



Pictured above: Mother's Day founders (See back cover for more.)

from our president THE TIMES THEY ARE A-CHANGIN'

"We all have battles to fight and it's often in those battles that we are most alive..."
- Eric Greitans

I originally took this job in August 2010. Since that day the world has seen royal weddings, missing planes, Gangnam Style, the ice bucket challenge, the death of a monarch and, of course, COVID with all the home-schooling, home-officing, and outdoor fine dining that came with it. It also saw most of the Medicare Supplement carriers change leadership and, in some cases, more than once. I often wonder if I'm luckier than others or just more stubborn, but I'm still at this. And we're still succeeding. The truth is, there was a period in there not too long ago where things were clipping along so well that I wondered how badly I was even needed around here.

But as with most things, as soon as you start to get somewhat comfortable, everything changes.

2023 brought with it some new realities. Plan G, that for the past several years has supplanted Plan F as the industry workhorse

(something we like to feel that we had a large part in driving) that had long been known for its favorable industry results, was suddenly under mounting pressure. Post-COVID claim activity has been difficult to predict and harder to understand. The closure of Plan F by MACRA has forever changed the policyholder characteristics of both Plan F and Plan G. Add to that the rapid upward movement in medical inflation and you have the makings of a perfect storm. And then top it off with the unprecedented sales success that the Medicare Advantage space has had largely at our expense during the past couple of years, by moving the conversation for many consumers away from a traditional protection discussion to the economics of owning coverage...and it's downright tough sledding. I'm not sure that much of our 40-year history is even relevant as a predictor for the future of our industry any longer. As a result, our Medicare

Supplement industry did not grow last year for the first time ever.

There's an old story about a West Texas farmer who convinced a girl from the city to marry him. He told her that life on the farm could sometimes be tough, but she insisted that she was tough enough to thrive alongside her new husband. One evening early in their marriage, a dust storm hit their farm. By the time it was done, the farmhouse was waist deep in dry dirt, the animals were scattered all over the county, and the pickup was missing. She said to her husband, "I guess you were right...it does get tough out here." He looked at her and said, "What's tough about a little bit of ole' sand?"

I don't know who said it, but I read once that optimism with experience behind it is more energizing than plain old experience with a side of cynicism.

The reasons why Medicare Supplement has always been popular with seniors haven't changed. It's still the construct that is underpinned by Original Medicare Parts A and B, which since 1965 have enjoyed the financial support of the American government itself. It's still pretty much hassle-free. You don't fight with the carrier and if the doctor says you need the procedure, you can get the procedure pretty much anywhere that takes Medicare. And the Medicare Supplement company pays its share without complaint. It can't be canceled, as long as you pay the premium. There's no network, there's no preauthorization, and for those of us still too young to join Medicare, there's not much available to us that can compete with it on this side of 65.

Passion tends to drive energy, so I've found myself feeling seriously re-energized about what we're doing this year. We're embarking on an education campaign that isn't geared to selling. It's geared to leveling up the knowledge imbalance between what consumers know about the other

options for post-retirement healthcare and what they know about Medicare Supplement. We'll be telling you a lot more about that as we drift towards summer.

We're also focused on ensuring stable premiums as market conditions continue to change. We want to take the small steps today to prevent unavoidably much larger ones in the future – to ensure that our policyholders can afford their coverage for the long haul. We're bringing more and more ancillary coverages to the table so that members can insulate themselves against risks that Medicare doesn't cover, like the enormous non-medical costs of cancer, the gaps around recovery outside of the hospital, and the things that a more comprehensive dental product covers.

Companies evolve as markets get disrupted.

There's a lot of opportunity out there and I'm excited to get after it. And that brings me back to all of you.

We've been your partner for the entire almost 12 years I've been here. We are still that same company that competes for your business every day and takes care of your clients regardless of the economics. We strive to give the best service we can give you and we still apologize and make things right if we stumble. It's kind of old-fashioned but it's what we know. And by the way, we don't want you to ever have to apologize for recommending us to anyone. Lots of things change but our focus on you, your clients, and the quality of the people I bring to the table to help me deliver on our promises, do not. Thank you for more than a decade of trust!

Without you, I really would be unnecessary. ♥



TY WOOLDRIDGE
President

The results are in...

And these are the top 5 reasons why agents continue to choose us...to grow their business AND provide clients with products that best fit their needs.

