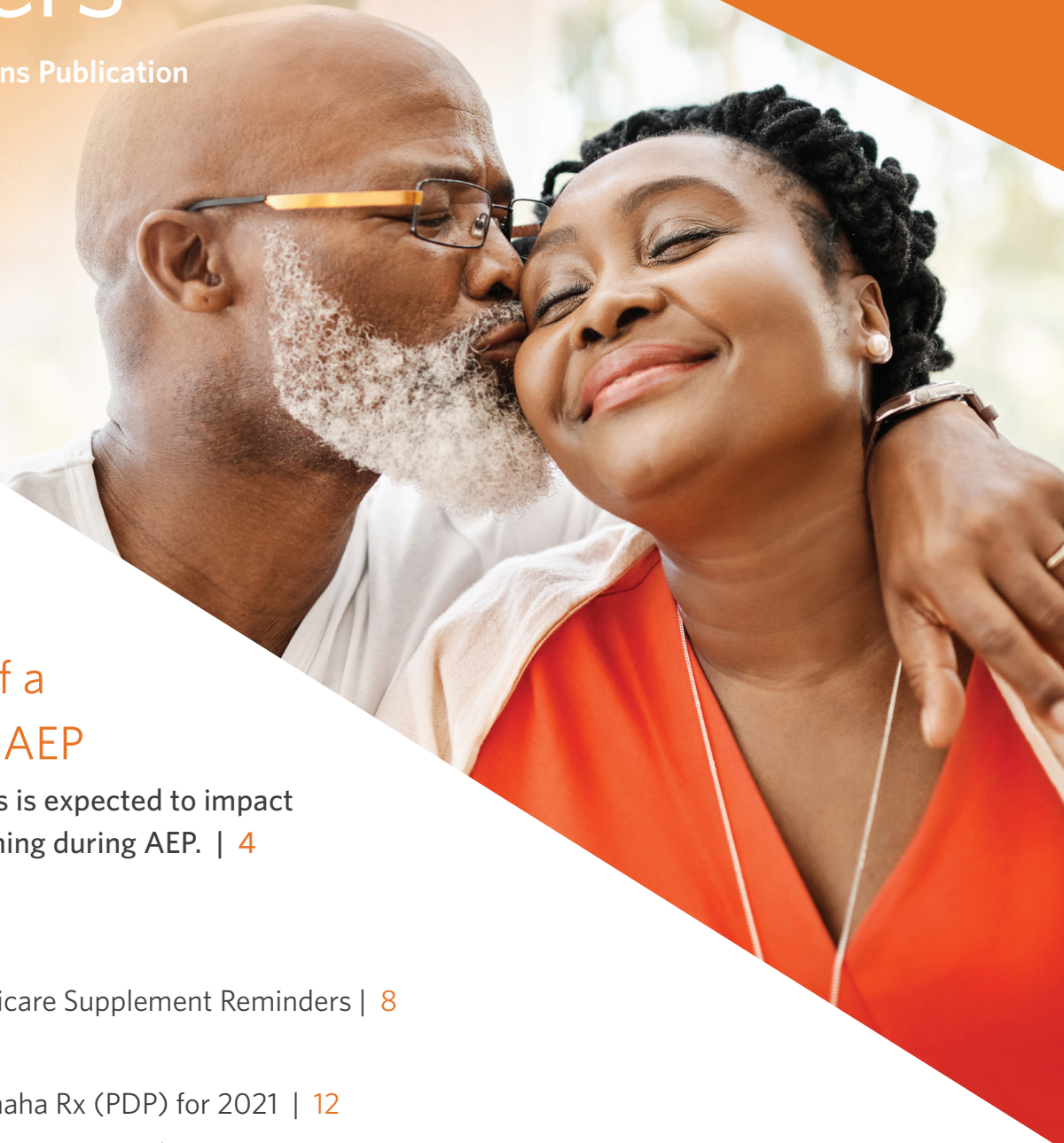


Mutual Matters

A Medicare Solutions Publication

September 2020



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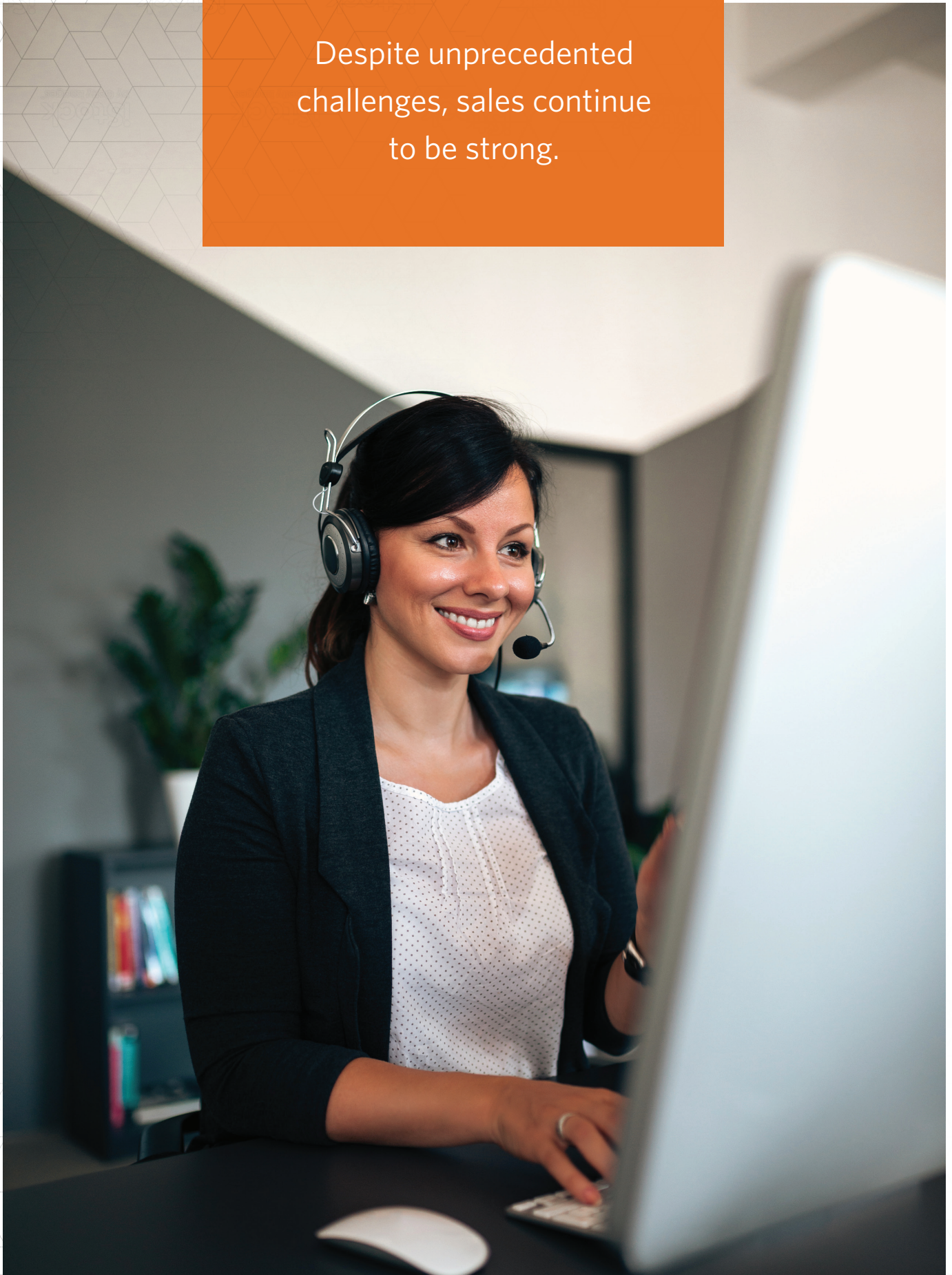
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Despite unprecedented
challenges, sales continue
to be strong.



A Message from Randy Mousel

In fact, while other carriers may be looking at the landscape and worrying, we're excited for AEP this year, just as we are every year.

Why, you may ask.

Our advantages are many. Consider ...

- We've been with Medicare from the beginning, and with more than 1.3 million policyholders, we are, and will continue to be, a major player in the Med supp field.
- Along with being competitively priced in most markets, we offer money-saving value adds and second-to-none customer services.
- Our simple, intuitive e-App can get your clients from prospect to policyholder in hours, not days (more about that later).

