

AEP 2027 Client Communication Kit Contents

STREAMLINE AEP COMMUNICATION

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AEP Email Campaign

FOR GENERAL AEP KNOWLEDGE AND REMINDERS

Subject: **AEP planning tips**

Hi first name,

I hope you're doing well this fall. As you may know, it's almost time for Medicare's annual enrollment period (AEP), a key opportunity to alter your Medicare health and prescription drug plans for the upcoming year.

The AEP runs from October 15th to December 7th every year, making now a potentially advantageous time to review your current coverage and plan ahead for any changes next year.

Thinking about this now, before the period opens, can make the process easier and give you enough time to compare options and make an informed decision about your care.

So, with that in mind, I wanted to share a few areas to revisit as you prepare for the beginning of the AEP.

Key Areas To Revisit

- **Your current plan:** Think back to your doctor visits, prescription costs, copays, and any issues with coverage. That will give you a starting point for comparing options.
- **Annual Notice of Change:** This document should arrive from your carrier at the end of September. The notice outlines changes for next year, including costs, benefits, and provider networks. Reviewing it as soon as possible can help you spot potential issues that may affect your care or budget.
- **Prescription drug coverage:** Even if your medications stay the same, coverage can change. A drug may move to a different tier or cost more at your pharmacy. Making a simple list of your medications can help you compare plans more accurately.
- **Your doctors and pharmacy:** Plans can change which doctors, specialists, and pharmacies are covered. Pay close attention to this detail, so you can keep your care routine consistent and avoid unwanted changes.
- **Total yearly cost:** Monthly premiums are important, but consider overall value. Look at deductibles, copays, coinsurance, and drug costs for a clear view of projected expenses.
- **Consider changes you're already aware of:** Review new medications, upcoming procedures, or an expectation of more frequent doctor visits. Choosing a plan that fits the year ahead can make your coverage more useful.

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A little preparation now can make the process simpler and help you choose coverage that fits your needs. That said, if you'd like to go over your current plan, feel free to reach out. I'm always here to help you carefully assess your needs so you can make an informed decision.

All the best,

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

Subject: **Medicare AEP is about to begin**

Hi first name,

I hope you are doing well. The Medicare Annual Enrollment Period (AEP) for 2027 coverage begins on October 15th, so I want to send a quick reminder about the key dates and what you can review during this window.

This year's AEP runs **through December 7, 2026**. Any changes made during this period generally take effect on **January 1, 2027**.

During AEP, Medicare beneficiaries can:

- Switch from Original Medicare to a Medicare Advantage plan.
- Switch from a Medicare Advantage plan back to Original Medicare.
- Change from one Medicare Advantage plan to another.
- Enroll in, change, or drop Medicare Part D prescription drug coverage.
-

This is also a good time to assess whether your current plan still meets your needs. Costs, covered medications, provider networks, pharmacies, and plan benefits can change from year to year, so even if you were happy with your coverage last year, it's worth taking a fresh look.

If you have any questions about your current plan, please don't hesitate to reach out to me. I am here to be a resource for you.

Take care,

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Subject: **Medicare Annual Enrollment is Halfway Over**

Hi first name,

I hope all is well with you and your family. I wanted to take a moment to check in as we reach the midpoint of the Medicare Annual Enrollment Period (AEP), which runs from October 15 through December 7th.

As a reminder, unlike other enrollment periods, the AEP is open to all Medicare beneficiaries and serves as a key window for beneficiaries to adjust their coverage if necessary. If you have not already taken advantage of this enrollment period and would like to make a change, I encourage you to do so before the enrollment period ends.

If you have questions about AEP or your current Medicare plan, please don't hesitate to reach out. I am always happy to help.

Warm regards,

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PHRASEOLOGY WHEN APPLICABLE*

Subject: **Medicare Annual Enrollment Period is Coming to a Close**

Hi first name,

Winter is upon us and I wanted to send a quick note to let you know that the Medicare Annual Enrollment Period is coming to a close. As a reminder, the deadline to make any changes to your Medicare coverage for the coming year is December 7th.

Any changes made by December 7th will take effect on January 1st, so there is still time to make a meaningful difference in your coverage for the year ahead. So, whether you are considering switching plans, adjusting your prescription drug coverage, or simply want a second set of eyes on your current options, now is the time to act.

If you have questions or would like to talk through your options before the deadline, please do not hesitate to reach out. I would be glad to help make sure you are heading into the new year with the right coverage in place.

Warm regards,

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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](#)

Need to speak with a local agent this Medicare Annual Enrollment Period?

I have no-cost consultations available.
[Phone Number]



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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