**Calling Turning 65's - How To Stay Compliant**

Turning 65 Call Script: There are several ways for agents to market and or prospect for Medicare Supplement sales. Of course, a few agents still use cold calling as one of those methods. The most important thing to remember when cold calling Medicare Supplement Prospects is that **you cannot call for Medicare Advantage Plans or Part D Plans**.

Agents must strictly only cold call for Medicare Supplement Plans. A good call script should be short and to the point and should not sound formal. You are simply calling to see if the prospect wants to learn more about their options on receiving the **Medicare Benefits that they Want, Need & Deserve**. If you call people that are within 1 to 3 months of their 65th birthday, you will have a tough time as these people are already getting bombarded with both calls as well as direct mail. *It is usually more productive to call people that will turn 65 during the next 3 to 9 months as these people are probably not being solicited as much.*

**Medicare Supplement Call Script**

A sample call script is below but calling T65 Prospects for supplements 3-9 month prior to Turning 65 is very simple.

"Hi, I am the local agent for {Your Company} and a Medicare Benefits Advocate, and this is a courtesy call to show you how to sign up for Medicare Part A & Part B if you need help doing that. Have you received your Medicare (Red, White & Blue} Card yet?  
  
I am also going to email you some helpful information that you will need to know. Do you currently have any questions on Medicare Benefits or what your options are in receiving the **Medicare Benefits that you Want, Need & Deserve?**

During your call, most clients will also have questions about Medicare Part D Drug Plans, and they may also have an interest in Medicare Advantage Plans**. A Scope of Appointment Form is necessary when or if the conversation turns to either type of plan (MAPD or PDP}.**

Is this {First Name}?

Hi {First Name}, this is {Your Full Name} the local agent for {Your Company} and a Medicare Benefits Advocate.

The reason I'm calling is that I am reaching out to all people turning 65 in the next year because of the transition onto Social Security and Medicare for most Americans is confusing.

We have been educating people Turning 65 for nearly \_\_\_ years, and **we are a local resource for any questions you may have on Medicare, Medicare Part A, Medicare Part B and how to avoid penalties, etc...**  
I realize that between direct mail and other phone calls, you are more than likely getting bombarded with companies and insurance agents wanting to talk with you. We are different. Because we have been doing this a long time, we just want to introduce ourselves, answer any questions you may have right now on Medicare, and Medicare Supplements, and that is all. Do you have any questions so far?

Great, it's a process, and we know this is a big point in everyone's life, so we approach it different, what is your best email to send you vital information, about signing up for Medicare Part A & Part B, and the options that you have to receive the **Medicare Benefits that you Want, Need and Deserve!**  We will also provide information on Extra Benefits that you may qualify for...

What is your best email address to get that information to you? \_\_\_\_\_\_\_\_\_\_\_\_\_ (Repeat email address back to them for accuracy) Great!  
  
Do you have any questions right now about Medicare and/or your options?

We will get that information emailed to you today and please don't hesitate to contact us with any questions you may have or that come up concerning Medicare Benefits. Also, as a reminder, Your Local Medicare Specialist Helpline is {Your Phone Number}.  
  
**Special Note:** *Always make any calling script customized to you, meaning to change words, phrases that fits you the best. Have fun, we are helping people get the Medicare Benefits that they Want, Need and Deserve!*