

# MEDICARE BY SAVOY

THE STRATEGY, PEOPLE, PROCESSES AND TECHNOLOGY

# | The Baby Boomer Generation



## Demographics are on our side

- 10,000 Baby Boomers turn 65 every day
- 75 million Baby Boomers – about as many as Millennials
- Baby Boomers control 70% of the county's disposable income
- Baby Boomers invented technology!



## We're sitting on a goldmine

- Leads are currency
- Our Small and Mid-Sized groups are filled with leads (if no retiree coverage)
- Converting Medicare-eligible retirees to Medicare coverage is a revenue opportunity



## Employees are working longer, past age 65

- Medicare is primary for groups that qualify as less than 20 employees
- In these groups, Medicare-eligible active employees can move to a Medicare plan



## Groups are also referral sources

- "Sandwich Generation" employees need guidance for parents, grandparents, other family and friends

# Why Is Savoy In Medicare?

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## Broker service

Makes Savoy a more complete source of products and services to brokers



## Portfolio expansion

- Growth within existing footprint
- Flanking strategy against competition



## Revenue source differentiation

- Makes Savoy less dependent on just one source
- Protects Savoy from the ups and downs of small group business



## Revenue growth

# The Savoy Mission and Medicare

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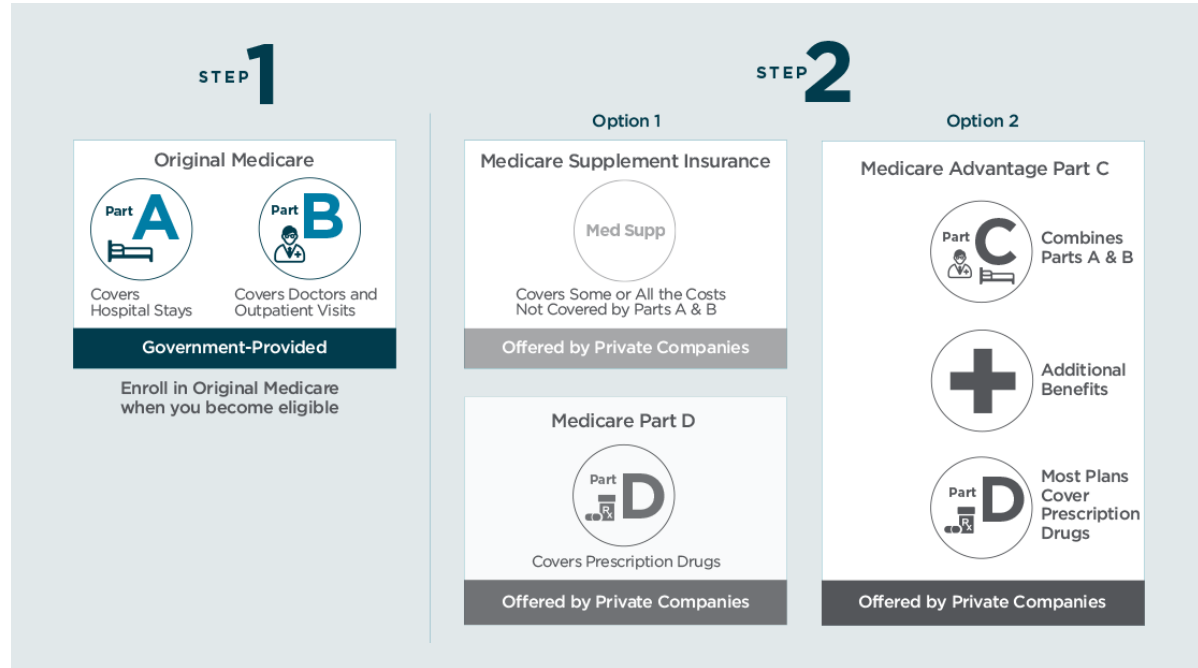
## Elevate the broker

Medicare elevates the broker with

- New opportunities to earn
- New expertise that is highly valued by group administrators
- Protecting the book from outside Medicare peddlers

# Medicare Decisions Are Hard

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## 40% of people shop during AEP

- 10% switch
- 5% switch carriers



## Financial drivers

- Premium cost, OOP costs for services and drugs



## Product and carrier considerations

- Network, Referrals, Formulary



## Emotional drivers

- Fear of picking the wrong plan



## Shopping triggers

- ANOC, marketing

# THE SIZE OF THE GROUP MATTERS

Less Than

20

Employees

You MUST enroll in Medicare, because by law Medicare becomes your primary coverage. If you don't enroll into Medicare, claims may not be paid, and you may face financial penalties due to late enrollment.