Most of all, our biggest advantage is **you**. Our success is thanks in large part to your hard work and commitment to serving the needs of your clients.

To help you be as successful as you can this AEP, we've selected several topics for this quarter's edition of Mutual Matters that are timely, relevant and practical.

For example, if you're looking for insights on what our consumer research says about what this year's AEP may bring, check out Deft COVID-19 Research article. Have questions about our e-App? Medicare Supplement e-App 101 has answers, including best practices so your clients can get coverage faster and you get paid sooner. Lastly, if you want to brush up on some of the Mutual of Omaha's differentiators, head over to page 8 for Smooth Sailing: Medicare Supplement Reminders.

We know you have choices when it comes to placing your business. Thank you for choosing to work with us. We take your trust seriously and work hard to deliver the products and service you expect from a carrier.

Sincerely,

A handwritten signature in black ink that reads "Randy J. Mousel". The signature is fluid and cursive, with the first name "Randy" being more prominent than the last name "Mousel".

Senior Vice President, Brokerage Sales | Senior Health Solutions



How Will a Pandemic Impact AEP?

Some people believe gazing into a crystal ball allows them to divine the future. Others turn to tea leaves or tarot cards. We choose modern-day soothsayers who use research and data to predict upcoming events.

A recent Deft Research study examined the impact COVID-19 has on Medicare consumers. The survey, conducted from April 24 to May 4, 2020, delved into three important areas:



The pandemic's impact on seniors' day-to-day lives



How they feel about their current medical and drug coverage and whether they may be likely to switch in the future



How they'll approach shopping differently during the upcoming Annual Enrollment Period

The Day-to-Day Impact of COVID-19

Seniors feel they're taking on the greatest share of the risk. While they make up just 16% of the total U.S. population, they account for 80% of COVID-19 deaths. So, it's easy to understand their "us vs. them" attitude. Eight out of 10 seniors say they don't think the average person is taking the pandemic seriously.

How has this changed their daily lives? Even as some states are loosening restrictions, many seniors are continuing to stay home and avoiding contact with others. Nine out of 10 are concerned about their health. This level of concern rises when they think about the possibility of loved ones contracting the virus.

For people who can least afford health care disruptions, seniors are the ones most likely to experience them. Feeling they're at an increased risk for contracting the virus, they may choose to cancel or reschedule medical appointments and put off routine procedures.

Many seniors also are concerned with their financial health. Younger seniors, age 65-69, are somewhat more concerned than those 75+ and this is in keeping with what happened during the Great Recession of 2008 when baby boomers were hit particularly hard just as they were getting ready to age-in to Medicare.

Perceptions About Their Current Coverage

How seniors perceive their coverage may be tied to how they feel about their carrier's response to COVID-19. People who are satisfied with their carrier's response to the pandemic — those who feel their insurer is on their side and has plans in place to help them stay safe — are almost twice as likely to keep their current coverage.

What Mutual of Omaha is Doing

Responding to the COVID-19 crisis has been a challenge for all carriers. But, done correctly, the payoff is policyholder loyalty. That's why Mutual of Omaha has been in touch with our Med supp and PDP customers to:

- ✓ Assure them that we're here to help
- ✓ Provide resources to help them stay safe
- ✓ Provide information on important topics like telehealth and mail-order prescriptions
- ✓ Offer advice on the importance of keeping medical appointments and continuing to take medications as prescribed

How Seniors Will Respond This Fall

With about two-thirds of seniors believing a second spike is likely this fall or winter, it's reasonable to think they may hunker down and stay put for now. That may mean less shopping and switching than in previous years.

The good news is that people who purchased a Med supp policy did so because they were confident it would provide the coverage they needed should something unexpected happen. And thanks to COVID-19, the unexpected is here.

What this Means for You

With change comes opportunity. And that's certain to be true during this year's AEP. Here's what you might expect to see:

- **Fewer face-to-face meetings** — Only 9% of people in highly-impacted states say they would be comfortable meeting face-to-face. However, people who used an agent in 2019, were twice as likely to say they would still meet with that agent in-person.

