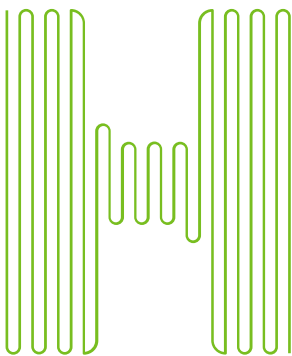
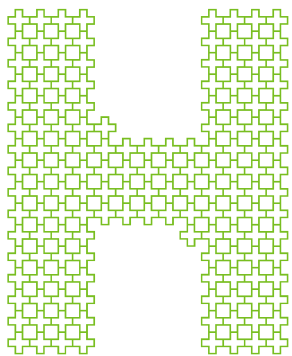
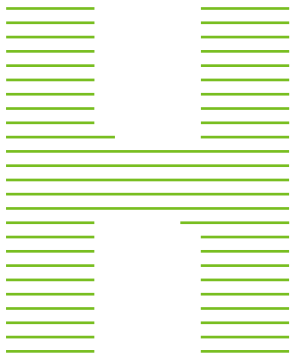
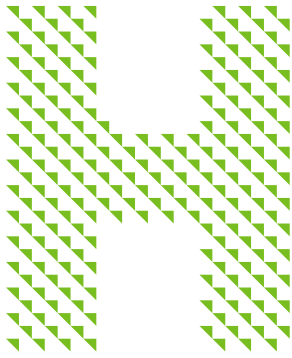


Essential  
**Lead Generation  
Strategies**  
to Grow Your Book of Business

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# Marketing foundations for Medicare agents

Which of these marketing tips does your marketing follow? Try to check off as many as possible for each of your marketing campaigns.

## Less is more

Instead of spreading yourself thin, dedicate more time to putting quality work into one or two marketing channels. Once you have mastered delivering quality marketing through a couple of channels, it might make sense to expand to new ones.

## Focus on value

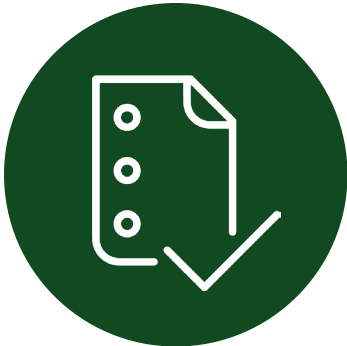
Whichever channel you use, give your audience a takeaway that helps them find a plan that meets their needs and helps lead healthier, happier lives. Prove yourself as someone who cares about their well-being and they will be more likely to seek you out when they have health insurance needs.



**The Humana difference:** Humana provides human care by aiming to go beyond what's expected from health insurance to offer more personalized, whole-person care. As an agent, you play a part in delivering human care in many ways, like exploring and understanding a client's individual needs, helping them find the right plan, educating them about plans and benefits, sharing useful resources or just listening. The above marketing best practices and human care go hand in hand.

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Develop a  
**marketing  
plan**



# Understand the sales cycle

Marketing can be used to nurture relationships with prospects and clients, but remember it's important to keep your marketing compliant throughout the year. As you plan your marketing and sales strategy, you'll want to ask some important questions:

- How far in advance of a sales event should you start marketing?
- How soon after should you follow up with attendees who have given permission to be contacted?
- Which marketing content is most timely and relevant during specific periods?
- Which content can be used year-round?