1. We have a name your clients know and trust, with longevity and stability.

Founded in 1853, Aetna has a long history of providing individuals, employers, health care professionals, and agents with innovative benefits, products, and services. As a subsidiary of CVS Health®, that mission is even stronger, with an instantly recognizable name and community presence.

Aetna Senior Supplemental Insurance has been providing solutions for seniors' healthcare coverage needs since 1984 and is rated "A" Excellent by A.M. Best.*

2. We are comprised of dedicated, caring, and knowledgeable associates who are always ready to help – you and your clients.

When you call us, you'll talk to a real person with the compassion of a trusted friend and the expertise to answer your questions. If you prefer to contact us online, the chat tools for both agents and members are on **AetnaSeniorProducts.com** and connect you to our associates for quick and easy service.

3. We offer best-in-class technology – to make doing business with us easier.

You can download our free **Quotes on the Go** mobile app for quick and easy access to rates.

With our online enrollment tool, **Aetna Quote & Enroll**, it's easy to submit one electronic application for multiple products. Our automated underwriting process gives you instant underwriting decisions.

Manage your business online at **AetnaSeniorProducts.com**, where you can track your enrollments, view your commission statements, and manage your book of business.

4. We pay competitive compensations.

Quarterly and annual incentive programs are available for qualifying agents. Our competitive commission payments include lifetime renewals. And we pay agent appointment fees.

5. We have an extensive product portfolio of Medicare Supplement and complementary/ancillary products primarily for the senior market – and supported by all the above.

Product availability by state can be found on our product availability chart on the agent side of **AetnaSeniorProducts.com**. We have an Agent Services team and Sales team dedicated to serving you. For questions regarding any of our products or services, call **866-272-6630**.

Thank you for sending your business (and clients) our way! We strive for your "list" to go well beyond 5.

**"A" Excellent is the third highest rating out of sixteen A.M. Best ratings. (As of March 29, 2023)

Celebrating women

The second annual Emergent Leader Forum (ELF) took place in New York, celebrating Women's History Month. Unique to and hosted by Aetna Senior Supplemental Insurance, this forum is a time for top women producers and emerging leaders across the industry to gather to build support and networks.

Some of the top women leaders in the industry were in attendance (such as Laura Kimble, Angela Palo, Brenda Kennedy, JoAnn Wary, and Gaylan Hendricks) to share their thoughts and ideas on how to be successful in this ever-changing industry.

The theme of our forum this year was "My Story." Women who are new to the market shared some of their challenges and triumphs, while those who have been in the industry for many years shared tips to be successful. We were lucky to have Terri Swanson, Aetna Senior Vice President of Medicare, join us and share her personal career journey. What a great time to get to know her on a more personal level while celebrating so many women leaders.



The 2-day event also provided a little down time for busy women as they attended the play "& Juliette" and enjoyed some sightseeing.

The forum is quickly becoming a favorite event for women in this industry as it provides a rare opportunity to combine networking and organic relationship building without the pressure of an aggressive itinerary. **Thanks to our own Jennifer Simioni for proposing and implementing this valuable event.** ♥

SERVING OTHERS

Over the last year we have seen a big increase in cancer plans written with Medicare health plans, as well as sold individually. So many seniors are starting to recognize that the probability of getting a cancer diagnosis over age 50 is real, and the costs could be severe when it comes to prescriptions, chemotherapy, and radiation.

There are many great healthcare options for our seniors with Medicare, Medicare Supplement, and Medicare Advantage plans, but many times there are costs that healthcare members still incur.

The American Cancer Society has reported that 42% of all cancer costs are indirect medical costs. Examples of some of those costs are copays, prescriptions, deductibles, lodging, and family care. The great news is we are making significant strides

in treating cancer and there are solutions to help cover the associated costs.

In the last month, I have found myself surrounded by some of the best in our business when it comes to cross-selling cancer products. Also, many of these agents don't just stop at cancer solutions, they are adding on multiple protection plans for their clients. I had the opportunity to hear one of the industry's product experts talk to a group of agents at a recent conference. The room was busting at the seams with agents soaking in ways to help them serve their clients more completely and, at the same time, increase their own income.

Many of you know **Gaylan Hendricks**, Queen of the Bundle, and her partner **Taylor Martin (Senior Security Benefits)**. Gaylan shared her career experience to help agents grow and fine tune their personal success. The training focused on building packages of protection with this in mind:

If the beneficiary can't afford \$1 a day or \$30 a month, then how can they really afford the large maximum out-of-pocket or care not covered by medical plans? Many other industry experts voluntarily took the time to share their proven tips and experiences. I love this industry. It's full of compassionate professionals willing to share years of experience just to help others.

