

# It Takes You to Take Two: An Agent's Guide to Humana Dental and Vision Plans



**Humana**®

# Contents

Skip to the section you want with a single selection.

---

It takes two: two plans, two minutes..... **2**

Two by two: the importance of dental and vision health ..... **6**

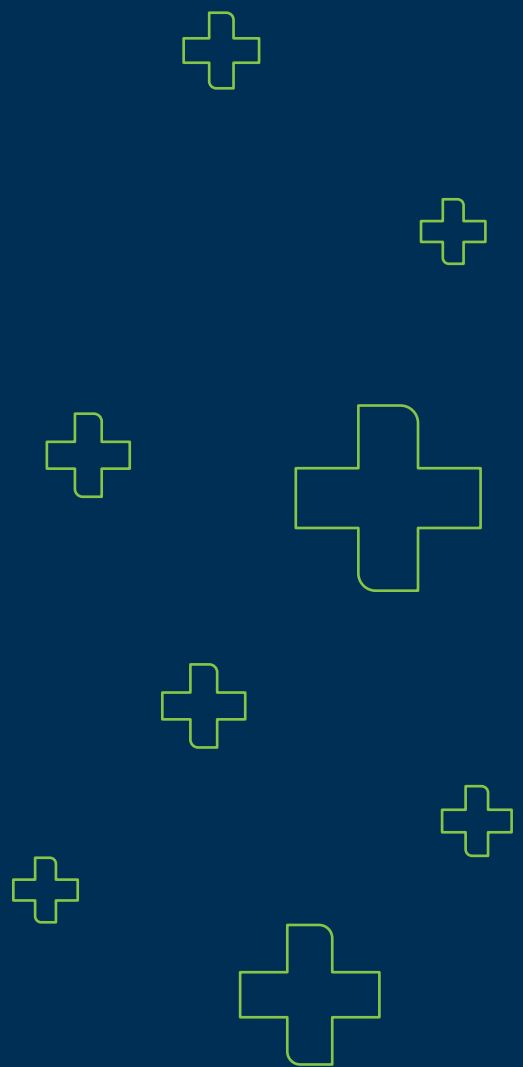
A thing or two about generating Individual Dental and Vision (IDV) plan leads ..... **10**

- Use IDV to grow your sales pipeline
- IDV prospect types
- Dental need-to-plan chart
- Leveraging the Marketing Resource Center (MRC)
- How to harness the power of referrals

Get two steps ahead with Humana’s IDV Agent sales cycle..... **30**

- Humana IDV sales-cycle infographic
- Two plans, one Agent Grid
- Our two cents on sales
- Client retention

It takes you ..... **44**





## INTRODUCTION

# It takes two: two plans, two minutes

Two minutes of brushing twice a day. Two dental appointments a year. Two eyes that see two sets of images. Two minutes to talk to your clients about dental and eye health. The theme is clear: two plans, two minutes. These two little things could potentially make a big difference to your clients' health and well-being. And it's up to you to take action. Humana will show you how.



### 2x higher prevalence of complete tooth loss

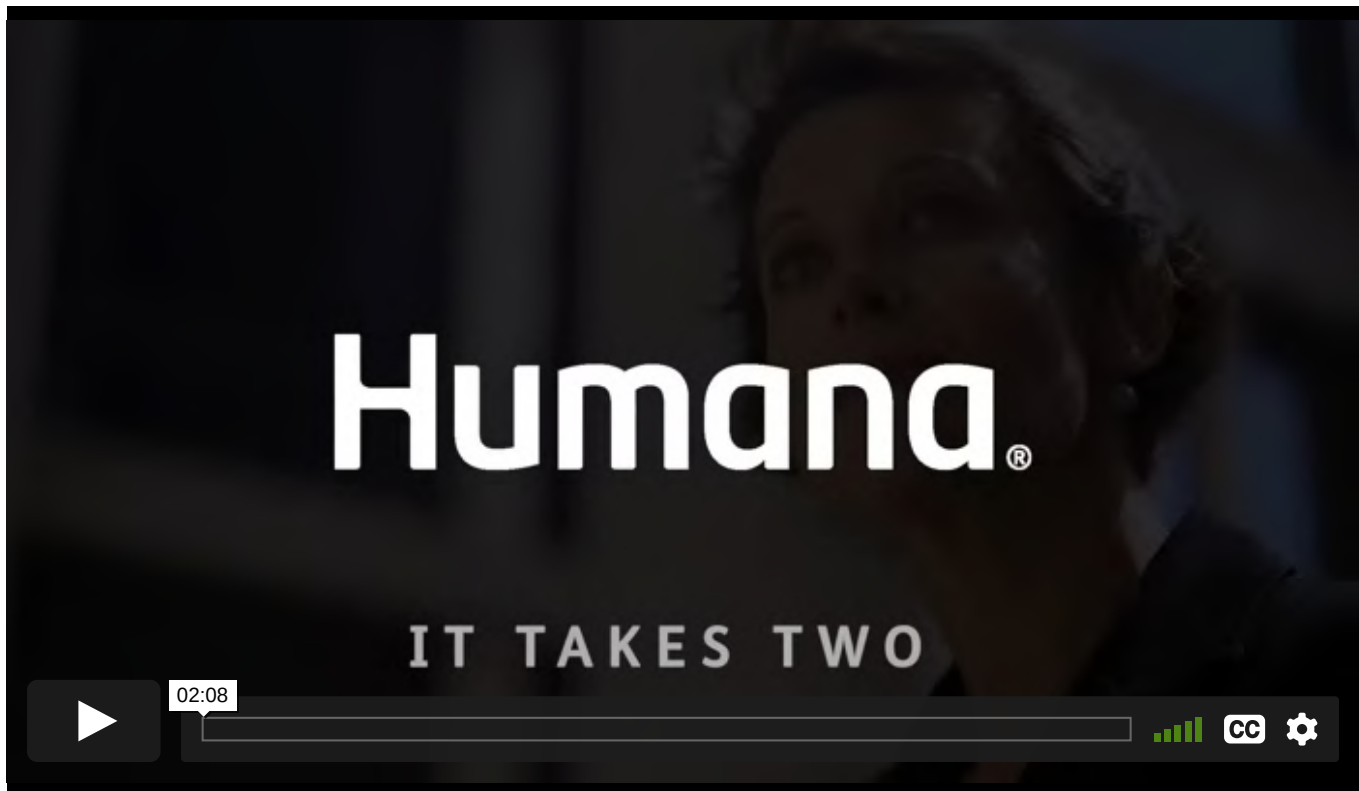
Adults with fair or poor general health, emphysema, heart disease or stroke history have twice the prevalence of complete tooth loss than those without these conditions.<sup>1</sup>



### 20 health problems, 1 eye exam

An eye exam can catch 20 health problems including certain cancers, diabetes, hypertension and stroke.<sup>2</sup>

# Just how much can you do in two minutes?



Turns out, a whole lot! Learn why that's all the time you need to discuss IDV plans with clients.

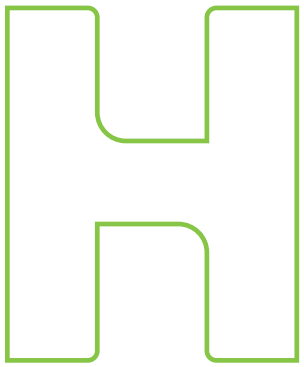
## Human care means whole-person health

How do we make healthcare more human?  
By treating the whole person, from head to toe.  
Speaking of the head, let's talk eyes and mouths.  
The eyes may be a window to the soul,  
but they—along with the mouth—are also a  
window to overall health and well-being.

Think about all the ways your clients use  
their eyes and mouths without even noticing.  
Let's take dinner as an example. A lovely and  
nutritious sheet-pan dinner of roasted chicken,  
potatoes, carrots and broccoli drizzled in olive  
oil and seasoned with pepper, salt and garlic.  
They have to use their eyes to wash,

peel and cut their veggies and then to know  
when to turn them for that perfect browning.  
They need strong, healthy teeth to not only  
chew safely but also to form words during their  
dinner conversation. And that's just dinner!

All day long, your clients' eyes help them move  
safely around their homes, stay active, connect  
with friends and family, read, watch movies and  
so much more. Their teeth make it possible for  
them to eat healthy foods, speak, smile and  
show emotions. Eye and mouth health remain  
at the heart of overall health and well-being,  
not on the periphery.



## From afterthought to forethought

We know it's easy to treat IDV plans as an afterthought when you're focused on Medicare Advantage and Medicare Supplement sales. You've got bigger fish to fry, as the saying goes. But here's the deal. Big fish started out as little fish. As a health insurance Agent, you've got to cast a wide net. That net needs to capture both the big fish and the little fish. Why? Because those little fish might one day grow into big fish. In this metaphor, IDV plans start as those little fish who may later convert into big fish like Medicare Advantage and Medicare Supplement plans. It's a sustainable and long-term strategy to grow your Book of Business. Offering a comprehensive suite of products ensures that you can help clients find the right plan or combination of plans to meet their needs, budget and lifestyle over time.







## SECTION 1

# Two by two: the importance of dental and vision health

As we said in the last section, dental and vision health matter to overall health and wellness. Oral health can impact more than a person's physical health by affecting their work attendance and even their self-esteem.<sup>3</sup>

Ocular health is vital to maintaining independence because our world is built on the ability to see—driving, walking, cooking, reading, shopping, cleaning.





\$100m

the amount the healthcare system could save each year if dental offices performed screenings for diabetes, high blood pressure and high cholesterol<sup>4</sup>

---

90%

of the nation's annual healthcare expenditures are for people with chronic and mental health conditions<sup>5</sup>

---

80m

Americans have potentially blinding eye diseases<sup>6</sup>

---

1/2

of visual impairment and blindness can be prevented through early diagnosis<sup>7</sup>



# The need for IDV insurance

## Prevention plus protection

Your clients don't plan to chip a tooth or develop glaucoma. Sometimes things happen that disrupt their dental or vision health. With IDV insurance, your clients get the preventive care they need and, depending on the plan they choose, coverage for major services too.

## End the waiting game

If your clients need a filling or to get a tooth extracted, the last thing they need to do is wait months to have those services done. Getting your clients the dental and vision insurance they need early on enables them to use their coverage exactly when they need it.

## True value

What price would your clients put on seeing their loved ones' faces or a fiery sunset? How about their ability to chomp into an apple, whistle their favorite song or smile unabashedly? Chances are that the number would be a whole lot higher than 50 cents, a dollar or even two dollars a day. They might even say it's priceless. IDV insurance gives your clients true value by protecting and maintaining their vision and dental health. Humana makes maintaining oral and ocular health affordable with dental plans starting at \$17 a month and vision plans starting at \$13 a month.\*

\*Dental rate is for Preventive Plus plan in North Dakota for one person. Premium quoted includes a \$1 administration fee. An association membership and fees may apply. Vision rate is for Humana Vision plan in Florida for one person and includes a monthly administration fee of \$1 (included in rate, waived for non-monthly payers). It does not include a one-time, non-refundable enrollment fee of \$35.

