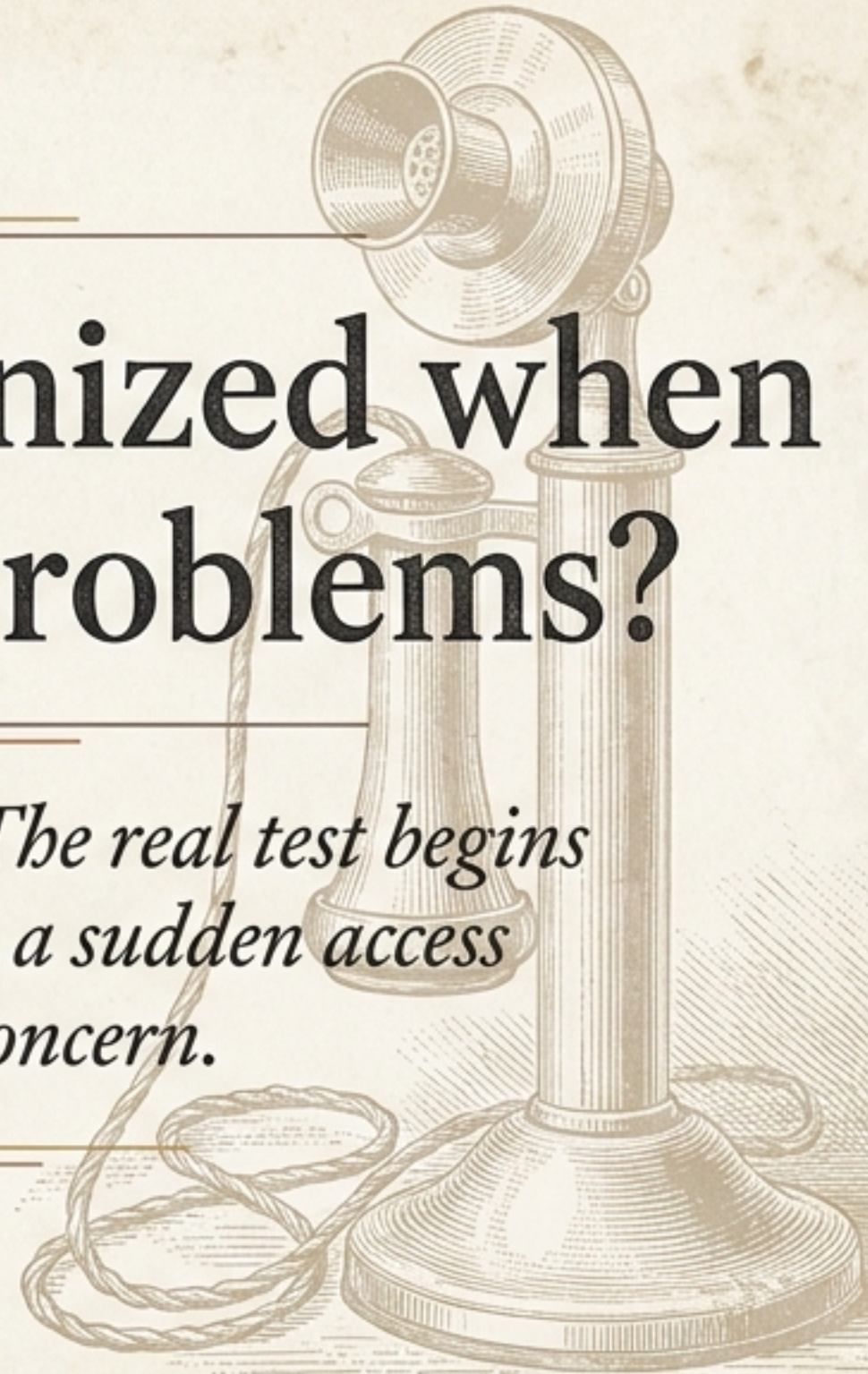
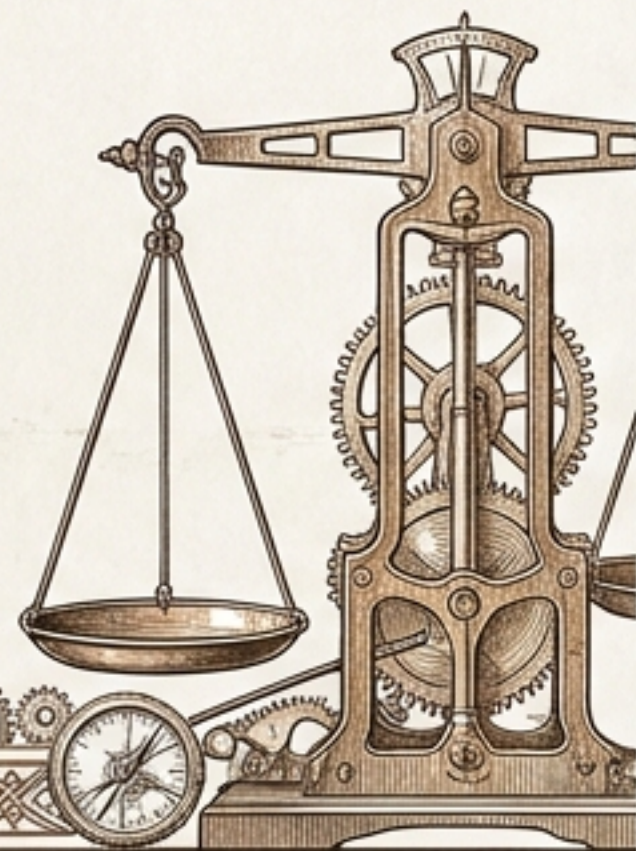

