



**QUEEN** OF THE  
**BUNDLE**  
GAYLAN  HENDRICKS

HOW TO BUNDLE

***Cancer, Heart Attack & Stroke  
& Dental, Vision & Hearing***

# ABOUT GAYLAN - QUEEN OF THE BUNDLE

- Founder and Partner of Senior Security Benefits since 2000
- CMO 2003- 2011
- CEO 2011- Present
- Over \$120M in sales in 2020 and continued growth
- Advisory Council member for Manhattan Life, Aetna & Cigna
  
- Keynote Speaker, Industry Coach & Personal Mentor
  
- Ronald McDonald House Board Member 2016-2022
- Ronald McDonald House Board President 2023
- Former Board Member of American Heart Association
- Founding board member of Fundamental Legacy, Hope Fort Worth & Polished Ministries Mentor
  
- Wife, Mom & Gram
- Travel, Music & Reading
- #RubyFaith







The plan also  
includes:

Dental

Vision

Hearing

And Prescription  
Drug Coverage



CALL THE



Monday - Friday 8am to 8pm ET

**1-800-404-9700**

TTY: 711

Call To Speak To  
A Licensed  
Insurance Agent





# To Your Social Security Check

Part B give back benefit availability varies by zip code and plan.  
Extra benefits require enrollment in a Medicare Advantage plan.

**CALL THE  
2022  
Benefits Helpline**

Calls answered  
M-F 8am - 8pm

**1-800-201-8400**

[www.CALL2022.com](http://www.CALL2022.com)

TTY: 711

Call To Speak To  
A Licensed  
Insurance Agent

2022 BENEFITS HELPLINE IS NOT AFFILIATED WITH OR ACTING ON BEHALF OF ANY GOVERNMENT AGENCY OR PROGRAM.



# BE BETTER!

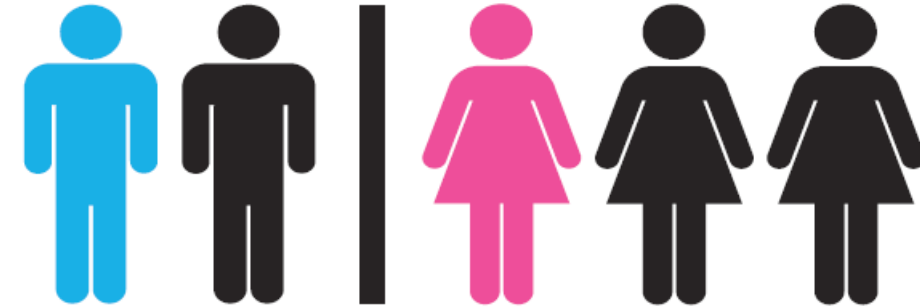
- Make sure that your T65 clients understand what their options are. Every T65 client should know **ALL OF THE PLANS** they need to purchase before they **SPEND THE MONEY** they **DON'T HAVE** before it's too late!





# Why Cancer, Heart Attack, and Stroke Plans?

- Cancer is the 2nd most common cause of death
  - 1 out of every 4 deaths
  - 1 out of 2 men, 1 out of 3 women
  - **87% of all cancers are diagnosed ages 50 or older**



- Heart Attack is the leading cause of death for both men & women

## • Stroke Statistics

- 3<sup>rd</sup> leading cause of death for women
- 5<sup>th</sup> leading cause of death for men
- Among the top ten in children



ManhattanLife™

aetna<sup>SM</sup>



# COMMON OBJECTIONS

I can't afford it

I have to talk with  
someone

Who is going to  
pay this for you?

[Click here for Common Objection YouTube Link](#)



# COMMON OBJECTIONS

## “Can’t Afford”

- If you truly cannot afford the \$30, then a Med Advantage plan with zero premium is certainly not for you. We need to rethink the strategy. If you are one of the ones diagnosed with cancer over age 50 (which is 87% of the time) then your zero premium plan would go to \$691.67 per month
- We need to go back and look at a Plan N on Med Sup for you.
- If they are already on MA and say they cant afford it, try to take them to Plan N and go back through underwriting, but they used their one and only opportunity to be GI on Med Sup and went to MA.
- If they have a Med Sup, then you really use the same above but we stress the OOP drug cost they will face.