If you find yourself needing help in any way, please don't hesitate to reach out. We are here to help you be the best you can be...to take care of your clients even better! ♥



Left to right:
TAYLOR MARTIN,
GAYLAN HENDRICKS,
STEVE PATTON
(Head of Sales, Aetna)

from the field

HOW A CANCER DIAGNOSIS CHANGED EVERYTHING

Since 2014, **Brian Hess (Topeka, KS)**

has been a licensed insurance agent and offered Aetna Medicare Supplement and ancillary plans to his clients. "The rates are competitive. The plans are great. People recognize and know the name, which is always a nice add-on when you're doing sales. I'm looking for something that's easy, reliable for the client, and Aetna fits the bill on that."



Last spring, Brian attended a training about Aetna's Protection SeriesSM Cancer and Heart Attack or Stroke plans and realized it was a great fit for his family. "I got through the training and I was like, man, why would I not buy this policy myself? If I believe in this product and believe it's worthwhile and it's appropriate for my age and demographic, why would I not get it? So, I took a hard look at the plans and ended up getting a family Cancer and Heart Attack or Stroke plan that covered me, my wife, and our three kids."

When Brian decided to purchase that policy for his family's peace of mind, he never imagined he would need to use it in just a few short months.

"At the time, everything was good. I just got through my annual physical with my doctor and everything checked out there. That July I was with a group of agents that I work with doing a training, ended up not feeling good, and went to the emergency room the next day. Some issues came up from that and they sent me back to the hospital where I'm from and a few days later, I was in surgery. Shortly after the surgery I was diagnosed with cancer."

Even though Brian had sold cancer plans before and talked to clients about the unexpected costs that could arise, it wasn't until he experienced it himself that he truly understood what that meant. "When you first get a diagnosis and you're first doing testing and checkups, there's a lot of stressors that just hit you. Everything kind of compounds itself." In the midst of doctors' appointments, blood work and exams, life doesn't stop. "You still have bills to pay and need to provide for your family and cover expenses. It provides a lot of peace of mind knowing, hey, the bill is not the thing that I'm worried about right now. It gives me the ability to really focus on taking care of myself and my family right now."

Brian went from working as an agent selling Aetna products to being a member who needed to use his Aetna policy.

"It was an extremely easy process. My member experience was phenomenal. I could email the claims person and he would give me updates about where we were in the process and offer things I could do to help speed the process along."

The best news? Brian is doing well now and has been getting clear scans following his treatment. Reflecting on his experience, Brian says that Aetna is one of the top carriers for good reason. "I can testify to phenomenal agent and member customer service. Just a great company and great support overall. They're my go-to company for all senior products. Any agent that's trying to figure out which carrier they want to write, start with Aetna. You're not going to be disappointed."

Here's to your good health, Brian. Thank you for a being a loyal member of our family. ♥

Contributed by Nicole Palsa
Manager, Marketing Communications



LEADER BOARD

2023

Products	Year to date	April 2023
Total production	1. Danielle Deservio 2. Anthony Angulo 3. Robert Carter 4. Kevin Staszak 5. Christopher Westfall	1. Michael Clark 2. Anthony Angulo 3. James Collingsworth 4. Kevin Staszak 5. Robert Carter
Medicare Supplement	1. Brandon Maiorino 2. Christopher Westfall 3. Colton Davis 4. Kevin Staszak 5. Michael Brines	1. Michael Clark 2. Christopher Westfall 3. Michael Brines 4. Sandy Harris 5. Colton Davis
Final Expense	1. Kevins Emilcar 2. Esworth Rawlings 3. Diana Scothorn 4. Jason Khodadadian 5. Ivan Vedrov	1. Kevins Emilcar 2. Jarrett Vickers 3. Ivan Vedrov 4. Jason Khodadadian 5. Juan Ayala
Cancer and Heart Attack or Stroke/Plus	1. Jonathon Brock 2. William Rushing 3. Kevin Staszak 4. Colleen Scott 5. Izaiah Febles	1. Panachrat Kontain 2. Jonathon Brock 3. Colleen Scott 4. Robert Levine 5. William Rushing
Home Care/Plus	1. Terra Rinderle 2. Gerald Brown 3. Jessica Marchi 4. Thomas Webb 5. Lisa English	1. Gerald Brown 2. Crystal Belser 3. Thomas Webb 4. Terra Rinderle 5. Eric Calderon
Hospital Indemnity/Flex	1. Robert Carter 2. Todd Tschosik 3. Danielle Deservio 4. Anthony Bertorelli 5. Robert Fuller	1. Anthony Bertorelli 2. Robert Fuller 3. Robert Carter 4. Kevins Emilcar 5. Monica Mejia
Recovery Care	1. Bruce Aggen 2. Joshua Berger 3. Patricia Hall 4. Gerald Brown 5. Lisa Wood	1. Bruce Aggen 2. Jeffrey Catron 3. Thomas Webb 4. Gerald Brown 5. Lisa Wood
Dental, Vision and Hearing	1. Anthony Angulo 2. Danielle Deservio 3. Robert Swarczewski 4. Robert Carter 5. Spencer Broder	1. Anthony Angulo 2. Robert Carter 3. Christopher Davis 4. Monica Mejia 5. Jesse Ventura
Dental, Vision and Hearing Plus	1. Danielle Deservio 2. Anthony Angulo 3. Kevins Emilcar 4. Robert Carter 5. Spencer Broder	1. Kevins Emilcar 2. Magnum Rolle 3. Jason Bonnell 4. Anthony Angulo 5. Cornelius Jones