Do you sound organized when clients call with problems?

Closing the business is the easy part. The real test begins when a member calls with a delay, a sudden access question, or a rising cost concern.



The Medicare book is bigger and more demanding



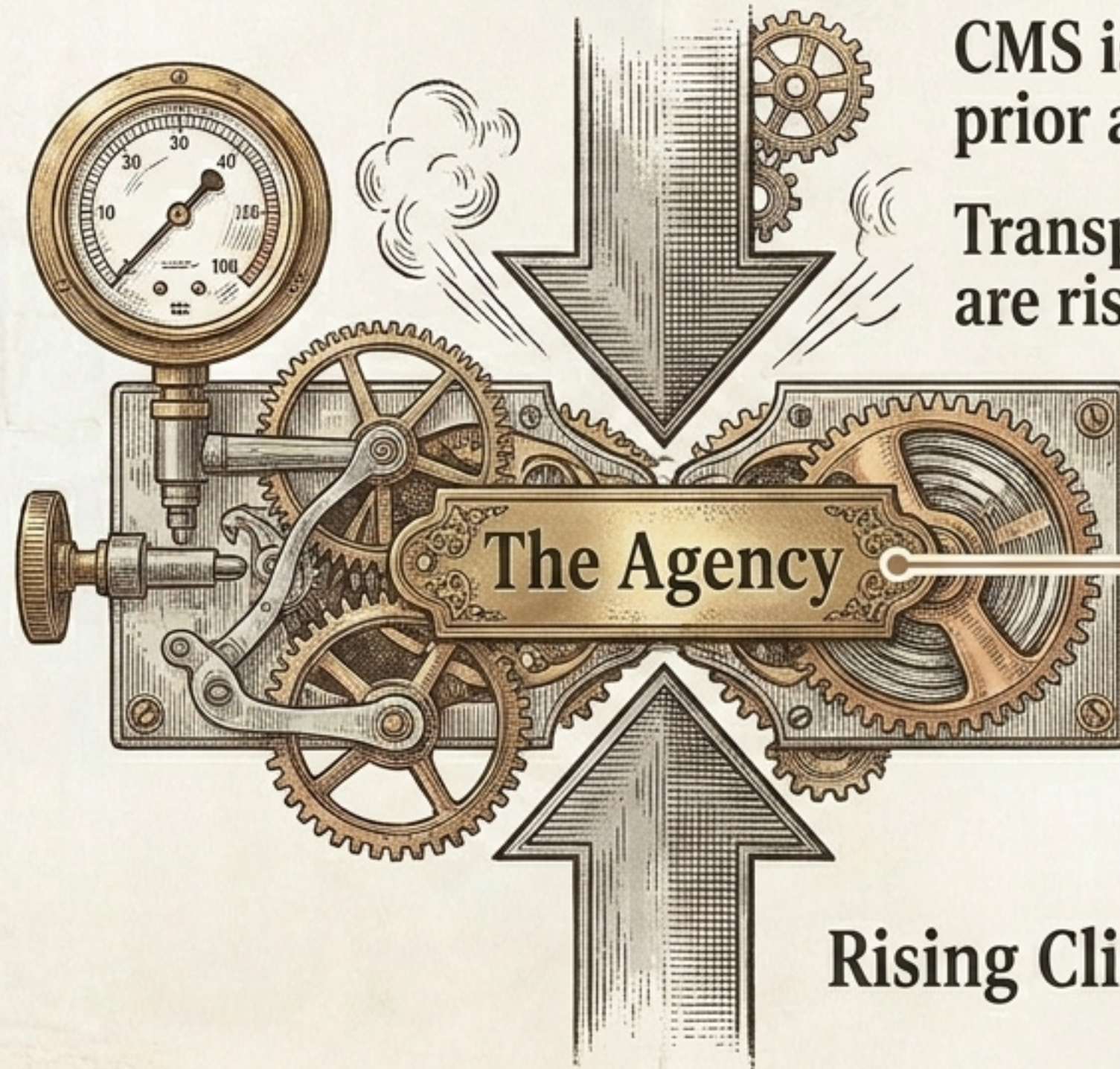
35M
plus MA members
in 2026

1.1M
more than
last year

- **SNP growth raises service complexity**

Dual-eligible and complex beneficiaries require more ongoing guidance, touchpoints, and operational discipline. Weak service can no longer be hidden by new demand.

Clients expect speed and visibility



CMS is pushing electronic prior authorization