20

or more Employees

If you (or spouse) qualify for Medicare due to a disability, Medicare would be considered as your primary coverage.

Less Than

100

Employees

If you or your spouse is currently working and you have coverage through an employer, you may be able to delay Part A and Part B.

All

Group Sizes

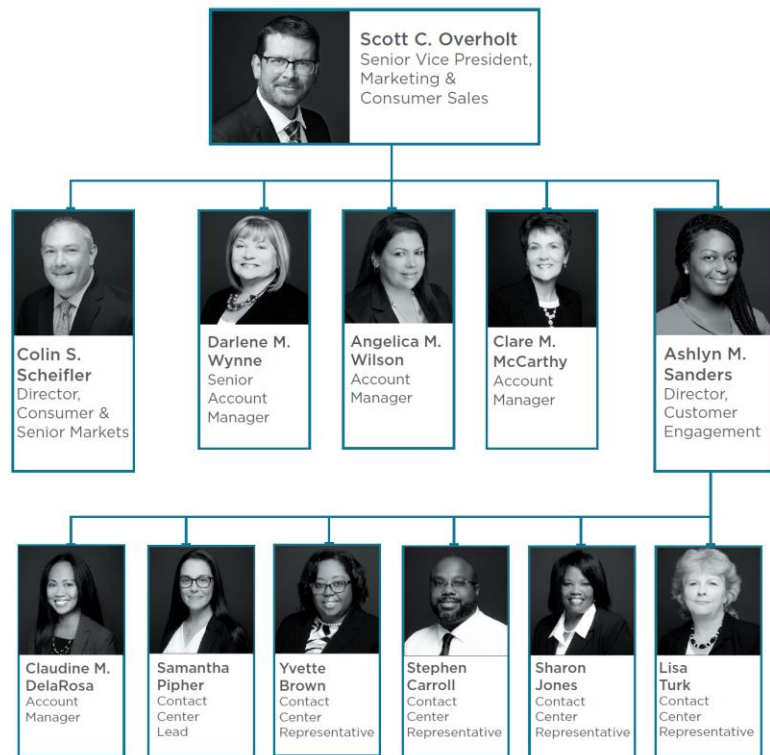
If your prescription drug plan is not considered creditable coverage, you may face a financial penalty after retirement. We recommend you consult your employer about creditable coverage.