## Annual sales cycle of a health insurance agent

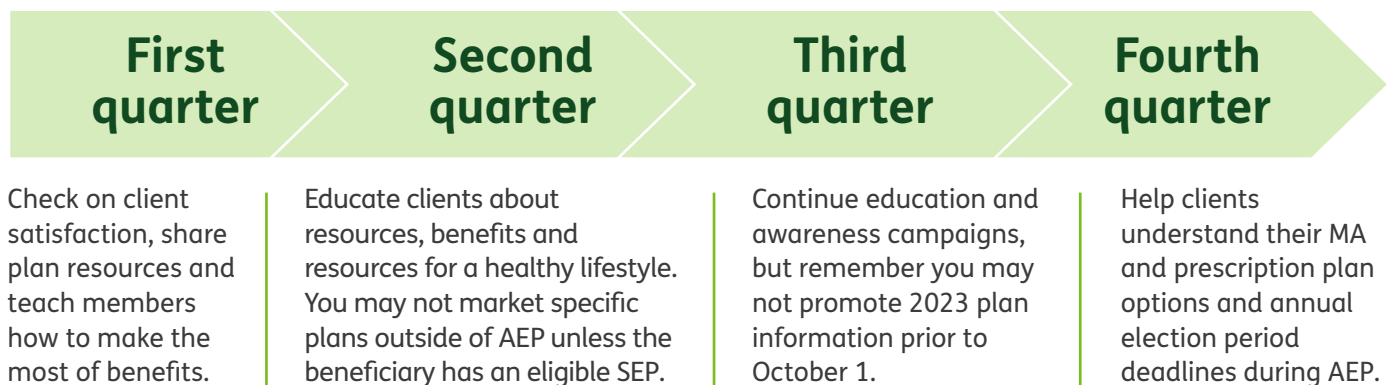
### Sales

During Open Enrollment Period (OEP)\*, check on client satisfaction and help answer any questions members may have.

For those on Original Medicare, Med Supp and stand-alone dental, vision and hearing plans can be offered year-round. Dual Eligible Special Needs Plans (DSNPs) can be sold during the quarterly DSNP Special Election Period (SEP) in the first 9 months of the calendar year.

During Annual Election Period (AEP), help prospects/clients pick or switch MA or MAPD plans based on their individual needs.

### Marketing



**The Humana difference:** Humana supports agents with lead generation throughout the sales cycle. This includes:

- A full lead generation playbook to help teach you to market yourself effectively and in compliance with the Centers for Medicare & Medicaid Services (CMS)
- A social media playbook that takes a deep dive into digital marketing
- A guide on retention and referral practices following a sale
- The Humana Marketing Resource Center (MRC) with pre-approved, customizable traditional and digital marketing assets that are ready for agents to use
- The Sales Enablement Library (SEL) full of educational and sales materials for sales presentations

\*During OEP, agents may not send unsolicited materials advertising the ability or opportunity to make an additional enrollment change or referencing OEP. They may not target beneficiaries who are in the OEP because they made a choice during Annual Enrollment Period (AEP) by purchase of mailing lists or other means of identification; engage in or promote agent or broker activities that intend to target the OEP as an opportunity to make further sales; or call or otherwise contact former enrollees who have selected a new plan during the AEP.

# Know your audience

## Age-ins

This group consists of individuals turning 65 years old, making the majority of them newly eligible for Medicare. They typically need a basic introduction to Medicare and help understanding their plan options.

## Original Medicare only

This group is only enrolled in Medicare Parts A and B. They may be experiencing unpredictable costs due to coverage gaps such as prescription drug, dental, vision and hearing coverage; no out-of-pocket limit; and copays.

## New to Medicare

People of any age who are newly eligible for Medicare. They may need your guidance in understanding their Medicare options. They may be surprised or frustrated by late-enrollment penalties.

## Dual eligible

This group is eligible for both Medicare and Medicaid. Be sure to communicate how Humana's DSNPs may help them better manage their conditions through a coordinated care model.

## Potential switchers

Switchers are existing Medicare beneficiaries with an understanding of the increasingly competitive Medicare market. They might want to shop for new plan options that can improve their savings, benefits or services.

## Veterans

Veterans may already receive government military health insurance. Be sure you know which benefits and coverage they have, so you can help them find the right plan for their needs.

## Multicultural

People in any of the above groups may also be from any culture. In-language resources and conversations can help you communicate and find the right plan for their needs and get the most out of their benefits.

**The Humana difference:** Humana offers plentiful resources to help you understand and engage with each of these audiences. This includes playbooks, toolkits, guides, articles, trainings, educational presentations for prospects and more. The MRC and SEL offer materials in multiple languages to support members and agents alike. The Humana Ignite site is the agent's hub for education and resources to support serving each of these audiences.

# Take a multi-channel approach

A strong marketing strategy will employ a variety of marketing channels, will take client preferences into account and will reach them multiple times through various channels. However, remember that less is more. Start with a couple of these channels and learn to target marketing efforts effectively before expanding to new channels.

## Do you know the “Rule of Seven”?

This is a well-known advertising formula that says consumers need to hear a message seven times before they will take action.<sup>1</sup> Following up with leads through multiple channels can help ensure they get the message.

