



# Grassroots Marketing Campaigns

Community Based Activity

# A thought...

**The best swordsman in the world does not need to fear the second best swordsman in the world, but rather the man ignorant of swords and knowledgeable about gun powder.”**

Mark Twain

# Steps to Identify Potential Customers

## “Plan Your Work, Work Your Plan”



1. Identify local service area.

\* See the Summary of Benefits to find counties where the plan is offered.

2. Determine where there are contracted providers.

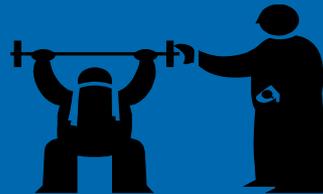
\* Use the Provider Directory to identify contracted providers, both primary care doctors, specialists, and ancillary providers.

\* Focus on areas of good network coverage

# Steps to Identify Potential Customers

3. Determine any community services or potential source located in the above areas.

4. Be **ACTIVE!**



Be the source of truth, and remind people you are there by your presence.

5. **Be ever mindful of CMS and MIPPA regulations.**

**If you do not remain compliant, you are out of business.**

# Identify and Approach...

As sites are identified, work to “contribute”, not to “receive”.

Plan your approach with the mindset of “How can I support this organization’s efforts? What do I bring to the table? How do I bring value?”



# Identify and Approach...

Remember the world of MIPPA – participation is influenced by whether or not food is served to the attendees, and collection of leads is influenced by how the event is advertised (sales event versus educational event).



# Identify and Approach...

Plan your approach to the organizations in a manner that is compliant with both CMS regulations, and the new MIPPA regulations.



**\* MIPPA Alert - If an event is purely educational in nature, you cannot collect leads.**

Establishing your reputation is not without value – you are planting seeds.



# Identify and Approach...

Remember to **ALWAYS** report your marketing activity!

CMS requires notification ahead of time of your Organized marketing Events.



# Identify and Approach...

During Lock-In, concentrating on locations / organizations / prospects that qualify for a Special Election Period (SEP) pay the immediate dividends, but, relationships will pay off year-round.

Many of the following types of organizations are effective when targeting people who may be eligible for a SEP, including those eligible for Special Needs Plans (SNPs):

# Identify and Approach...

Senior centers – A very active target audience, senior centers are more likely to host activities aimed at drawing in larger segments of the community as a whole.

Seniors who regularly attend activities at senior centers are typically receptive to receiving information about their healthcare choices.

- Be Different
- Offer Value
- Approach on an educational basis

**\* MIPPA Alert – be extra careful if food is being served at the event, or if it is publicized as an “Educational Event”.**

# Identify and Approach...

Non-profit organizations – The Alzheimer's Association, American Lung Association, American Heart Association, American Stroke Association, American Diabetes Association, American Society of Hypertension, and others, can be resources for locating those afflicted with those conditions, and their caregivers, and support groups.

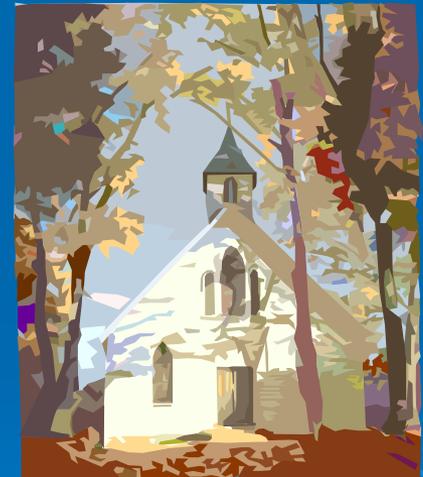
- Approach organizations important to you
- Volunteer!
- Donate!

**\*MIPPA Alert – If you are there to volunteer, you are not there to sell. You are looking to create an image and differentiate yourself from every other agent looking for business.**

# Identify and Approach...

Faith-based organizations (FBOs) – Offering a trusted environment for their members, many FBOs have senior groups, caregiver support groups, and other opportunities for comfortable, one-on-one interaction with the target audience.

- Share a program you believe in with those who share your beliefs
- Work with other faiths to help others
- Check FBO Module for more details



**\* MIPPA Alert – Remember the differences between “Educational” and “Sales” events.**

# Identify and Approach...

Health fairs – These venues reach out to large numbers of seniors who are looking specifically for information on healthcare, prescription medications, etc.

These events can assist in raising brand awareness, agent visibility, and build connections with other senior service organizations in the market.



# Identify...

- Be proactive and approachable. Don't sit behind the table with your arms crossed, or talking on your cell phone. Greet all in attendance. While not everyone may be a prospect for what you offer, they know someone who is.
- Visit with the other vendors at the event. You are generally looking to reach the same people, and you can help each other. They can be another source of referrals, both for prospects, and for additional events.



