

Disruption Kit Contents

STREAMLINE AEP COMMUNICATION

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AEP Disruption Email Campaign **FOR COMMUNICATION ABOUT MAJOR DISRUPTION**

Email 1: Plan Cancellation Notice & Next Steps

Send: Early October

Subject: Your Medicare Plan Is Ending in 2027. Let's Review Your Options.

Hi First Name,

You may have already received notice that your current Medicare plan will no longer be available beginning January 1, 2027.

It's important to know that you'll need to choose new coverage during Medicare's Annual Enrollment Period (October 15 through December 7) to ensure you have coverage that meets your needs in 2027.

While a plan cancellation can feel stressful, it also gives you an opportunity to review all available options and potentially find a plan that better fits your healthcare needs and budget.

To prepare for your review, gather:

- A list of your current medications
- Your preferred doctors and specialists
- Your preferred pharmacy
- Any questions or concerns about your current coverage

I'm happy to help you compare plans and understand your options so you can make a confident decision.

Call me today to schedule your Medicare review and explore your 2027 coverage options.

Best regards,

*SIGNATURE WITH MEDICARE DISCLAIMER - ADD SCHEDULLING LINK OR SURVEY
PHRASEOLOGY WHEN APPLICABLE*

Email 2: Make sure you have Medicare coverage in 2027
Send: Week 2 of AEP

Subject: Will Your Doctors and Prescriptions Be Covered?

Hi First Name,

You may have already received notice that your current Medicare plan will no longer be available beginning January 1, 2027. One of the biggest mistakes Medicare beneficiaries make during a plan transition is assuming all plans work the same way.

When replacing a discontinued plan, it's important to verify:

- Your doctors remain in-network
- Your prescriptions are covered
- Your pharmacy participates in the plan
- Your costs are aligned with your budget

Even small differences can significantly impact your healthcare expenses throughout the year. A personalized review can help identify the best fit before the enrollment deadline arrives.

Call me today and let's review your options together. I'm here to help make the process simple and stress-free.

Best,

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Email 3: Mid-AEP Check-In**Send: Early November**

Subject: Have You Replaced Your Medicare Plan Yet?

Hi First Name,

We're now well into Medicare's Annual Enrollment Period, and if your current plan is ending, now is the time to make sure you've selected replacement coverage.

Choosing a new plan isn't just about premiums. It's also important to review:

- Prescription drug costs
- Provider networks
- Copays and deductibles
- Additional benefits that matter to you

Waiting until the last minute can make the process feel rushed and leave less time to carefully compare available options. If you haven't reviewed your choices yet, I'd be happy to help.

Call me today to discuss your Medicare options for 2027.

Sincerely,

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PHRASEOLOGY WHEN APPLICABLE*

Email 4: Deadline Approaching
Send: Mid-to-Late November

Subject: Medicare Enrollment Deadline Is Coming Soon

Hi First Name,

The Medicare Annual Enrollment Period ends on December 7, and time is running short for individuals whose plans are being discontinued for 2027. If you haven't selected a new plan yet, now is the perfect time to act.

During our review, we'll look at:

- ✓ Available Medicare Advantage plans
- ✓ Prescription drug coverage options
- ✓ Provider access
- ✓ Estimated out-of-pocket costs
- ✓ Benefits that support your healthcare needs

My goal is to help you avoid surprises in January and feel confident about your coverage going into the new year. Call me today to schedule your plan review before the December 7 deadline.

Best,

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PHRASEOLOGY WHEN APPLICABLE*

Email 5: Final Reminder

Send: First Week of December

Subject: Final Reminder: Don't Miss the December 7 Medicare Deadline

Hi First Name,

This is a friendly reminder that Medicare's Annual Enrollment Period ends December 7. Because your current plan is ending effective January 1, 2027, it's important that you review and enroll in replacement coverage before the deadline.

If you haven't made your decision yet, there's still time. I can help you:

- Compare available plans
- Review prescription coverage
- Verify provider participation
- Understand costs and benefits
- Select coverage that fits your needs

Don't wait until the last minute.

Call me today to review your options and enroll before the Annual Enrollment Period ends. I look forward to helping you find the coverage that's right for you.

Best regards,

*SIGNATURE WITH MEDICARE DISCLAIMER - ADD SCHEDULLING LINK OR SURVEY
PHRASEOLOGY WHEN APPLICABLE*

RetireFlo-Recommended Messaging Content for AEP 2027

AEP TEMPLATES - 7 BATTLE-TESTED EMAILS

Medicare Advantage Review:

Subject: Request a Review of your Medicare Advantage Plan for 2027

Preview: *Click the hyperlink within this email to begin the Medicare Plan Review Process*

[First Name],

If you would like to have your Medicare Advantage Plan (Part C) reviewed by **[Agency Name]** for the upcoming year, please click the link below:

<INSERT RETIREFLO LINK HERE>

Upon clicking this link, you will be taken to RetireFlo. There, you will enter your up-to-date prescriptions, doctors, and preferred hospitals.

