



# How to Successfully Sell Hospital Indemnity to Medicare Advantage Clients

Presenting UnitedHealthcare AdvantageGuard™ Hospital Indemnity insurance when working with a Medicare Advantage client can be an ideal opportunity for agents. Although some clients may initially hesitate at the extra cost, you can help demonstrate the value that AdvantageGuard Hospital Indemnity insurance offers. **Specifically designed for individuals aged 60-90**, it addresses out-of-pocket expenses like copays associated with Medicare Advantage plans. With **Guaranteed Issue options for seniors aged 60-74<sup>1</sup>**, clients can secure coverage regardless of pre-existing health conditions, providing reassurance and help with out-of-pocket expenses.

- **Educate yourself on AdvantageGuard:** Visit <https://uhcadvantageguard.com/> to learn more about AdvantageGuard.
- **Understand the clients' needs:** Ask questions to uncover the client's healthcare needs and financial situation.
- **Emphasize the benefits as well as the out-of-pocket costs with Medicare Advantage coverage:** Explain the coverage limitations of their Medicare Advantage plan. Even though it may have a \$0 monthly premium, it often comes with out-of-pocket costs like deductibles, copayments, and coinsurance.
- **Focus on the financial help:** Explain how AdvantageGuard can help cover some of the out of pocket costs that Medicare Advantage may not such as hospital stays with additional options to help cover outpatient prescription drugs, surgeries, ambulance services and more.
- **Stress the flexibility:** Highlight the flexibility in benefit amount selection, so they can choose the coverage that is right for them and their budget. AdvantageGuard provides clients with direct cash benefits that they can use for medical expenses.
- **Present customized benefit selection:** Offer a range of coverage levels and explain how each aligns with the client's budget.

Selling AdvantageGuard Hospital Indemnity insurance to clients with Medicare Advantage plans can be a win-win situation. By understanding your client's needs, effectively demonstrating the value of the coverage, and providing exceptional customer service, you can help them make an informed decision that, in times of medical need, they can feel good about having coverage that pays cash benefits.

<sup>1</sup>Guaranteed Issue cases must be equal to or less than the GI max allowable base and rider benefit selections. Applications submitted where one or more base or rider benefits exceeds the allowable GI max will be subject to Simplified issue.

Agents/Brokers are responsible for complying with applicable state and/or federal law/requirements, including all applicable CMS Medicare Communications and Marketing Guidelines.

This is a Hospital Indemnity Policy. THIS POLICY PROVIDES LIMITED BENEFITS. This is NOT a Medicare supplement policy nor does it fully supplement any federal Medicare health insurance or private Medicare Advantage plan.