

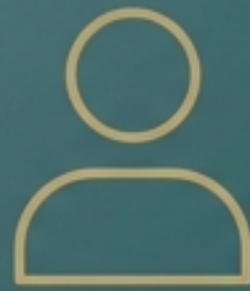
What This Is

Common Mistakes New Insurance Agents Make

The True Cost of Enrollment Errors



Lost
Commissions



Lost
Clients



Compliance
Violations

Why It Matters

Where the System Breaks Down

Pre-Appointment



Scope of Appointment

During Enrollment

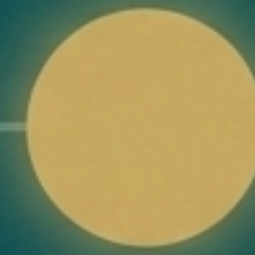


Effective Dates

Applications

Disclaimers

Post-Submission



Documentation

The Follow-Up Gap

How To Do It

Mistake 1: Scope of Appointment Timing

The Error

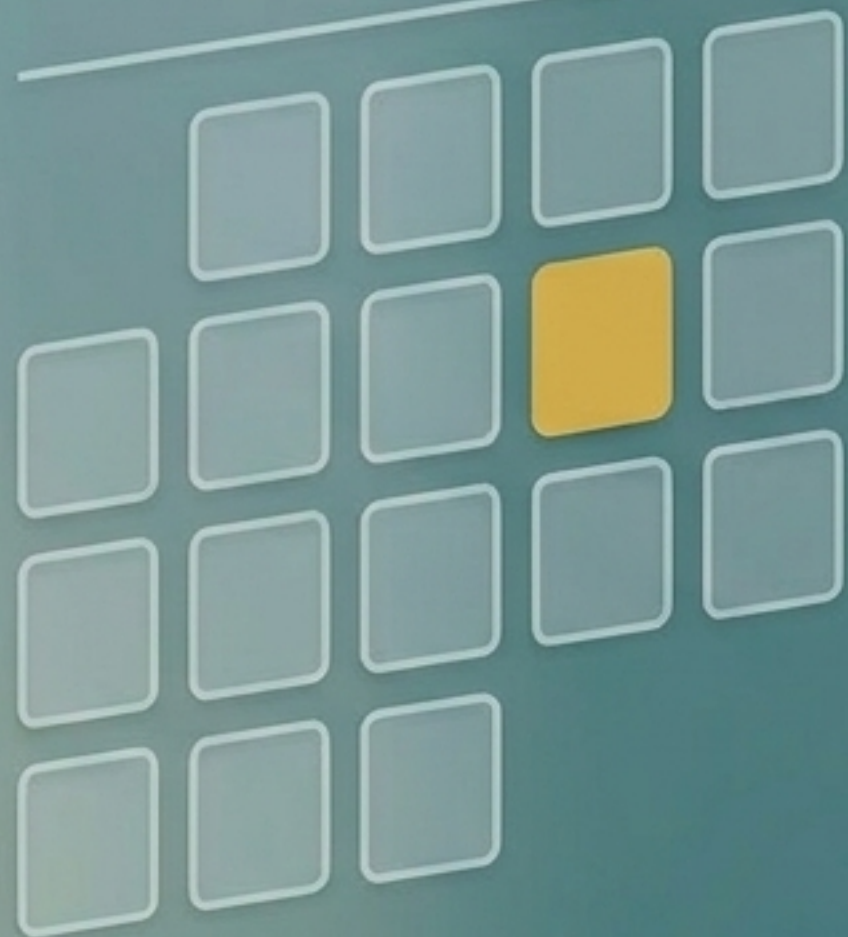
Signed at the table
or after submission

The Fix

Send electronically
48 hours early

Confirm signature
before arriving





How To Do It

Mistake 2: Misaligned Effective Dates

The Error

- Assuming coverage starts immediately
- Picking dates outside enrollment rules

The Fix

- Verify dates in the enrollment platform
- Ensure complete client understanding

How To Do It

Mistake 3: Incomplete Applications

Common Triggers

Missing Medicare numbers

Misspelled names

Mismatched dates of birth

The Fix

Compare screen data directly to ID cards





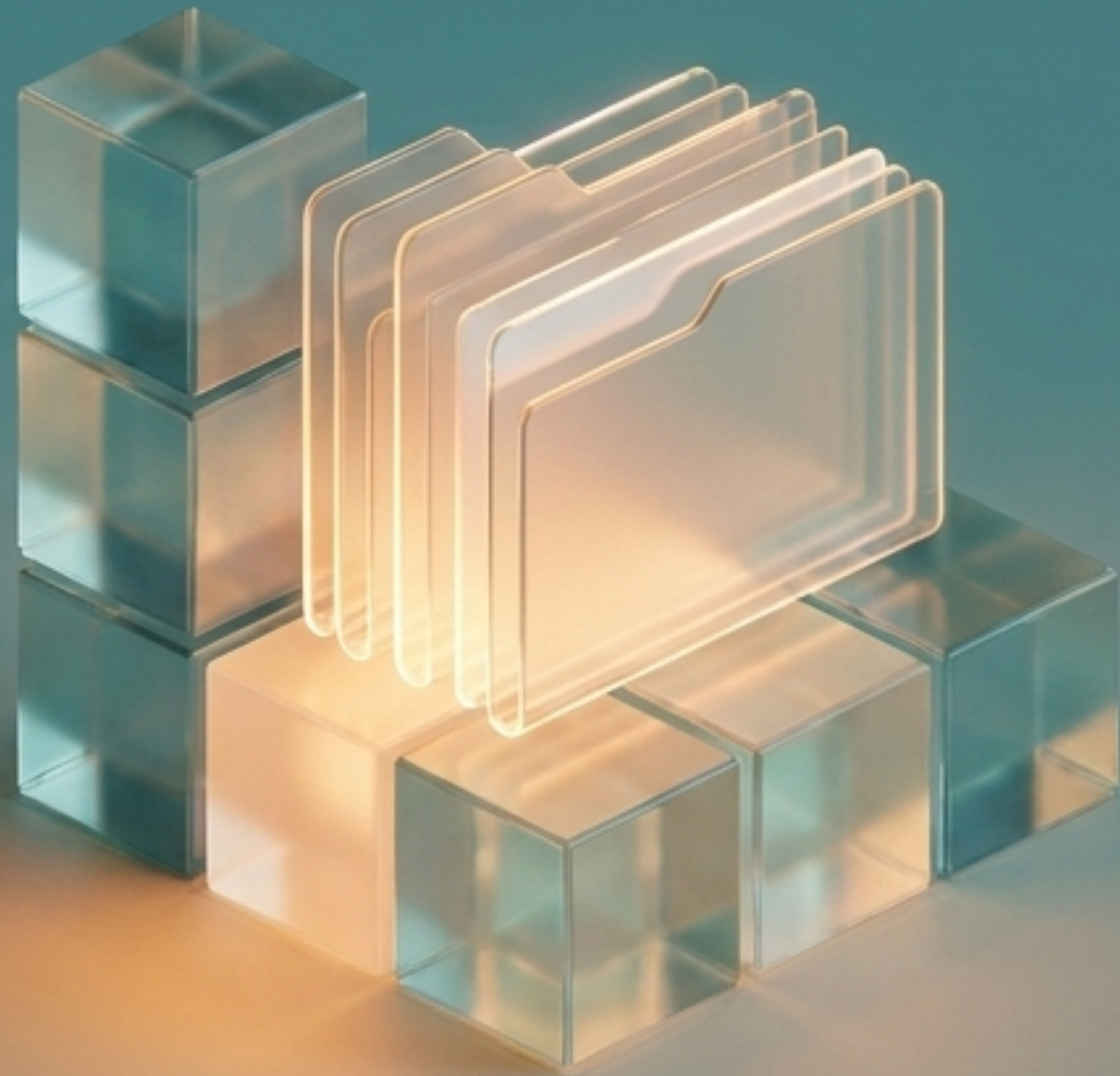
Mistake 4: Paraphrasing Disclaimers

Regulatory Requirement

- Read disclaimers exactly word for word
- Pace delivery for client comprehension
- Never skip or summarize sections

How To Do It

Mistake 5: Failing to Document



Mistake 5: Failing to Document

Your Notes Are Your Protection

- Save a copy of the Scope of Appointment
- Save the enrollment confirmation
- Document what was discussed
- Organize carefully by client

Mistake 6: The Follow-Up Gap

The Risk

- Client confusion
- Accidental cancellations

The Fix

- Send a confirmation call or text a few days later



Example / Walkthrough

The 2-Minute Pre-Submit Check

- 1 Read every field back to the client aloud
- 2 Check on-screen data against the Medicare card
- 3 Verify the exact effective date one final time
- 4 Hit Submit

Example / Walkthrough

The Post-Appointment Protocol



Step 1: Save and organize all appointment documents



Step 2: Log discussion notes in your client file



Step 3: Schedule a follow-up alert for 3 days out

Action Step

Action Step: The 5-Enrollment Rule

Keep this checklist next to your laptop

Run through all 6 checks before submitting

Repeat for your next 5 enrollments