# COMMON OBJECTIONS

## “I need to think about it.”

- What are you thinking about? The possibility of you getting cancer? 87% of cancers are diagnosed in people age 50 and above. You want to spend the money on something else? I can promise you that your children or spouse would never object to you investing in something that would take care of a burden instead of creating one.
- Look at it this way, do you need to think about putting gas in your car? No, the only way it goes is with gas. The most expensive drugs are like “gas” when you are diagnosed with cancer. They are life saving



# COMMON OBJECTIONS

**“I need to check with \_\_\_\_\_”**

- I totally understand that. I loved that my mother check with me before making purchases, but I can promise you that any child or spouse will want you to have this coverage. Your child may even want to purchase this for you or themselves. Let's go ahead and get them on the phone, what's their phone number? I don't expect you to remember everything I told you, so please let me explain it to them on your behalf.





# INSURANCE “CLAIMS” UTILIZATION

Chance a claim is filed in an individual’s lifetime

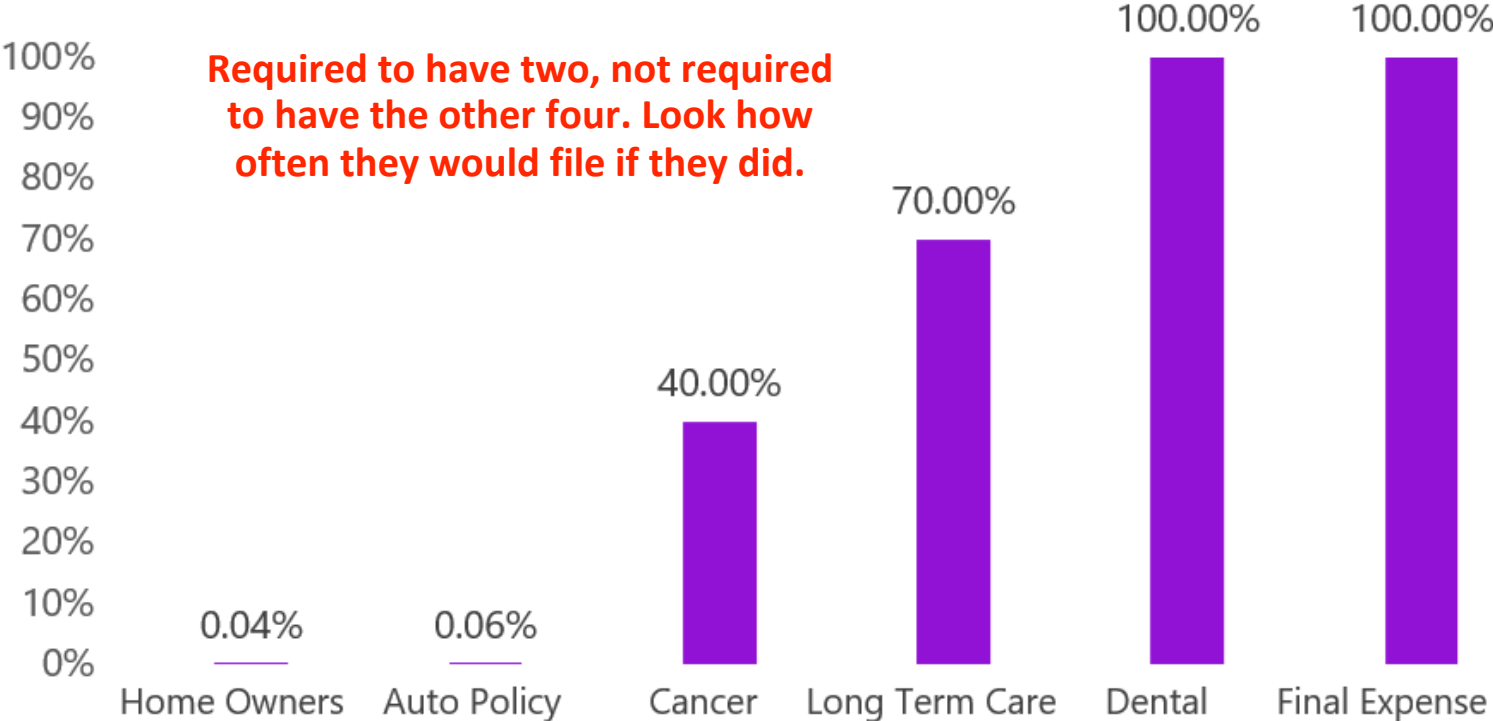
Below are several different types of insurance purchased during a lifetime that are rarely used:

