HOW TO HOST A SUCCESSFUL MEDICARE EDUCATIONAL EVENT

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RITTER Insurance Marketing®
AN INTEGRITY COMPANY

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Educational events are an exceptional way to build your Medicare book of business! They allow you to get in front of potential clients, show your expertise in the field, and support the seniors in your community in a meaningful way. Although the processes and rules surrounding educational events are more flexible than sales events, there are still many questions surrounding them. As one of the leading field marketing organizations in the Medicare market, Ritter's here to help you successfully navigate your next educational event!

Finding a Space for Your Event

Picking a place should be top priority for your event. After all, you won't get very far in your presentation if you don't have anywhere to present. On a compliance end, these events should be held in a public venue. **They should never be held in a home or one-on-one setting.** Below are a few options to consider.

Take It Virtual, If Needed

The COVID-19 pandemic led to numerous changes, one of which includes how we gather. Sometimes, you may need to compliantly hold a virtual education event for Medicare prospects or enrollees. If you are holding a virtual presentation, you will need to choose an online platform (e.g., Skype, Zoom, Facebook Live), instead of a physical location, for your event. Your carriers will likely have specific rules for virtual events, so be sure to check with them first.

Where Everybody Knows Your Name

While everyone may not shout your name like Norm from Cheers, it can work to host your event somewhere that you frequent as a patron or consumer. This could be somewhere like a faith-based organization, local VFW, or country club. There are a few benefits to this. You likely already have a relationship with the venue, thus giving you an easier inroad to approaching a conversation about hosting an event there. Additionally, when potential clients who frequent that locale attend your event, you immediately have something in common with them. This small detail will likely go a long way in your overall sales success.

If You Host It, They Will Come

We're going back to basics for this strategy. Simply put, go where the people are already going. Think of places like a community recreation center, a library, or a fire hall that hosts a bingo night. If the prospect is a regular at the venue, you can use on-site marketing, like displaying flyers on a bulletin board or sponsoring the next big bingo night prize! There is also the benefit that people should be more likely to attend and respond since the event is in a familiar location.

You've Got a Friend in Us

Affinity partnerships are something we often talk about here at Ritter. (Sorry if we are starting to sound like a broken record, but they're important to cover here, too!) These partnerships are arrangements with local organizations or businesses that could refer clients to you. The prospects who come from these partnerships will likely view you as someone who has a "stamp of approval" from that organization, which can boost your credibility before you say a word!

In the Medicare market, financial planners, CPAs, and senior centers are just the beginning of a long list of possible partners. If you have an existing partnership, reach out and see if a Medicare 101 event would be beneficial for their current client base. Don't have an affinity partnership yet? Ask us for more information about partnering with a local organization!

The options we've discussed certainly don't make an exhaustive list, but they're a great place to start as you consider where to hold your event. As you review your options, here are a few questions to keep in mind:

- Is there a cost to use the space?
- Is the space equipped for your presentation? (i.e., projector, enough seating space, etc.)
- Is anyone else doing something similar in this location?
- Do they have a way to promote the event internally (e.g., a bulletin board or newsletter)

These will ultimately help you identify if you would like to move forward with that location, and if some of those factors fit into your overall marketing strategy.

Note: *The CMS 2024 Final Rule prohibits marketing events from occurring within 12 hours of an educational event in the same building or any adjacent buildings.*

Preparing for Your Event

Once you have your venue picked out, it's time to make sure you have everything prepared for your educational event. This includes some obvious things, like having a presentation (we'll cover how Ritter can help with that in a moment), but it also includes being prepared with important documents and resources.

Securing a Presentation

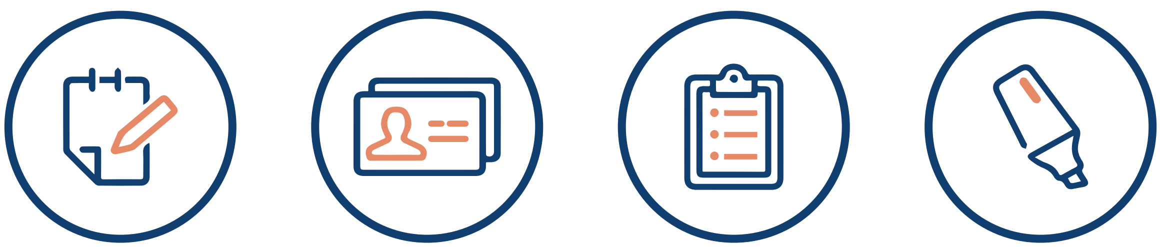
There are a few routes you can go for the presentation. You can create your own by deciding what topics you want to cover (Original Medicare, prescription drug plans, Medicare Advantage Prescription Drug plans, etc.), researching the topics, and ensuring easy to follow layout. This can be a great option for the agent who is familiar with putting together presentations and wants to control the flow of the presentation. But, if you do make your own presentation, you need to make sure it is compliant. Ritter's full-time compliance team would be more than happy to review your presentation and help you remain compliant! For assistance, reach out to ComplianceOfficer@RitterIM.com.

