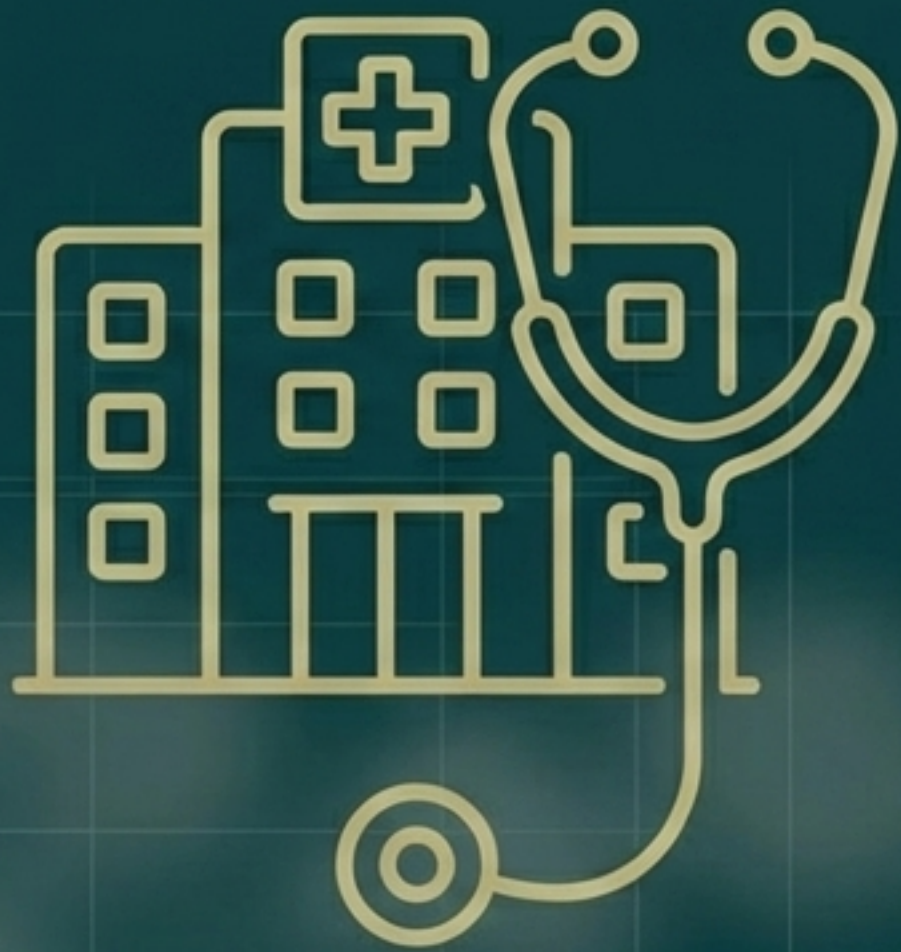
2. Prescriptions



3

3. Financial
Comfort

Question 1: Providers



“What doctors do you see and what hospitals do you use?”

- Determines if network flexibility is a priority
- Primary care checkups vs. multiple specialists

Ask, then verify in-network status.

Question 2: Prescriptions

“What prescriptions do you take?”

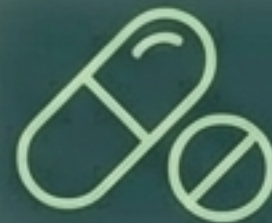
Collect full medication list and dosages



