

2015 Medicare Supplement Insurance Summit

Monday, April 13, 2015

3:00 - 5:30 PM Palm Foyer REGISTRATION DESK OPENS

Palm Foyer EXHIBIT BOOTHS OPEN

6:00 - 7:30 PM Poolside or 1 / 2 WELCOME NETWORKING RECEPTION

RECEPTION SPONSOR: PRODUCERSXL



Time to meet with conference attendees and speakers; followed by

Tuesday, April 14, 2015

6:30 AM Hotel Lobby

Reg Desk opens
at 6 AM

5-K FUN RUN (or walk) -- FREE T-SHIRT compliments of Gen Re
Steve Woods will lead this 5-K Run (or Walk) that will also benefit a good cause. Donations to Make-A-Wish (Maine) are optional ... and free t-shirts are limited so come on down early.
WHAT A GREAT WAY TO KICK OFF THE DAY !



VIRTUAL CONFERENCE BROADCAST Streaming Online From Orlando To Agents Worldwide!

Today, starting at **10:45 AM**, a series of sessions focused on marketing and selling Medicare Supplement insurance solutions will be streamed live online from **Palm Ballroom 5**. Sessions will run continuously until **4 PM**. There are **NO** breaks (No meal breaks) during the broadcast.

Conference attendees are welcome to sit in and watch LIVE. By attending you give permission to be filmed as part of the broadcast.

You can also watch the broadcast and track viewer comments online:

Go to: www.ustream.tv/channel/aaltci

To **Connect to Wi-Fi** in the Conference Foyer area Search for "Pre-Function Wi-Fi" and connect.

7:30 AM Palm 1 & 2 BREAKFAST

Food service ends
at 8:00 AM

BREAKFAST SPONSOR: IGATE



LEVERAGE TECHNOLOGY TO ENHANCE CUSTOMER ENGAGEMENT AND PRODUCT PERFORMANCE

Presenters: Gary Bryant, Gary W. Bryant Consulting
Partha Deka, Vice President, IGATE Business Administrative Services

9:15 - 10:30 AM Palm 3 BEST PRACTICES IN CLAIMS MANAGEMENT

An experienced look at managing the most effective strategies currently being utilized to manage claims processing and adjudication. Latest ways automation has yielded measurable gains in quality and operational efficiency.

Presenters: Sue Schmidt, Director of Claims, Insurance Administrative Solutions

Palm 4 A LOOK INTO THE CONSUMER / AGENT RELATIONSHIP - FINDINGS OF GEN RE RESEARCH

Hear results from Gen Re's recent consumer research study in which consumer engagement with agents was explored. At what point during the purchasing process do consumers seek assistance from an agent? What role does the agent play in the first sale, and at AEP? How does the agent educate the consumer?

Presenters: Stacy Varney, Vice President Marketing & Account Management, Gen Re
Marcy Updike, Vice President, Market Research, Gen Re

10:30 - 10:45 AM Palm Courtyard MORNING POWER BREAK Juices & Power Bars provided by our sponsor

Juices & Power Bars Available
Out On Palm Terrace

SPONSOR: GENERAL AGENT INSURANCE NETWORK



VIRTUAL BROADCAST -- Schedule for the Sessions Being Streamed Live Online from the Palm 5 Ballroom.

Conference registrants are welcome to attend sessions in the Palm 5 Ballroom today. There are NO breaks because of the nature of a live stream. All those present give permission for their image to be filmed and broadcast live and via the On Demand recordings.