The year is moving along at a faster than usual pace...and our teams in the **Digital and Technology** area are keeping pace with it by building interesting and useful features for agents and members. Here's a snapshot of those features:

Redesigned member website – Key features: updated user access to policy details, claims EOBs, and live chat; digital ID cards for ease of use; updated health claims submission and real time claim tracker coming soon.

New and improved agent website – Key features:

- ☞ **New Agent Management tool** – over 3000 requests submitted in the first 2 months
- ☞ **Policy and enrollment reports** – enhanced performance and user navigation
- ☞ **Production summary** – coming in the third quarter
- ☞ **Complete transition to the new website** – coming in the third quarter
- ☞ **Login** – use existing login
- ☞ **Registration** – only one registration per agent writing number for added security

Aetna Quote & Enroll – Over 2 million submissions in the last 5 years! We continue to make updates to the electronic enrollment tool to make it easy for you to submit new business. And here are some of those updates:

Real time decision (RTD) – Improving our underwriting to 100% real time, with no more

“Route to UW” messages. We’re adding reflexive questions to our products to gather additional information at the point of enrollment to replace outbound phone calls. This will be launched in multiple phases, with all products using real time decision by the Annual Enrollment Period.

Authorization code signature – (Replacing Security question signature.) A simple and secure way to get client approval for electronic signature. The system will send a text or email to the client with an authorization code. The client provides this code to the agent for entry in the system and on validation electronic signature will be applied. Will launch in early June.

Drug list and validation – Easy to enter drugs and validation against declinable drug list by product. Will launch in September.

Think Agent™ – We’re bringing portfolio selling to Think Agent. Along with Medicare Advantage and Prescription Drug products, the tool will allow ready-to-sell agents to enroll Aetna Medicare Supplement and complementary plans directly from Think Agent.

If you have questions about these new features or our existing technology resources, please contact us. Let’s talk about how these can make selling easier for you! ♥



PRASANNA NATHAN
Senior Manager,
Digital Delivery

A HELPING HAND

We’ve seen a few complaints lately alleging that the consumer did not intend to buy insurance. They allege they were only interested in getting a quote or seeing if they could qualify. Some of the agent responses indicate the use of the free look period for consumers to evaluate whether they want to keep the coverage or not.

The free look period is intended to provide consumers with the ability to review a policy that they buy to confirm it reflects what they wanted to buy.

It also serves as fodder for questions they might have after reading the policy language. While efforts have occurred during the last 20 years to make policies more readable, suffice it to say, some of the verbiage can be confusing, especially to seniors and those who are not used to reading technical language.

But the free look period does not justify submitting an application and/or drafting a consumer’s bank account without their permission. No one’s bank account should be drafted without consent and an application should be submitted only with the consent of the client. That consent cannot be implied or assumed. Telling a client who is hesitant or who has not specifically agreed to apply for coverage that the policy has a free look period isn’t sufficient. It isn’t a consent to proceed.

Another recent case struck me as odd. Our new business team noticed the use of the same bank

account to pay for several policies. That’s a red flag. Then they noticed the same address being used. Another red flag. So, we reached out to the agent who responded by telling us several clients didn’t have bank accounts and/or were in the process of moving. So, the agent used his funds to pay premiums and his address while the clients got settled. On its face, our investigators were not satisfied with this explanation, but we were able to confirm the accuracy of the agent’s explanation.

