



*American Association*  
for Medicare Supplement Insurance

P R E S E N T S

**The Future  
THIS EXIT**

THE TENTH INDUSTRY CONFERENCE

# Issues & Trends in Medicare Supplement Insurance



Details Inside



Access  
Program  
Schedule

 [www.MedicareSupp.org/STL](http://www.MedicareSupp.org/STL)

THE **2018** NATIONAL FORUM  
FOR PROFESSIONALS WHO  
MARKET, SELL, PRICE,  
ADMINISTER AND SUPPORT  
MED SUPP INSURANCE

**June 12-14, 2018**

Marriott Grand - St. Louis, MO



**Learn more today!**

Stop by our booth #15 or call 877.454.0923.

# SEE HOW WE CAN HELP DRIVE YOUR SALES

**The sky's the limit with Cigna Supplemental Benefits.**

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- › Cancer
- › Heart & Stroke
- › Accident
- › Final Expense
- › Critical Illness
- › Hospital Indemnity

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# OBJECTIVITY MATTERS. TODAY, MORE THAN EVER.

## IT TAKES VISION™

Independent for nearly 70 years, we deliver value through actuaries, Medicare experts, and researchers who offer strategies and solutions to meet your high-level and tactical insurance needs. No conflict, no agenda, other than getting it right. To learn more, visit [milliman.com/medigap](http://milliman.com/medigap).





MIND THE GAP

# Are you minding the gaps in your Medigap business?

Keeping up with the latest trends and handling the complex issues impacting your Medicare Supplement business isn't easy. Whether you want to grow or your needs are changing, **do you have the right resources and expertise to achieve your goals?**

We deliver reinsurance solutions, risk management support, and competitive market and consumer insights.

Talk to us today or contact **Steve Woods** at **207 347 4621** or [steve.woods@genre.com](mailto:steve.woods@genre.com).



*A Berkshire Hathaway Company*

S&P: AA+ | A.M. Best: A++

Moody's: Aa1

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**Please stop by booth #23 to meet our team!**



Andy  
Baillargeon



Jena  
Breece



Vincent  
DeMarco



Mike  
Fullerton



James  
Greenwood



Rob  
Himmelstein



Steve  
Woods



## We've Got Coverage For Seniors Wrapped Up!

Your older clients are likely on a fixed income so they don't want to guess what their out-of-pocket health care costs will be. From Medicare copays to dental work, they'll likely have expenses. And considering they need to make their savings last, they don't want surprises.

### Medicare Supplement Insurance Policies

As one of the nation's largest Med supp carriers, Mutual of Omaha offers competitive pricing, rate stability, best-in-class customer service and household discounts.

- **Plans include:** High Deductible F, Plan G and cost-sharing N

### Dental Insurance

Senior-age customers said they wanted a dental plan where they knew what was covered up-front. And we listened. We designed two transparent, straightforward policies that do that.

Additionally, our dental insurance is:

- **Simple.** Guaranteed issue, two questions on the Med supp application, e-App available
- **Flexible.** Two plans to choose from, both include an optional vision rider
- **Affordable.** Policies are competitively priced

### Cancer, Heart Attack/Stroke Policies

Mutual of Omaha's Cancer or Heart Attack/Stroke policies complement policyholders' Med supp coverage by paying benefits directly to them in one check upon diagnosis.

**For your senior age clients, Mutual of Omaha's products, price structure and unparalleled service are the perfect complement to their Medicare plan.**

Check us out! Stop and see us at Booth 29 during the Conference.



**Mutual of Omaha**  
INSURANCE

Life  
Medicare Supplement  
Long-Term Care

# WHY WOULDN'T YOU LOVE MORE?

## Humana has:

- New Medicare Supplement plans with **more** competitive pricing\*
- At no additional cost to members—SilverSneakers®, nurse help line, discounts for a variety of services and more!
- Chances to earn **more** with our Medicare Supplement Broker Bonus programs



**LEARN MORE ABOUT HUMANA MEDICARE SUPPLEMENT PLANS.** STOP BY BOOTH #26.

Also, register for your chance to win an Apple Watch®, FitBit Ionic or Apple iPad®.\*\*

\*Based on CSG Actuarial competitive rates

\*\*Licensed agents only. June 12, 2018, 8 a.m. – 2 p.m. only. No purchase necessary. Rules available upon request.

**Humana**®

Humana is proud to be  
the Medicare Supplement  
provider to the VFW.







# CSG Actuarial

CSG Actuarial is a full service actuarial consulting and software development company. We offer custom solutions to add value for our clients at each stage of the product development lifecycle: *initial product positioning, benchmarking, and management.*

## TECHNOLOGY SOLUTIONS

- Web Quoting Tools
- Mobile Quoting Tools Consumer Quoting
- Rate Data API & Data Feeds
- Custom Options
- E-Applications

## COMPETITIVE INTELLIGENCE

- Agent Information Database Document
- Library Comprehensive Product Guides
- Ad-hoc Market Research
- Market Analysis Tool

## ACTUARIAL CONSULTING

- Pricing & Product Development
- Market Analysis
- Insurance Agency Appraisals
- Reinsurance Evaluation
- Reserve Valuation
- Compliance & Regulatory Services

**MarketEdge** is the ultimate sales and marketing research tool, leveraging the over 16 million quotes ran on the MarketAdvisor™ quoting platform. Gain an unprecedented competitive edge in the Medicare Supplement and Medicare Advantage market by using real-time quote data to track up-to-the-minute activity and trends.