“

**If you do need corrective lenses in addition to preventive care, you're probably better off with the insurance.**

”

# With and without dental insurance

A side-by-side comparison can help your clients understand their dental costs with and without dental insurance.

SERVICE TYPE AND PROCEDURE	PRICE WITHOUT DENTAL INSURANCE <sup>9</sup>	PRICE WITH HUMANA DENTAL INSURANCE <sup>10</sup>
X-ray (4 Bitewing images) ADA code – D0274	\$87	\$0
Adult Teeth Cleaning ADA Code – D1110	\$132	\$0
Filling – One Surface White ADA Code – D2140	\$210	\$105
Single Tooth Removal/Extraction ADA Code – D7140	\$263	\$132





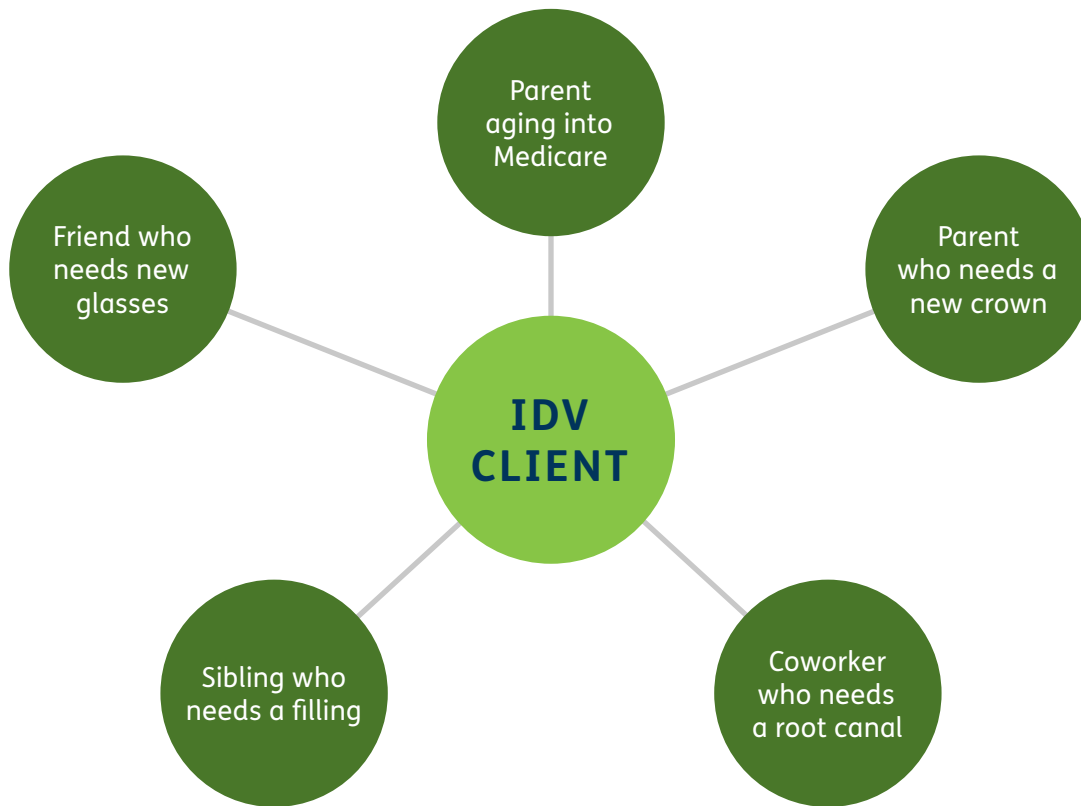
## SECTION 2

# A thing or two about generating Individual Dental and Vision (IDV) plan leads

Your lead pipeline grows your Book of Business while your existing clients sustain your Book of Business. To be successful as an Agent, you need to focus on both acquiring new clients and maintaining the clients you already have. IDV plans can be an essential tool in your lead-generation strategy. IDV clients can refer friends, family and colleagues to you. That original client may start out with dental insurance and then later add on vision. Once they're Medicare eligible, they could add on a Prescription Drug Plan (PDP), Medicare Supplement (Med Supp) or Medicare Advantage plan. Seen this way, IDV plans can be a gateway to more clients and more sales.

# Leverage IDV to get referrals

A single IDV client could refer you to other IDV or Medicare insurance prospects.



## IDV today, Medicare tomorrow

One small plan has the potential to pay off big down the line with individual clients. Let's look at a hypothetical situation using a fictional client named Maria.



# Who should you have on your IDV radar?

Typically, the people who are most willing to buy dental and/or vision insurance have an immediate need. In the case of vision insurance, people who need vision correction (eyeglasses or contact lenses) tend to buy vision insurance. But you can expand your prospect pool beyond these people. We separate IDV prospects into two main types: those eligible for Medicare and those not eligible for Medicare.

Here's who you should look for in each segment:

## Medicare beneficiaries

- Those who want to stay on Original Medicare but fill coverage gaps
- Those on Med Supp and/or PDP
- Those on MA to add on Optional Supplemental Benefits (OSBs) or stand-alone IDV plans

## Not Medicare eligible

- Pre-Medicare age (late 50s–64 years old)
- Those who are unemployed
- Those without employer dental/vision benefits
- Young adults aging out of their parents' insurance (26+ years old)
- Medicaid beneficiaries

Let's dive into each of these prospect types a bit more.

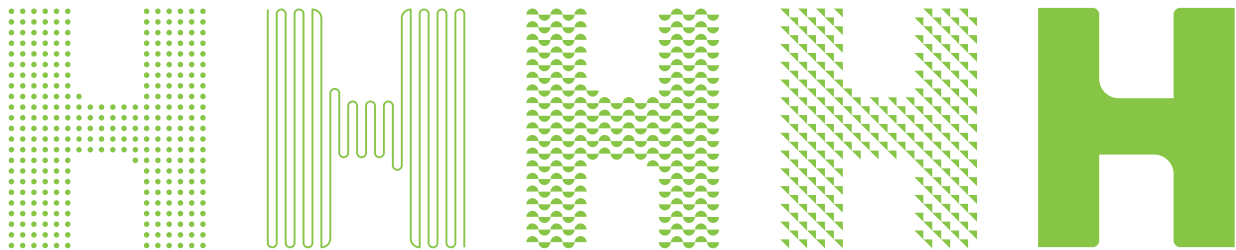


# Medicare beneficiaries

Dental and vision coverage remain two big gaps in Original Medicare. These stats highlight just how important it is for Medicare beneficiaries to have dental and vision coverage.

- **65%** of Medicare beneficiaries have no dental coverage.<sup>11</sup>
- Nearly **half** of Medicare beneficiaries did not visit the dentist in the past year.<sup>11</sup>
- **20%** of adults over 65 have untreated tooth decay.<sup>12</sup>
- Nearly **1 in 5** adults over 65 have lost all their teeth.<sup>12</sup>
- About **2 in 3** adults aged 65 years and older have gum disease.<sup>12</sup>
- **90%** of Americans over the age of 65 report taking at least one prescription medication in the past 30 days;<sup>13</sup> prescription drugs can cause dry mouth, which can lead to cavities.<sup>12</sup>
- **50%** of Americans have cataracts by age 75.<sup>14</sup>
- **2.7m** Americans age 40 and older are affected by glaucoma.<sup>13</sup>
- **40%** of a person's vision can be lost without them noticing.<sup>15</sup>

As an Agent, you have the power and the privilege to help more people access the dental and vision care they need. You have the opportunity to help them protect their smiles. You can make a difference in their ability to see the smiles of their loved ones. That's bigger than any commission. That's meaningful work. It's what we call human care.



## What Medicare beneficiaries care about<sup>16</sup>



Cost  
(monthly premiums,  
copays, deductibles)



Coverage details



Keeping their  
current dentist

**Bottom line:** Use a straightforward, factual approach with lots of coverage details. Be sure to leverage the [benefit summary](#) when reviewing plans. Double check in-network providers using Humana's [Find a Doctor tool](#).

## Which marketing channels work best<sup>14</sup>



Direct mail



Email



Paid social media

Use the Marketing Resource Center  
to generate leads





# Not Medicare eligible

If your main focus is on Medicare beneficiaries, it's easy to lose sight of everybody else who isn't Medicare eligible. But when it comes to IDV plans, those other folks can help you grow your Book of Business.

## Pre-Medicare prospects

These are people a few years away from Medicare eligibility, in their late 50s to early 60s. They share a lot in common with Medicare beneficiaries when it comes to their concerns about costs and coverage.<sup>16</sup> Like Medicare beneficiaries, they respond well to clear, specific information via direct mail, email and social media.<sup>16</sup>

What's great about these prospects is their close proximity to Medicare eligibility. Within a handful of years, they'll decide which Medicare coverage option is right for them. And, because you've already built a solid Agent/client relationship with them, they will trust you and see you as their health advocate and resource. Because of this, they're more likely to work with you when selecting which Medicare plan or plans are right for their unique needs, budget and lifestyle.

## The unemployed

More women than men have quit the labor force since March 2020, with Hispanic and Black women accounting for much of the decrease due to job losses in the leisure and hospitality sector.<sup>17</sup> Losing income and insurance puts people at greater risk for untreated cavities that could ultimately lead to bigger dental issues like tooth loss.<sup>18</sup> The appearance of a person's mouth and teeth can also affect someone's future ability to interview for a job.<sup>18</sup>

You can help those who are unemployed understand the importance of caring for their teeth not only for their health but also for their future job prospects. Help them understand how dental insurance—premiums, copays and deductibles—can be affordable and help mitigate out-of-pocket costs. Be empathetic in your approach. Gently motivate them with preventive-care education.

## Those without dental/vision benefits from their employer

The U.S. has a long-standing history of connecting employment to health insurance—since World War II, in fact.<sup>19</sup> But this doesn't mean every employer covers all types of health insurance. Some employers might only offer hospital and medical insurance but not dental and/or vision insurance. IDV insurance Agents can work with these employers to offer their employees stand-alone plans to fill their coverage gaps. Once you've identified an employer, you'll have a built-in pool of prospects to educate about the importance of preventive dental and eye care. Focus on creating long-lasting relationships with these prospects.

## Young adults

The Affordable Care Act allows young adults to stay on their parents' health insurance until age 26.<sup>20</sup> Once they turn 26, they need to find insurance of their own, especially if their employer does not offer it. Today's younger workforce is highly mobile, with younger workers twice as likely to leave their jobs in search of better offers.<sup>19</sup> Gig workers, for example, are slightly more likely to be younger than traditional workers; those who work for temp agencies and online-platforms also tend to be younger.<sup>21</sup> Because of these factors, young adults may not always have the dental and vision coverage they need if they're between jobs or working part-time/contract jobs. That's where you come in.