## When to use various communications channels

### Traditional

Phone	Direct mail	Ads	In-person event
Build rapport Discuss complicated info Review personal/private information when appropriate and with consent	Communicate with many at once Send important info	Generate buzz Build awareness	Develop relationships Build community Earn trust

### Digital

Email	Social media	Virtual event
Communicate with many at once Send important info Save on costs	Build relationships Create dialogue Engage audience	Simulate face-to-face Share your screen Discuss Medicare basics

Establish a cadence of communications that keeps you top of mind without becoming a nuisance or white noise. As a rule of thumb, the more value you deliver with each communication, the more frequently you can communicate with prospects.

**The Humana difference:** Humana supports client engagement through a variety of channels. Marketing assets are available through the MRC in multiple languages for both traditional and digital channels, and many of these can be customized. Assets are also pre-approved with CMS and Humana. This helps make marketing a plug-and-play experience for agents.

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Top  
**marketing**  
channels





# Traditional marketing

Traditional marketing uses print materials to display, send or leave behind marketing communications at appropriate times and locations. We'll discuss the importance of digital marketing in the next section, but traditional marketing is still the preferred channel for many Medicare eligibles.

## Send



When you need to reach out to prospects and clients, direct mail is a tried-and-true method. The simplest direct mail may be a postcard to create awareness about a plan or upcoming event.

## Leave behind



Leave-behind information can be a non-intrusive way to share information. Simply leave helpful flyers, posters, banners and brochures at appropriate times and locations that your audience goes to. Before you leave any information behind, be sure it's an appropriate time and place. You can't leave behind information at pharmacy counters or provider settings where care is provided.

## Display



Paid ads and free-standing inserts are a great way to get your message in front of your audience. Place ads and inserts in publications or programs that are popular among your audience.

## Present



In-person interactions such as phone calls, presentations and Q&A sessions can often be more personable.

**The Humana difference:** Humana offers two comprehensive sources of traditional marketing and sales materials.

The MRC offers a broad selection of flyers, postcards, posters, free-standing inserts, presentations, ads, brochures, banners, radio scripts, lock boxes and more.

The SEL focuses on sales collateral, including Medicare 101 presentations, sales presentations, flyers, POP brochures, Summary of Benefits, Benefits-at-a-Glance, Annual Notice of Change, enrollment backs—everything you need for a complete and compliant sales presentation, plus great materials for leave-behinds and marketing.

Both resources are easily searched with powerful filters and offer assets in multiple languages for print and download.

# Digital marketing

Digital marketing can be a great way to reach large numbers of prospects at a low cost. Digital adoption has accelerated to become more of a necessity than a “nice to have.” Here are some compelling numbers to illustrate this trend:

**61%**

of people 65 and older own a smartphone.<sup>2</sup>

**78%**

of baby boomers on social media use Facebook.<sup>3</sup>

**75%**

of people 65 and older use the internet.<sup>2</sup>

**20%**

of those 65 and older have participated in a virtual “party” or social gathering with friends of family.<sup>4</sup>

**19%**

of those 65 and older had ordered groceries or takeout from a restaurant using online technology.<sup>4</sup>

## Email marketing tips

Email marketing can be cost-effective because it’s easy to send out large-volume communications at a low cost. Emails are also easy to personalize for your audience. You can deliver valuable content and messages right to your prospect’s inbox to stay top of mind. Here are some pointers:

### Personalize

- Address recipients by name.
- Segment your list of recipients by plan type, demographic characteristics or interests. Tailor your message to each segment.
- Fewer, quality emails with individualized content can often be more effective than impersonal mass emails.

### Grab attention

- Use riveting subject lines so the reader can’t resist opening the email to find out more.
- Break content into small paragraphs of two to three sentences to keep information bite-sized.
- Make content more readable by selectively bolding important information, underlining hyperlinked websites and using white space to separate sections.



Offer a compelling call to action throughout your email. Give clear instructions on next steps to take and let the reader know how they’ll benefit. Give them a phone number to call or a link to click.

**The Humana difference:** The MRC offers a selection of pre-approved, professionally designed HTML email templates that you can adapt to your needs. We also go deeper into email marketing best practices in the full lead generation playbook available to agents.

# Social media best practices

Social media is another channel worth trying. With the majority of baby boomer social media users being on Facebook, the platform can reach a wide audience.<sup>3</sup> Post relevant and timely content regularly that helps your audience stay informed and healthy\*.

