

# HOW TO CREATE A KILLER MARKETING PLAN FOR MEDICARE INSURANCE AGENTS



FinancialGrade  
SENIOR CONSULTANTS

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You've probably heard these words a lot in the last few years: branding, content marketing, audience engagement, affiliate partnerships, and on and on... But what do they actually mean, and why should you care about them? You're already an insurance expert, do you have to become a marketing wiz, too?

The answer is yes... and no. By using our guide, you'll cut through the fluff, and get right to learning how these useful promotional tools can directly help you grow your business. You'll learn just what you need to do—without the annoying buzzwords.

Marketing isn't going away, and in fact, its influence will only continue to grow. So if you ignore the opportunity to use these tools, you're most certainly leaving valuable business on the table.



## Chapter 1

# BRANDING YOUR BUSINESS



**Branding. It's the cornerstone of every great marketing strategy. It's what gives your company identity, something consumers can remember you by. Build a solid brand, and you're well on your way to building a successful business.**

### How to Develop Your Brand

Most agents are their brand. You're the one out there fostering relationships, cultivating clients and creating business. As a result, your brand should be a reflection of you, your personality and what you stand for. Here are a few critical questions to ask yourself before building your brand.



#### Assets

What are you good at? What do you want to avoid?

#### Identity

What message do you want your brand to send?

#### Personality

What inspires you? What do you like? What do you dislike?

#### Goals

What is your business endgame?

#### Growth

In what ways do you want to grow your business?

Each of these considerations is essential to developing your brand. You need to highlight your strengths. Also, consider the reputation you have and the reputation you want, because they may not be the same. Take inventory of your professional goals. And, most importantly, seek inspiration from other companies who market well, or maybe not so well.

This may seem like a lot to think about, but your brand will be the foundation for all your marketing and promotional efforts. Clients are looking for solid, dependable, trustworthy agents, and your branding is their first impression

## Designing Your Logo

Your logo is the visual image clients will associate with your business. Keep that in mind as you think about how to symbolize the essence of your company graphically. The goal is for a customer to see your logo and instantly connect with your business.

Usually, creating a memorable logo is best left to professional graphic designers. But before you begin working with a designer, think about what you want your logo to communicate. You may find sketching to be a useful exercise, but also consider what physical elements are related to your business or industry. As you begin the process of imagining your logo, these are the five questions you should start with.

				
<b>Elements</b>	<b>Visuals</b>	<b>Colors</b>	<b>Font</b>	<b>Shape</b>
What represents your business and your industry?	How can you convey your message clearly without sacrificing your uniqueness and creativity.	What colors inspire the feelings you want to communicate?	What font conveys the right attitude for your business?	What shape works best for your logo?

Once you have some idea of what you want, connect with a competent designer who can bring your vision to life. A freelance designer is probably your most cost-effective option, but you can also engage a design firm to develop a solid look for your brand.

When you're satisfied with your logo, have the image copyrighted to ensure you won't run into any issues with intellectual property laws.

### WE RECOMMEND...



#### LYFE Marketing for branding services!

LYFE Marketing help small businesses stand out of the crowd by pairing your brand with exceptional marketing best practices creating a focused, niche and unique brand.

Please contact Sky at [PR2@financialgrade.com](mailto:PR2@financialgrade.com) for information on how to work with this Financial Grade partner.

Learn more at their website, [LYFEMarketing.com](http://LYFEMarketing.com).



## Strengthening Your Brand With Positive Reviews

Positive online reviews are essential in modern business. Recent research revealed 91 percent of consumers check online reviews before deciding to buy a product or service. And 84 percent of consumers trust online reviews just as much as they'd trust the opinion of a family member or friend.

You may have a slew of happy customers speaking highly of you, but if they aren't sharing their sentiments, their words do little to grow your business.

Asking for "praise" may feel uncomfortable, but when clients are truly wowed by your performance, they're usually receptive to writing a public review. Start with finding out what your clients think of your products and services, even—and maybe especially—the unhappy ones. Those mess-up moments are learning opportunities that ultimately result in a better version of your service.

So set aside any discomfort, and ask your clients personally to review your business on whatever platform you like. You may find adding a small gift, like a \$5 Starbucks gift card, goes a long way when asking for reviews. When you offer a gift, you get even more positive responses.