- **Increased use of technology** — In lieu of face-to-face meetings, seniors prefer communicating by phone or email. They also are becoming more tech savvy, making them open to using video platforms like Skype and Zoom. And they say they would consider attending live online seminars and watching pre-recorded videos.
- **Fewer people delaying Medicare** — During the 2008 recession, more people enrolled in Medicare at age 65. Should this happen again, you'll have the opportunity to help more new people with their Medicare supplement insurance needs.

According to the Deft Research study on COVID-19, there isn't a one-size-fits-all solution when it comes to working with your Medicare-age clients during AEP. The best solution may be to provide a variety of ways to help them learn about their coverage options.



Med supp and dental insurance go hand-in-hand

According to the National Association of Dental Plans (NADP), dental coverage is the most often requested supplemental benefit. Yet nearly two thirds of Medicare enrollees don't have it.

A Perfect Pair

If you think AEP is just about helping people find the right Medicare supplement plan, you're missing out ... not only on the ability to delight your clients by providing the additional coverage they want and need, but on the opportunity to make a supplemental sale.

People Need Dental Coverage, Too

During this year's AEP, you may encounter more people enrolling in Medicare at age 65. (See the story on page 4.) People leaving the workforce and transitioning from an employer's health insurance plan to Medicare supplement may have had dental coverage in the past. That means they understand the value and they know it's something they'll need as they head into retirement.

Give Them What They Want

Since dental coverage is popular with people aging into Medicare, we priced our dental policies for people age 65+. Thanks to our two policy options, your clients are sure to find one that fits their needs and budget.

Both dental policies provide the coverage your clients expect.

- Preventive Services (full coverage): Cleanings and X-rays
- Basic Services: Fillings and simple extractions
- Major Services: Root canals, crowns, bridges, dentures, periodontics and surgical extractions

Our large dental network includes over 390,000 dental provider locations nationwide. These providers — members of the DenteMax Plus network that includes DenteMax, United Concordia Dental and Connection Dental — offer dental services at negotiated rates. That means lower out-of-pocket costs when your clients use an in-network dentist.

Our dental policies also include an optional vision rider. For just \$8.28 per month*, your clients can receive expense reimbursement for eye exams, eyeglasses and contact lenses.

It's an Easy Transition

Whether you choose our Med supp e-App or paper, you always have a dental application at your fingertips. Our e-App transitions seamlessly from a Med supp to a dental sale. Just keep in mind that each application requires a client signature. If you prefer a paper app, we also include a dental app in all our Med supp application books.

It Doesn't Get More Perfect

Or maybe it does. Research tells us that people value having their Med supp and dental coverage with the same company. It's easier for them. Plus, we know that people with multiple policies tend to keep their coverage in force. And that's perfect for you.

What People Are Saying

When asked about what they expect from a dental insurance policy, here's what people had to say:

- "Dental insurance should cover preventive care with little or no cost to me."
- "I want the confidence of knowing high unexpected dental bills can be limited."
- "Dental insurance should include a large network of dental professionals and facilities."

At Mutual of Omaha, we used this input to create dental insurance policies that provide the coverage people expect.

Mark Your Calendar

Important Dates to Remember



Q3 Broker Bonus Program

July 1 – September 30

Earn cash for underwritten Medicare supplement applications. Once you have a minimum of five issued Medicare supplement apps of any type in a month, we'll pay you a bonus for underwritten Plans F, G and N (in most states). Get details: Sales Professional Access, mutualofomaha.com/broker, Med supp page, Rewards link.

Medicare Solutions Educational Series

September | October | November

Watch for new topics each month designed to help you build your Medicare business. You'll find short presentations on Sales Professional Access. Go to mutualofomaha.com/broker. Under Medicare Solutions, select Sales Tools, then Product Education.

- **September**
2021 PDP Products
- **October**
Meet Home Office Underwriters
- **November**
Good News about Dental

Med Supp & Dental Marketing Credits

September 30

That's the last day to earn marketing credits under the 2019-2020 Med Supp & Dental Marketing Credits Program. Get details: Sales Professional Access, mutualofomaha.com/broker, Sales & Marketing tab.

Start Taking Med Supp Apps

October 1

On October 1, you can begin taking Med supp apps with a policy effective date of January 1, 2021.