**YOU THE AGENT  
NEED ALL OF  
THESE PLANS!**

**GET  
CONVICTED!**

**WHAT YOU DO  
MATTERS!**

## Type of Insurance: Likelihood of Filing a Claim



Information from 2020 Annual Enrollment Period Conference

# Aetna Cancer, Heart Attack or Stroke “Plus”

- Five Year Look Back in ALL States
- “Mix and Match” Benefits
  - *Offer different benefit amounts for cancer and heart attack/stroke!*
- Recurrence Benefit
  - 100% after 9 years
  - Persistency protection- Paycheck Protection
- Sell Heart Attack or Stroke Only Plans
- Lowest Rates Offered by a Major Carrier
- Available in AL, AR, AZ, CO, CT, DE, FL, GA, IA, ID, IL, IN, KY, LA, MD, MI, MO, MS, MT, NC, ND, NE, NH, NJ, NV, OH, OK, OR, PA, RI, SC, SD, TN, TX, VA, VT, WA, WI, WV & WY

## States Except Texas

Recurrence Period	Amount
2 to less than 5 years	25%
5 to less than 7 years	50%
7 to less than 9 years	75%
9 years or more	100%

## Texas Specific Recurrence

Recurrence Period	Amount
Less than 24 months	5%
2 to less than 5 years	20%
5 to less than 7 years	50%
7 to less than 9 years	75%
9 years or more	100%





# The Ease of Enrollment and Claims Filing

## Plans Are Available in 45 States\*

- Not Available in DC, HI, MA, ME, NH, NY or WA

## Enrollment Options:

- Electronic application *with* security questions as client's e-signature
- Paper applications: mail or fax

## Payment Options:

- Annual, semi-Annual, quarterly or monthly bank draft (EFT)
- Check or EFT options

## One-Time Claims Filing Process:

- Unlike treatment plans that require clients to file a claim after each chemo and radiation treatment

\* As of 2/2020



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# Easy Electronic Application with Security Question as Signature

Home > My Cases > Enrollment

Signature

Applicant - A(TEST, TEST)

In person    Voice signature    **Security question signature**

**Instructions**

By providing an answer to a security question you will choose:

- You confirm your intent to apply for insurance and your consent to receive electronic consumer disclosures and related documents;
- You confirm that you received and were able to review the following electronic documents: Electronic Delivery of Notices and Information, An Outline of Coverage, the Application Forms, Choosing a Medigap Policy: A Guide to Health Insurance for People with Medicare (if applicable), and Notice to Persons on Medicare; and
- You agree with the process of inserting your name as an electronic signature to the Application Forms, the Authorization for Release of Health Related Information, and the Replacement Notice.

Security question:     Answer:

I agree to terms and conditions

Apply applicant A signature

What is your favorite color?

Name of your first pet?

Father's middle name?

Mother's Maiden Name?

High School Mascot?

Name of street you grew up on?

City you were born in?



# “Plus Plan” Individual Monthly Rates First Diagnosis Cancer Only

Cancer Insurance					
Issue Age	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000
18-24	\$5.42	\$10.83	\$16.25	\$21.67	\$27.08
25-29	\$5.42	\$10.83	\$16.25	\$21.67	\$27.08
30-34	\$5.42	\$10.83	\$16.25	\$21.67	\$27.08
35-39	\$6.30	\$12.60	\$18.90	\$25.20	\$31.50
40-44	\$9.02	\$18.03	\$27.05	\$36.07	\$45.08
45-49	\$12.47	\$24.93	\$37.40	\$49.86	\$62.33
50-54	\$16.47	\$32.93	\$49.40	\$65.86	\$82.33
55-59	\$20.83	\$41.67	\$62.50	\$83.33	\$104.16
60-64	\$25.50	\$51.00	\$76.50	\$102.00	\$127.49
65-69	\$29.58	\$59.16	\$88.75	\$118.33	\$147.91
70-74	\$33.15	\$66.30	\$99.45	\$132.59	\$165.74
75-79	\$35.00	\$70.00	\$105.00	\$139.99	\$174.99
80-84	\$36.55	\$73.10	\$109.65	\$146.19	\$182.74
85-89	\$38.25	\$76.50	\$114.75	\$152.99	\$191.24

When adult children turn 26 use your CRM and get a new client even younger. Adding to your lifetime values for agent pay.

Cancer doesn't discriminate... it doesn't care when you turn 65!