## WE RECOMMEND...



**BirdEye all-in one customer review software.**

Most insurance agencies have two reviews or fewer. More reviews can give you the competitive edge you need.

With BirdEye, automatically collect new reviews on sites like Google and Facebook to turn your clients into your marketing engine.

Please contact Sky at [PR2@financialgrade.com](mailto:PR2@financialgrade.com) for information on how to work with this Financial Grade partner.

Learn more at their website, [BirdEye.com](http://BirdEye.com).

## Promoting Your Brand Through Community Involvement

Getting involved in your community is a great way to strengthen awareness of your brand and establish a positive reputation. Not only do these efforts increase exposure for your business, they also demonstrate to your potential clients how much you value community contributions.

A few ideas for how you can help are sponsoring a stretch of highway or a popular 5K, setting up a booth at a local fair or festival to promote wellness or even volunteering at a local food bank or shelter. The possibilities are endless. To find opportunities in your area, visit [United-Way.org](http://United-Way.org), or check out these local organizations.



Library  
Food Pantry  
Homeless Shelters

YMCA or YWCA  
SPCA  
State & Local Parks

Besides the obvious benefit to the community, these types of efforts can be done at any price point. Involvement is as affordable as simply volunteering your time or as expensive as supporting a local sports team. The bottom line, any agent can and should use community outreach as a marketing tool.

Just make sure to feature your activities on your website, blog, Facebook, newsletter and more. This may feel like shameless self-promotion, but your community service matters to potential clients. Highlight the efforts of the organization you're assisting, and be sure to express appreciation for what they do.

## Executing Your Marketing Plan

Armed with your logo and a strong sense of how you want to present your business, you can now start interacting with the public. Keep in mind, you are your business, and your business is you. So when you're promoting your products and services, you're also promoting yourself. They're one in the same in the insurance business.

When you think about yourself and your business this way, your brand is strengthened, and clients make the critical connection between you and your brand. When they do, you'll see long-lasting benefits, because consumers will see your business and brand as a whole, rather than viewing you as an individual agent.

Marketing is all about function, appeal, identity and audience. Consider these questions:



### Purpose

What services do you provide, and how are they delivered?

### Uniqueness

What sets you apart from others in your industry?

### Characteristics

How do you want customers to identify you?

### Connection

How do you want to connect with your customers?

Your answers to these questions will determine how you should market your brand. The remainder of this guide describes four modern marketing tools you should use based on how you've answered these questions. Let's get started!



## Chapter 2

# BUILDING YOUR WEBSITE



**For most businesses, their website is the first chance to make an impression on a customer. So make sure you don't lose an opportunity with a new client because of a lackluster website!**

### How to Build Your Website

This may sound challenging, but with the right tools, building a website is really quite simple. To create a website, there are two directions to choose from: hire a web designer or do it yourself.

To build your website yourself, there are a few things you need to get started. First, figure out what you want to cover on your site. This is called a sitemap. Usually, content falls into a few main buckets: About, Services, Blog, Testimonials, FAQ and Contact Us. You can choose any combination of these categories, or create your own.

Once you know what you'd like to cover, you need content for each section. Don't make the mistake of creating too much text, though! In general, users prefer shorter content that gets to the point quickly. But do proofread all your content for grammar, usage and spelling before posting to your site.

## WE RECOMMEND...



### Tiny Frog Technologies for website design and maintenance

Tiny Frog has 10+ years of WordPress experience with deep knowledge of the WP ecosystem.

They'll help elevate your web presence and can

assist with WordPress security and maintenance.

As a Financial Grade client, you'll receive 10% off Tiny Frog services when you use the discount code "FGTEN" at purchase.

Learn more at their website, [TinyFrog.com](https://TinyFrog.com).

## Hosting Your Site

Your site is laid out, and you have a ton of great content to post, now you just need to figure out where to put it! Fortunately, there are many great free and low-cost web hosting sites to choose from. Here are a few to consider:



Wordpress  
Wix  
Squarespace

Weebly  
A Small Orange  
Strikingly

Research these hosting sites to determine which one is best suited for your business. When you settle on one, be sure you can create a custom URL so clients can easily find you online.

