

Health insurance referrals:

The questions that you get asked about health insurance may include Medicare, individual health plans, and employee benefits. Frequently these questions come up when there is some type of a life change happening such as turning 65, retirement, job loss, new job, starting a new business, marriage or divorce, graduation, new baby, moving, etc. Most of the time, people want to work with an agent that can help them understand what all the options are.

Say this...

“Yes, we have a great resource to help with this! ComPro, a division of GTA Insurance Group, is a health insurance broker with over 30 years of experience. They work throughout Nebraska. Their agents specialize in helping clients find the health plan that best fits their specific needs. The team of agents includes those who work in individual & Medicare products and those who focus on employee benefits. They can also help with ancillary benefits such as dental, vision and travel insurance plans.”

If they ask how what the process looks like...tell them “You will meet with a licensed health insurance agent who will review your health plan needs and determine what your coverage options are. This will include a comparison of benefits and costs.”

Compliance for Medicare Referrals

Medicare requires that we adhere to their compliance guidelines about contacting a Medicare beneficiary. Basically, the rule says that an agent may NOT contact a potential Medicare beneficiary by phone unless the individual has given Permission to Contact. We can contact them by mail or by email (as long as the email offers an “Opt Out” option). If a person already has an active policy with the agent or agency, then the contact rules do not apply. We have asked if a current policyholder of GTA will be considered a policyholder of ComPro because of the common ownership. The answer is No. We have to treat GTA policyholders as new clients with regard to Medicare compliance rules. This means that a GTA policyholder or a new business prospect that wants to talk about Medicare has two options.

- The person can initiate the contact by calling or emailing ComPro.
- The person can complete the Medicare Permission to Contact form.
The completed form can be sent to us from the local GTA office, or the person can send it to us. Then ComPro will reach out to the Medicare beneficiary.

Please note that the previous *Medicare Supplement Data Collection Form* is not compliant so we will no longer use it.

Compliance for Individual & Employee Benefits Referrals

There are no compliance rules for individual health or employee benefits referrals.

How to send a referral to ComPro

- **Medicare Beneficiary**
 - Ask them to contact us directly. Give them the ComPro info card and explain that appointments are available in-person, by phone, or virtually.
 - Ask them to complete the Medicare Permission to Contact Form and return the form by email to Leads@comproins.com. The person's signature is required. ComPro will reach out by phone to the person.
 - Offer to start a conference call to ComPro with the client.
 - Refer them to the ComPro website for more information and suggest that they use the Contact Us form or call ComPro.
 - Please make them aware of "Let's Talk Medicare". It is our Medicare educational presentation that helps people learn the basics. Offer the LTM flyer. For more info go to www.comproins.com/lets-talk-medicare

- **Individual Health**
 - Complete the Individual Health Insurance Data Collection Form.
 - Send form and/or additional information to Leads@comproins.com

- **Employee Benefits**
 - Send information to Leads@comproins.com

Forms

All of these forms can be accessed and downloaded at comproins.com/client-referrals

- Medicare permission to contact form
- Individual health insurance data collection form
- ComPro info card
- Let's Talk Medicare info sessions flyer

Need assistance with this?

Contact ComPro at (402) 488-5100 or services@comproins.com and we'll be happy to help!
For more info about ComPro, visit our website at comproins.com.