# “Plus Plan” Individual & Spouse Monthly Rates First Diagnosis Cancer Only

Cancer Insurance					
Issue Age	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000
18-24	\$10.12	\$20.23	\$30.35	\$40.47	\$50.58
25-29	\$10.12	\$20.23	\$30.35	\$40.47	\$50.58
30-34	\$10.12	\$20.23	\$30.35	\$40.47	\$50.58
35-39	\$11.77	\$23.53	\$35.30	\$47.06	\$58.83
40-44	\$16.83	\$33.67	\$50.50	\$67.33	\$84.16
45-49	\$23.28	\$46.56	\$69.85	\$93.13	\$116.41
50-54	\$30.75	\$61.50	\$92.25	\$123.00	\$153.74
55-59	\$38.90	\$77.80	\$116.70	\$155.59	\$194.49
60-64	\$47.61	\$95.23	\$142.84	\$190.46	\$238.07
65-69	\$55.25	\$110.50	\$165.74	\$220.99	\$276.24
70-74	\$61.90	\$123.80	\$185.69	\$247.59	\$309.49
75-79	\$65.36	\$130.73	\$196.09	\$261.46	\$326.82
80-84	\$68.25	\$136.49	\$204.74	\$272.99	\$341.24
85-89	\$71.43	\$142.86	\$214.29	\$285.72	\$357.15

**Don't  
forget  
Spouse in  
the  
House**

**Cancer doesn't  
discriminate...  
it doesn't care  
when you turn  
65!**

# “Plus Plan” Family Monthly Rates First Diagnosis Cancer Only

Cancer Insurance					
Issue Age	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000
18-24	\$11.57	\$23.13	\$34.70	\$46.26	\$57.83
25-29	\$11.57	\$23.13	\$34.70	\$46.26	\$57.83
30-34	\$11.57	\$23.13	\$34.70	\$46.26	\$57.83
35-39	\$13.22	\$26.43	\$39.65	\$52.86	\$66.08
40-44	\$18.28	\$36.57	\$54.85	\$73.13	\$91.41
45-49	\$24.73	\$49.46	\$74.20	\$98.93	\$123.66
50-54	\$32.20	\$64.40	\$96.60	\$128.79	\$160.99
55-59	\$40.35	\$80.70	\$121.05	\$161.39	\$201.74
60-64	\$49.06	\$98.13	\$147.19	\$196.26	\$245.32
65-69	\$56.70	\$113.40	\$170.09	\$226.79	\$283.49
70-74	\$63.35	\$126.69	\$190.04	\$253.39	\$316.74
75-79	\$66.81	\$133.63	\$200.44	\$267.26	\$334.07
80-84	\$69.70	\$139.39	\$209.09	\$278.79	\$348.49
85-89	\$72.88	\$145.76	\$218.64	\$291.52	\$364.40





# WHAT'S IN IT FOR ME?

- Average Cancer, Heart Attack or Stroke annual premium is \$350
- 80% 1<sup>st</sup> year commission in most states – Year 1 comp just increased 25%!!!
- 6% renewal comp (yrs. 2-10) in most states
- \$350 x 80% = \$280 in 1st year commissions
- 1 sale per week = \$14,560 in new CHAS commission on top of your Med Sup, MA and/or ACA commission from the same client!
- Policy pays a maximum 9-month advance
- Clients rarely drop CHAS because the premiums are reasonable and they're afraid they'll get CHAS after they drop it.

## How does Aetna's commission compare?

Aetna	GTL	Cigna	Mutual of Omaha
80%	50%	60%	60%

Street level commissions, may vary by state.