## Choosing the Right Business URL

The URL is your website's address. Most potential customers will type the name of your business into their browser's search bar to find your site, but your actual website URL is still important. If your URL is confusing for search engines, you could lose out on important business.

And keep your URL short! Best practices say your url should be less than 15 characters. You should also avoid using hyphens or other special characters.

## Chapter 3

# CREATING YOUR CONTENT



**Blogs have become an incredibly popular marketing tool over the last decade. What started out as a way for individuals to share personal thoughts online has blossomed into a must-have that nearly every business uses to market themselves. You should definitely consider how you can harness the power of blogging for your business.**

### How to Start Your Business Blog

Starting a blog may feel intimidating, especially if writing isn't your strong suit. But blogging for your business doesn't have to be a chore. All you need to do is develop a schedule, create the content and pay attention to SEO. Or you can hire someone to handle the entire process for you.

#### WE RECOMMEND...



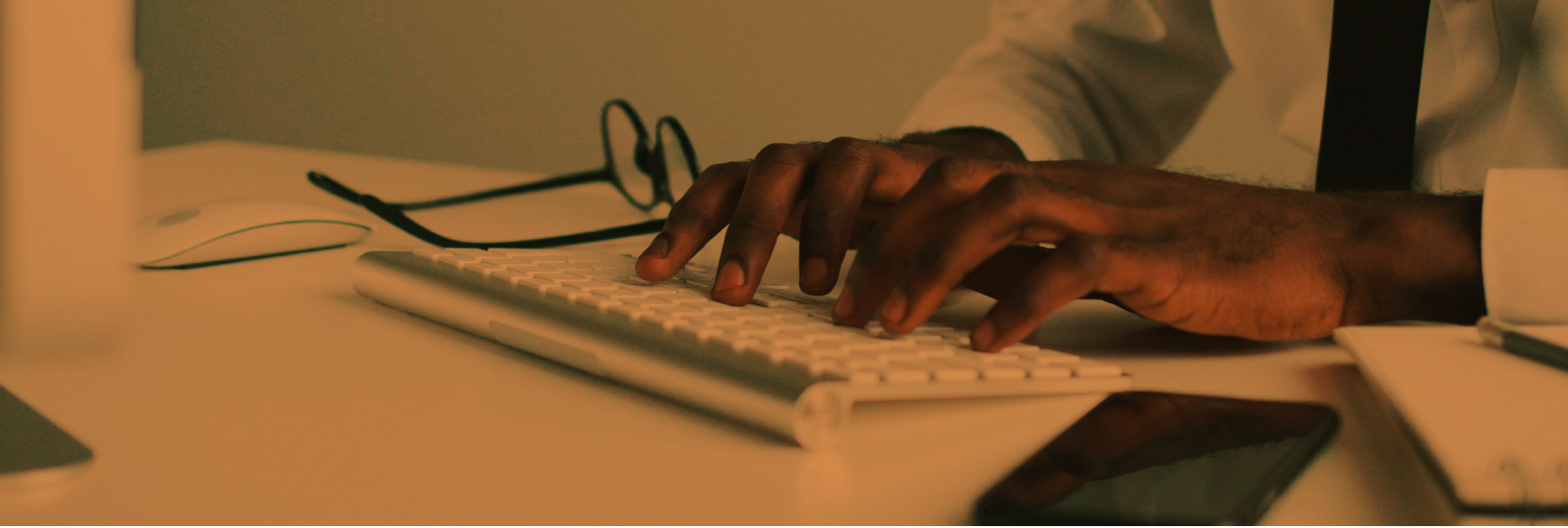
#### **Lane Change Media for content creation and management!**

Lane Change Media helps you take control of your content and establish valuable relationships with your customers. They write in your voice and provide content significant to your business.

As a Financial Grade client, you'll receive 10% off LCM services when you use the discount code "FGTEN" at purchase.

Learn more at their website, [LaneChangeMedia.com](https://LaneChangeMedia.com).

Think about how often you want to publish articles. Every company is different. Some write several articles each a week while others only publish an article a month. Consider who will read your articles and how often they'll expect new content.