**MarketPulse** is a document library offering key categories to allow for one tool to give you the competitive intelligence you need. This tool will keep a pulse on the market by providing access to thousands of insurance documents. Our multifaceted approach to document collection spans the needs of your enterprise.

**MarketReach** is a robust database of agents using our proprietary scoring methodology, which will allow you to target agents by the products they sell and the companies they write for. With new agents entering the market all the time, we are constantly refreshing our agent database to make newly licensed agents available to you.

**MarketAdvisor** quoting tools are utilized by thousands of agents and agencies nationwide. Our on-line platform makes it easy to provide accurate quotes and market data in real-time across the supplemental insurance market. Soon, agents will have the ability to submit e-applications directly to carriers.



**MARKET  
EDGE**  
by CSG Actuarial



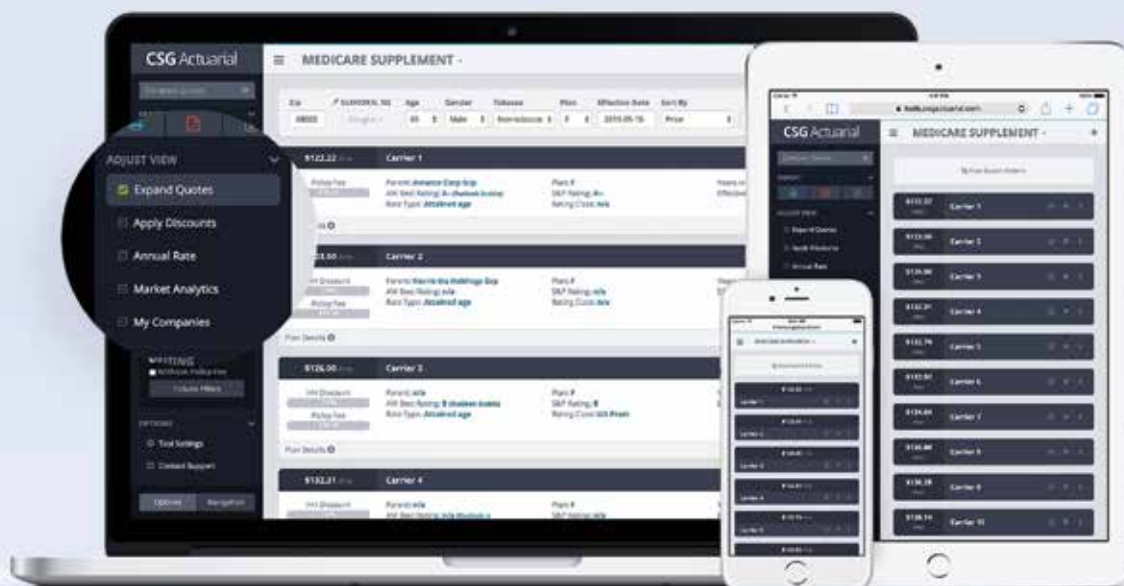
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social media!





An elderly couple is shown in a close-up, outdoor setting, likely a farmers market. The man, on the left, has a grey beard and is wearing a maroon shirt and a grey cardigan. He is looking down at a woven basket filled with fresh produce. The woman, on the right, is wearing a red straw hat and a blue denim shirt. She is looking up at the man with an open mouth, as if in conversation or surprise. The background is a soft-focus view of trees and foliage.

# Making memories

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choose the  
perfect Medicare  
supplement plan



**When your customers are looking for a Medicare supplement plan, show them Medico® first.**

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  - Non-tobacco users
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- Fast, responsive underwriting – Communicate directly with our underwriters. In 2017, Medicare supplement applications were underwritten in an average of just **two business days**.

In addition to Medicare supplement plans, Medico Insurance Company offers a complete portfolio of insurance products to help your clients fill coverage gaps, including Dental, First Diagnosis Cancer, Hospital Indemnity, Short-Term Recovery Care and Final Expense.

Visit us  
in booth

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**To learn more about Medico's Medicare supplement plans, contact our Agent Services Department at 800.547.2401 (option 3) or visit [mic.gomedico.com](http://mic.gomedico.com).**

**For agent use only. Not for consumer solicitation.** Plans and discounts may not be available in all states. Medicare supplement plans are offered by Medico Insurance Company, Medico Corp Life Insurance Company and Medico Life and Health Insurance Company. MyEnroller<sup>SM</sup> is a service mark owned by American Enterprise Group, Inc. Medico® is a registered trademark owned and licensed by Medico Insurance Company. ©2018 Medico Insurance Company. All rights reserved.