Agents also have the option of using Ritter's educational event slide deck. This slide deck explores information about the Medicare program as a whole, from Original Medicare's Part A and B to the Medicare Part D donut hole, and everything in between. It has been reviewed and cleared by our compliance team for agent use in an educational event. However, agents should be aware this slide deck contains information for a specific year, so be mindful of market changes and ensure you're using the most up-to-date version of our slide deck.

Paperwork and Promotional Items

A presentation is important, but you'll want to have some other items with you as well, including:

- **Promotional Notepads** — You're covering a lot of useful info and your audience will want to take notes.
- **Promotional Pens** — Your audience will need something to write with; it might as well have your name and info on it, right?
- **Business Cards** — These can provide more info than the promotional pen can hold, including your website or your unique Shop & Enroll page URL.



In addition to these items, there are additional items that may be helpful like:

- **Branded Shop & Enroll Brochures** — These brochures go into the basics of Medicare and provide your contact info and Shop & Enroll website so the prospect can review plans.
- **Informational Handouts** — These items can give your attendees documents to help them follow along with your presentation.

Many of these items can be purchased and customized at ShopRitterIM.com. There are also a number of other tchotchkes that you can browse and buy while you are there!

Agents must register with Ritter and have at least one active contract through Ritter to purchase marketing materials on ShopRitterIM.com. Orders will be rejected if both requirements are not met.

Promoting Your Event

No one wants to speak to an empty room. You need to promote your event. We touched on a few ways to do this a little earlier, but we'll detail them below for easy reference.

Promoting with Your Venue

You may want to use a communication channel related to your venue. Perhaps the organization has a newsletter or community calendar to which you can add your event. This is a great strategy if the venue has many seniors who visit it.

Using Your Communication Network

If you have an online platform, use that to your benefit. Add your educational event as an event on your Facebook page. If you have a website, feature your event on the front page so that someone visiting your site for the first time, they will have an easy on-ramp to learn about Medicare and meet you in one stop.

Traditional Advertising

What is black and white and read by seniors? Don't be afraid to use classical advertising for your event, put an ad in your local paper. You may also have a hyper-local publication. These can be a great way to promote your local event to the local crowd.

Making the Most of Word of Mouth

Perhaps it's older siblings, an aunt or uncle, or maybe a mentor — we all have someone older than 65 that we could tell about our event. Let them know the info for your event so that they can share it with their peers as people have questions or bring up Medicare.

Please note, as is the case with most of this guide, this is not an exhaustive list. We hope this helps get your imagination going with a few ideas.

Following CMS Rules

There are also a few special requirements to keep in mind as you advertise Medicare educational events.

- All educational events must be explicitly marketed as "educational" to beneficiaries.
- Educational event advertisements and invitations must also contain the following disclaimers:
    - "For accommodations of persons with special needs at meetings call <insert phone and TTY number>."
    - "This event is only for educational purposes and no plan-specific benefits or details will be shared."

CMS now considers agents and brokers to be third-party marketing organizations (TPMOs). Agents and brokers must record all sales, enrollment and marketing calls (including video calls) with beneficiaries in their entirety. According to the CMS 2024 Final Rule, call recording is limited to marketing (including retention marketing), sales, and enrollment calls. Agents do not need to record conversations when meeting in person.

You can follow these guidelines to stay compliant:

- Disclose to the beneficiary when conducting lead-generating activities that his or her information will be provided to a licensed insurance agent for future contact:
  - Verbally when communicating with a beneficiary at an event
  - In writing when communicating with a beneficiary through mail or other paper communication
  - Electronically when communicating with a beneficiary through email, online chat, or other electronic messaging platform

You must also add the following TPMO disclaimer to your email communications, website, marketing print materials, and other marketing materials for your event. If you stick to simply listing the name, time, and place of your event, a flier advertising your event won't need the TPMO disclaimer (since it counts as communications instead of marketing according to CMS). For further information on when to include the TPMO disclaimer, please see our blog post.

If marketing fewer than all plans within a service area, use:

"We do not offer every plan available in your area. Currently we represent [insert number of organizations] organizations which offer [insert number of plans] products in your area. Please contact Medicare.gov, 1-800-MEDICARE, or your local State Health Insurance Program (SHIP) to get information on all of your options."

If marketing all plans within a service area, use:

"Currently we represent [insert number of organizations] organizations which offer [insert number of plans] products in your area. You can always contact Medicare.gov, 1-800-MEDICARE, or your local State Health Insurance Program (SHIP) for help with plan choices."

