

# Initial Enrollment Period (IEP) Action Guide





Help your clients start Medicare right.

- You can protect your clients from having a gap in coverage or paying higher premiums.
- The Medicare Initial Enrollment Period (IEP) is a seven-month period that starts three months before you turn 65 and ends three months after the month you turn 65.
- Your clients need to enroll in Original Medicare (Parts A and B).
- Original Medicare does not cover all costs. Clients should consider Medicare Advantage, Medigap and Part D Prescription Drug Plans.
- Find out which clients are in their IEP, or about to be and send them an online referral to Healthpilot.
- Your clients can learn how to sign up for Original Medicare and enroll in additional coverage on [Healthpilot.com](https://www.healthpilot.com).



1

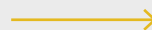
## Find Out Which Clients Are in (Or Approaching) Their IEP.

Referral	 Edit Client		D
	Medicare Status 	Healthp	
s, 10 mos	Under 65		
s, 3 mos	Under 65		
s, 2 mos	64		Sent 5

Go to the Medicare Status column in your Advisor Portal and use the filters to reveal which clients are “Almost 65.”



Or, check the email from your Healthpilot Partner Success Manager for a list of eligible clients.



Hey Dave,

I hope you have been well; it's been a while since we last spoke.

Yes, your six clients that are eligible or soon to be eligible are:

- James Harris
- Mary Giordano
- Dallas Phelps
- Jane Wilcox
- Corbin James
- Janita Baker

All of these people would benefit from a referral. Let me know if I

Jeremy

Check your client list in your CRM and filter by birthday.

Mobile Phone	Age	Sort List by	Healthpilot
(487) 487-5544	62 yrs, 10 mos	Low to High	
(487) 487-4455	63 yrs, 3 mos	High to Low	
(487) 487-3621	64 yrs, 2 mos		Sent Refe
(487) 487-7882	64 yrs, 9 mos		Almost 65
(517) 478-6671	66 yrs, 8 mos		Medicare Age
	68 yrs, 8 mos		Medicare Age
(487) 487-5544	70 yrs, 11 mos		Medicare Age
(517) 478-6671	74 yrs, 10 mos		Medicare Age

## 2

# Reach Out at the Start Of Their IEP (Or as Soon as Possible.)

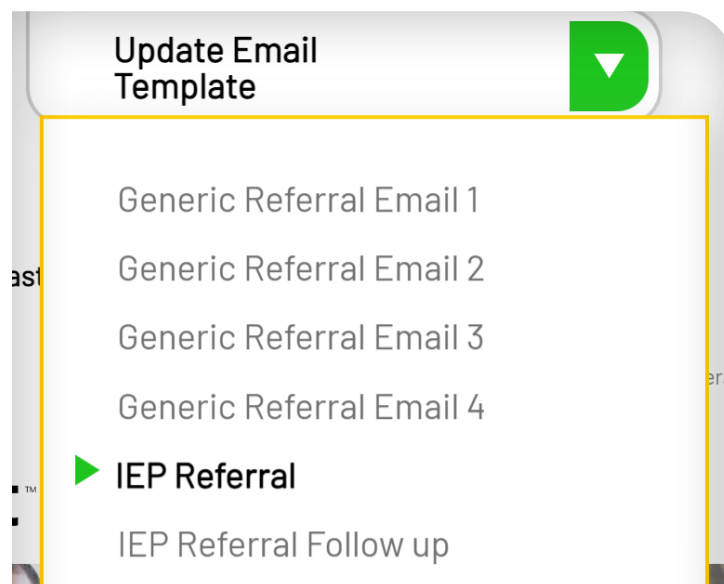
### WHAT TO SAY:

- Their IEP has begun. If they enroll in Original Medicare during this time, they can maintain uninterrupted coverage and avoid late enrollment penalties.
- Clients who decide to work past 65 and choose to retain their employer group coverage should educate themselves about how to switch to Medicare.
- After enrolling in Original Medicare, they can get additional coverage from a Medicare Advantage, Medigap or Medicare Part D Prescription Drug Plan on Healthpilot.



### WHAT TO DO:

Go to your Advisor Portal Email Templates and send the online referral message titled **IEP Referral**. This includes your unique referral link and a link to an article about Switching to Medicare from Work Insurance.





### 3

## Follow Up Before the End of Their IEP.

### WHAT TO DO:

Check your Advisor Portal/monthly report from your Partner Success Manager to see if your client has enrolled in a Medicare plan on Healthpilot under Healthpilot Status. If they haven't, send the reminder email titled **IEP Referral Follow Up**.

### WHAT TO SAY:

If your client has not enrolled in a Medicare plan on Healthpilot, ask them if they have enrolled in Original Medicare yet. Remind them that they should consider enrolling in Original Medicare and additional coverage during their IEP. Healthpilot will find them the right Medicare plan to help with costs Original Medicare won't pay.



**Start referring clients to Healthpilot now.**

Email [advisor.support@healthpilot.com](mailto:advisor.support@healthpilot.com)  
Visit [healthpilot.com/advisor](https://healthpilot.com/advisor)