# Identify...

Concentrate on prospect generation. Selling at events where services are offered is a CMS violation, and your immediate purpose at the event is generating prospects, not an immediate sale.



Concentrating too long on just one individual may cost you a number of other prospects that come by during that time.

# Identify...

-Be careful with “Register to Win” techniques, as you are subject to CMS and MIPPA Regulations, and a list of just names with qualification wastes time, money, and effort in follow-up. And, you need to make prizes available to all, even if they are not eligible for the products you are representing.



**\* MIPPA Alert - Be careful in planning participation, as MIPPA regulations dictate what you can do depending upon who else is participating, and how the event is advertised.**

# Identify...

Food pantries and other nutrition assistance programs – These organizations typically serve low-income seniors and are seen as trusted sources of information for answering questions related to general health care and well-being.

Food pantries offer perhaps the most focused opportunity to interact with the dual-eligible population. Nutrition sites offer similar opportunities,

- Volunteer!
- Donate!

**\* MIPPA Alert – If you are there to volunteer, you are not there to sell. You are looking to create an image and differentiate yourself from every other agent looking for business.**



# Identify...

Public housing authorities and facilities, including HUD housing sites. Public housing facilities often include a large proportion of senior residents, making them an effective venue for communications targeted towards dual-eligibles.

Other senior-oriented housing developments offer opportunities as well, as many will have partial subsidized accommodations.

Much like working with Senior Centers:

- Be Different
- Offer Value
- Approach on an educational basis

**\* MIPPA Alert – If you conduct a presentation on an educational basis, you cannot collect lead information.**

# Identify...

Community and neighborhood associations – Seniors who are active in their communities typically are involved with community and neighborhood associations, which often host speakers to talk about issues of common concern for their members, including healthcare. If this community is inhabited primarily by seniors, all the better!

Much like attendees of health fairs, while not everyone you address at these associations may be an immediate prospect, they know someone who is.

# Identify...

These associations are also good sources for those about to be a prospect. Watch for the “Tweeners” – prospects in the near future.



\* **MIPPA Alert – If you conduct a presentation on an educational basis, you cannot collect lead information.**

# Identify and Approach...

Caregiver organizations –  
Caregivers are an important audience to target because they are typically the decision-makers regarding healthcare choices for the seniors they care for.

- Many of these organizations affiliate with non-profit organizations. Working with one of these groups may well lead to involvement with the other.



# Identify and Approach...

- Hospitals commonly host these organizations, and frequently look for guest speakers at their meetings. Become the subject matter expert capable of addressing these group.



- \* **MIPPA Alert** – If these opportunities to address a group are not publicized as a sales event, collection of prospect information is not allowed.

# Identify and Approach...

Social service organizations – By targeting groups of social workers and senior service organizations, one can “influence the influencer”, or those who make frequent referrals for service to seniors and their caregivers.

These centers of influence are often in need of base education of what all is available for those they assist. Being able to competently and confidently address these organizations can be a great source of referrals.

- Staging events offering Continuing Education Credit can draw groups together to educate and network.



# Identify and Approach...

Other Insurance Professionals – Many agents working other areas reaching the Medicare market may not offer healthcare programs to their clients, for a variety of reasons. “Bake a bigger pie”.

Consider organizing a network of agents to share prospects and opportunities. Such networking can be very beneficial to both yourself, and these agents.

Look to work with agents that concentrate on:

- Group Insurance
- Long-Term Care
- Property and Casualty
- Life Insurance

\* MIPPA Alert – Other agents cannot set the appointment for you.

# Identify and Approach...

Think of organizations that work with people new to the area, and how best to approach them:

- Welcome Wagons
- Chambers of Commerce
- Newcomer Clubs



These organizations could help refer people who are new to the area, people who may well qualify for a Special Election Period (SEP).

# Identify and Approach...

- Adult day care facilities – A good opportunity to reach out to a consumer audience, adult day care facilities typically serve low-income seniors. These venues present opportunities to not only reach a captive audience, but their caregivers as well.
- Provider partners who share your interest in your prospective clients, and who offer complimentary programs.
- Others – cultural centers, state agencies, Park and Recreation departments, other government programs.

# Identify and Approach...

- Ask for help during your individual appointments and group meetings to identify community contacts and organizations.
- Keep an open eye (and ear) for other community opportunities that may present themselves. The “grapevine” and senior publications can lead you to many opportunities you may otherwise miss.

**Remember to always follow CMS Guidelines for marketing activities, and notify your contracting hierarchy of your calendar of events!**



# Your thoughts...

## Questions?



**PREMIER**  
Insurance Contracts

Thank you!