Transparency expectations are rising

Agencies feel the pressure even if plans do the adjudication

Rising Client Expectations

Cost confusion is still real

Perceived Benefits

Strong benefits and low premiums.

Actual Exposure

\$5,421

Average MA out-of-pocket limit in-network

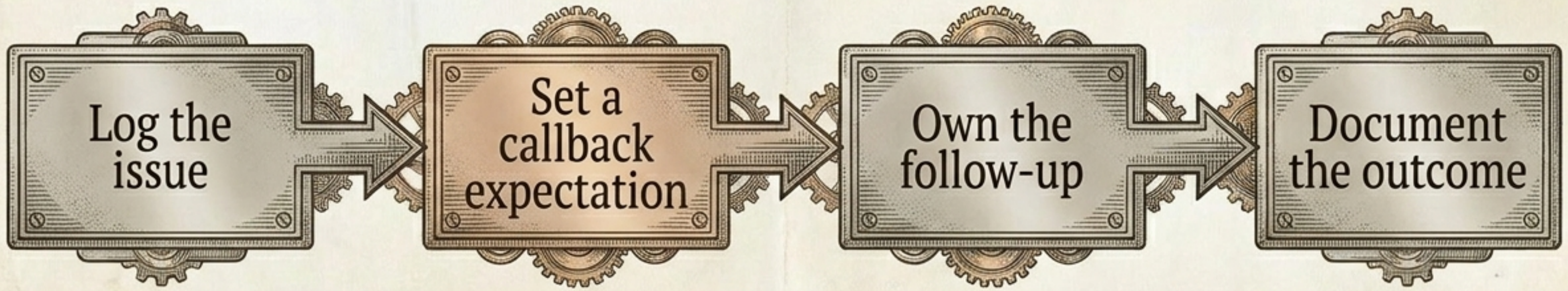
\$9,825

Average combined limit

Service calls are rarely just about paperwork. They are driven by surprise, uncertainty, and fear. Confused clients call people they trust

What strong agencies do next

Reactive Broker	Says, Call the carrier and see what they say.
Premium Agency	Executes a documented follow-up process and clean handoff.