10:45 AM	Welcome Viewers - Today's Agenda
10:55-11:14	Industry Overview - Latest sales trends, impact of Affordable Care Act Lane Kent (Insurance Administrative Solutions LLC)
11:15-11:35	Legislative Update - Federal Update, State specific initiatives, Medigap coalition Dotti Outland (United HealthCare), Melissa (Rewinkel) Taylor (Mutual of Omaha),
11:36-11:46	Sponsored Message: Aetna
11:48-12:05	Your Recipe For Success: The Ultimate Primer For Producers Looking To Start Selling Medigap Jason McClellan (Insurance Advisors Direct)
12:06-12:22	How I Got (& Keep) Hundreds Of Medicare Clients; From Getting Started To Keeping It Growing Erin Fisher (Find Medicare Plans LLC)
12:23-12:39	Unbelievably Successful Seminar Selling: From Packing The Room To Leaving With Apps In Hand Susan Hatch (MedicareToday.net)
12:40-12:56	10 Best Med Supp Marketing Must-Dos To Be A Big Fish In A Small Pond Candace Reistrom, (Independent Career Agent, United HealthCare)
12:57-1:07	Sponsored Message : United HealthCare
1:09-1:25	Appointment Setting: How To Convert A Direct Mail Lead To An Appointment & Sale Clint Guier (McNerney Management Group)
1:26-1:42	The "Difference Maker"; Using Medicare.gov To Prevent Losing Sales To Competitors or Replacements Mike Smith (The Brokerage, Inc.)
1:43-1:59	The Ultimate Sales Presentation: How To Present & Walk Out With An App In Hand Vicky A. Major-Bell (VMB Solutions)
2:00-2:10	Sponsored Message: Medico Insurance Company
1:58-2:15	Intelligently Use Med Supp Competitive Intelligence Software To Walk Out With The Sale Raymond Richard (Pinnacle Benefits Group)
2:16-2:26	Sponsored Message: Mutual of Omaha
2:28-2:44	Selling Med Supp Over The Phone: How To Get Started - How To Be Successful Todd Stevenson [Senior Market Partners]
2:45-3:30	The Medicare Supplement Insurance CEO Panel - Heads of Leading Med Supp Insurers Susan Morisato, President, Insurance Solutions, UnitedHealthcare Bill Jetter, Chief Marketing Officer, Medico Insurance Company Randy Mousel, Vice President, Brokerage Health, Mutual of Omaha Ty Wooldridge, President and CEO, Aetna Senior Supplement
3:30-4:00	Top Producers Panel Answers Viewer Questions Questions submitted by viewers will be addressed.

Watch The Broadcast Online

www.ustream.tv/channel/aaltci

**LIVE -- SEE THE COUNT OF
HOW MANY ARE WATCHING**

+

Check Out The Viewer Chat

**VIRTUAL
INSURANCE
CONFERENCES**
Expos
We're Always Connected. You're Always Ahead.SM

10:45 - 12:00 PM

Palm 3

MED SUPP TODAY; MED SUPP TOMORROW -- LATEST DATA & FORECASTS

A rapidfire look at the latest and greatest industry analysis will explain how the competitive landscape has changed, trends in rate decreases and increases and project market growth rates. Where do experts predict the greatest growth opportunities lie? What challenges will you want to try to avoid?

Presenters: Douglas Feekin, ASA, MAAA, Principal and Consulting Actuary, CSG Actuarial, LLC
 Andrew Ryba, FSA, MAAA, Consulting Actuary, CSG Actuarial, LLC
 Jared Strock, ASA, MAAA, CERA Consulting Actuary, CSG Actuarial, LLC

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THE BUYING PROCESS FROM THE CONSUMERS' PERSPECTIVE

Hear consumer stories about their experiences when shopping for and buying a Medicare plan. How they navigated the sea of product materials and plan choices. What questions they had and how they arrived at their plan selection. Generate new ideas for selling by looking at the buying process through the eyes of the consumer.

Presenter: Jim Cook, Vice President Distribution, UnitedHealthcare

12:10 PM

Palm 1 & 2

LUNCH**LUNCH SPONSOR: KBM GROUP****PATH TO PURCHASE: MEDICARE'S FUTURE CUSTOMER**

The Medicare customer journey now cuts across every marketing and sales channel: mail, call center, digital, social, mobile, brokers and retail. Understanding the real drivers of Medicare customer decision-making will help personalize the shopping and buying experience. The new path to purchase.

Presenter: Lindsay Resnick, Chief Marketing Officer, KMB Group: Health Services

2:00 - 3:15 PM

Palm 3

MED SUPP TRENDS; HOW LOW CAN THEY GO?

Are the days of 9% trends gone? Are today's lower trends here to stay? Find out what the industry is seeing, how companies are reacting, and expectations for the future. Are lower trends good or bad for profitability? The answer may not be as obvious as it seems.

Presenters: Rob Himmelstein, 2nd Vice President, Actuary, Gen Re
 Jena Breece, 2nd Vice President, Actuary, Gen Re
 Ken Clark, Principal and Consulting Actuary, Milliman

Palm 4

UNDERSTANDING AND CAPITALIZING ON REGIONAL VARIATIONS IN MED SUPP

An in-depth look at area factors / regional variations in claim costs. Company penetration and loss ratio experience by region. Competitive rates and marketing challenges by region. Experts will also share product and rate compliance by region.

Presenters: Kamran Malik, Consulting Actuary, Wakely Actuarial
 Victor Castellanos, Head of Senior Market Division, Health Insurance Innovayions
 Garry Reed, Consulting Actuary, Wakely Actuarial
 Jerry Wickersham, Vice President and Sr. Consultant, First Consulting & Administration, Inc.

