MEDICARE CLIENT DISCOVERY WORKSHEET

Professional Agent Training Tool

Purpose of This Worksheet

This worksheet is designed to help agents **control the Medicare conversation, gather critical information, and avoid missing key details** before presenting plan options.

Most new agents struggle because they:

- Try to remember everything during the call
- Jump into plans too quickly
- Miss key eligibility or coverage details

This worksheet solves that problem.

✓ Keeps your conversation structured
✓ Builds confidence during calls
✓ Positions you as a professional, not a beginner

SECTION 1 – CLIENT PROFILE

Basic Information

- Full Name: ____
- Date of Birth: ______________________________________
- ZIP Code: ____
- Phone Number: _____________________________________
- Email Address: ______________________________________

Preferred Contact Method
☐ Phone ☐ Email ☐ Text

Notes:

SECTION 2 – MEDICARE STATUS

Enrollment Overview

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:** ______________________________________

Agent Tip:
Always confirm Part B status. This determines eligibility for most plan options.

SECTION 3 – CURRENT COVERAGE

Work & Insurance Situation

Currently Working?
☐ Yes ☐ No

Type of Coverage
☐ Employer Coverage
☐ Spouse Employer Coverage
☐ Retiree Coverage
☐ COBRA
☐ VA Benefits
☐ Medicaid
☐ Other: _________________________

Employer Size
☐ Under 20 Employees
☐ 20+ Employees
☐ Unsure

Why This Matters:
Employer size affects how Medicare coordinates with coverage.

- Under 20 → Medicare is typically primary
- 20+ → Employer coverage may remain primary

Coverage Notes:

SECTION 4 – HEALTH & LIFESTYLE

Care Preferences

- **Primary Care Doctor: ___________________________________**
- **Specialists: ____**
- **# of Prescription Medications: ___________________________**
- **Preferred Pharmacy: ___________________________________**

Travel Frequently?
☐ Yes ☐ No

Additional Notes:

Agent Tip:
Doctors + prescriptions = foundation of every recommendation.

SECTION 5 – FINANCIAL PREFERENCE

Cost Comfort Discussion

Which option feels more comfortable?

☐ Predictable monthly costs (higher premium, lower surprises)
☐ Lower monthly premium (pay-as-you-go costs)

Notes:

Agent Tip:
This question sets up Medigap vs. Medicare Advantage naturally without confusing the client.

SECTION 6 – COVERAGE PATHWAY DISCUSSION

Education Checkpoint

Topics Introduced:

☐ Original Medicare (Part A & Part B)
☐ Prescription Drug Coverage (Part D)
☐ Medicare Supplement (Medigap) Concepts
☐ Medicare Advantage Plans

Notes:

Agent Tip:
Do NOT rush this section. This is where trust is built.

SECTION 7 – PLAN REVIEW PREPARATION

Before Showing Plans

Topics to Confirm:

☐ Provider Network Compatibility
☐ Prescription Drug Coverage
☐ Cost Structure Comparison
☐ Maximum Out-of-Pocket (MOOP)

Additional Notes:

WHY STRUCTURED DISCOVERY MATTERS

Using this worksheet helps you:

✔ Stay organized and in control of the conversation
✔ Avoid missing key eligibility details
✔ Understand client needs before recommending plans
✔ Build confidence and credibility with every client

Bottom line:
Professionals don’t guess. They follow a process.

IMPORTANT COMPLIANCE NOTICE

This worksheet is provided for **training and educational purposes only**.

- This material does NOT provide legal or tax advice
- This is NOT official Medicare guidance
- This does NOT recommend any specific plan or carrier

Agents must follow:

- CMS guidelines
- Carrier requirements
- State regulations
- Agency compliance policies

For training purposes only. Always follow CMS and carrier rules.