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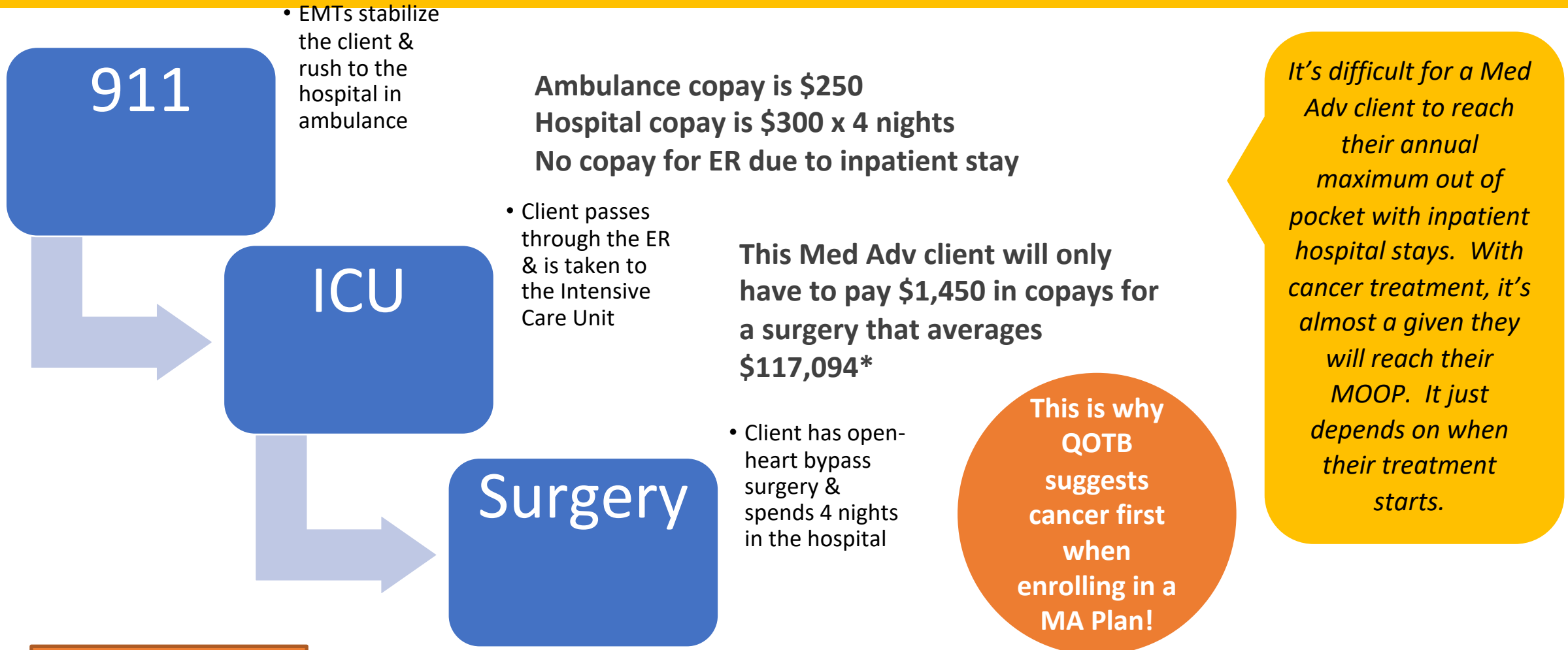
# Selling Points for a Medicare Advantage Client

- \$8,300 is the limit for MA Plan annual MOOP costs in 2023. The MOOP resets January 1<sup>st</sup> every year and spans one calendar year.
- Cancer is a larger concern than heart & stroke coverage with MA plans due to how inpatient versus outpatient expenses are charged. (See the “Open-Heart Surgery” slide for details.)
- Almost all MA plans (on disclosure statement) states 20% of MOOP for radiation and chemo therapy. The reason your clients are telling carriers why do you say zero is because nowhere on the disclosure statement does it break down the \$8,300.
- Biggest concern for your clients is the **lack of transparency** on the cost of life-saving drugs.
- Do the math for your clients! If they're in a Give Back Plan they will be paying the max MOOP **\$8,300/12= \$691.67**. **ALWAYS ASK** the client if they cannot afford \$30/mo then they cannot afford the zero premium plan.



**HAVE YOU CHECKED THE RATE FOR PLAN N?**  
**This might actually be a better fit long term for your client.**

# Example of Medicare Advantage Claim Heart Attack Leading to Open-Heart Surgery



30-60-90 Training

\* <http://health.costhelper.com/heart-surgery.html>

**MA and ACA plans do very well IN HOSPITAL as shown in this example**



# Prescription Drug Costs and Cancer Treatment

The structure of a stand-alone PDP and the prescription coverage of a Medicare Advantage Plan with Drug Coverage (MAPD) are identical.

- They both have an initial coverage period, catastrophic coverage, etc.
- The only difference is that one is integrated into an MA plan and the other is a separate stand alone plan often sold along with a Medicare Supplement

**Example costs of a typical client's maintenance medications:**

Drug	Use	Price
Lisinopril	HBP	\$4 Generic
Zocor	Cholesterol	\$4 Generic
Nexium	Acid Reflux	\$250.77 Brand Name*

\*Often a tier 3 or 4 drug with a \$30-50 copay in the initial coverage period depending on the drug plan.