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# Excelsior

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White-glove approach to a sophisticated range of services, tools and training to help your business thrive.

### Innovative Technology

Online quoting and state-of-the-art technology that delivers the value and convenience you deserve.

Stop by to learn more about  
**The Excelsior Advantage!**

# BOOTH #31

[ExcelsiorInsurance.com](http://ExcelsiorInsurance.com)

## Platinum Sponsor

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somewhat  
different

Health care extends beyond the delivery of services to patients,  
encompassing financing structures

## Partnership

As a market leader in health reinsurance and financial solutions we can develop customized plans for a number of products, including Medicare Supplement, Medicare Advantage, Medicare Part D, Medicaid and Accountable Care risk protection. We offer a suite of capabilities, from turnkey options to fully customizable programs that include:

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- Spec & Agg reinsurance
- Aggregate XOL reinsurance
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- Distribution expertise

As one of the nation's largest professional reinsurers of Medicare business, operating in this market segment for more than a decade and reinsuring over USD 4 billion of premium for our clients, we have the experience to provide you with innovative solutions and exceptional customer service in the senior health market. Contact us to learn more.

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A full-page background image of a smiling couple taking a selfie in a desert landscape. The man is wearing a red polo shirt and a denim jacket, holding an orange motorcycle helmet. The woman is wearing a blue patterned jacket and a light green scarf, holding a smartphone. A motorcycle is parked to the left, and a rocky mountain is in the background.

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big aspirations

+

**Our**  
proven expertise

=

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Contact Victor Castellanos or a member of our US Medical Team at [Victor1\\_Castellanos@swissre.com](mailto:Victor1_Castellanos@swissre.com) for more information.



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# WAKELY ACTUARIAL

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Wakely Actuarial is an independent consulting firm providing actuarial and insurance management consulting services to the life and health insurance industry. Our mission is to provide practical, reliable, high-quality advice to achieve maximum results. We specialize in the senior health, supplemental health, and life and annuity insurance markets and focus on innovative solutions to daily business challenges. We have experience with all areas of Medicare Supplement insurance and are dedicated to serving our clients and the Medicare Supplement industry.

## A STEP BEYOND TRADITIONAL CONSULTING



### MEDICARE SUPPLEMENT SERVICES

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- Fully Customizable Experience Reports
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## CONTACT US TODAY

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### **Lifetime Renewals for AARP Medicare Supplement Plans are HERE!**

Agents who are authorized to offer AARP Medicare Supplement Insurance Plans in some states will now earn lifetime renewals on applications with plan effective dates of May 1, 2018, and later.<sup>1</sup>



Authorized to Offer Level 2 agents earn cash and travel rewards from UnitedHealthcare.<sup>1</sup> It's an amazing opportunity from UnitedHealthcare Insurance Company that allows you to grow your award potential as you reach for new levels of achievement!



**Stop by to learn more at UnitedHealthcare's  
AARP Medicare Supplement booth.**

Plans are insured through UnitedHealthcare Insurance Company or one of its affiliated companies. For Medicare Advantage and Prescription Drug Plans: A Medicare Advantage organization with a Medicare contract and a Medicare-approved Part D sponsor. Enrollment in these plans depends on the plan's contract renewal with Medicare.

UnitedHealthcare Insurance Company pays royalty fees to AARP for the use of its intellectual property. These fees are used for the general purposes of AARP. You do not need to be an AARP member to enroll in a Medicare Advantage or Prescription Drug Plan. AARP does not employ or endorse agents, brokers or producers.

<sup>1</sup>Certain conditions, limitations, and exclusions may apply.





# Bringing together expertise to shape the Medicare experience.

Aon delivers innovative data-driven solutions to better address the constantly evolving needs of insurance carriers, employers and all Medicare populations.

**Join us for our session:**

**Wednesday, June 13, 2018**

**9:00-10:15 AM | Life After Plans F&C**

What's Next, Top National Experts Forecast

## **Speakers**

**Kris Schneider** (Moderator)

*VP, Consumer & Carrier Engagement*  
Aon Retiree Health Solutions

**Patrick Fleming**

*Chief Operating Officer, Senior Supplemental Insurance*  
Aetna

**Lin Lin**

*Medical Reinsurance Actuary*  
Swiss Re America Holding Corporation

**Kim Patterson**

*Chief Compliance Officer*  
Agent Pipeline

**Adam Wasmund**

*Chief Marketing Officer*  
Jack Schroeder & Associates

**Visit us at booth 46.**

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<b>Total Monthly Premium:</b>	<b>\$144.75</b>

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1. Discount availability varies by state. 2. Rates as of 4.18. Rates vary by state. Refer to the outline of coverage for all rates some of which may be different.

3. Rates vary by age and benefit level. Policy Form Series ANL-2015-1006, 2089/2090 and Riders RCCIR-0805 and RCSIR-0805 not available in all states.

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**Visit us in Booth #9. And don't forget to ask about Final Expense!**