Once complete, you will be automatically entered into the Plan Review Queue and receive an email confirmation of your submission.

Part C (Medicare Advantage Plan) reviews will be sent via email. Phone Appointments may be scheduled upon request.

IMPORTANT: You will not receive a plan review until after the Medicare Advantage & Prescription Drug Plan Annual Election Period (October 15 - December 7) begins.

Best, **[Your Name] [Agency Name]**

Required CMS Disclaimer: We do not offer every plan available in your area. Currently we represent __ organizations which offer __ products in your area. Please contact Medicare.gov, 1-800-MEDICARE, or your local State Health Insurance Program to get information on all of your options.

Prescription Drug Plan Review

Subject: Request a Review of your Prescription Drug Plan for 2027

[First Name],

If you would like to have your Prescription Drug Plan (Part D) reviewed by **[Agency Name]** for the upcoming year, please click the link below:

<INSERT PART D RETIREFLO LINK HERE>

Upon clicking this link, you will be taken to RetireFlo. There, you will enter your up-to-date prescriptions and preferred pharmacies.

Once complete, you will be automatically entered into the Plan Review Queue and receive an email confirmation of your submission.

Part D (Prescription Drug Plan) reviews will be sent via email ONLY.

IMPORTANT: You will not receive a plan review until after the Medicare Advantage & Prescription Drug Plan Annual Election Period (October 15 - December 7) begins.

Best, **[Your Name] [Agency Name]**

Required CMS Disclaimer: We do not offer every plan available in your area. Currently we represent __ organizations which offer __ products in your area. Please contact Medicare.gov, 1-800-MEDICARE, or your local State Health Insurance Program to get information on all of your options.

Highlighted **[tokens]** and **<LINKS>** are your fill-in-the-blanks.

Copy Subject Line  **Copy Em**

Plan Disruption Email - ONLY USE POST 10/1:

Subject: Important Medicare Update: [CARRIER NAME]

[First Name],

Effective January 1, 2027, your Medicare Advantage plan will no longer be offered to Medicare Beneficiaries.

In order to have coverage beginning on January 1, 2027, **you must enroll in a new Medicare Advantage Plan** during the Annual Election Period (October 15 - December 7).

Please click the link below to begin your Medicare Plan Review:

<INSERT RETIREFLO LINK HERE>

Upon clicking this link, you will be taken to RetireFlo. There, you will enter your up-to-date prescriptions and preferred pharmacies. Once complete, you will be automatically entered into the Plan Review Queue and receive an email confirmation of your submission.

NOTICE: Completion of the RetireFlo Survey DOES NOT automatically enroll you into a new Medicare Advantage Plan. The Medicare Advantage & Prescription Drug Plan Annual Enrollment Period runs from October 15 through December 7.

Any new plan applications must be submitted by December 7, 2026. All plan changes will be effective January 1, 2027.

Best, **[Your Name] [Agency Name]**

Required CMS Disclaimer: We do not offer every plan available in your area. Currently we represent __ organizations which offer __ products in your area. Please contact Medicare.gov, 1-800-MEDICARE, or your local State Health Insurance Program to get information on all of your options.

High-Enrollment Plans - Member Meetings (EVENT DATE MUST BE POST 10/1)

Subject Line: 2027 AEP | [CARRIER NAME] Member Meetings

[First Name],

The Medicare Annual Election Period begins on October 15th!

Have questions about your Medicare coverage? You're invited to learn more about your plan for 2027!

[Agency Name] and [CARRIER NAME] will be co-hosting a virtual webinar to discuss upcoming plan benefits and changes.

Click the link(s) below to register!

<INSERT ZOOM REGISTRATION LINK(S) HERE>

We will be sending all attendees an email after each webinar with further instructions for requesting a comprehensive plan review.

As a reminder, the Medicare Advantage & Prescription Drug Plan Annual Enrollment Period runs from October 15 through December 7.

Any new plan applications must be submitted by December 7, 2026. All plan changes will be effective January 1, 2027.

Best, [Your Name] [Agency Name]

Required CMS Disclaimer: We do not offer every plan available in your area. Currently we represent __ organizations which offer __ products in your area. Please contact Medicare.gov, 1-800-MEDICARE, or your local State Health Insurance Program to get information on all of your options.

Subject: Should you Consider Medicare Advantage this Fall?

Subject Line: Should you Consider Medicare Advantage this Fall?

[First Name],

You've seen the commercials. You've gotten the phone calls. You've even heard from your friend or neighbor about their zero-premium Medicare plan. What's the deal?