**Medicaid clients are only allowed FOUR drugs per month! (\*\$5,000 Plan)**  
**So what happens if they have a life saving cancer drug, which maintenance med do they give up?**

# Prescription Drug Costs and Cancer Treatment

- When an individual gets diagnosed with cancer, they typically continue their maintenance medications.
- New drugs prescribed to treat cancer are in addition to the costs of existing maintenance medications.
- Prices for 54 orally administered cancer drugs shot up **40% from 2010 to 2018, averaging \$167,904 for one year of treatment** \*.
- In 2019, Part D enrollees' average out-of-pocket cost for 11 orally administered cancer drugs was \$10,470 \*.



**Oncology clinics are not in the business of charity, they ask for the MOOP!**

# Prescription Cost Example

SELECTED DRUGS	FULL COST OF DRUG	Refill Frequency	Drug Costs During Coverage Levels			
			Deductible <sup>[2]</sup>	Initial Coverage Level <sup>[2]</sup>	Coverage Gap <sup>[2]</sup>	Catastrophic Coverage <sup>[2]</sup>
Lonsurf TAB 15-6.14	\$25,901.54	Every 1 Month	\$25,901.54	\$6,475.38	\$10,360.62	\$1,295.08
<b>MONTHLY TOTALS:</b>	<b>\$25,901.54</b>		<b>\$25,901.54</b>	<b>\$6,475.38</b>	<b>\$10,360.62</b>	<b>\$1,295.08</b>

Under age 65 cost
PDP Cost

[\\_ Estimated Monthly Drug Costs](#)

Walnut Grove Plaza Pharmacy #2   
  Mail Order Pharmacy

Monthly Costs for the Rest of the Year (based on enrollment today)

Month	Cost
Jan	N/A
Feb	N/A
Mar	N/A
Apr	N/A
May	N/A
Jun	N/A
Jul	N/A
Aug	N/A
Sep	\$3,561
Oct	\$1,312
Nov	\$1,312
Dec	\$1,312

Graph depicts an estimate of your monthly prescription drug costs, including any applicable premium for this plan. Actual costs may vary. [View a more detailed explanation of these costs.](#)

[\\_ Drug Coverage Information](#)

SELECTED DRUGS	TIER (FORMULARY STATUS) <sup>[2]</sup>	Restrictions		
		PRIOR AUTHORIZATION <sup>[2]</sup>	QUANTITY LIMITS <sup>[2]</sup>	STEP THERAPY <sup>[2]</sup>
Lonsurf TAB 15-6.14	Tier 5: Specialty Tier	Yes	Yes	

[Print My Drug List](#)   
 [Print Plan Report](#)   
 [View Drug Benefit Summary](#)

[\\_ Drug List](#)

[Add/Edit Drugs](#)

MEDICINE NAME	QUANTITY	FREQUENCY & PHARMACY	GENERIC OPTIONS	ACTION
LONSURF TAB 15-6.14	180	Every 1 Month Retail Pharmacy	Generic Not Available	<a href="#">Change dose</a> <a href="#">Add</a> <a href="#">Remove</a>

## Humana Walmart RX Plan (PDP)

DRUG NAME:	<b>Lonsurf TAB</b>
	Tier 5
GENERIC OPT:	No
QUANTITY:	180
REFILL:	Every 1 Month
MONTHLY:	\$25,901.54
DEDUCTIBLE:	\$25,901.54
MONTHLY COST IN CATASTROPHIC COVERAGE PERIOD:	\$1,295.08