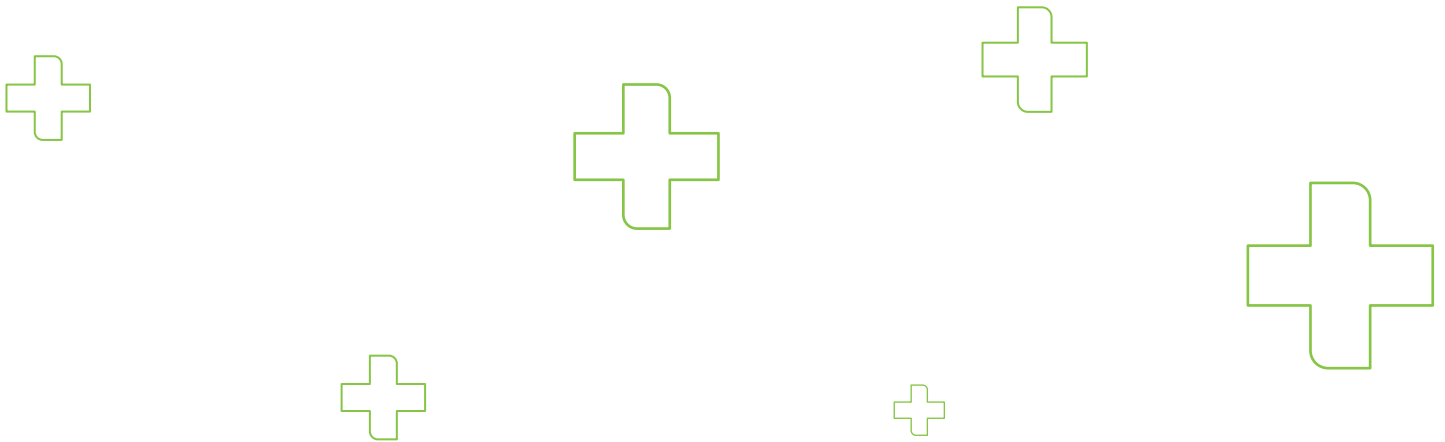
Agents can help young adults focus on preventive vision and dental healthcare with affordable options that work for their budget and lifestyle. This prospect type heavily relies on digital channels during the decision-making and application process.<sup>16</sup> Agents should leverage social media and email to reach this audience. Video content performs especially well with younger adults.<sup>22</sup>

# Dental need-to-plan chart

Use this chart to help your clients figure out which [Humana dental plan](#) is right for them.

	HUMANA DENTAL PLAN						
DENTAL NEED	Bright Plus	Preventive Value	Preventive Plus	Loyalty Plus	Dental Value	Complete Dental	Medicare Advantage OSB*
Dentures				X	X	X	X
Crown				X	X	X	X
Extraction	X	X	X	X	X	X	X
Filling	X	X	X	X	X	X	X
Periodontal scaling				X	X	X	X
Routine cleaning	X	X	X	X	X	X	X

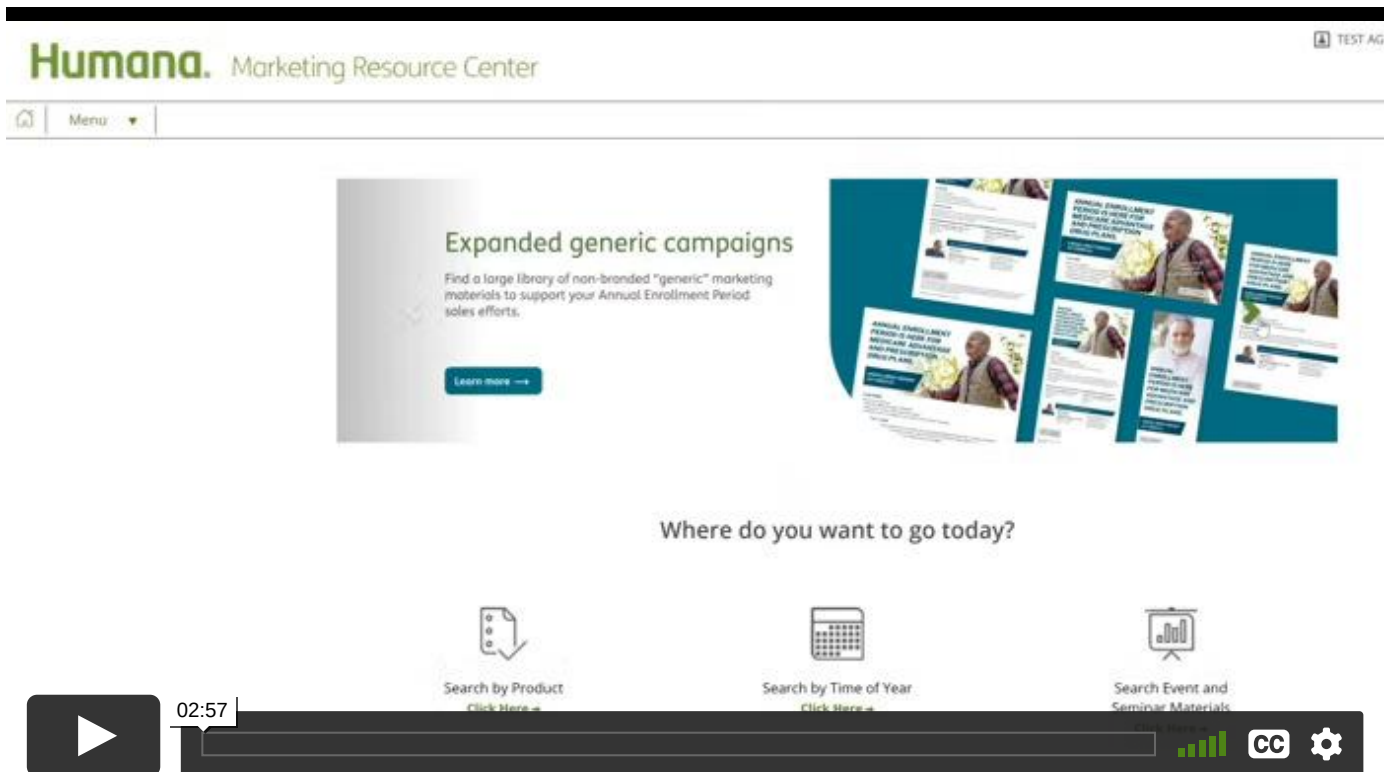
\*Coverage may vary by OSB and plan.



# Leveraging the Marketing Resource Center (MRC)

As an Agent, you've got a lot on your plate: Medicare Advantage [certification and contracting](#), learning [Humana plan details](#) in your local market as well as how to use Humana tools like [Enrollment Hub](#) and [Find a Doctor tool](#), staying up to date on Medicare compliance, [nurturing existing clients](#), asking for referrals, helping clients [maximize their plan benefits](#). You're busy helping people find the right plan or combination of plans for their health needs. We understand just how much you have going on. That's why we created the [MRC](#), so you can spend more time where it counts most—with clients—and less time on marketing.

## Get a quick MRC overview



Three minutes is all you need to get a short and helpful overview of Humana's MRC.

## MRC basics

The MRC is your personal resource for ready-to-use, pre-approved, customizable marketing materials for a variety of traditional and digital channels from direct mail to social media,\* grassroots events to email. Use the MRC to connect with prospects and existing clients alike.

Here are some of the perks to using the MRC:

- Humana-branded and carrier-agnostic materials
- Multiple language options, including English, Spanish, Chinese, Korean and others
- Range of delivery methods from postcards to flyers, emails to radio ads
- Bulk orders shipped straight to your door
- Send directly to clients through the MRC via direct mail and/or email
- Post social media\* assets directly to your Facebook business page from the MRC platform
- Audience- and plan-specific content
- Localized campaigns
- New content added all the time

## Email marketing made simple



Learn how to master the art of email marketing with the MRC in this short video.

# Lists to land more leads



Learn how to purchase direct mail lists through the MRC in this three-minute video.



## Get social



Discover how to use MRC social media posts\* to connect with prospects and clients on Facebook.

\*Agents must complete the mandatory social media training from Humana MarketPoint University and comply with Humana's social media guidelines as well as Centers for Medicare & Medicaid Services [Medicare Communications & Marketing Guidelines](#).

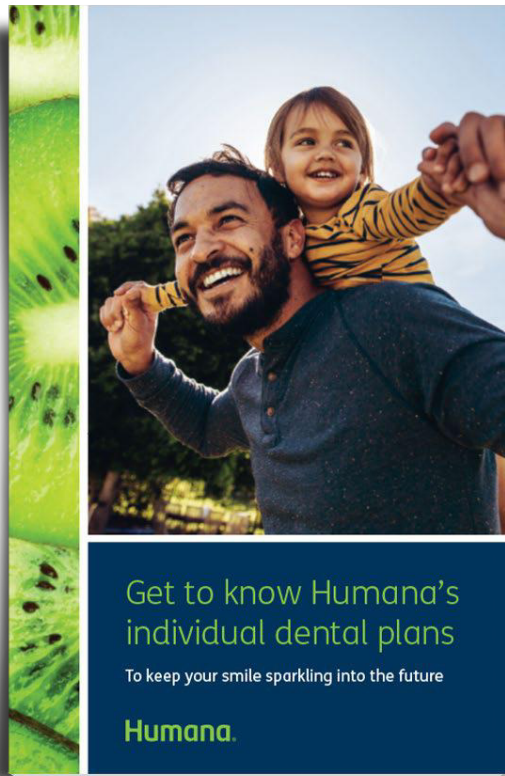


## Marketing know-how you need

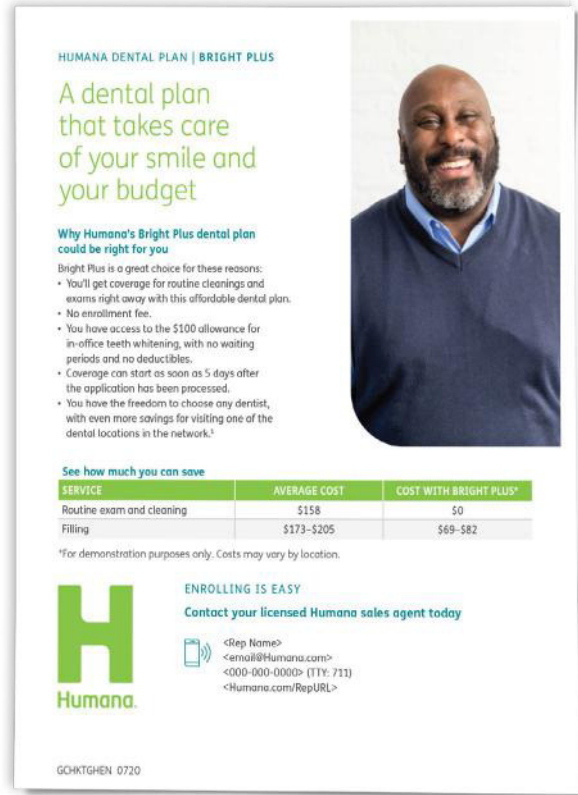
Discover how to generate more leads and craft your marketing strategy with [Humana's lead-generation playbook](#).

# Seeing is believing

Be sure to use these dental and vision assets in your IDV lead-generation and client-retention efforts.



Humana Dental Plan comparison brochure



Humana Dental Plan Bright Plus Marketing Flyer



Benefit-specific dental Facebook post in Spanish or English



Benefit-specific vision Facebook post in English and Spanish

# Benefit-Specific Dental piece available as:

<TURNING 65 OR NEW TO MEDICARE?>

<\$\$\$> Humana dental coverage annually  
Smile more, spend less



With a <Plan Name>, Humana may help you get the dental care you need while saving money.

