HTA

MEDICARE
LONG TERM CARE

Supporting your clients' retirement healthcare planning

Transitioning to Medicare can be a daunting experience.

As clients approach age 65, the unread Medicare literature often grows alongside their mounting anxiety. The truth is, many people simply don't know where to start.

Clients need a reliable resource to guide them through, and who do they come to?

Their Financial Advisor.

Bringing Value to Advisors

Our primary relationship is with Advisors, so we work hard to bring value to their practices, helping them grow and retain their client bases.

Our mission is to enhance your client relationships by providing needed advice in a professional format that mirrors your value proposition.

Attract New Clients

Some of our advisors hold meetings or webinars to educate clients and prospects on Medicare. This tactic provides a stream of prospects that are nearing retirement and will need help with wealth distribution and retirement income planning.

Retain Clients

Clients will have questions about Medicare and will seek help elsewhere if you don't meet this important and necessary requirement. By partnering with HTA, you are keeping clients from going to another broker who does not have your best interests in mind.

Ways for you to stay "top of mind" with your client:

- Introduce the Age 64 "Roadmap to Medicare" consultation. This tool provides the opportunity to schedule a follow up meeting to review other assets.
- Follow up to see if the clients were pleased with our services, then use the outreach as an opportunity to revisit other business.

Our Services

Group Educational Seminars

The seminar is provided either in person or via webinar at no cost to you or your clients. The 30-minute informative presentation (with time after for Q&A) provides a comfortable, no-pressure environment for learning and gathering information. It is great for anyone who is (or has loved ones) nearing age 65 and/or retirement.

"Roadmap to Medicare" Consultation and Report

Since each client's situation may be different, we provide a no-cost phone consultation as preparation for all aspects of retirement healthcare and offer personalized recommendations. This is followed up with a detailed summary email and report outlining the client's specific "action plan," based on their unique health needs and situation.

We collect details on the individual's specific situation to best advise on:

- Transitioning from a Group Health Policy to Medicare
- When to enroll or defer Medicare Part B if not retiring at age 65
- What happens when couples do not turn 65 at the same time
- Open Enrollment, Guaranteed Issue Periods and late penalties
- What does Medicare cover and not cover
- Is secondary insurance necessary and what are the options

Medicare Coverage Plan

HTA's Client Services Team will provide gentle guidance and support for choosing the most suitable, cost-effective plan.

We shop all Medicare-related products from over 30 leading insurance carriers.

From application through underwriting, we're there to explain the products and help complete the enrollment.

At each Annual Enrollment Period, HTA will contact clients to make sure they have the most suitable Medicare Prescription Drug Plan to cover their needs for the next year.

Plus, clients will always have unlimited phone support for future questions and assistance.

Reliable Advice from a Trusted Resource

HTA has been selling Medicare-related products for over 20 years. Our Client Services Team members are licensed experts in Medicare Insurance and have an intimate knowledge of the products and carriers.

Regardless of who they speak with, our detailed training program ensures clients get the same high-quality advice. In addition, each team member consults with Medicare beneficiaries in a supervised training environment prior to working with a referred client.

Your client has the ability to get quick answers by speaking with any available team member. However, they also have the ability to work with a single representative by scheduling a telephone appointment when their assigned rep is not available.

Setting up Services

If you are interested in scheduling Educational Seminars, Webinars or Personal Consultations for your clients, or if you simply have questions about Medicare, call (610) 430-6650 and one of our experienced Medicare Services Representatives will get you started.

Referring a Client

There is no need to gather data prior to the call. Simply ask your client to call 610-430-6650 and one of our experienced Medicare Services Representatives will walk them through the whole process and help them with everything.

Advisor Experience

Have you ever referred a client to someone and never heard back with what happened? At HTA we believe in keeping our advisors informed. This is your client, after all.

When we hear from your client, you will receive a "thank you" email letting you know we have heard from them and that they are in good hands.

From there you will receive a monthly report providing high level information on all client referrals and a summary of any case notes from the previous 30 days.

HTA Benefits Advisors are not compensated based on sales. They are salaried professionals who give high quality advice regardless what insurance carrier you enroll with or even if you enroll at all. As a result, you can be sure that they'll help you make an objective choice that's right for you.

"Thanks for making the call [to my client] with me this morning. I thought the call went great, and I really appreciated your approach with the client. You did an awesome job of educating the client on his options and allowing him to express what he believes is the best fit for him."

Craig D.
Financial Planner, Atlanta, GA

"I got a chance to sit through HTA's Medicare seminar this afternoon. All of you guys are like walking encyclopedias regarding all of these senior care specialty issues. It is good knowing that you all are there for us as our "experts". Keep up the good work and customer service."

Ron F.
Financial Planner, Bel Air, MD

Call the HTA Client Services Team to set-up a free consultation

(610) 430-6650 *(option 1)*

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