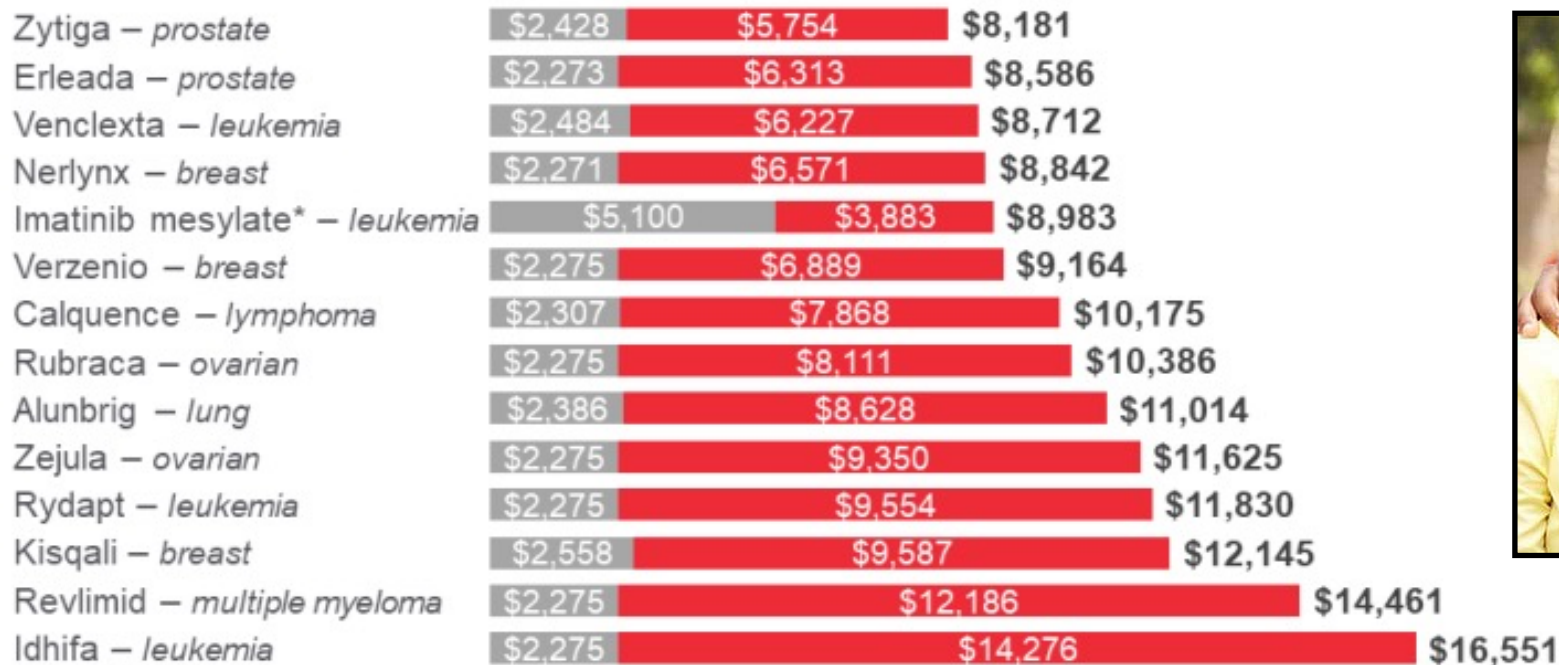


# Specialty Cancer Med Cost for Medicare Clients *with* Drug Coverage

Figure 2

Out-of-pocket costs for Part D enrollees for selected cancer medications can exceed \$8,000, with most of this spending above the catastrophic threshold

Median out-of-pocket costs in 2019: ■ BELOW catastrophic threshold ■ ABOVE catastrophic threshold



I could have paid \$1 a day instead of having to pay this out of my 401K!



NOTE: Analysis reflects coverage and costs in 25 stand-alone prescription drug plans (mostly national/near-national), based on a pharmacy located in zip code 21201 (Baltimore, MD). \*Imatinib mesylate is the generic equivalent of Gleevec, which is not covered by any plan in the analysis and has a median total cost of \$145,769.

SOURCE: KFF analysis of 2019 Medicare Plan Finder data.