\*Agents must complete the mandatory social media training from Humana MarketPoint University and comply with Humana's social media guidelines as well as Centers for Medicare & Medicaid Services Medicare Communications and Marketing Guidelines.

## Your social media checklist

Check off as many of these criteria as possible for each post to get the greatest engagement from followers and prospects.

### Did you...?

- Consider your audience.** Post content that will resonate with followers and the people you want to attract.
- Lead with empathy.** Put yourself in your audience's shoes. What would help them the most? How would they best like to hear this information?
- Be credible and reliable.** Be sure information you share is vetted and from a trustworthy source.
- Show your personality,** but remain professional. Let people know who you are outside of work by sharing passions or hobbies. Stay away from politics, religion or anything controversial.
- Remain compliant.** Follow the social media guidelines and remember MA organizations may not send direct messages from social media platforms.

### Elements of a strong social media strategy

- Short but inspirational caption
- Contact info and business hours
- Curated content from a reputable source
- A few relevant emojis to keep captions scannable and fun
- Call to action
- Bilingual if relevant

**The Humana difference:** Here are some useful social media resources that Humana agents can take advantage of once they've completed the mandatory social media training.

- Humana's social media playbook offers in-depth guidance on the dos and don'ts of social media with examples.
- The Marketing Resource Center takes both the guesswork and the legwork out of marketing. Our growing library of social media posts helps you engage with followers professionally. The built-in social media functionality makes it easy to customize your post and post it to your social media feed.
- The Humana Ignite site also features articles that help you make the most of social media.

# Community marketing

Community or grassroots marketing gets you into your community to engage with people face to face. It's a great way to build relationships, spark conversations, establish a real presence and build your reputation.

Community marketing involves providing educational events, such as formal presentations or casual walk-up or drop-in Q&A sessions. This is best achieved at places your audience frequents, such as grocery stores, a fitness center or community center. But be sure you are complying with all the regulations for contacting beneficiaries, including how/where marketing is allowed. For example, MA organizations may not approach enrollees in common areas such as parking lots, hallways and lobbies. Sessions can also be held virtually if needed.

## Grassroots ideas for today and beyond\*

\*Agents need to have events approved in advance.

### Hosting a table or a presentation at local businesses:

- Grocery stores
- Food banks or pantries
- Fitness facilities
- Financial institutions
- Flea or farmers' markets

### Hosting informal social or virtual events:

- Bring-your-own-ice-cream social
- Happy hour
- Bingo, trivia or movie night
- Sewing circle



**The Humana difference:** Humana's Retail Program takes care of the hardest part of community marketing—establishing a relationship with businesses. Humana has partnered with national stores such as Walmart and Kroger to place you in stores where your prospective clients shop. This gives you the opportunity to meet prospects face to face that you might otherwise not have reached through other channels. The program has been extremely successful, leading to over 50,000 Medicare Advantage Prescription Drug Plan (MAPD) enrollments and over 10,000 PDP enrollments during AEP 2020 at Walmart locations alone.

# It's time to take action

You've learned some dependable approaches to lead generation. Now it's time to put them into practice. Use the template below to help chart your next steps.

## Medicare agent business plan template

### Action Plan

Lead generation strategies			
Lead generation tactics	1 Which tactics have you used before?	2 Which tactics have been successful in generating leads?	3 Which do you want to continue/try to meet your goals?
Local events and partnerships	Referrals		
	Virtual educational events/new member events		
	In-person educational events/new member events		
	Partnerships with local businesses/organizations		
	Partnerships with influencers or other insurance agents		
	Community-based marketing		
	Retail events/partnerships		
	Networking events		
Marketing channels	Direct mail		
	Email		
	Website		
	Social media		
	Purchased leads		
Other:			

### 4 Do you have the resources/materials you need to execute the lead gen tactics you plan to do?

What resources/materials are needed?	Where will you get the resources/materials?	What is the cost of the resources/materials?
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### Selling

<b>Lead conversion</b>	Of the Medicare leads you have today what percentage do you expect to convert into sales within your target timeframe? This is a good time to validate that you expect to have enough leads to reach your sales goals.
<b>Organizing and tracking leads</b>	How will you organize and track leads throughout the sales process?

