



Paul Davis Insurance Services Client Agreement

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The following agreement defines what we believe our relationship is with you.

About our practice and what you should expect from us:

- 1 We are Independent Insurance Agents representing the major players for Medicare Supplement, Medicare Advantage and Part D Plans. They all pay us comparable commissions, so we are neutral when recommending a policy. **We represent plans from AARP/UnitedHealth, Aetna, Anthem/Blue Cross, Blue Shield of California, Cigna, Humana, Health Net, Mutual of Omaha, SCAN, Silverscript, United American, Wellcare.** We add additional carriers as appropriate.
- 2 You pay the same exact price for a plan when you use our services as you would going directly to a carrier, a website or toll-free number.
- 3 We only sell **Medicare Health Plans**. We no longer sell any other type of insurance (except dental). By focusing on this one area we have knowledge that surpasses most agents marketing these plans. We have a staff of 5 devoted to helping our clients.
- 4 We refer other lines of insurance to outstanding agents specializing in Individual/Family Health, Life Insurance, Long Term Care Insurance, Employee benefits, Auto, Home and Liability.
- 5 We do everything we can to safeguard your information. It is our responsibility and we take it very seriously.
- 6 We ask for more information up front than most agents because we want to be thorough. We help you choose the most suitable plan based on the information you provide us:
 - a. The doctors and hospitals to which you want access.
 - b. The prescription drugs you are taking.
 - c. Your budget for Medicare health plans.
 - d. **The type of plan that fits your needs: Medicare Supplement or Medicare Advantage (HMO)**
 - e. The services you anticipate you will need in the upcoming year.
- 7 We do our best to let you know of any major changes to your current coverage or new options that emerge in the Medicare marketplace.
- 8 **We offer to review your plans yearly—Very few agents do the thorough job we do.**
 - a. If you are on a **Medicare Supplement Plan**, we review annually around your birthday. In California and several other states, we can change plans on a *guaranteed basis*. In California, the law allows a change within 60 days of your birthday. In most other states you may only change plans if you can answer health history questions.
 - b. If you are on a **Part D plan** (and a client for a Medicare Supplement Plan) we offer to review your plan options every year during the **Annual Election Period** (10/15 to 12/7). We shop all plans available on Medicare.gov, even those that do not pay us anything. **We offer a transparent analysis and recommendation every year.** This is a time-consuming and difficult task, but we try very hard to get it right for all our clients.
 - c. If you are on a **Medicare Advantage HMO plan**, we watch for significant changes to these plans or better options and alert our clients. During the **AEP** we re-shop the drug component (like for Part D) to make sure you are on the most cost-effective plan.
- 9 If you are experiencing any challenges with your health plan, we ask that you first contact the health plan. If that does not resolve the problem or if the answer is confusing, then give our office a call. 75% or more of the problems are resolved on your first call to the insurance carrier. There are many things we can help you with, but some we cannot, due to HIPAA and other regulations. We will help resolve issues whenever we can.

What we ask of our clients:

- 1 Open all your incoming mail** from Medicare, Social Security, and insurance plans. Failure to do so can result in canceled coverage. It could be a termination letter from a carrier or from Medicare for failure to pay premiums. Consider having a trusted family member receive these letters or notices of a late payment status. Also consider putting payments on automatic monthly payments through a checking account or credit card. *We do not get timely notifications of cancellations.*
- 2 Help us help you:** Please provide us all the information we ask for and give us feedback and direction so we can help you determine the most suitable plans.
- 3 Loyalty.** Once we have worked with you and given you recommendations, we do expect you to enroll through us and stay with us. If you allow another insurance agent to make a presentation or you attend a Medicare meeting, please call us to discuss before you sign up with them. Many agents can only talk about their plans. We know the differences between plans and can compare. We have had several clients make mistakes because they were not given full info before moving to a new plan. Sometimes these “sales pitches” are compelling. Be careful! If it sounds too good to be true; it may be false. We have also had clients sign up with someone else because they did not think we represented a plan. We represent all the major carriers.
- 4 If there is something extraordinary** we have done, please consider posting on our Facebook, LinkedIn, Google or Yelp page or sending us a testimonial that we can post for you.
- 5** If you want to explore alternative **Medicare Advantage HMO or Supplemental plans**, give us a “heads up” and we will help you determine if that makes sense for you. We are conversant and certified to help you with a number of carriers and plans.
- 6 If you are planning on moving** let us know as soon as possible. We will address your Medicare health plan options for the new location and help you with the transition. We may use the California birthday rule to position you with the right plan for the new location. We are licensed in 13 states and add more as our clients move.
- 7 When you move**, update your addresses on file with Social Security, Medicare, and carriers.
- 8** Think of us as your **trusted advisor** when it comes to Medicare Health plan options.
- 9 Referrals.** 90% of our new clients come from referrals. Many of our clients refer with enthusiasm and conviction. **THANK YOU!** If you are happy with our service and the way we have helped you, we appreciate you telling your friends, family, neighbors and associates. You would be doing them a favor. **We have saved some people thousands of dollars a year with the same or better coverage.** We can provide people reality checks over the phone and let them know what’s what. Anyone you know who is **turning 65** or retiring and is confused about their options should give us a call. We truly want to recommend whatever is best for each individual and sometimes that is to stay on the group plan, retiree plan, or a plan we do not represent.
- 10 If you are not satisfied** with anything regarding our services, please call Paul to discuss and give him the opportunity to resolve your concern. We are always looking to improve our customer service and welcome feedback. We are not perfect, but we try very hard to be. Shopping for Part D is particularly challenging, and it is impossible to be “perfect” all the time.
- 11** Do not worry, we are not going to send out a survey every time you call...(that was supposed to be a joke referring to entities that send out a survey **every time** you call).

DATE



Paul Davis

Paul Davis Insurance Services

DATE

SIGN YOUR NAME

PRINT YOUR NAME

