

## Secret Shopper Check List

Secret Shoppers keep a close eye on everything that Sales Agents specializing in Medicare do & say. The following information can help you prepare for a Medicare Advantage Plan meeting with a Secret Shopper.

### Before the Meeting

- Make sure that you have the appropriate Permission to Contact form and Scope of Appointment completed
- State that you do not work for Medicare or the federal government. Make it clear that you are an Independent Sales Agent Specializing in Medicare Insurance plans and are compensated for any sale that may occur
- Thoroughly go over the plan eligibility criteria
  - Must live in the service area to enroll
  - Must have Medicare A & B
  - Explain that they will not lose the Medicare coverage by enrolling in to a Medicare Advantage plan
- Explain the enrollment and disenrollment periods

### During the Meeting

- Thoroughly explain the difference between a Medicare Advantage and a Medicare Supplement plan. Make sure the client understands the in-network and out-of-network use requirements & limitations
- If applicable, explain how member may have to obtain specialist referrals and prior authorizations
- Thoroughly describe out-of-pocket costs, and review how Maximum out-of-pocket cost is calculated
- Ask questions that can assist you in determining their eligibility for Medicaid, Special Needs Plans or LIS Extra Help. If applicable, assist the beneficiary for signing up for additional benefits
- Thoroughly review the provider directory and the prescription drug formulary
- Go over any prescription copays, tiers and make sure the client understands the “donut hole”
- Go over the CMS Star Ratings on the plans
- Remind them of the right to file an appeal or grievance with the plan carrier
- Explain any late enrollment penalties
- Remind prospect about the member ID card at the proposed effective date



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## **After the Meeting**

- Confirm that client does not have any additional questions or concerns
- Highlight the customer service information for the plan & explain that they will get a post enrollment call from the carrier to confirm they understand the plan that they are enrolling into.
- Leave your business card or contact information



800.926.8875 | 717.540.5690



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Fax 717.540.5628



500 Nationwide Drive, Harrisburg, PA 17110