What to say word for word

“

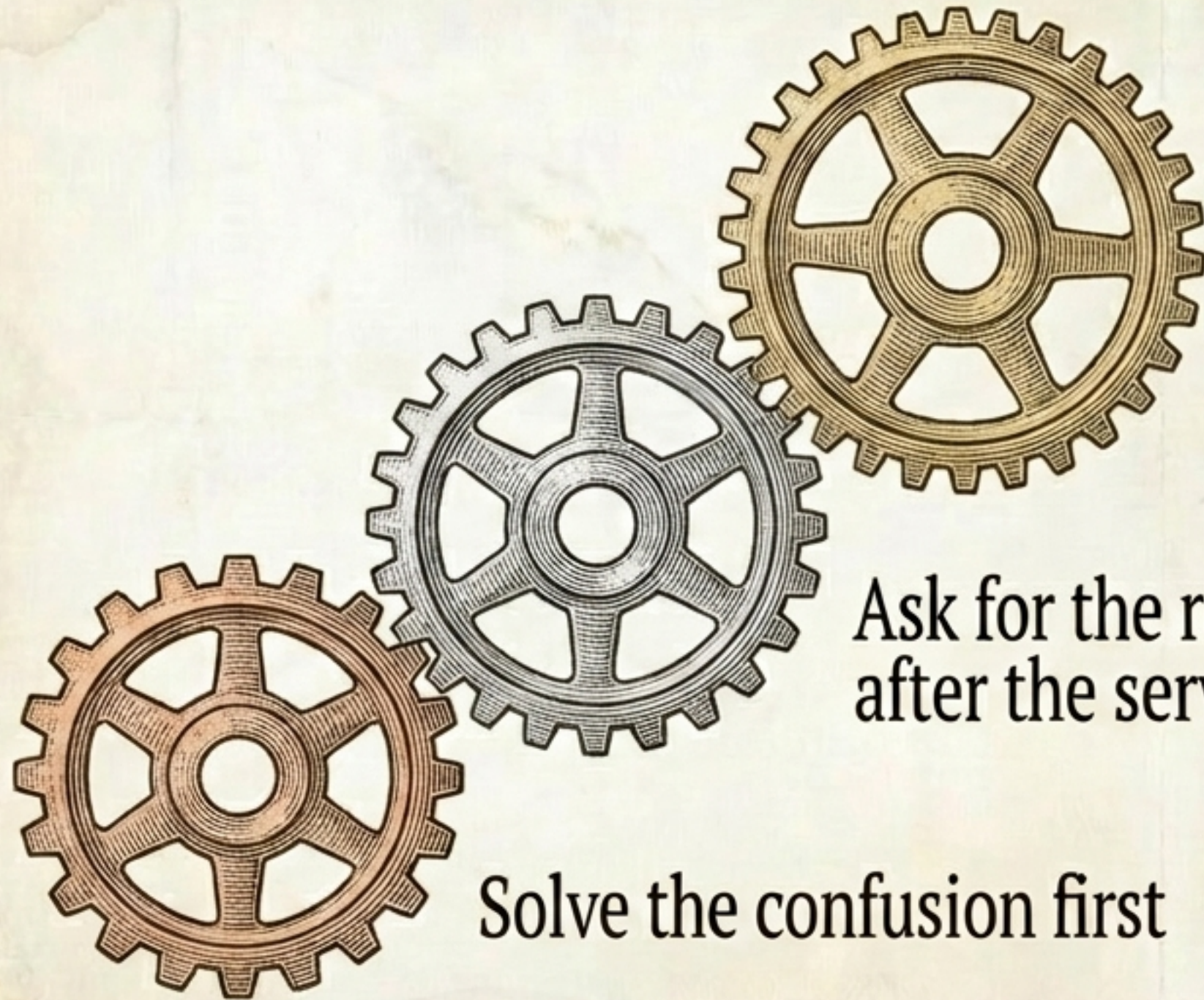
I

am glad you called. Let me help you get clarity on what is happening and what we need to verify next. Before we hang up, I am going to tell you exactly when you will hear back from me.

”

This buys the agency time to execute the service play, transforming panic into structured process.

Retention first, then referrals



Solve the confusion first

Ask for the referral
after the service win

Review ancillary gaps only
after trust is reinforced

A member with meaningful out-of-pocket exposure has legitimate needs. Introduce verified product lines (Hospital Indemnity, Cancer, Dental) as a helpful solution, not a sales pitch.

One move this week

The next 48 hours dictate your retention rate.



Write your agency's service intake script



Set a callback standard



Use PSM Brokerage support to tighten the process

Agencies that deliver clarity will own the market.