# Medicare Client Discovery Worksheet

Professional Medicare Training Sample

## Overview

This worksheet helps agents organize Medicare conversations and capture the key information needed before reviewing plan structures.

Many new agents struggle because they try to remember everything during a call. A structured discovery worksheet helps ensure that important details are not missed and that the conversation stays organized.

This worksheet can be printed and used during client conversations.

## Section 1 – Client Information

Name:

Date of Birth:

ZIP Code:

Phone Number:

Email Address:

Preferred Contact Method
☐ Phone
☐ Email
☐ Text

Notes:

## Section 2 – Medicare Enrollment Status

Receiving Social Security
☐ Yes
☐ No

Medicare Part A
☐ Enrolled
☐ Not Enrolled

Medicare Part B
☐ Enrolled
☐ Not Enrolled

Part A Effective Date:

Part B Effective Date:

Birth Month:

## Section 3 – Current Coverage

Currently Working
☐ Yes
☐ No

Coverage Type
☐ Employer Coverage
☐ Spouse Employer Coverage
☐ Retiree Coverage
☐ COBRA
☐ VA Benefits
☐ Medicaid
☐ Other

Employer Size
☐ Under 20 Employees
☐ 20 or More Employees
☐ Unsure

Coverage Notes:

## Section 4 – Health and Lifestyle

Primary Doctor:

Specialists:

Number of Prescription Medications:

Preferred Pharmacy:

Travel Frequently
☐ Yes
☐ No

Additional Notes:

## Section 5 – Financial Preference

Which cost structure feels more comfortable?

☐ Predictable monthly costs
☐ Lower monthly premiums with pay-as-you-go costs

Notes:

## Section 6 – Coverage Pathway Discussion

Coverage Pathways Discussed

☐ Original Medicare (Part A and Part B)
☐ Prescription Drug Coverage (Part D)
☐ Supplemental Coverage Concepts
☐ Medicare Advantage Plans

Notes:

## Section 7 – Plan Review Preparation

Topics Reviewed

☐ Provider networks
☐ Prescription drug coverage
☐ Cost structure comparison
☐ Maximum out-of-pocket limits

Additional Notes:

## Why Structured Discovery Matters

Using a structured discovery worksheet helps agents:

- Stay organized during Medicare conversations
- Capture important enrollment details
- Understand healthcare preferences
- Conduct more confident consultations

## CMS Disclaimer

This worksheet is provided for training and educational purposes only and is intended to demonstrate how agents may organize Medicare-related conversations.

This material does not provide legal advice, tax advice, or official Medicare guidance and does not recommend any specific Medicare plan, carrier, or coverage option.

Agents must comply with all Centers for Medicare & Medicaid Services (CMS) regulations, carrier rules, state insurance requirements, and the compliance policies of their agency when interacting with Medicare beneficiaries.