Start Selling PDP for 2021

October 15

You can submit PDP plan business for 2021 beginning October 15.

Smooth Sailing: Medicare Supplement Reminders

Don't be left high and dry. Taking a few minutes now to brush up on some Med supp basics can help you sail through AEP.

Things to Remember

MACRA

Remember Med supp plans offered to newly eligible Medicare beneficiaries must include some type of cost sharing. That means Plans C, F and High-Deductible F are not available to people who become eligible for Medicare on January 1, 2020 or later. However, you can still offer these plans to people who became eligible for Medicare prior to January 1, 2020. This change makes Plans D and G the guaranteed-issue plans, replacing Plans C and F.

Guaranteed-Issue

While most Med supp applications taken during AEP are underwritten, some will be guaranteed-issue. Good news! Our Med supp e-App determines this for you.

Plan N

Don't forget that Plan N may be a good option for people coming off a Medicare Advantage plan or an employer's health insurance plan. Plan N offers lower premiums in exchange for some cost sharing. Our competitive pricing and household discount add to the savings.

Proof of Medicare Advantage Disenrollment

If you're selling a Med supp policy to someone leaving a Medicare Advantage plan, make sure you attach proof of MA disenrollment to the application. This includes a copy of the applicant's MA disenrollment notice or a copy of the letter the applicant sent to the MA plan requesting disenrollment dated October 15 or later.

Value Adds

Our Med supp policies come with extra perks, including the Mutually Well health and fitness program, EyeMed vision care and Amplifon hearing health care. Keep in mind not all of these programs are available in all states. And some states still prohibit you from talking about them at the time of sale. So, before you start promoting our value adds, be sure you're aware of the limitations.



Where value-add programs are not available:

Mutually Well	EyeMed	Amplifon
CA, NY	NY	NY

Where value-add programs cannot be promoted at point of sale:

Mutually Well	EyeMed	Amplifon
CT, ID, MD, MN, NH, OR, VT, WA	CA, CT, ID, MD, MN, NH, OR, VT, WA	CA, CT, ID, MD, MN, NH, OR, VT, WA

Avoid Processing Delays: Tips from Underwriting

- **Use the Med supp e-App.**
It's the fastest, easiest way to get your cases issued.
- **Always include the Medicare Beneficiary ID (MBI).**
If it's not on the application, we have to call the client to ask for the missing information.
- **Remember initial premium is due at policy issue — not on the effective date.**
Make your clients aware so appropriate funds are in the account when the application is taken.
- **Avoid adding unnecessary comments in the "Producer Comments" section.**
This will stop the auto-issue process and flag the application for review.
- **Submit missing documentation.**
If the required documentation isn't available when you submit the application, fax it to us at 402-997-1920. Be sure to include the policy number.
- **Don't accept a credit card with voice signature—**
If a client is signing the application using voice signature, a credit card can't be used for payment.
- **Keep this in mind when taking an e-App.**
If you're taking an e-App over the phone, be sure to answer "Yes" when asked to certify that you accurately recorded the information provided by the applicant and that you interviewed the proposed applicant. Don't assume the answer should be "No" just because you didn't meet in person.

On October 1, you can begin taking
Medicare supplement applications for a
January 1, 2021 effective date.



What's New?

A Sales Support team dedicated to Senior Health products

We now have a dedicated team helping producers who sell our Medicare supplement, dental and prescription drug plans.



The Senior Health Sales Support team is ready. They've been training to make sure they're up to date on Senior Health products, marketing materials and system enhancements. And they're standing by to lend a hand during the upcoming AEP.

With a team dedicated to Senior Health products, you're guaranteed to experience shorter wait times, fewer transferred calls and a quicker overall response. And while the structure of the team may be new, their mission is not. They're still your first point of contact whenever you have a question or need help. Here's what Sales Support can do for you:

- Answer your questions about our Med supp, dental and PDP products
- Help you find what you're looking for on Sales Professional Access
- Assist new producers registering to use Sales Professional Access
- Answer your Med supp and dental e-App questions

The Sales Support team is available Monday through Friday from 7:30 a.m. to 5 p.m. CDT. In addition to taking your phone calls, they also will respond promptly to your emails. Each week, they answer an average of 3,700 phone calls and 1,200 emails. So, whenever you have a question, your Senior Health Sales Support team is here to help.