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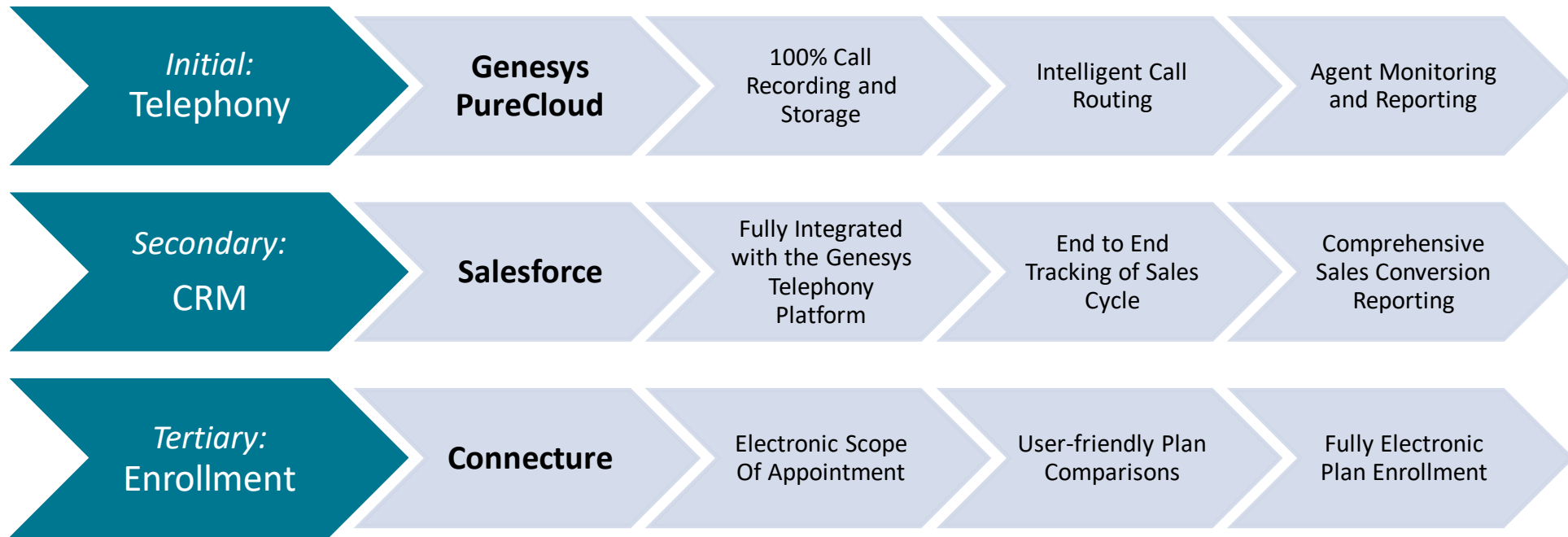
# Savoy is Fully Equipped with People, Process and Technology

- Expert account people in each region
- Fully supported operations team
- Compliant Contact Center with licensed agents to answer questions and enroll people
- Market-leading Connecture digital enrollment tool
- Consumer-facing website to learn, shop and buy, [MedicareBySavoy.com](https://www.MedicareBySavoy.com)



# SCALABLE CONTACT CENTER PLATFORMS

The Contact Center utilizes industry leading technology platforms to meet the needs of our partners and customers; to ensure CMS compliance; and to make the shopping and enrollment processes trustworthy and seamless



**MEDICARE**  
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# Savoy Educates Both Consumers and Brokers



**MEDICARE 101 | What Medicare Parts A & B Cover**

Part A	Part B
<b>Hospital and skilled nursing insurance helps cover:</b>	<b>Doctor's office visit and outpatient service insurance helps cover:</b>
Inpatient hospital care	Outpatient hospital services (minor surgeries)
Inpatient mental health care	Physician services
Skilled nursing facility care	Some preventive care (i.e., flu and pneumonia shots)
Home health care	Laboratory services
Some blood for transfusions during inpatient care	Blood
	Home health care
	Outpatient physical, occupational and speech-language therapy
	Durable medical equipment (wheelchairs, oxygen, etc.)
	Outpatient mental health
	Ambulance

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# Reference Guide for Brokers



## MEDICARE REFERENCE GUIDE

### TABLE OF CONTENTS

MEDICARE BASICS .....	3
Coverage Options .....	3
What You Get from the Government .....	3
What You Purchase from an Insurance Company .....	4
MEDICARE ENROLLMENT PERIODS .....	7
Part A & Part B - Original Medicare .....	7
Medicare Supplement Insurance (Medigap) .....	8
Medicare Advantage Plan (Part C) or Medicare Prescription Drug Coverage (Part D) ..	8
2020 MEDICARE SAVINGS PROGRAM (MSP) INCOME LIMITS .....	10
MEDICARE SAVINGS PROGRAMS (MSPs) ELIGIBILITY & COVERAGE .....	12
2020 COMPARISON OF PAAD AND SENIOR GOLD .....	14
GUIDANCE COMPARISON BETWEEN MARKETING/SALES & EDUCATIONAL EVENTS.....	15
EXAMPLE PHONE SCRIPT .....	16
MEDICARE.GOV .....	17
SSI.GOV .....	18

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# What Kind of Medicare Broker Do You Want To Be?

All Referrals

Sell Medigap

“ALL IN”

# Get Started Today

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To learn how to partner with Medicare By Savoy and increase your earnings, contact us today.

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908.246.8561