**This Humana plan includes the following dental benefits:**

- Exams, X-rays, cleanings, fluoride treatments
- Extractions, fillings, crowns and dentures with adjustments and realignments
- Deep cleaning, recementation, emergency pain treatment, oral surgery, periodontal maintenance, root canals

Dental care is an important part of your overall health—and so is household budgeting. We take it all into account.

Call to RSVP to a virtual meeting with a licensed Humana sales agent

Rep Name | Rep License  
000-000-0000 (TTY: 711)  
Monday - Friday, 9 a.m. - 5 p.m.  
¿En español? Llame al 000-000-0000 (TTY: 711)  
<email@humana.com, FacebookPage or RepURL>

**Humana.**


<Humana is a Medicare Advantage HMO and PPO organization with a Medicare contract. Enrollment in any Humana plan depends on contract renewal. Enrollment in a Coordinated Care plan with a Medicare contract and a contract with the State Medicaid program. Enrollment in this Humana plan depends on contract renewal. If you currently have an ERIC Plan you may be eligible for help from the state paying your Humana Medicare Advantage plan premium. Sponsored by legal entity and the State of Florida, Agency for Health Care Administration. NOTICE: TermCare is not responsible for payment for these benefits, except for appropriate cost sharing amounts. TermCare is not responsible for guaranteeing the availability or quality of these benefits. Any reference to name, title, or additional Medicare benefits, is applicable to Medicare only and does not indicate increased Medicaid benefits. Applicable to Plan name contract number. Newspaper advertising supplement to This newspaper. For a complete list of available plans please contact 1-800-MEDICARE (TTY users should call 1-877-486-2048, 24 hours a day/7 days a week or consult www.medicare.gov. At Humana, it is important you are treated fairly. Humana Inc. and its subsidiaries comply with applicable Federal Civil Rights laws and do not discriminate on the basis of race, color, national origin, age, disability, sex, sexual orientation, gender, gender identity, ancestry, marital status or religion. English is TTY/TTY. If you do not speak English, language assistance services, free of charge, are available to you. Call 1-877-320-1235 (TTY: 711). Español (Spanish): ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-877-320-1235 (TTY: 711). 繁體中文 (Chinese): 如需使用繁體中文，請可以免費獲得語言協助服務。 請電 1-877-320-1235 (TTY: 711).>

Y004d\_GH49MFT21\_M <Contract#>

AD

**Humana.**

Turning 65 or new to Medicare?  
Smile more, spend less with Humana dental coverage



With a Humana Honor (HMO), Humana may help you get the dental care you need while saving money.

- Exams, X-rays and cleanings
- Extractions and fillings
- Periodontal maintenance

Dental care is an important part of your overall health—and so is household budgeting. We take it all into account.

Call a licensed independent sales agent

Your Agent  
355-555-5555 (TTY:711)  
Monday - Friday, 9 a.m. - 5 p.m.  
agent@licensedagent.com

**Humana.**

Y004d\_GH49MFT21\_M

Humana is a Medicare Advantage HMO, PPO and PFFS organization with a Medicare contract. Enrollment in any Humana plan depends on contract renewal. Applicable to Humana Honor (HMO). For a complete list of available plans please contact 1-800-MEDICARE (TTY users should call 1-877-486-2048), 24 hours a day/7 days a week or consult www.medicare.gov.

This advertisement was sent by an independent agent licensed to sell Medicare plans. If you do not want to receive future mailings from this agent, please contact the agent to be removed from their mailing list.

If you want to opt out from future agent email communications from Humana, [click here](#) to unsubscribe. If you'd like to change your email communication preferences with Humana, register or log in to [MyHumana](#), click on the "My Profile" at the top of the page, and choose the "My Communications Preferences" link.

Humana strives to ensure your privacy and confidentiality. To learn more about how Humana protects your confidentiality, please see our complete [Internal Privacy Statement](#) and our [Privacy Practices](#). For more information about Humana coverage of the company providing these benefits, please visit [Humana.com](#).

EMAIL

<TURNING 65 OR NEW TO MEDICARE?>

<\$\$\$> Humana dental coverage annually

Call a licensed Humana independent sales agent for more information  
000-000-0000 (TTY: 711)  
Rep Name  
Rep License



**Humana.**

BANNER

<TURNING 65 OR NEW TO MEDICARE?>

<\$\$\$> Humana dental coverage annually  
Smile more, spend less



With a <Plan Name>, Humana may help you get the dental care you need while saving money.

**This Humana plan includes the following dental benefits:**


- Exams, X-rays, cleanings, fluoride treatments
- Extractions, fillings, crowns and dentures with adjustments and realignments
- Deep cleaning, recementation, emergency pain treatment, oral surgery, periodontal maintenance, root canals

Dental care is an important part of your overall health—and so is household budgeting. We take it all into account.

**Humana.**

POSTCARD

TURNING 65 OR NEW TO MEDICARE?



Smile more, spend less with Humana dental coverage

With a, Humana may help you get the dental care you need while saving money. This Humana plan includes the following dental benefits:

Dental care is an important part of your overall health—and so is household budgeting. We take it all into account.

**Humana.**

Humana is a Medicare Advantage HMO, PPO and PFFS organization with a Medicare contract. Enrollment in any Humana plan depends on contract renewal.

Y004d\_GH49MFT21\_M

POSTER



# Mix up your marketing

Use a mix of channels to reach prospects and clients with dental and vision product messaging. Send flyers and postcards using direct mail. Have brochures, banners, flyers and/or posters on display at grassroots events. Experiment with digital marketing channels like social media and email to reach people online. Share content from [Humana](#), the [Centers for Disease Control & Prevention](#) (CDC) and the [World Health Organization](#) (WHO) about the importance of vision and dental health.

## Want to take your digital marketing to the next level?



### WATCH

Humana's on-demand webinar, "[How to Step Up Your Digital Marketing Game with Humana](#)," teaches you about digital marketing trends and principles as well as ways you can get more from social media and email.

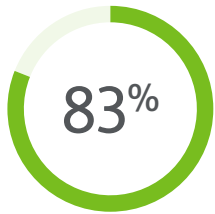


### READ

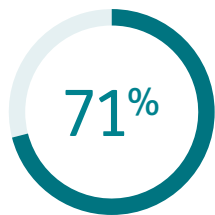
Our [social media playbook](#) takes you on a deep dive into setting up your Facebook business page as well as best practices for the channel. Supplement your reading with these short articles, [Three Tips to Kick Your Social Media Efforts into High Gear](#) and [Five Tips to Ramp Up Your Digital Marketing Efforts](#).

# How to harness the power of referrals

Existing clients and other businesses can help you reach new IDV prospects through referrals. If you're not leveraging referrals to grow your Book of Business, now is the time to start. We'll show you how.



83% of Americans say that a word-of-mouth recommendation from a friend or family member makes them more likely to purchase that product or service.<sup>23</sup>



71% of Americans say a “great experience” spurs them to give a recommendation.<sup>23</sup>



55% of Americans make product or service recommendations to others at least once a month.<sup>23</sup>





# Existing clients

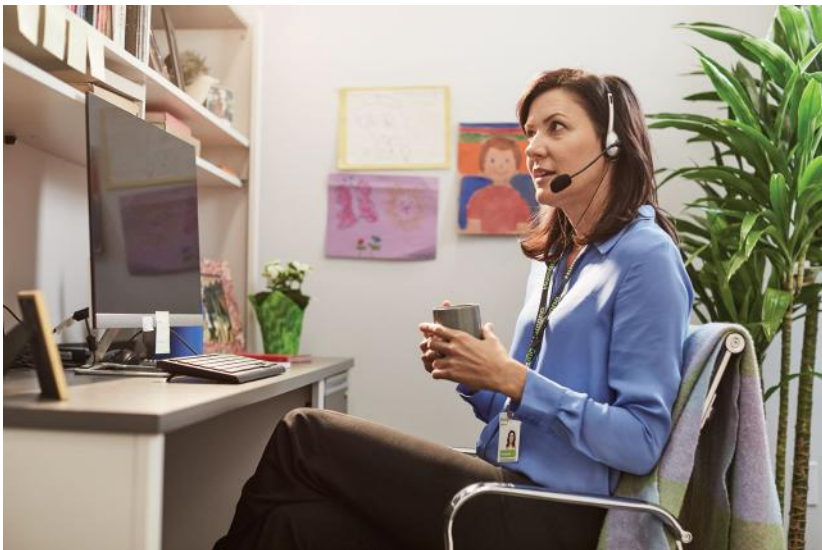
Your existing clients help sustain your Book of Business, but they can also help grow it through referrals. Your existing clients have networks you can tap into whether that's family members, friends, neighbors and/or colleagues from a crafting circle, Veteran Service Organization, bowling league, church group, bicycling club, etc.

There are two must-dos when it comes to client referrals:

1. Provide exceptional client service that warrants a referral.
2. Ask your clients to refer their network to you.

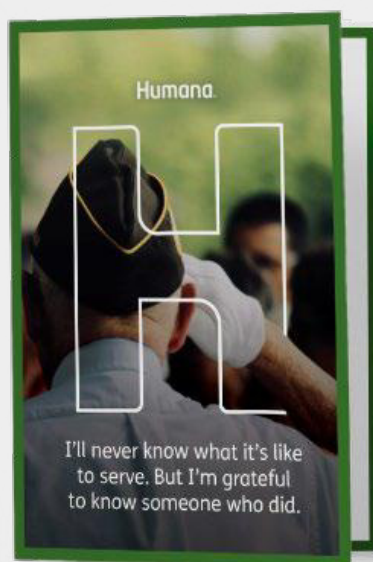
Before you ask for a referral, you've got to prove yourself and your services to your clients. When you've gone above and beyond for them, they're more likely to tell others about you. And they may even do it without any prompting from you. Use these ideas to take your client service to the next level:

1. **Send** thank-you and birthday cards to clients.
2. Regularly **remind** them about their insurance benefits and ways to maximize them.
3. **Help** them find a dentist or eye doctor using Humana's Find a Doctor tool.
4. Go that extra step and **assist** them in scheduling their appointment.
5. **Ask** if they need help getting to and from their appointment.
  - a) See if their plan covers transportation. If it does, help them set it up.
  - b) If not, use Humana's Bold Goal Toolkit to find transportation assistance in their community.
6. **Educate** them about questions they should ask their dentist.



After you've developed a relationship with your client and shown how you put them and their needs first, you're ready to talk to them about referrals. Here are the steps to take:

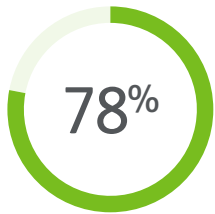
1. **Ask** them if they know of anyone who may need dental or vision coverage. Give them some examples of people who might need your help:
  - a) People who wear eyeglasses or contacts
  - b) Young adults aging out of their parents' coverage
  - c) Employees without dental or vision coverage
  - d) Those aging to Medicare
  - e) Those on Medicaid who need dentures
2. Encourage their referral to **contact you directly** via phone or email to begin the conversation.
3. Have extra business cards, flyers, brochures and/or postcards on hand to **give away or leave behind**.
4. Use Refer-a-Friend content from the **MRC**. Search for "refer-a-friend" to find social media posts, email templates, flyers and more.
5. Invite clients and their networks to virtual and/or in-person educational sessions to learn about the importance of dental and vision health.



