



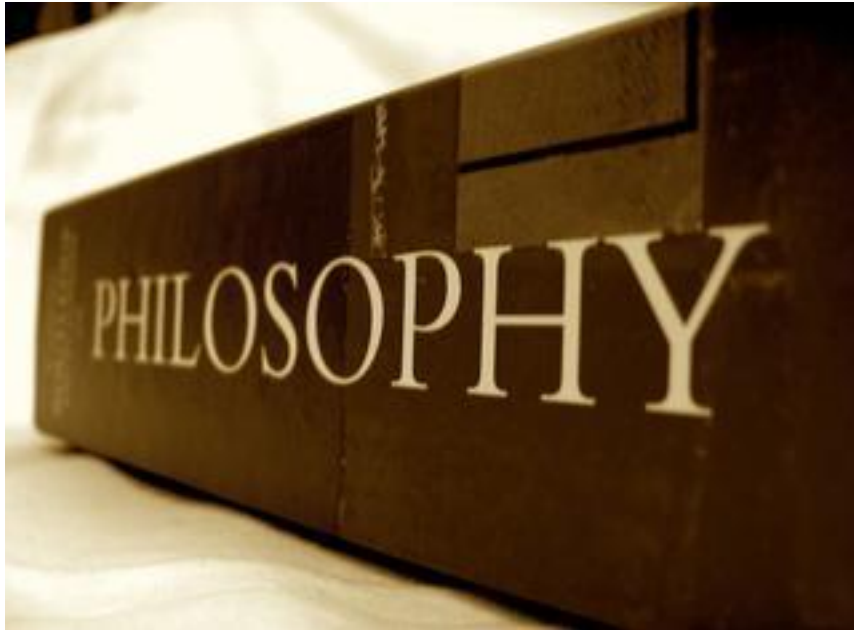
Relational Rather than Transactional

Medicare, Medicare Plans, Rx Drugs, Dental

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DoubleHealthUSA

Client Business Philosophy



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- Understand the Environment.
- Understand the Products.
- Understand the Client.
- Educate the Client.
- Work with Clients to help them make the best choice for them.
- Assume that problems may occur.
- Problem solve as needed.
- Respond to changes in environment, products, and client.

What is Double Health USA?



- National Insurance Agency and Consulting Organization.
- Based in Michigan.
- Appointed with a number of Michigan and National Insurance companies.
- Licensed in 33 States.
- Principle was Vice president of the Blue Cross Blue Shield of Michigan National Chrysler Account for 22 years.
- 40 years in the insurance industry

Four Examples of Client Business Philosophy in Action

- Medicare and Medicare plans.
- Changing your Medicare plan.
- Medicare Prescription Drug Plans.
- Dental Insurance



PRICE



PROVIDER CHOICE



BENEFITS

Medicare and Medicare Plans



- Gain a basic understanding of Medicare and Medicare Plans.
- Review Medicare and Medicare plans in 12 Questions power point.
- Gain and understanding of Client needs.
- Compare different products, plans, and companies.
- Work with Clients to help them make the best decision for them.
- Complete the application process.
- Follow up and trouble shooting as needed.



The Medicare 12 Questions

- 1) **What is Medicare?**
- 2) What does each part of Medicare cover?
- 3) What are Medicare Part D Rx Drug Plans?
- 4) What doesn't Medicare cover?
- 5) **What is Original Medicare with a Part D Rx Drug Plan?**
- 6) What are the strong points and possible issues with Medicare A&B plus Part D Rx Drugs?
- 7) **What is Original Medicare with Part D Rx, and a Medicare Supplemental Plan?**
- 8) What are the strong points and possible issues with Medicare A&B, Part D Rx and a Medicare Supplemental Plan?
- 9) **What is a Medicare Advantage Plan with Rx Drugs?**
- 10) What are the strong points and possible issues with Medicare Advantage Plans?
- 11) ***What are Medicare and Medicare Plan features to consider in making your choices?***
- 12) ***What are the personal issues you need to consider your choices?***

Changing your Medicare Plan



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- Determine good point and issues with current plan with client.
- Review Health Plan policies such as Medical Underwriting.
- Obtain clear understanding of personal issues could effect plan change.
- Review Medicare plan change options.
- Apply for plan changes to determine acceptance and/or price. (Note Medicare Advantage Plans can only be made during open enrollment 10/15 -12/7 for the following year).
- Compare existing plan with alternative plans.
- Help Client decide whether to change or keep current plan.
- Enrollment and trouble shooting as needed.

Medicare Rx Drug Plans (New or Change)

- List Client's current and anticipated Rx Drugs.
- Research formularies of selected RX plans to find if Client's drugs are covered and if so at what level.
- For high cost Rx Drugs review discount websites to compare plan and discounted price costs.
- Research Rx Plans premiums, benefits, networks, and other features.
- Help the client make Rx Plan changes based on all of the above.
- Enrollment and trouble shooting as needed.



Dental Insurance



- Discuss Clients dental health.
- Analyze informal or formal long term dental treatment plan.
- Review selected plans dental benefits especially waiting periods, dental class maximums, annual maximums, and covered services.
- Review dental plan costs.
- Compare selected dental plans based on all of the above.
- Help Client make the best dental plan choice for them.
- Enrollment and trouble shooting as needed.



Contact Double Health USA



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We Hope to hear from You!

**THANK
YOU**