# Take lead generation to the next level with Humana

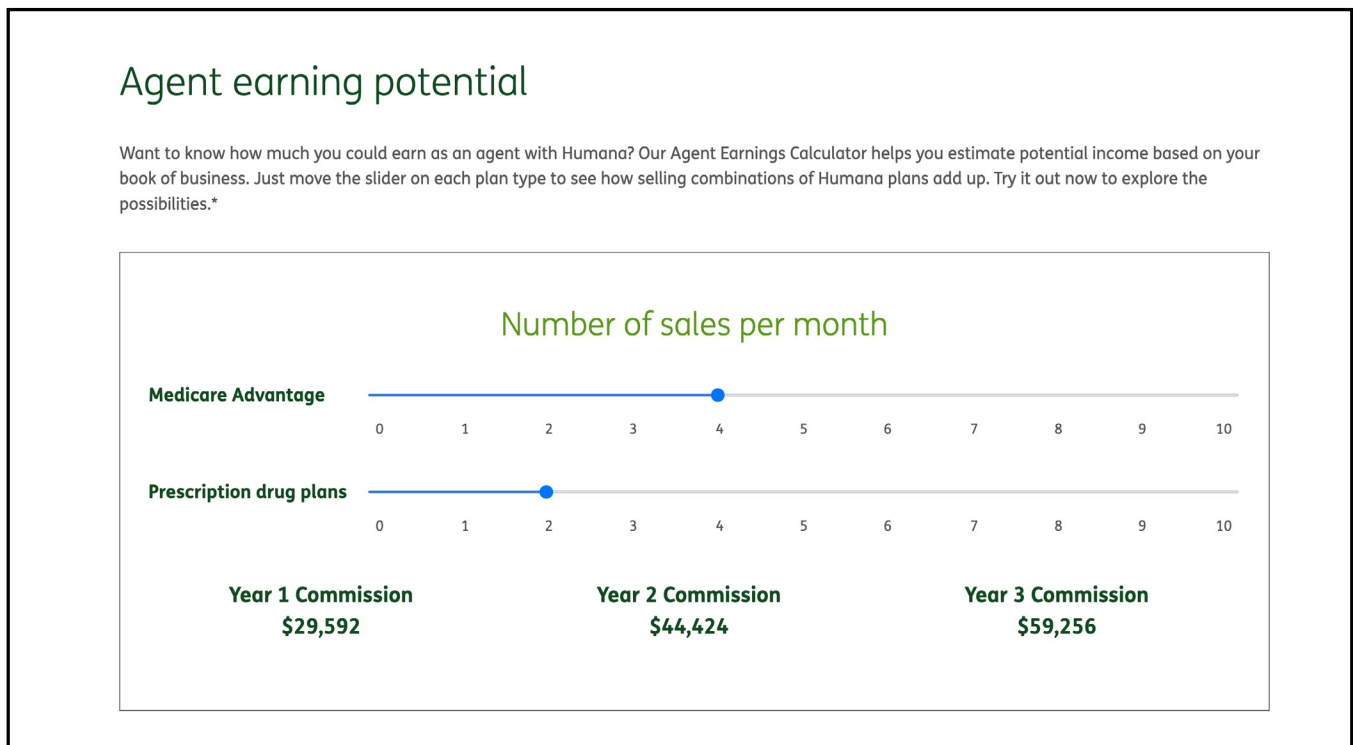
When our agents succeed, we succeed. Humana provides marketing resources, sales support, education and training, sales technology tools and competitive plans. We're at your side the entire way from finding prospective clients to enrolling new members—and helping them get the most from their benefits.

## What could your pipeline look like with this level of support? Here's how to get access in three steps.

- 1. Talk to a representative.** If you've already filled out the form at [ReadyForHumana.com](https://www.humana.com/readyforhumana), a representative will contact you. You can also [find your representative](#) and reach out to them yourself.
- 2. Contract with Humana.** Lastly, you'll complete your broker contract, which can be done online.
- 3. Certify to sell Medicare and Humana plans.** You can complete necessary certifications online. Humana may even subsidize your certification fees when you meet qualifying requirements.

## From there, you'll have access to training and resources to help you start selling!

Interested in finding out how much you could earn as an agent with Humana? Check out our [Agent Earnings Calculator](#) to explore the possibilities.



# Grow Your Book of Business with Essential Lead Generation Strategies

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