## Great greetings

Show your clients just how special they are with Humana-branded, personalized thank-you and birthday cards available on the MRC. Look for Veteran-specific and Spanish-language options.

# Business-to-business (B2B) referrals



of B2B marketers say that referral programs generate good or excellent leads.<sup>24</sup>



of B2B marketers say that referral programs generate high volume of leads.<sup>24</sup>

You can also grow your Book of Business through B2B referrals other local businesses. You may hear these types of businesses referred to as “centers of influence.” They can help you connect to prospects you wouldn’t have otherwise met.

Depending on the business, you might have access to dozens or even hundreds of potential clients. Often, these B2B relationships are mutually beneficial. Just as they refer clients to you, so too can you refer clients to them. It’s a two-way street.

## Build your B2B network

Create relationships with organizations like these in your community:

- Dentists
- Vision providers
- Primary care providers
- Chambers of commerce
- Large employers
- Local and state governments
- Trade associations
- Unions
- Veteran Service Organizations
- Senior centers
- Religious groups
- Realtors
- Financial planners

# Provider referrals

Growing your provider network can help you connect with more prospects. A recent poll shows that Americans find healthcare workers and doctors to be among the most trustworthy professionals.<sup>25</sup> Getting a referral from such a highly trusted provider? That's a huge win.

## Provider compliance

Collaborating with providers can be a great way to generate leads. You might conduct a Medicare 101 educational seminar, distribute marketing materials or enrollment forms or even set up a tabling event. Here are the dos and don'ts.

DO	DON'T
<p>Market only in common areas, including, but not limited to:</p> <ul style="list-style-type: none"><li>• Common entryways</li><li>• Vestibules</li><li>• Waiting rooms</li><li>• Hospital or nursing-home cafeterias</li><li>• Community, recreational or conference rooms</li></ul>	<p>Market in areas where care is being delivered, including, but not limited to:</p> <ul style="list-style-type: none"><li>• Exam rooms</li><li>• Hospital patient rooms</li><li>• Doctor's office</li><li>• Dialysis centers</li><li>• Pharmacy counter areas</li></ul>
<p>Provide information about all providers available in the network through Humana's Find a Doctor tool with Care Highlight™ ratings, and ensure members and prospects understand that selection of a provider is their choice</p>	<p>Ask providers to distribute or collect Scope of Appointment (SOA) or enrollment forms on your behalf as this is not permitted</p>



## SECTION 3

# Get two steps ahead with Humana's IDV Agent sales cycle

When you know where you want to go, it's a lot easier to plan how you're going to get there. Humana helps you master the IDV sales cycle by simplifying the process into a cycle with five main stages. We use a cycle instead of a linear journey or funnel because a cycle is continuous, without beginning or end. The process repeats itself from year to year and one client to the next. It speaks to the ongoing and vital work you do to create and deepen relationships. That's the core work of human care and you make it possible.



# Humana's Agent IDV sales cycle

This graphic shows you the process of selling Humana Dental and Vision plans in five simple phases.



## Contract with Humana

Take the IDV training at [Humana MarketPoint University](#) accessible via [Vantage](#) on the Education card.

## Learn Plans

Use the [Humana Individual Dental and Vision Agent Plan Grid](#) accessible via [Vantage](#) on the Sales & Marketing Card.

## Develop leads

Leverage Humana's [Marketing Resource Center](#) accessible via [Vantage](#) on the Sales & Marketing Card.

Turn to [Educational Resources](#) on [IgniteWithHumana.com](#) like our lead-generation and [social media](#) playbooks.

## Conduct sales

Use Humana's online enrollment tools like [Enrollment Hub](#) and [Agent Online Application](#) accessible via [Vantage](#) to enroll clients in IDV plans.

You can also use Generate New Quote under Dental, Vision on the [Vantage](#) Quote & Enroll card.

## Retain clients

Use the [Marketing Resource Center](#), accessible via [Vantage](#) on the Sales & Marketing Card, to engage clients in maximizing their IDV benefits.

Turn to [Educational Resources](#) on [IgniteWithHumana.com](#) like our [podcast](#) and [articles](#).

# Contract with Humana

Humana makes selling IDV plans easy with our two-step process:

1. Get contracted.
2. Take our IDV training on Humana MarketPoint University.

The training course takes most Agents two to four hours to complete. Upon completion of the course, you'll take a knowledge test containing 20 multiple-choice questions. You'll have three attempts to pass with a score of 85% or higher.

## Develop leads



Jump back to the lead-generation section to learn how to identify likely dental and vision prospects.

## Learn plans

### TWO PLANS, ONE AGENT GRID

Let's break down the basics to help you understand how to navigate the [Humana Dental and Vision Agent Plan Grid](#).

**Who should use it:** Agents who sell stand-alone Humana IDV plans.

**What it is:** An interactive PDF that serves as an Agent's one-stop resource for local-market IDV plan details. Agent Grid highlights include:

- An interactive map that allows you to jump to each state's available plans.
- Rate sheets for quick views and comparisons of monthly premiums by client age.
- Key benefits per plan, including which plans might be a generally good fit for certain clients.
- Link to the Summary of Benefits for each plan in each state.
- Appendices that include billing and enrollment information as well as paper enrollment instructions.

**Where to find it:** Access it via [Vantage](#). Look for the Sales & Marketing Card and scroll down to Dental, Vision. You can also [find it here](#) or on the refreshed [Dental](#) and [Vision](#) product pages on the [Ignite](#) site.

**When to use it:** Consider the Agent Plan Grid your go-to Humana IDV resource. Here's when to use it:

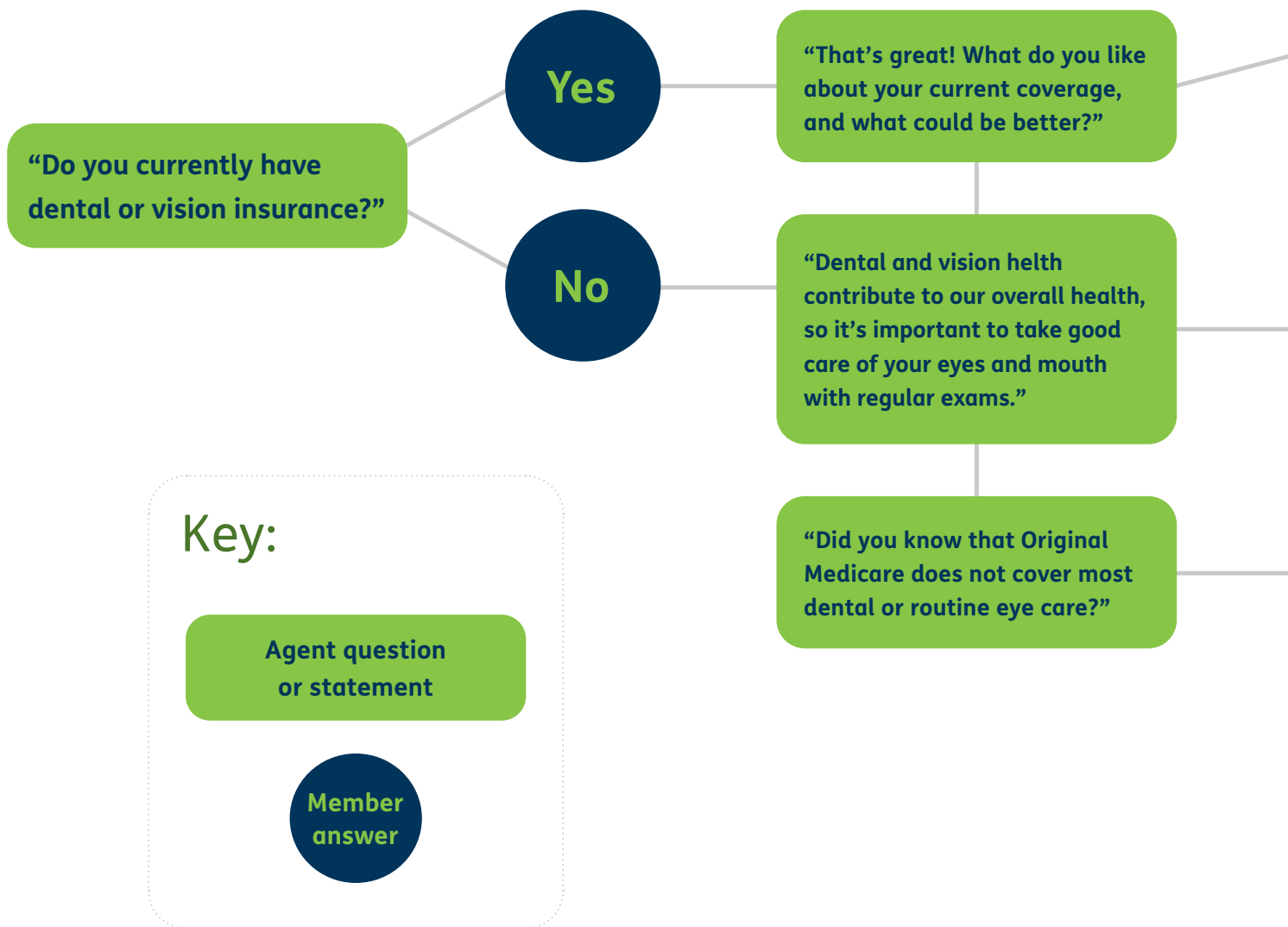
- **Pre-sale:** While learning plans in your market.
- **Sale:** During sales appointments to review the Summary of Benefits.
- **Post-sale:** When helping clients maximize their IDV plan benefits.