Sales Support | 800-693-6083
sales.support@mutualofomaha.com

Listen Carefully

When you call, be sure to listen carefully to our new prompts. Recent call-flow design changes enable you to reach the department you need quickly. Choose the department first, then the product you need assistance with.

If you select Sales Support, you'll have the option to choose to speak with a representative who specializes in providing support for Med supp, dental and PDP products.

Quick Hits

Earn a Trip to Maui

The business you place with Mutual of Omaha during 2020 can earn you a trip to Maui next spring. When you qualify for Mutual Sales Leaders, you and your guest will join us for an incredible island getaway. See how to qualify and check your status at mutualsalesleaders.com.



Customer Access Enhancements

Encourage your clients to create a Customer Access account using the “Sign In” link on the mutualofomaha.com home page. Our secure portal allows them to manage many of their account functions online. Recent enhancements include:

- **Downloadable Policy ID Card**
New Med supp policyholders can download their ID card while they’re waiting for their permanent card to arrive in the mail. They also have the option to download an electronic version of the card onto their phone.
- **Paperless EOBs**
Med supp policyholders can sign up for paperless EOBs on Customer Access. They’ll receive an email when an EOB is available to view — typically one to two days after a claim is processed.



Get Mutual Matters Online!

[Download the current issue of Mutual Matters.](#)

Log on to Sales Professionals Access, mutualofomaha.com/broker. Go to Products and select Medicare Solutions. From there, click Sales Tools. Once you’re on the Sales Tools page, click Competitive Information. That’s where you’ll find downloadable PDFs of the current issue plus last quarter’s edition. Perfect for saving, printing or sharing.

Tell Us What You Think

Mutual Matters is your magazine. So, we want to hear from you. Send us your story ideas, request a subscription or just share your feedback. Drop us a line at:

seniorhealthsales@mutualofomaha.com





Selling Mutual of Omaha Rx (PDP) for 2021

Selling Prescription Drug Plans is a process. And even though you may have completed all the steps for 2020, you'll need to do so again in order to sell each new plan year. So, whether this is your first time through the PDP Ready to Sell requirements or a refresher, we've got you covered.

If you're planning to sell our PDP products for 2021, it can be as easy as 1-2-3 if you follow these steps.

Make Sure You're Certified to Sell PDP

- **Sign a New Contract or Amendment**
You may need to sign a new contract or amendment in order to sell PDP for 2021. See your FMO for details.
- **Take PDP Product Training**
You need to know the ins and outs of the products before you can sell. Links to the PDP training courses are on Sales Professional Access.
- **Complete or Update Your AHIP Training**
If you haven't taken the Medicare and Fraud, Waste and Abuse training courses for 2021, you'll find a link on Sales Professional Access. If you've already taken the training through another carrier, you must have your results sent to Mutual of Omaha. Look for the Mutual of Omaha dropdown in the AHIP training link. If you're planning to sell only Mutual of Omaha Rx, see next bullet.
- **Complete the 2021 Mutual of Omaha Rx Compliance Training (New!)**
If you plan to sell only Mutual of Omaha Rx, you have the option to take the 2021 Mutual of Omaha Rx Compliance Training as an alternative to AHIP certification.

Make it a Twofer!

Eighty-five percent of Medicare supplement customers also purchase a Part D prescription drug plan. Better yet, 73% buy their Med supp and PDP from the same carrier*. So when you're talking Med supp, be sure to include PDP in the conversation — chances are, they'll make it a two-for-one sale for you!

Improvements for 2021

We want you to be as successful as possible. And thanks to some of our new process enhancements, you'll better be able to manage your work, have increased visibility into applications and enjoy our new e-App.

Ready to Sell status on Sales Professional Access

- Now you can be sure you have all of the requirements and are ready to sell for the upcoming AEP. No need to call or email for your status or see if you're missing any requirements ... it's all right there!