Run through plan formulary tools



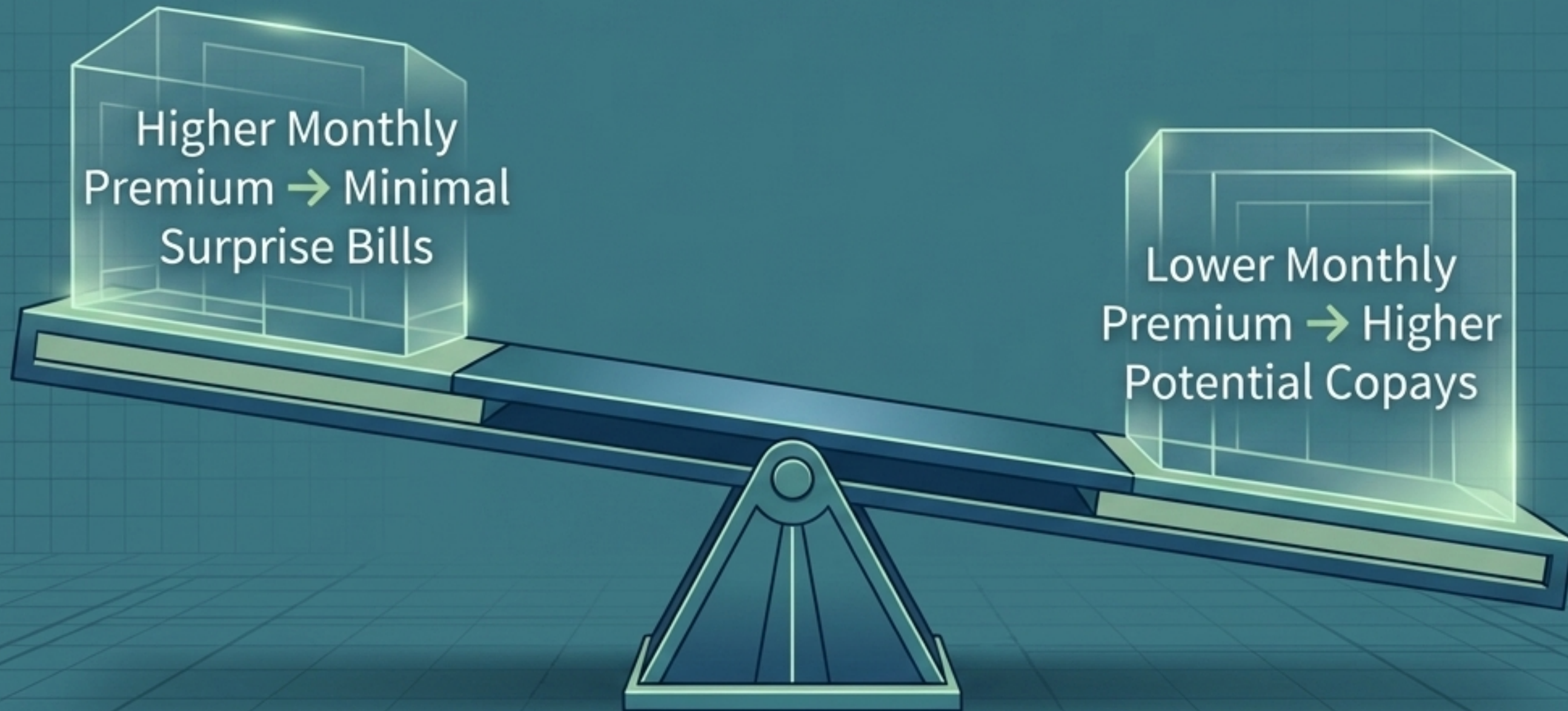
Compare actual annual costs



A \$20 premium savings means nothing if medications cost \$400 more.

Question 3: Financial Comfort

“What is your comfort level with monthly premium versus out-of-pocket costs?”




Matching Preference to Plan

Medicare Supplement

Higher fixed premiums,
minimal usage exposure,
values predictability.

Medicare Advantage

Lower/Zero premiums,
pay-as-you-go copays,
generally healthy.



The Annual Reset

Ask these three questions every single time.

Never assume the answer is the same as last year. Base your recommendation on where the client is right now.

What Changes in 12 Months?

New Prescriptions
Added



Specialist Doctors
Changed



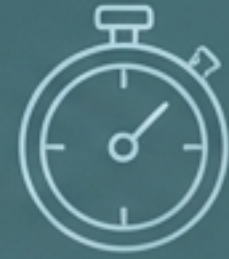
Financial Situation
Shifted



The conversation must reset.

Your Action Step

Practice asking all three questions out loud.



The 5-Minute Goal

- ✓ Ask naturally, not like an interrogation.
- ✓ Complete all three within the first **5 minutes** of an appointment.