3:00 - 3:45 PM

COFFEE & ICE CREAM BREAK ... come enjoy compliments of these 2 conference supporters**COFFEE SPONSOR: AGENTCUBED**

*Ice Cream Bars Available
 Out on Palm Terrace*

ICE CREAM SPONSOR: CONNECTURE

3:45 - 5:00 PM

Palm 3

MEDICARE SUPPLEMENT RATE STRUCTURE ALIGNMENT

Are poor financial results and/or sales due to the misalignment of rate structure? Presenters discuss underlying dynamics of risk classification and challenges and solutions to determine the level of rate alignment against both expected costs as well as competition. Also regulatory approaches and challenges to rate structure realignment.

Presenters: Ken Clark, Principal and Consulting Actuary, Milliman
 Ashlee Borcan, Consulting Actuary, Milliman

Additional session
 this time, see next page



DON'T FORGET TO TURN IN YOUR AUDIO ORDER FORM
 To Fleetwood Recording (located at the Conference Registration Desk)
Free Downloads Compliments AIMC

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CUSTOMER ACQUISITION: METHODS AND MANAGEMENT

A panel discussion on next generation methods of acquiring new customers and ways to effectively manage acquisition costs. From Internet generated prospects, telemarketing for customer leads, data driven targeting our experts will share different approaches and thoughts on best practices and answer your specific questions.

Presenters: Lindsay Resnick, Chief Marketing Officer, KMB Group: Health Services
Larry Drennan, CEO, Drennan Insurance Marketing, Inc.
Kevin LeBlanc, National Business Development, HealthPlanOne

5:30 - 7:00 PM

Poolside or 1 / 2

NETWORKING RECEPTION**RECEPTION SPONSOR: CIGNA**

Time to meet with conference attendees and speakers; followed by dinner on your own.

Wednesday, April 15, 2015

7:30 AM

Palm 1 & 2

BREAKFAST**BREAKFAST SPONSOR: DMW DIRECT****NEW TO MEDICARE - BOOMERS ARE CHANGING THE GAME**

This is not the Medicare game of just five years ago. Today we're seeing the leading boomers staying in the work force past 65, 66, 67 and postponing the Part B/D purchase. Education and engagement are more important than ever before. Learn how to keep your name in front of these boomers until they decide to buy.

Presenter: Linda Armstrong, Executive Vice President, Health Insurance Practice Leader, DMW Direct

9:15 - 10:30 AM

Palm 3

WHAT IS SINGLE-SIGN-ON AND WHY IS IT CRUCIAL TO MY BUSINESS?

Carriers that best integrate CRM and sales process systems will garner more attention from top-producing, tech-savvy producers. This panel of experts and early adopters will share their experiences and lessons learned.

Presenters: Samuel Halpern, Director of Internet Marketing, Senior Market Sales, Inc.
John Jevin, Senior Director, Information Technology, Aetna
Rich Gresham, Director of Global Solution, iPipeline
Daniel Joye, Owner, Mindfulware, LLC

Palm 4

THE \$1,000 DIRECT MARKETING CHALLENGE - FIND OUT WHAT WORKED BEST

Panelists were each challenged to undertake real lead generation efforts for real insurance producers spending up to \$1,000 (per campaign). Efforts undertaken between August 1, 2014 and February 1, 2015. They are here to reveal the results and share insights. The audience should accept no hypotheticals! Let's see what worked!

Presenters: Joe Lombardo, Sales Director, ARM, Inc.
Richard Bufkin, President, Target Leads, Senior Direct
Bob Ditwiler, President, Southshore
Allyn Kramer, President, Kramer Direct

Palm 5

NATIONAL UPDATE: LATEST CMS PROGRAM CHANGES -- WHAT'S LIKELY NEXT?

The latest look at Federal regulations and CMS updates that impact Medicare and specifically Medicare Supplement insurance programs.

Presenters: Dotti Outland, Director, Government Relations, UnitedHealth Group
Melissa Taylor, Vice President, Federal Government Affairs, Mutual of Omaha
Cindy Goff, Vice President, Product Policy, America's Health Insurance Plans

10:30 - 10:45 AM

Palm Courtyard

MORNING POWER BREAK *Juices & Power Bars provided by our sponsor***SPONSOR: GENERAL AGENT INSURANCE NETWORK**

*Juices & Power Bars Available
Out on Palm Terrace*

10:45 - 12:00 PM

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THE MOBILE AGENT

To be successful today, agents must be mobile. Using mobile tools, agents can work wherever the opportunity appears. Panelists will discuss new mobile tools for agents that allow them to fully manage the sales process.

Presenters: Daniel Joye, Owner, Mindfulware, LLC
 Samuel Halpern, Director of Internet Marketing, Senior Market Sales, Inc.
 Justin Bro, Vice President, Sales, Retirement Insurance Specialists
 Rich Grisham, Director of Global Solutions, iPipeline

Palm 4

UNDERWRITING - TRENDS, OPPORTUNITIES & BEST PRACTICES

What is the current state of underwriting for Medigap insurance? What changes are on the horizon – both short and long term? What is needed to shape the underwriting function in the future? Panelists address issues based on their perspectives at their own companies and for the industry as a whole. Time for your questions as well.