# Our two cents on sales

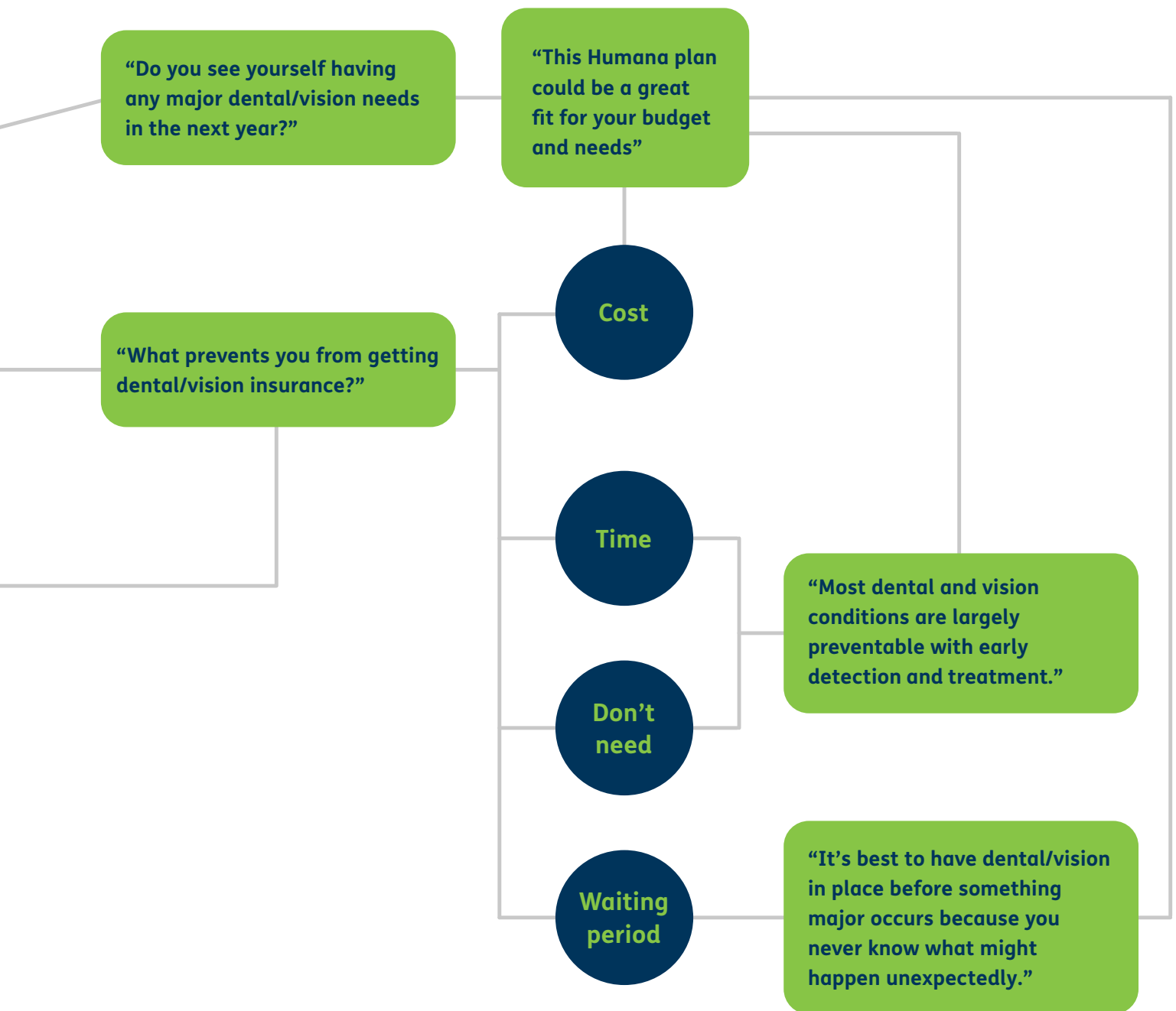
When you shift your mindset from selling plans to providing solutions to clients, you enact human care. You help your clients get their health needs met with a plan or combination of plans that’s right for them. Rather than drive a hard sell on IDV plans, you can lead with both education and empathy. You can show your clients the benefits that caring for their oral and ocular health have on their overall health. You can help them mitigate out-of-pocket costs for costly dental procedures and/or specialty eyeglasses.

Use the conversation decision tree below to discover how to start the IDV conversation with leads and during sales appointments. Start from a place of curiosity and the conversation will unfold unnaturally. Help your clients understand that dental and vision health are vital to maintaining their whole-person health.



\*“Oral Health,” World Health Organization, last accessed July 26, 2021, <https://www.who.int/news-room/fact-sheets/detail/oral-health>

“Vision Loss: A Public Health Problem,” Centers for Disease Control and Prevention, last accessed July 26, 2021, [https://www.cdc.gov/visionhealth/basic\\_information/vision\\_loss.htm](https://www.cdc.gov/visionhealth/basic_information/vision_loss.htm)



# How to overcome objections

Objections are an inevitable part of sales. But that doesn't mean they should end a conversation. Think of objections as an invitation for more information. You'll want to listen and aim to understand their point

of view. Take time to repeat back what you've heard, and validate their concerns. Let's examine how this might work in practice with four real-world scenarios.

## **Objection scenario: "It's too expensive."**

**Prospect/client:** "Dental and vision insurance are just too expensive. I don't have money for extras like that."

**Agent:** "Living on a fixed or limited income can be difficult, especially when you have competing priorities. Making tradeoffs can be really stressful."

**Agent:** "It's hard to think about the long-term when the short-term is so top of mind. But dental costs can add up, especially if you need major work done like a root canal or crown. And staying on top of your dental is important to your overall health. Let's look at the costs with and without dental insurance. Then let's see if we can find a plan that fits your budget and gets you the coverage you need."

### **Lessons learned:**

1. Be well-versed on the costs of major services without insurance so you can explain financial risks and compare those to costs with insurance to show potential savings.
2. Show prospects/clients the value of IDV to both their health and their finances.
3. Help them find a plan that works for their unique budget and needs. The plan with the lowest monthly premium isn't always the right option depending on their situation. Be sure to look at total costs to find the right plan for their needs.

## **Objection: "I can't wait."**

**Prospect/client:** "I can't wait for coverage to kick in. I need it now."

**Agent:** "Sounds like you have an emergency situation and need care ASAP. Not all plans have waiting periods. Let's find you a plan that can get you relief sooner than later. These plans will work for your immediate need. Let's be sure you have the right coverage now so you don't have to experience this stress in the future."

### **Lessons learned:**

1. Understand which plans have waiting periods and which do not so you can recommend the right plan for their needs.
2. Encourage them to get insurance before they need it in the future.



## Objection scenario #2: “I don’t have time.”

**Prospect/client:** “I don’t have time to go to the dentist or eye doctor.”

**Agent:** “Life can get busy, and it’s hard to prioritize our health when there’s so much to do every day. But it’s really important to care for your eyes and teeth. What’s preventing you from having the time to get your vision and dental exams?”

**Prospect/client:** “I’m just so busy with family and work. I’ve got to put them first.”

**Agent:** “I hear that. I can see how dedicated you are to your family. It’s really inspiring to see your love and devotion. But caring for of your vision and dental health are essential to your overall health. Plus, it’s typically just three one-hour appointments per year, two for the dentist, one for the eye doctor. That’s a pretty low time commitment. Early detection can help get your health back on track faster. Let’s look at this plan focused on preventive care and see if it might be a good fit for you.”

### Lessons learned:

1. Put the time commitment into perspective and help them understand the value of a few hours per year dedicated to maintaining their oral and ocular health.
2. Remind them about the importance of early detection and treatment.



## Objection scenario: “I don’t need it.”

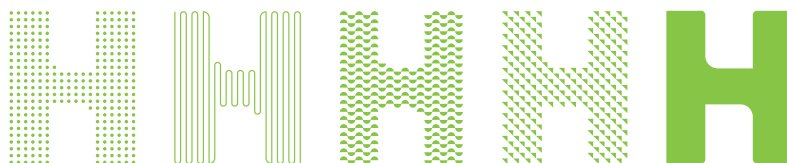
**Prospect/client:** “I don’t need dental and vision insurance. My eyes and teeth are just fine.”

**Agent:** “It sounds like you take pride in your oral and eye hygiene, which is great. I wish I could get my kids to do the same! But brushing and flossing every day or wearing UV-blocking glasses is just part of keeping your teeth and eyes healthy.

The thing about health is we can’t always see or feel if something’s wrong. With vision, you might not even notice you’ve lost some of it until it’s too late. Vision and dental changes can occur even when we practice good hygiene. Let’s find a plan that works for you.”

### Lessons learned:

1. Explain the importance of eye and mouth health to overall health.
2. Explain the importance of regular exams to early detection and treatment.
3. Be well-versed on the costs of major services and their costs so you can explain the value IDV coverage offers.



# Choosing stand-alone plans or Optional Supplement Benefits (OSBs)

When consumers have too many options to choose from, the decision-making process can be frustrating.<sup>26</sup> Research has shown that while we value having many options to choose from, we're less likely to actually make a purchase when there are too many choices.<sup>26</sup> This phenomenon has a name: choice overload. At Humana, we aim to make healthcare easier, more caring and more personal. Once you understand a client's needs, the right type of plan is easier to identify.

Use this chart below to determine whether your client should opt for a stand-alone Dental/Vision plan or OSBs, when available as part of a Medicare Advantage plan.

Reasons to choose a stand-alone Dental/Vision plan	Reasons to choose OSBs on a Medicare Advantage plan
<ul style="list-style-type: none"> <li>• Client is not currently missing any teeth but needs dentures</li> <li>• Waiting periods are okay with the client</li> <li>• They want to potentially save on their monthly premium</li> <li>• They're fine with separate billing cycles</li> </ul>	<ul style="list-style-type: none"> <li>• Client is missing teeth and needs dentures</li> <li>• They need immediate work done</li> <li>• They prefer a single billing cycle</li> </ul>



**Pro tip:** If an OSB is available, it's likely the right choice because there are no waiting periods or missing-tooth clauses.





# Humana's online enrollment tools

Online enrollment improves accuracy, accessibility, efficiency, security and transparency for you and your clients. No more deciphering unruly handwriting, no more applications lost in the mail, no more hand cramps filling out duplicative information, no more worries about misplacing an application in the wrong stack of papers, no more filing, no more calling to check on application status. Online enrollment helps you spend less time on administrative work and more time developing relationships.

Humana's made it easier to enroll clients in IDV plans using our enhanced suite of online tools. You have three options when enrolling clients in an IDV plan online:

1. Enrollment Hub
2. Agent Online Application
3. Generate New Quote

Let's take a deeper dive into each of these three options.

## Enrollment Hub

Optimize the enrollment process with [Enrollment Hub's](#) end-to-end workflow that integrates Scope of Appointment forms and telephonic and electronic signatures. Plus, you can use it in English and Spanish.

### Enrollment Hub benefits

- Speed
- Accuracy
- Efficiency
- Use online or offline

### Enrollment Hub enhancements

- Supports all Medicare products
  - Medicare Advantage
  - PDP
  - Med Supp
  - IDV
- Integrated Find a Doctor tool
- Telephonic, electronic and text-signature features
- Autofill consumer data now on IDV and PDP plans



# Get a five-minute demo



Watch our how-to video for a quick overview of Enrollment Hub.



Want a deeper dive into Humana’s Agent tools?  
Check out our new playbook.

## Agent Online Application

Give clients the option of enrolling themselves in an IDV plan with Humana’s [Agent Online Application](#). Here’s how it works:

1. Complete the mandatory Humana MarketPoint University Agent Online Application training.
2. Receive a custom URL from Humana.
3. Give a full, compliant sales presentation to your client.
4. Send your custom URL to the client.
5. Clients enroll themselves in their IDV plan of choice.
6. You get credit for the sale as Agent of Record.

## Generate New Quote

The third way to enroll a client in an IDV plan online is through the Generate New Quote link on the Vantage Quote & Enroll card. Scroll down to Dental, Vision and select Generate New Quote. Here’s what will happen next:

1. Enter the client’s ZIP code, sex (male or female) and date of birth (MM/DD/YYYY).
2. Select the right plan for your client
3. Select “Apply now.”
4. Save the quote by entering your client’s information and selecting “Submit.”