With Medicare Supplement (Medigap) premiums on the rise, Medicare Advantage can be an option worth considering for 2027.

Plan to attend my virtual Zoom webinar this summer to learn more about Medicare Advantage (Part C) and the added benefits it may provide!

We'll discuss cost comparisons, user experience, and benefit structures of Advantage plans vs. traditional Medicare Supplements and stand-alone Part D plans.

RSVP by clicking the corresponding link above.

Best, [Your Name] [Agency Name]

Required CMS Disclaimer: We do not offer every plan available in your area. Currently we represent __ organizations which offer __ products in your area. Please contact Medicare.gov, 1-800-MEDICARE, or your local State Health Insurance Program to get information on all of your options.

Subject: Review your Medicare Supplement Plan

[First Name],

We've been reaching out to our Medicare Supplement clients to review their current coverage—and we've already helped many customers identify opportunities to lower their monthly premium.

If we haven't connected with you yet, we'd love the opportunity to review your plan.

We'll review your current coverage, answer your questions, and let you know whether there's an opportunity to save. If there isn't, you'll have the peace of mind knowing you're already in a great plan.

<INSERT RETIREFLO LINK HERE>

Request your personalized review today by clicking the link above or call us at 555-555-5555.

There's no cost, no obligation, and it only takes a few minutes.

As always, thank you for allowing **[AGENCY NAME]** to be your trusted Medicare resource.

Best, **[Your Name] [Agency Name]**

Required CMS Disclaimer: We do not offer every plan available in your area. Currently we represent __ organizations which offer __ products in your area. Please contact Medicare.gov, 1-800-MEDICARE, or your local State Health Insurance Program to get information on all of your options.

BONUS ACA MESSAGING:

Request a Review of your Individual Health Plan (ACA) for 2027

Subject Line: Request a Review of your Individual Health Plan (ACA) for 2027 Preview
Text: Click the hyperlink within this email to begin the Individual Health Plan (ACA) Review Process

[First Name],

If you would like to have your Individual Health Plan (ACA) reviewed by [Agency Name] for the upcoming year, please click the link below:

Upon clicking this link, you will be taken to RetireFlo. There, you will enter your up-to-date prescriptions, doctors, preferred hospitals, and projected income for the upcoming year.

Once complete, you will be automatically entered into the Plan Review Queue and receive an email confirmation of your submission.

ACA (Individual Health Plan) reviews will be sent via email. Phone Appointments may be scheduled upon request.

IMPORTANT: You will not receive a plan review until after the Open Enrollment Period (November 1 - January 15) begins.

Best, [Your Name] [Agency Name]

Submitting a Sales Meeting for AEP

RESOURCES FOR SUBMITTING SALES MEETINGS WITH BCBSM OR PRIORITY HEALTH

BCBSM

Complete and email the [Excel Form](#) to their BCBSM sales consultant minimum of 2 weeks prior to the event. Online form coming soon!

Priority Health

Utilize this link: [Sales Meeting Information](#)

IMPORTANT MEDICARE INFO FOR 2027

REVIEW YOUR PLAN DOCUMENTS

Join us for a free Medicare educational meeting to learn how to review your important plan documents.



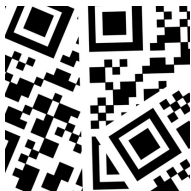
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Event Location

YOUR LOGO HERE

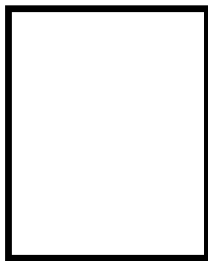
Return Address Info

2027 plan documents are coming soon from your Medicare Advantage carrier. Join us to review this important information.

Join Us [date].
555-555-5555



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LOSING YOUR MEDICARE PLAN FOR 2027?

We offer:

- No-cost consultations
- Review of available plans
- Enrollment into your new plan of choice