Enhanced Enrollment statuses on Sales Professional Access

- From Sales Professional Access, you'll be able to see why a client's enrollment is pending. This will help you know what to tell your client so that they can complete their enrollment. Examples include:
 - Invalid or incorrect Medicare Beneficiary Identifier (MBI)
 - Missing demographic info
 - Member was sent an Request for Information (RFI)

Electronic Funds Transfer (EFT) information at time of enrollment for paper and agent e-App

- With CMS products, we're not allowed to take payment at time of enrollment. However, this AEP we'll now be able to collect banking information for payment to be scheduled after the enrollment is accepted.
 - This new feature will only be for banking information, not credit card. If your client would like to use a credit card, they'll have to call in or go online to set that up after enrollment.

Enhancements to the paper enrollment and e-App form

- The producer e-App platform is getting a new look and feel. The functionality will be much the same, but there are enhancements that improve the flow.
- There is also a new view of the customers prescription list, in plan compare prior to enrollment, which will make it easier to ensure our plan is best for the customer's needs.

To get started, or to learn more, log in to Sales Professional Access.
mutualofomaha.com/broker

Medicare Supplement e-App 101

What's your most valuable asset? Your house? Your retirement portfolio? While both are solid answers, we'd say it's your time.

One of the smartest uses of your time is the Med supp e-App. And with AEP around the corner, take a couple minutes to reacquaint yourself with why it can be so helpful.



Did you know ...

Between 40-and-50% of our submitted e-Apps are auto-issued? And that includes all types of applications. That means you could be reducing wait time for almost half of your clients!

Moving applications through the funnel as quickly as possible can be key decider between success and lost opportunities — because, as the saying goes, lost time can never be found.

Here are a few reasons why you should use our Med supp e-App.

It's Easy ...



You and your client are guided through the e-Application. With underwriting guidelines built in, there will be no surprises.

It's Complete



If there are forms to complete, those are provided — no need to look for them.



Guided signature options, including first payment collection, so your client has flexibility to complete their application they want.



Dental is easy to add to a Med supp e-App.

It's Accurate



Leave the tables at the office. With an e-App, you can be sure your client is getting a plan at the right rate.



Collection of prescription drugs easier is than ever. No need to spell out, "hydrochlorothiazide" ... it's in a dropdown menu.

While research predicts that this year's AEP will likely be different than previous years (see page 4), one thing that never changes is our commitment to helping your clients go from prospect to policyholder. Our e-App lets you do just that.

To start an e-App or to access training materials, click on the "Electronic Applications" link at the bottom of the Med supp page on Sales Professional Access.

e-App Signature Options

3 Ways to Seal the Deal

With three signature options, signing a Med supp e-App for applicants couldn't be easier.

1

e-Signature

With the e-Signature option, clients can choose to sign either via email or website. If they choose to sign via email, their authorization number is pre-populated for them. If they choose to do it via website, you'll provide them with the authorization number that's found on your e-App thank-you page.

2

Wet Signature

Some clients may want to, or be required to, sign the old-fashioned way ... pen and paper. If your client chooses to sign with pen and paper, simply answer yes to the question that asks if this will be a print for wet signature application. Note: If your client changes their mind after answering yes, you'll need to start a new e-App.

In other instances, a wet signature may be required. The reasons are:

- You're speaking with a Power of Attorney to complete the application
- Your client would like to make their initial premium via paper check
- The payment account owner is not the same as the applicant

Once you've collected the signature, fax or mail in the application as you would for a paper application.

3

Voice Signature

If your client wishes to complete their application via voice signature, and meets the criteria, they can call any time day or night. For those who can use voice signature, you can find their authorization number and the phone number they need to call on your thank-you screen. When calling, your client won't speak to anyone; they'll simply follow the phone prompts.

Here are the situations that automatically eliminate the voice signature option:

- You're speaking with a Power of Attorney to complete the application
- You marked "yes" to the question, "Will this be a print for wet signature application?"
- Your client would like to provide their own payment account information
- Your client would like to make their initial premium via credit card
- The payment account owner is not the same as the applicant

Now that you're all brushed up on the Mutual of Omaha Med supp e-App, all that's left is for you to go online and give it a try! You can even fill out a sample e-App called the Sandbox to understand the process. We hope you found these few minutes to be a great use of your most valuable asset ... your time.



STAND ABOVE THE CLOUDS

MEDICARE ANNUAL ENROLLMENT PERIOD

OCTOBER 15 – DECEMBER 7, 2020

Mutual of Omaha