Search for specific clients or access reports of submitted, saved, issued, denied, cancelled or withdrawn applications by going to the Quotes & Applications section at the top of the screen.



## Need to check on the status of a pended application?

Contact the Agent Support Unit ([agentsupport@humana.com](mailto:agentsupport@humana.com) or 1-800-309-3136) or you use the [My Humana Business Center](#) for real-time access to your Book of Business. Our new application-tracker status bar helps you see where an application stands as it turns green at every step. Once the policy is active, the status bar goes away.

## Client retention

As mentioned earlier, retaining clients helps you sustain and grow your Book of Business. When your clients feel valued, respected and well-served, they're more likely to show their loyalty and refer their network to you. Humana helps you create great experiences your clients want to talk about.

## Service strategies that work

You became an Agent so you could help people, so it's natural that you want to help when issues arise for clients with IDV plans. However, it's better not to get caught up in customer service issues and instead let Humana help your clients. We know the ins and outs of benefits and claims. We have the power to find solutions. It may feel counterintuitive at first to step back and let us take the lead, but the end result is better for your clients and for you.



Use these customer service strategies to ensure your clients get the attention and assistance they need with their IDV plans:

1. Encourage members to call the Humana Customer Care number on the back of their member ID card for customer service help and support.
2. Submit a ticket through Humana's Service Inquiries Card or [My Humana Business Center](#) via the [Vantage](#) Agent portal.
3. Reach out to your [local support team](#) for help.

# Helping clients maximize their IDV benefits

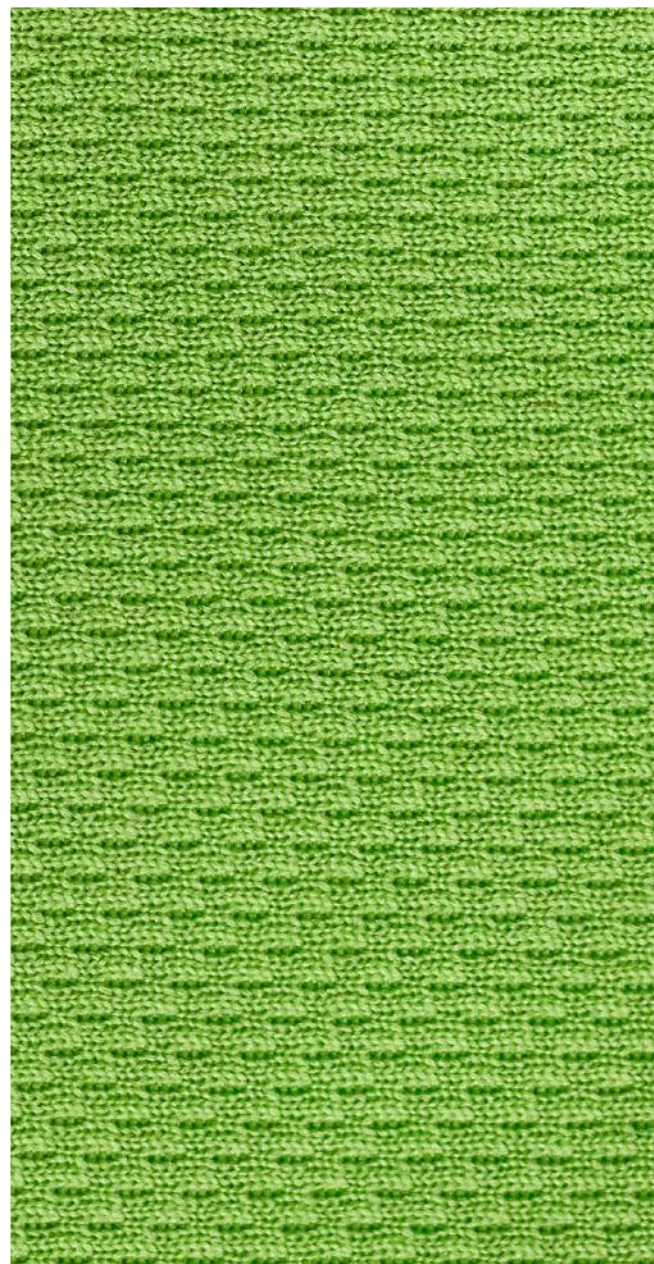
We've already discussed tactics you can use to help clients maximize their dental and vision benefits and make healthcare more human, but let's review them one more time:

1. Send thank-you and birthday cards to clients.
2. Regularly remind them about their [insurance benefits](#) and ways to maximize them.
3. Help them find a [dentist](#) or [eye doctor](#) using Humana's Find a Doctor tool.
4. Go that extra step and assist them in scheduling their appointment.
5. Ask if they need help getting to and from their appointment.
  - a) See if their plan covers transportation. If it does, help them set it up.
  - b) If not, use [Humana's Bold Goal Toolkit](#) to find transportation assistance in their community.
6. [Educate them about questions](#) they should ask their dentist at their next exam.

Here are other ways you can keep dental and vision health top of mind for clients:

1. Share content about vision and dental health on your Facebook business page from reliable, credible sources, such as:
  - a) [American Dental Association](#)
  - b) [American Optometric Association](#)
  - c) [CDC](#)
  - d) [WHO](#)
2. Host virtual or in-person\* events promoting oral and ocular health:
  - a) How to maximize your dental and vision benefits—leverage the information in this [article](#)
  - b) What questions to ask your dentist at your next visit—[share the questions in this article](#)
  - c) Partner with providers and other community organizations like Veteran Service Organizations and senior centers to host grassroots events
3. Remind clients to set their annual eye appointment in May for Healthy Vision Month
4. Give away Humana-branded toothbrushes (available in the MRC) to clients during Oral Hygiene Month in June and remind them to schedule their next dental exam

\*When safe to do so per CDC, local government and Humana guidelines.





## SECTION 4

# It takes you

You have the ability to make whole-person healthcare a priority for your clients. You have the power to help clients maintain bright smiles and that sparkle in their eye. You have the potential to help clients crunch carrots with gusto thanks to strong, healthy teeth. You have the will to help your clients see a spotted owl hiding in the trees on their next hike.

# It takes you

All you need to remember? It takes two. Two plans. Two minutes to discuss the importance of vision and dental health plus coverage options. Simple, yet impactful—for you and your clients.

## Ignite your success

Humana's [Ignite](#) site can help you level-up your learning while enhancing your professional development when it comes to IDV plans. Be sure to check out the following:

Refreshed [Dental](#) and [Vision](#) product pages with:

- Importance of dental and vision health to whole-person health
- Agent benefits of selling IDV plans
- Consolidated resources like the [Agent Plan Grid](#) plus [training events and webinars](#)

IDV online enrollment tool pages:

- [Enrollment Hub](#)
- [Agent Online Application](#)

IDV educational resources:

- [Dental](#)
- [Vision](#)
- [Technology Tools](#)

## Knowledge on demand

Humana MarketPoint University (accessible via [Vantage](#)) has the training and resources you need to get the most from IDV sales. Check out these courses and resources:

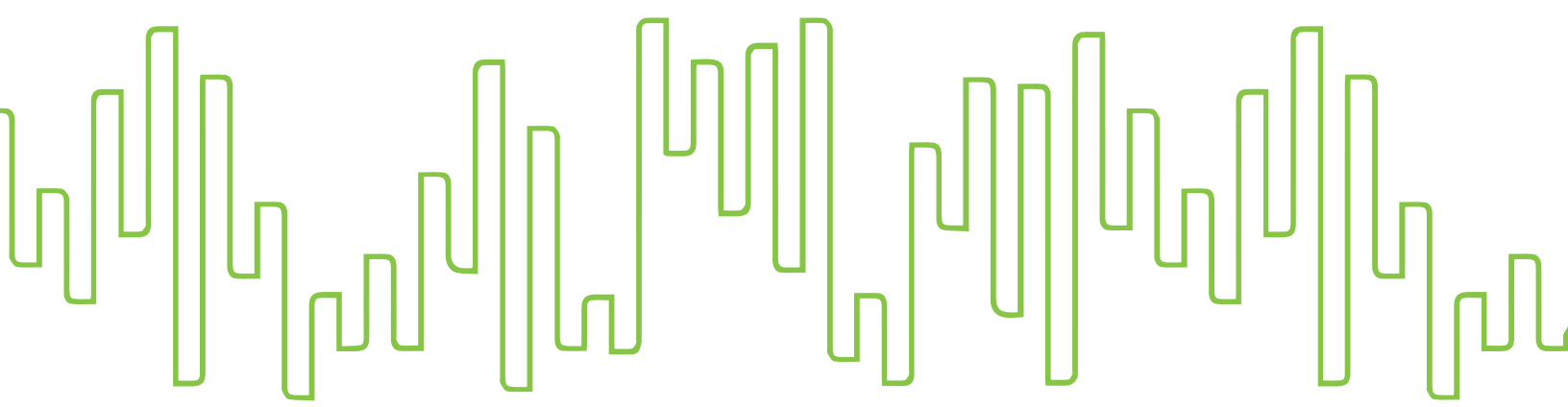
- IDV Training course
- Individual Dental Competitive Review webinar
- MSB OSM and Stand-Alone Dental and Vision FAQ
- Enrollment Hub—How to Complete an OSB Add-On job aid
- Turn Customer Service call into IDV opportunity video

# Watch and learn

How do you start the dental and vision conversation?