No matter how frequently you choose to write a blog, the important thing is consistency. You need to add to your blog on a regular basis so readers stay engaged. Browsing your website and seeing your last post was from more than a month ago doesn't look good to potential customers and gives the impression your content is stale.

In writing, practice makes perfect. The more articles you write, the more easily the content will flow. You may even find blogging becomes something you enjoy!

### Providing Insightful Content

What do you want to talk about? Great blogs feature interesting content your customers want to read. That means your articles might not always be specifically about insurance. You may share your favorite summer salad recipe to tie in health and wellness. Or offer tips to prevent illness during cold and flu season. If you're still worried about coming up with content, don't be. As an agent, you're an insurance expert. When all else fails, write about what you know.

Another important content consideration is length. You don't want your articles to be so short they aren't picked up by Google search, but you also don't want them too long for the average reader's attention span. Usually 600-1,000 words is the sweet spot for people's attention. But Google prefers even longer articles, and SEO (Search Engine Optimization) calls for articles to be between 1,700 and 2,000 words. Articles of this length rank best in Google search results.



## Getting Your Content to Your Audience

You need to pay attention to SEO (Search Engine Optimization) when writing your blog articles. The quality of your SEO determines how high your articles will rank in Google search with the goal being to show up on the first page of search results.

SEO is determined by Google's algorithm, a complicated mess of search engine metrics that are not shared with the public. But everything you need to know about SEO can be summed up with these tips:

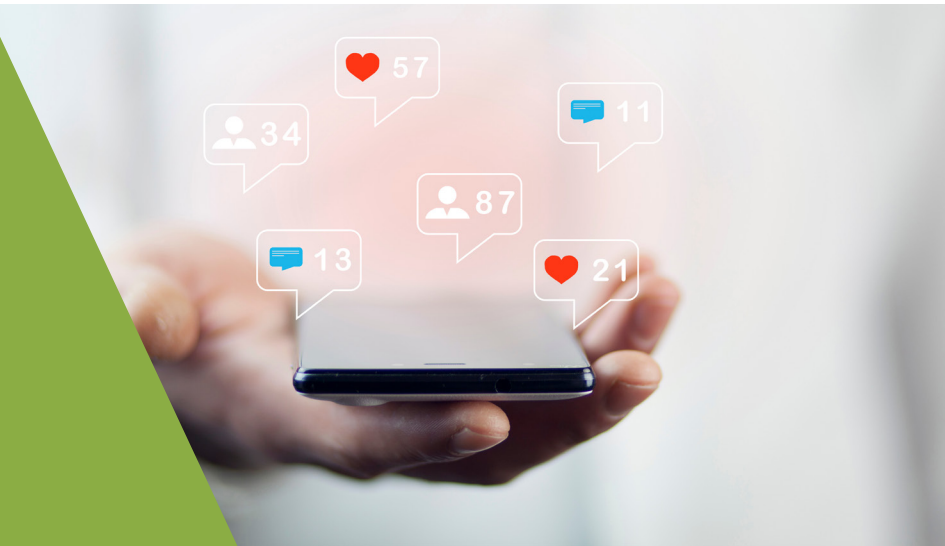
- Write quality, original content
- Focus on one or two 3- or 4-word keyword phrases to weave throughout your article
- Use the keyword phrases in your title and subheadings whenever possible
- Write a meta description, and use all the space provided
- Add alt text to your images
- Make sure your website is mobile-friendly
- Add external and internal links to bring value to the article
- Update or remove old content when necessary

After writing your article, you can **check the strength of the SEO using Google's Search Console**. This free service allows you to plug in your blog's URL so Google can provide analytics to enhance your SEO.



## Chapter 4

# DEVELOPING YOUR SOCIAL MEDIA



**In 2019, 40 percent of American adults aged 65 and over used social media. This number will continue to grow as the Baby Boomers fade away, and Generation X ages. Using this free marketing method to enhance your business is a clear benefit, but starting to grow a social media following can feel like a daunting task.**

### How to Choose the Right Platforms

The first thing you're probably wondering is, what platform should I use? Do I need Facebook, Instagram, Snapchat or a combination of one or more of these? Don't forget, there are more than 100 different social media sites and apps you *could* use, making the possibilities truly endless.