# Bank Statement Reviews with Their Children



**Thank You Letter  
Explains each plan & Premium**



**“It costs a lot of money to look this cheap.” Dolly Parton**

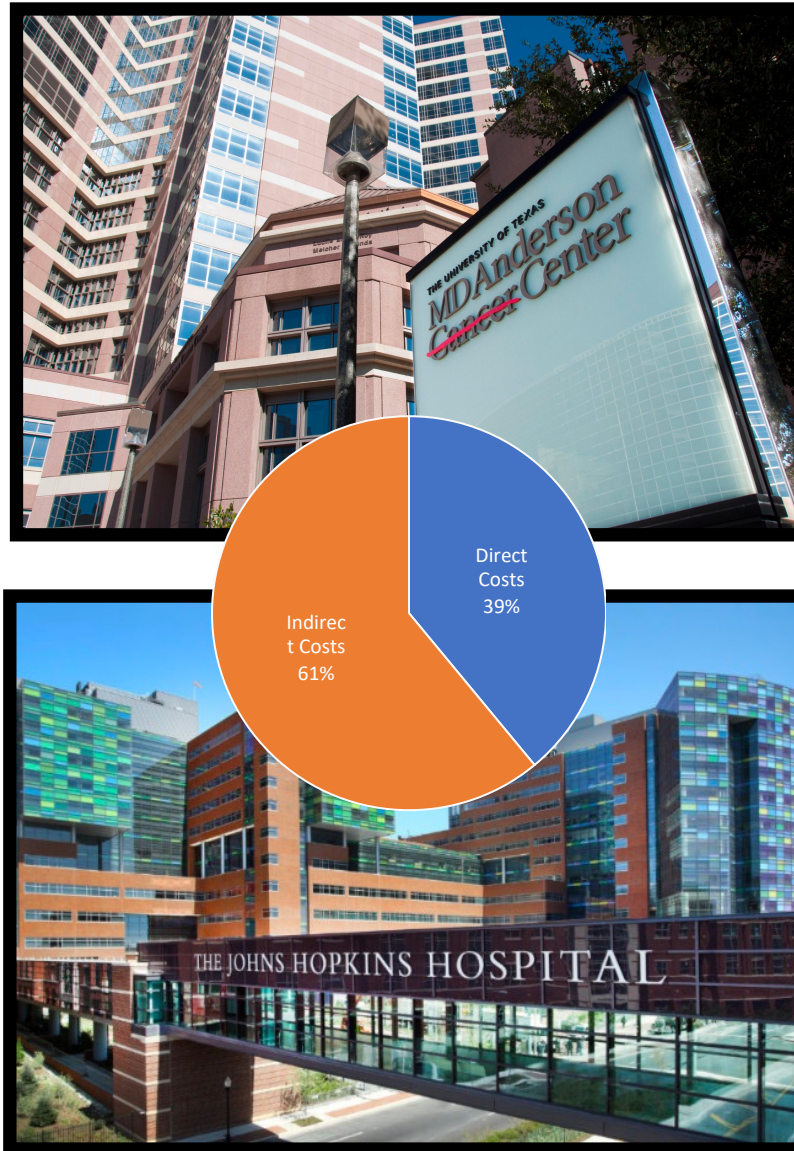


**“Free isn’t free and cheap is cheap.” Gaylan Hendricks**



# Selling Points for a Medicare Supplement Client

- Med Sup does a great job covering DIRECT medical costs
- The #1 area of exposure for a Med Sup client is with the new additional prescription costs that come with cancer treatment (see the Prescription Slides for details).



- **Travel and lodging expenses are right behind prescriptions.**
- Experimental treatment is not covered by Medicare
- Medical tourism is also not covered by Medicare



# Sales Points for Cross Selling CHAS Plans

**How many agents have sold their first insurance presentation? Talk about CHAS with EVERY client. Your presentation will get better with practice. Try these points...**

## Personal Stories

- “How many of your family or friends have been impacted by cancer?”
- Share your experience with your client

## Start the Conversation

- Help your client understand their exposure when it comes to cancer, heart attack or stroke
- Make them aware of these plans

## Spouse in the House

- Turning 65 is a great opportunity to present CHAS and other products for their spouse

## More Business

- Talk to your “leads” with MA plans during the “lock-in” period about the importance of adding a cancer plan to their MA coverage

I'm so happy we did business with Gaylan and not Joe or JJ!



**It's your job to build the best package of protection at the time of presentation with your clients.**

# “Spouse in the House”

## Common Packages of Protection

<b>ACA PLAN</b> <i>WITH OR WITHOUT SUBSIDY</i>
AFFORDABLE CHOICE
OUT OF POCKET PROTECTION/ LIMITED HI
CANCER
DENTAL, VISION & HEARING
HEART ATTACK & STROKE
24 HOUR ACCIDENT
SHORT TERM OMNI FLEX / HHC
LIFE INSURANCE

<b>MED ADVANTAGE PLAN</b>
CANCER
DENTAL, VISION & HEARING
SHORT TERM OMNI FLEX / HHC
HIP
LIFE INSURANCE

<b>MEDICARE SUPPLEMENT</b>
DENTAL, VISION & HEARING
CANCER
SHORT TERM OMNI FLEX / HHC
LIFE INSURANCE

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**Q&A**





**Thank You!**