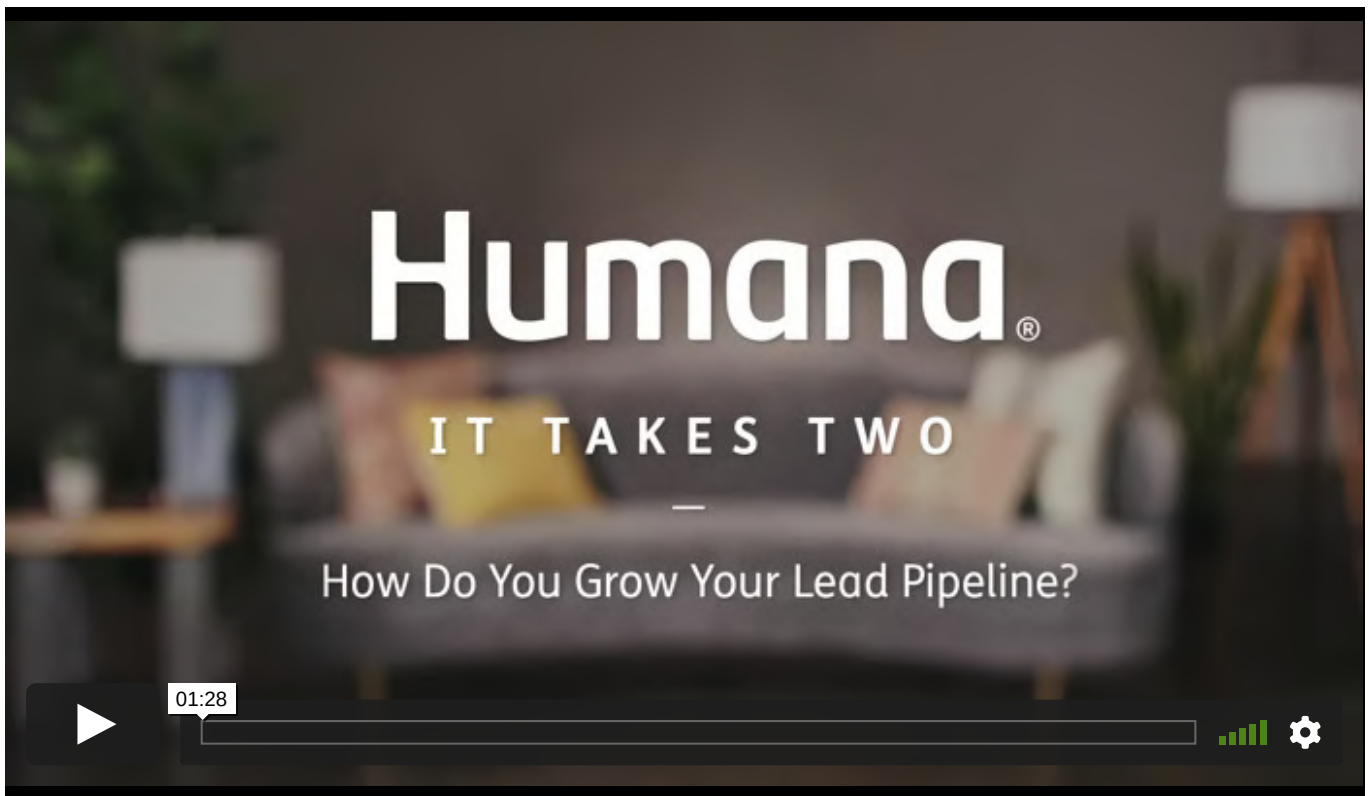


One of the most important parts of a sales conversation is how you start it. But that doesn't mean it has to be difficult. In fact, it just takes two questions to get going.





## How do you grow your lead pipeline with dental and vision?



Selling individual dental and vision plans can help you find more leads than selling Medicare Advantage alone. If you're looking to grow your pipeline, there are two ways these plans can help.

## How do individual dental and vision make a difference for members?



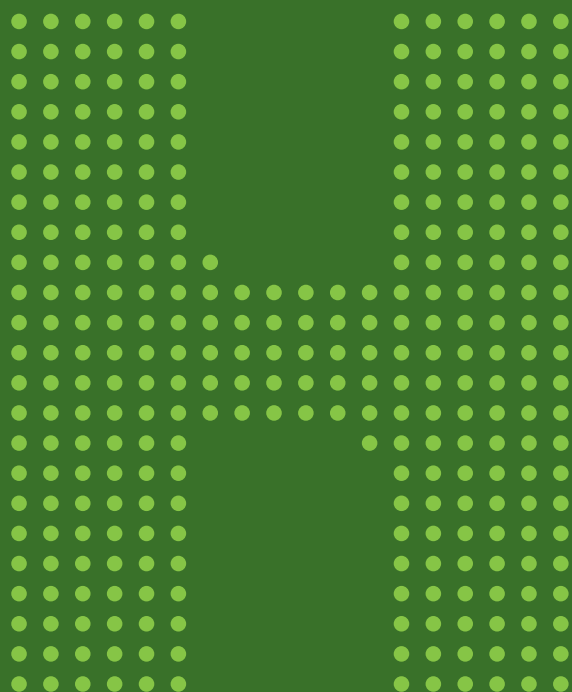
Selling individual dental and vision plans can help your book of business, but it might make an even bigger impact on your members' health. Let's look at two ways these plans can make a difference.

# Your local support team

You need support for your specific market and needs. Our team of local Broker Relationship Executives and Managers are here to help you develop winning marketing and sales strategies, learn Humana processes/tools and assist you in providing exceptional service to your clients. Connect with your [local support team](#) today.

# Human care is healthcare's superpower™

It's easier than you might think. Start small with dental and vision. Take two minutes during the sales appointment to discuss the importance of IDV coverage and plan options. When your clients have strong, healthy teeth and eyes thanks to the coverage you helped them get, they might even see you as their personal dental and vision superhero.



- <sup>1</sup>Parker, Marcia L. et al., “Prevalence of and Changes in Tooth Loss Among Adults Aged Greater Than or Equal to 50 Years with Selected Chronic Conditions--United States, 1999-2004 and 2011-2016,” Centers for Disease Control and Prevention Morbidity and Mortality Weekly Report, (May 29, 2020), accessed July 21, 2021, <https://www.cdc.gov/mmwr/volumes/69/wr/pdfs/mm6921-H.pdf>.
- <sup>2</sup>Mukamal, Reena, “20 Surprising Health Problems an Eye Exam Can Catch,” American Academy of Ophthalmology, last accessed July 21, 2021, <https://www.aao.org/eye-health/tips-prevention/surprising-health-conditions-eye-exam-detects>.
- <sup>3</sup>“Basics of Oral Health,” Centers for Disease Control and Prevention, last accessed July 21, 2021, <https://www.cdc.gov/oralhealth/basics/index.html>.
- <sup>4</sup>“Return on Investment: Healthcare System Savings,” Centers for Disease Control and Prevention, last accessed July 21, 2021, <https://www.cdc.gov/oralhealth/infographics/roi-healthcare.html>.
- <sup>5</sup>“Health and Economic Costs of Chronic Disease,” Centers for Disease Control and Prevention, last accessed July 21, 2021, <https://www.cdc.gov/chronicdisease/about/costs/index.htm>.
- <sup>6</sup>“Vision Loss: A Public Health Problem,” Centers for Disease Control and Prevention, last accessed July 21, 2021, [https://www.cdc.gov/visionhealth/basic\\_information/vision\\_loss.htm](https://www.cdc.gov/visionhealth/basic_information/vision_loss.htm).
- <sup>7</sup>“Frequently Asked Questions About Vision Health,” Centers for Disease Control and Prevention, last accessed July 21, 2021, <https://www.cdc.gov/visionhealth/faq.htm>.
- <sup>8</sup>Glover, Lacie, “Vision Insurance: Costs, Benefits and Who Needs It,” NerdWallet, last accessed July 21, 2021, <https://www.nerdwallet.com/blog/health/vision-insurance/>.
- <sup>9</sup>Price without plan is from our industry data as of January 2019; averaged against utilization in past year. Markets included in averaged fees: Orlando, FL; New York City, NY; Chicago, IL and Los Angeles, CA.
- <sup>10</sup>For illustration purposes only, Plan coverage amounts are based on the Humana Preventive Plus PPO Plan with in-network providers only. \$50 individual/\$150 family calendar year deductible applies. Six-month waiting period applies for Basic service coverage.
- <sup>11</sup>Freed, Meredith et al., “Drilling Down on Dental Coverage and Costs for Medicare Beneficiaries,” last accessed July 21, 2021, <https://www.kff.org/medicare/issue-brief/drilling-down-on-dental-coverage-and-costs-for-medicare-beneficiaries/>.
- <sup>12</sup>“Facts About Older Adult Oral Health,” Centers for Disease Control and Prevention, last accessed July 21, 2021, [https://www.cdc.gov/oralhealth/basics/adult-oral-health/adult\\_older.htm](https://www.cdc.gov/oralhealth/basics/adult-oral-health/adult_older.htm).
- <sup>13</sup>“Out-of-Pocket Drug Costs Among Medicare Beneficiaries,” PAN Foundation, no. 4 (April 2020), last accessed July 21, 2021, <https://www.panfoundation.org/app/uploads/2020/06/Issue-Brief-4-Final.pdf>.
- <sup>14</sup>“Eye Health Statistics,” American Academy of Ophthalmology, last accessed July 21, 2021, <https://www.aao.org/newsroom/eye-health-statistics>.
- <sup>15</sup>“January is Glaucoma Awareness Month,” Glaucoma Research Foundation, last accessed July 21, 2021, <https://www.glaucoma.org/news/glaucoma-awareness-month.php>.
- <sup>16</sup>Internal Humana research (Dental Acquisition Campaign Recommendations from Rain the Growth Agency, May 19, 2021).
- <sup>17</sup>Kochhar, Rakeesh et al., “U.S. Labor market inches back from the COVID-19 shock, but recovery is far from complete,” Pew Research Center, last accessed July 21, 2021, <https://www.pewresearch.org/fact-tank/2021/04/14/u-s-labor-market-inches-back-from-the-covid-19-shock-but-recovery-is-far-from-complete/>.
- <sup>18</sup>“Disparities in Oral Health,” Centers for Disease Control and Prevention, last accessed July 21, 2021, [https://www.cdc.gov/oralhealth/oral\\_health\\_disparities/index.htm](https://www.cdc.gov/oralhealth/oral_health_disparities/index.htm).
- <sup>19</sup>O’leary, Leif, “Are Employer-Sponsored Health Plans on Their Way Out?,” Harvard Business Review, last accessed July 21, 2021, <https://hbr.org/2021/05/are-employer-sponsored-health-plans-on-their-way-out>.
- <sup>20</sup>“Young Adults and the Affordable Care Act: Protecting Young Adults and Eliminating Burdens on Businesses and Families FAQs,” U.S. Department of Labor, last accessed on July 21, 2021, <https://www.dol.gov/agencies/ebsa/about-ebsa/our-activities/resource-center/faqs/young-adult-and-aca#:~:text=to%20age%2026%3F->.
- <sup>21</sup>“Who participates in the gig economy?,” Gig Economy Data Hub, last accessed July 21, 2021. <https://www.gigeconomydata.org/basics/who-participates-gig-economy>.
- <sup>22</sup>Bump, Pamela, “How Video Consumption is Changing in 2021 [New Research],” HubSpot, last accessed July 21, 2021, <https://blog.hubspot.com/marketing/how-video-consumption-is-changing>.
- <sup>23</sup>Baer, Jay, et al., Chatter Matters: The Word of Mouth Report, Convince & Convert Consulting, last accessed July 21, 2021, <https://ss-usa.s3.amazonaws.com/c/308474682/media/76085e73d653121e139076537739517/chatter-matters-research.pdf>.
- <sup>24</sup>Efti. Steli, “Why Referrals Are the Most Valuable Form of Marketing (And How to Get More),” Forbes, last accessed July 21, 2021, <https://www.forbes.com/sites/steliefti/2019/06/07/why-referrals-are-the-most-valuable-form-of-marketing-and-how-to-get-more/?sh=47cf0dba1161>.
- <sup>25</sup>“American are most likely to trust healthcare workers and doctors,” Ipsos, last accessed July 21, 2021, <https://www.ipsos.com/en-us/americans-are-most-likely-trust-healthcare-workers-and-doctors>.
- <sup>26</sup>Cohut, Maria, “Choice overload: Why decision-making can be so hard,” Medical News Today, last accessed July 21, 2021, <https://www.medicalnewstoday.com/articles/323243>.
- <sup>27</sup>Wood Brooks, Alison, et al., “The Surprising Power of Questions,” Harvard Business Review, last accessed July 21, 2021, <https://hbr.org/2018/05/the-surprising-power-of-questions>.