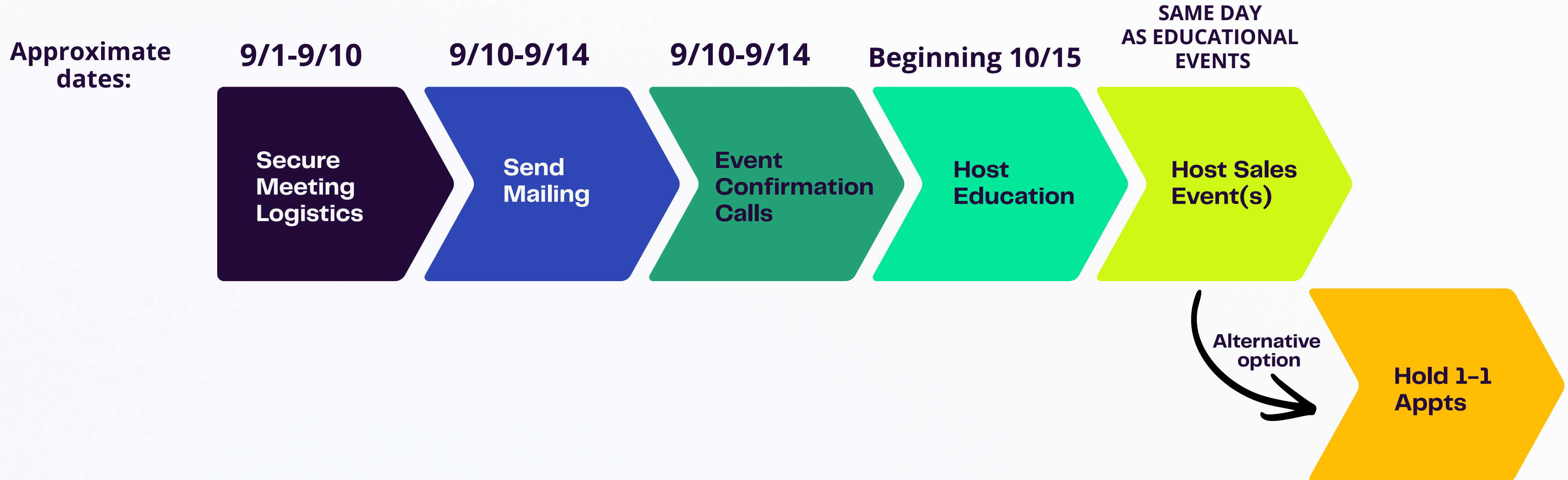
**Phone
number**



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AEP 2027 Disruption Example Event Timeline



For compliant client communications, rely on materials provided in the Nexben Toolkit or refer to CMS guidelines for marketing and communication requirements.

AEP 2027 Medicare Compliance Reminders

KEEP THESE FACTORS IN MIND THIS AEP

Communications

- Do not discuss or make reference to plan changes, including plan cancellations, prior to October 1.
- Depending on content, sending communications that reference specific carriers or plans may require carrier and/or CMS review and approval.

Who Can Enter the Enrollment on Behalf of the Sales Agent

- Many MA Plans permit a back-office, agency, or FMO staff member to perform the administrative act of uploading or keying an application into the MA Plan's enrollment platform after receiving it from the agent.
- The "staff member" should not alter beneficiary responses, signatures, election period information, scope of appointment records, or other enrollment data. The application must accurately reflect what the beneficiary submitted.

Best Practices for an Educational + Sales Back-to-Back Event - Must be done post 10/1

1. Advertise the educational event clearly as an educational event.
2. Conduct only educational content during that portion.
3. Formally end the educational event.
4. Announce that a separate sales event is beginning and allow those who wish to leave to do so time to leave.
5. Use carrier-approved sales materials only after the sales event begins.
6. Do not discuss plan-specific benefits during the educational session.
7. Document the transition between the two events.

Post-Event Email Campaign

FOLLOW-UP WITH POTENTIAL CLIENTS AFTER AN EVENT

Email 1: Post Event Re-Introduction

Subject: Great meeting you at [Event Name]

Hi [First Name],

It was great meeting you at **[Event Name]** on **[Date]**.

I wanted to reach out and introduce myself again. As a licensed health insurance agent, I help individuals and families understand their health coverage options, including Medicare, individual health insurance, dental, vision, and supplemental plans.

If you have questions or would like to review your coverage, I'm happy to help.

Best,

EMAIL SIGNATURE THAT INCLUDES MEDICARE DISCLAIMER

Email 2: Post Event "How I Can Help"

Subject: Do you have questions about your coverage?

Hi [First Name],

When we met at **[Event Name]**, we chatted about health insurance and how I can help as a licensed agent.

Whether you're approaching Medicare eligibility, want to review your current plan, or simply have questions about coverage, I'm here as a resource. My goal is to make health insurance easier to understand and help you find the coverage that best fits your needs.

Feel free to reply to this email or schedule a quick conversation at your convenience.

Best,

EMAIL SIGNATURE THAT INCLUDES MEDICARE DISCLAIMER

Email 3: Post Event - Let's Stay Connected

Subject: Here when you need me

Hi [First Name],

I wanted to touch base one last time since we met at **[Event Name]**.

Even if you're not looking at coverage options right now, please keep my contact information handy. I'm available to help with Medicare questions, plan reviews, prescription coverage concerns, and other health insurance needs throughout the year.

Thank you again for stopping by and taking the time to chat.

Warm regards,

EMAIL SIGNATURE THAT INCLUDES MEDICARE DISCLAIMER