It is never a good idea for an agent to pay premiums for clients or use an address as a temporary placeholder for a client who’s in the process of moving.

In short, it has the appearance of impropriety. My recommendation is to let the client relocate then help them with their coverage. Under no circumstances should an agent pay premiums.

We like helping others. That’s why we do what we do. But there are limits of how far the help can go. We need to always be careful to keep our efforts grounded in sound practices that are above question, especially by a state regulator. ♥



MICHAEL COLLIFLOWER
CLU, ChFC, FLMI, AIRC
Counsel

WELCOME NEW AGENTS!

1, 2, 3, 4...let's get started! Here are our 4 keys to success for new agents:

- ☞ **1.** Familiarize yourself with our website, **AetnaSeniorProducts.com**. This is the heart of our business and, more importantly, your business. Take advantage of training opportunities to learn about our products, tools, and processes by signing up for one of the live webinars.
- ☞ **2.** Maximize your sales opportunities by cross-selling multiple products. Reference the product availability chart for product overviews and availability by state. Consult with your regional sales teams for cross-selling strategies and additional product training. This is really the number one thing to do that can positively impact your revenues and retention in your book of business.
- ☞ **3.** Know where to get the help you need. Lean on our agent focused support staff, Agent Services team, and regional sales teams. Save time by utilizing our chat feature on the website and reference the comprehensive list of all departments under the directory link.

- ☞ **4.** Embrace the Aetna Quote & Enroll (electronic application) tool available on our website. Nothing will save you more time and make your life easier than doing your application submissions electronically. Run a few practice quotes and you’ll have a great experience when sitting in front of your client with your first electronic enrollment. The Security Question Signature is wildly popular with agents because it’s so easy for both you and your client.

We’re here to help...just let us know what we can do for you! ♥



Tony Clark
Regional Vice President



Daniel Memory
Regional Sales Manager



Tonya Addison
Regional Sales Specialist

West Region: AK, AZ, CA, CO, HI, IA, ID, IL, KS, MT, ND, NE, NV, OR, SD, UT, WA, WY

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For qualification details and to track your progress, go to the agent side/incentives of **AetnaSeniorProducts.com**. If you have any questions, just use the chat feature on the agent website or call us at **866-272-6630**.

Not all LOAs are included.

Aetna is the brand name used for products and services provided by one or more of the Aetna group of companies, including Aetna Life Insurance Company and its affiliates (Aetna).



PACESETTER

Aetna Senior Supplemental Insurance

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May

HONORING MOTHERS AND WOMEN

The “invention” of Mother’s Day started as far back as the mid-1800’s. The history is a bit surprising and bittersweet as these three women championed efforts toward better health, welfare, peace, and love:

Ann Reeves Jarvis – A young Appalachian homemaker, Sunday school teacher, and lifelong activist. She organized “Mother’s Day Work Clubs” to combat unsanitary living conditions in West Virginia and women’s brigades to promote peace between former Union and Confederate families after the Civil War. The high infant mortality rate motivated Reeves Jarvis to educate and help mothers.

Julia Ward Howe – A famous poet (“The Battle Hymn of the Republic”) and reformer. She volunteered for the U.S. Sanitary Commission to help provide cleaner environments in hospitals – to ensure sanitary conditions for sick/wounded soldiers. Howe called for a “Mother’s Day for Peace” to celebrate peace and the eradication of war.

Anna M. Jarvis – After her mother died (Ann Reeves Jarvis), Jarvis wanted to memorialize her mother’s life and efforts. She campaigned for a national day to honor the role of motherhood and the sacrifices made. Jarvis relentlessly bombarded public figures and civic organizations with her message, at her own expense.

President Woodrow Wilson signed a bill in 1914, designating the **second Sunday in May** as a legal holiday called “Mother’s Day.”

Nowadays, the entire month for the most part is recognized as the month of mothers. The celebration wasn’t derived from commercial gain or need to treat mothers to a day off or buy them cards/gifts. Mother’s Day celebrates the various roles of mothers, their influences, and maternal bonds. It commemorates the many, many ways mothers and women have fought to better the lives of children and provide an unwavering commitment of love and courage.

Hugs, cheers, and gratitude in May and every day, to the mothers and women who have influenced our lives!

Source: The Bittersweet History of Mother’s Day, Heidi Stonehill,
April 10, 2023, www.almanac.com/content/history-mothers-day

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