



Introduce yourself and preface the call with: "I know you're getting inundated with calls about this right now."

"Is now a good time to talk or would another time be better?"

"Because you're turning 65 soon, you are receiving calls and mailings from insurance carriers and agents who want to sell you a Medicare Supplement or Medicare Advantage plan."

"It can all be very overwhelming and I'd like to take this opportunity to help you weed through your choices."

"Are you enrolled in traditional Medicare yet? You are eligible to do so three months before you turn 65."

"You can enroll in Medicare up until three months after your birthday month."

"If you don't enroll, there is a late enrollment penalty."

"I can provide you with information about what traditional Medicare covers (hospital coverage, deductibles, co-pays, prescription costs, etc.) and why you need supplemental insurance to cover costs that are not included in Medicare."

"Are you in good health or do you have any health concerns or issues? Are you taking any prescriptions?"

"Are you married or are you living with someone, because many carriers offer a household discount?"

"I can research the best plan, rate and carrier for you based on your answers."

"My objective is to assist you with the best plan that fits your specific needs, and get you the right coverage."