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# CONDUCTING A NEEDS ANALYSIS

FOR MEDICARE BENEFICIARIES

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# WHY ARE YOU SHOPPING?

- Are they new to Medicare?
- Are they unhappy with their current plan? Current agent?
- What are they looking for in a plan?
- Where are they currently getting their health coverage – private insurance, employer plan, another MA or Medicare Supplement plan?

Determining why the client is looking at their options will help you find a plan that will best suit their current situation.

# WHAT DO YOU KNOW ABOUT MEDICARE?

This is the most important question you can ask your client. It lets you know if:

- They understand how Medicare works
- They are aware of the coverage options available to them
- They need the different parts of Medicare explained to them (Original Medicare and Part D) as well as their options for additional coverage (MA or Medicare Supplement)

## DO YOU TAKE ANY PRESCRIPTION MEDICATIONS?

- Each plan has a set formulary – are theirs covered by the formulary?
- What tier will their medications be with each plan?
- What will their estimated out-of-pocket cost be for the year?

Use caution when asking this since you are not permitted to require the caller to provide you with any health information not needed for enrollment. A great way to ask this is “Are you currently taking any prescription medications?” If they answer yes, you can follow up with “The best way to ensure the plans we look at today will cover those medications is to review those now. Would you like me to do that for you?”

## HOW OFTEN DO YOU SEE A DOCTOR OR SPECIALIST?

- Most MA plans will charge a copayment for doctor and specialist visits, so if they see their doctors a lot, this could add up
- Are they concerned with networks?
- Do they have a particular doctor, hospital, or pharmacy they want to use?
- How do they feel about having to get referrals to see specialists?

## DO YOU HAVE ESRD OR ANY OTHER CHRONIC CONDITIONS?

- ESRD will prevent enrollment into most MA plans
- Several chronic conditions will prevent them from going through medical underwriting for a Medicare Supplement plan or could make them eligible for a C-SNP
- Do they have any health concerns that may play a part in determining what type of coverage they choose?

## DO YOU LIVE PART-TIME IN ANOTHER STATE OR TRAVEL A LOT?

- MA plans will usually have a network based on location of the primary residence so individuals who are out-of-area may have to pay higher costs for non-emergency services
- Individuals who travel a lot may want more freedom than an MA plan can provide
- “Snowbirds” typically prefer Medicare Supplements

## WHAT DO YOU LIKE ABOUT YOUR CURRENT COVERAGE?

- Get insight into what they would like to see with a new plan – do they love their gym membership? If so, you know that a plan with Silver Sneakers will be preferable to them.
- Do they currently pay a plan premium? If so, how much and, is that too high?

# WHAT DO YOU NOT LIKE ABOUT YOUR CURRENT COVERAGE?

- Are there any doctors or services not currently provided they would like to see in a new plan?
- Are they looking for ancillary benefits?
- Have they had high rate increases?
- Have they had a bad experience with a specific carrier?

# NEED ANALYSIS SUMMARY

1. Why are you shopping?
2. What do you know about Medicare?
3. Do you take any prescription medications?
4. How often do you see a doctor or specialist?
5. Do you have specific doctors, hospitals, or pharmacies you want to use?
6. Do you have ESRD or any chronic conditions?
7. Do you live part-time in another state or travel a lot?
8. What do you like about your current coverage?
9. What do you not like about your current coverage?

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