Presenters: John Najarian, Vice President, Underwriting R&D, Chief Underwriter, Gen Re

Palm 5

THE MEDICARE SUPPLEMENT INSURANCE CEO PANEL

The perennial favorite of attendees: Heads for Med Supp product lines gather again to share thoughts regarding market changes and opportunities. More than just an opportunity to listen, a chance to ask questions in what is always a lively open discussion among industry heads.

The Panel: Brian Evanko, President, Cigna US Individual
 Ty Wooldridge, President and CEO, Aetna Senior Supplement

Moderators: Steve Najjar, Exec Vice President and Gen. Counsel, Sr. Markets, Hannover Re,
 Susan Morisato, President, Insurance Solutions, UnitedHealthcare

12:10 PM

Palm 1 & 2

LUNCH**LUNCH SPONSOR: SOUTH SHORE**

south shore
 Specialists in Marketing to Seniors

USING RETIREMENT PLANNING PORTALS TO TARGET AGING-IN MARKETS

Learn how to reach today's aging in population using a customized portal. Plus how to utilize seminar marketing to drive traffic to the portal.

Presenter: Chris York, Vice President of Sales, South Shore a division of Dialog Direct

2:00 - 3:15 PM

Palm 3

MEDICARE EXCHANGES ARE TRANSFORMING RETIREE CARE: WHAT LIES AHEAD?

A look at the Medigap exchange market from the perspective of insurer, distributor and leading consultants. Where's the growth coming from and where are exchanges heading?

Presenters: Billy Hill, Director of Marketing/Support/Product Development, AmeriLife
 Steve Woods, Vice President, Sr., Account Executive, Gen Re
 Colin Rogers, Vice President, Carrier Service, Towers Watson One Exchange
 Kris Schneider, Vice President, Insurance Product and Carrier Management, Aon Hewitt
 Brad Wolfram, Vice President, Emerging Channels, Cigna US Individual Segment

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MEDICARE ADVANTAGE vs. MEDICARE SUPPLEMENT GROWTH - MIGHT THE TIDE CHANGE?

Medicare Advantage (MA) products are again facing federal revenue increases less than medical trend. We'll explore how MA organizations are adjusting, how adjustments might impact potential sales, and consider whether Medicare Supplement carriers can capitalize on the relative reduction in MA products member value.

Presenters: T. Scott Bentley, Principal & Consulting Actuary, Milliman

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STATE UPDATE: PROBING DEEPER INTO WHAT'S TAKING PLACE AT THE STATE LEVEL

Latest look at what States are allowing in terms of Medigap benefits, plus probing deeper into NAIC State I initiatives, CMS innovations and will taxation of plans be approved. Plus lots of time for your questions.

Presenters: Dotti Outland, Director, Government Relations, UnitedHealth Group
 Cindy Goff, Vice President, Product Policy, America's Health Insurance Plans

3:00 - 3:45 PM

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AMERICAN SPECIALTY HEALTH**

 **American Specialty Health**

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3:45 - 5:00 PM

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BLUEPRINT FOR BUILDING A PROFITABLE MEDIGAP CAREER SHOP

These experienced agency heads share what they learned and what worked (and didn't) establishing a career shop to sell Med Supp products. From breaking ground to \$10 Million a year and beyond.

Presenters: David McNerney, President, McNerney Management Group
 John Bettis, President and CEO, Eldercare Insurance Services, Inc.
 Clint Guier, Regional Director, McNerney Management Group
 Dani Karrow, National Sales Director, Career, United Insurance Group Agency, Inc.
 Jeremie Pielemeier, Executive Vice President, Eldercare Insurance Services, Inc.

Palm 4

AGENT RECRUITMENT: NEW APPROACHES TO FINDING NEW AGENTS

Looking for ways to recruit new agents? Where to find them? How to train them? This session takes a look at best practices and innovative approaches to grow your agent force in a growing Medicare market.

Presenters: Mary Anna DeMas, Regional Sales Director, UnitedHealthcare

Palm 5

MED SUPP: WHAT WE'VE LEARNED ABOUT MEDICARE'S RED-HEADED STEPCHILD

UnitedHealth Group and AARP have developed numerous research initiatives to better understand the characteristics, needs, and health issues of older adults with AARP-endorsed Med Supp plans. In a new study, researchers examined the impact of plan type on healthcare utilization and quality within a Medicare Supplement population.

Presenters: Doug Armstrong, Senior Director of Health Products & Services, AARP Services, Inc.
 Kevin Hawkins, PhD., Vice President of Advanced Analytics, Optum

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