Closing the Deal

Let's look at a few strategies you can use during educational events to increase the possibility of converting your attendees into clients.

Give a Great Presentation and Thoroughly Answer Questions

If you can articulate the information in a comprehensible way, your attendees will see that as a mark of your expertise in the subject and turn to you when they're ready to discuss their Medicare choices. Also, being quick and precise with answers to prospects questions can further build their confidence in your expertise. Just be sure your answers stay within the scope of their questions. You aren't allowed to answer questions beyond what attendees ask.

Ensure They Have Your Info

Make it a priority to share your business card with every attendee. You can include one with the information you've prepared for your attendees. Also, hand extra ones out as you talk to clients afterwards. It never hurts for a prospect to have a backup in case one gets lost. You can also provide multiple means of distributing your information, using things like pens or Shop & Enroll brochures. Essentially, you just want to ensure that when the attendees are ready to take that next step, that they will know how to get in touch with you.

Remember, you must not try to convince educational event attendees of or discuss specific plans or carriers during the event. Rather, you are trying to get them thinking about which options (Original Medicare, Medicare Advantage, Part D, or other Medicare programs) may be a good fit for them and how each of those options work and apply to their unique situation. Additionally, the CMS 2024 Final Rule prohibits the distribution and collection of Scopes of Appointment (SOAs) and the scheduling of future appointments at educational events. However, agents may collect business reply cards (BRCs) and permission to contact (PTC) at these events.

Since CMS also considers all insurance agents and brokers to be Third-Party Marketing Organizations (TPMOs), you must also disclose to the beneficiary that his or her information will be provided to a licensed insurance agent if they provide a form of contact.

Compliance Is Key

Ah, yes! The compliance section. The most beloved topic related to all Medicare discussions and documents. Below we wanted to list some do's and don'ts of educational events.

Things You CAN Do

1. **Hand out objective educational materials on Medicare Advantage, Part D, and other Medicare programs.**

   It may be immensely helpful to provide additional items that help explain Medicare enrollment periods or provide an overview of Original Medicare costs for the current year. Just ensure that your materials DO NOT include any plan- or carrier-specific information.

2. **Answer questions posed by attendees.**

   Thoroughly answer attendees' questions, but always stay within the scope of the question.

3. **Collect generic business reply cards and PTC.**

   BRCs are a pre-addressed card that attendees can return to you when they are looking for more information or to schedule a one-on-one sales appointment. The BRCs can be an easy way for the beneficiary to initiate a conversation with you and act as a permission to contact, allowing you to reach out and follow up with their request.

4. **Give out your business card and contact info for beneficiaries to use to initiate contact.**

   The goal of this rule is that beneficiaries know how to contact you if they have any questions or concerns. Be sure whatever you provide includes your phone number, email, and website/ Shop & Enroll URL if applicable. Give your attendees options to contact you in the way they would prefer to contact you (e.g., phone, email, mail).

Things You CANNOT Do

1. **Display a sign-in sheet or collect info (e.g., names, addresses, phone numbers) of attendees — this doesn't constitute permission to contact.**

   Your attendees should be the ones to initiate contact with you if they would like you to follow up with any additional services.

2. **Hand out applications or marketing materials which contain specific plan info.**

   All information you provide should be generic. These should also be void of content CMS would describe as marketing activities, like sharing benefits or benefit structures, comparing plans, or going into information about Star Ratings.

3. **Answer questions beyond what attendees ask.**

   You can thoroughly answer questions, but keep the answer within the scope of the question.

4. **Give away cash or other monetary gifts/rebates.**

   This one is self-explanatory but remember to also avoid giving away items like gift cards or other items that have a cash value.

5. **Provide or collect SOAs and/or enrollment forms.**

   Your event should only be educational. At no point during the event should you give out an SOA or enrollment form.

6. **Discuss any carrier-specific plan or benefits or distribute marketing plan materials.**

   Similar to our earlier points about not including marketing content, keep all discussion during your educational event generic. If a question would lead into an attendee looking for specifics, let them know that you cannot go into those details at the event.

7. **Give an educational presentation in a one-on-one situation.**

   Educational events should always be in a public venue and NEVER in a one-on-one setting.

As you're hosting your event, be sure to stick to the parameters laid out by CMS. These events can be exceptional for your business, but if you don't follow the compliance guidelines, they can turn into a major headache and lead to negative consequences.

With Ritter Insurance Marketing and this guide, you should have the know-how and a few resources to help you host a compliant and successful educational event. If you have more questions, you can give us a call at **800-769-1847** or find your specific sales specialist to connect with at [RitterIM.com/Meet-Your-Sales-Team!](RitterIM.com/Meet-Your-Sales-Team) For compliance questions, reach out to ComplianceOfficer@RitterIM.com.