Fortunately, we've taken the guesswork out for you and singled out the three best social media platforms for insurance agents.



#### Facebook

By far the most popular social media platform among seniors, you're sure to reach the right audience by using this platform to share insights and personal anecdotes.



#### Twitter

On Twitter, you can organically grow a following using hashtags (e.g. #Medicare) about news and information on a range of healthcare and community topics.



#### LinkedIn

This social media platform for professionals connects you with others to establish your brand and gain important industry insights. Don't forget to cross-post your blog articles here as well!

As previously mentioned, with so many social media platforms available to use, these recommendations aren't one-size-fits-all. Every business is unique, so every social media strategy should be unique. Experiment with these and other platforms until you find the right fit for your business.

## What to Post on Social Media

When you post content to your social media page, you can either create your own original content or share content you like from others. There's no right way, and both methods will help grow your social media following.

### Creating Original Content

Anything you originate, whether you write an article, post a photo with a caption or make a video, is your content. Creating and posting original content helps educate potential customers about your products and services. You also have the opportunity to establish a personal connection with the people who follow you. This is your chance to give a voice to your brand and showcase what makes you unique and different as an insurance agent.

Here are a few things to keep in mind when creating original content:



#### Voice

Write naturally and conversationally. Social media is about building relationships, and people want to see your personality shine through!

#### Editing

This should go without saying, but never post anything you haven't first checked for spelling and grammar.

#### Length

Keep your posts as short as possible. The simpler your post, the more likely it is your message will be received!

#### Consistency

Stay top-of-mind by posting on a regular basis. Create an editorial calendar to schedule your posts and stay accountable.

### Sharing Content from Others

If you aren't creating content, you're sharing or reposting content someone else created. For example, you may find an article another broker wrote about Medicare interesting, so you share the article link with your followers.

This works well for a few reasons. Sharing other people's content is an easy way to get started as you're learning what approach to social media works best for you. And sharing content can be a great relationship-builder with other businesses and makes them more likely to share your original content in return!

Here are a few places you can find shareable content:



Everyday Health  
AARP

Suddenly Senior  
RetireWOW

If you don't feel comfortable taking on social media, don't worry. You can still have a social media presence. Hire a marketing company specializing in social media to manage your pages and be confident your audience will grow.

### WE RECOMMEND...



#### LYFE Marketing for social media management!

LYFE Marketing creates and manages top-performing social media campaigns for businesses on Facebook, Instagram, Twitter and Pinterest. They'll use relevant

social media marketing services to help your business grow and meet your goals.

Please contact Sky at [PR2@financialgrade.com](mailto:PR2@financialgrade.com) for information on how to work with this Financial Grade partner.

Learn more at their website, [LYFEMarketing.com](http://LYFEMarketing.com).

## Advertising on Social Media

Organic content is anything you share—whether it's yours or someone else's. Sharing organic content is about keeping your followers interested which ultimately adds value to your brand. And there's no cost to post!

When sharing organic content from other brokers, be aware of any lead capturing tools they may be using on their site. Supporting others in your industry by sharing their content is a nice gesture, but make sure it's not at the expense of your own client list.

But original content is only seen by your followers, so if they aren't sharing your content with their friends and family, you may not see a big boost to your client list.





The other type of content on social media platforms is paid advertising. Facebook and other social media platforms allow users to buy ad space, which has the appearance of organic content, but is actually purchased placement. Why would people do this when they already have a free page to promote their business? Because paid ads are seen by potential customers in a demographic you define, not just your existing followers.

So, if you would like to reach women age 65 and over in a certain geographic area, those are the metrics you can choose to target. Your preferred social media platform will display ads on the feeds of potential clients with those demographics. Costs vary, and you'll have to provide content for the ad, but if you position your ad correctly, you'll see a great return on your investment.

LYFE Marketing can also help with affordable and result-driven social media advertising. [Learn more about their social media advertising services here.](#)

Please contact Sky at [PR2@financialgrade.com](mailto:PR2@financialgrade.com) for information on how to work with this Financial Grade partner.

## Navigating CMS Social Media Rules

As every good Medicare insurance broker knows, The Centers for Medicare & Medicaid Services (CMS) has stringent rules for how you can and cannot promote your insurance products. These rules also apply to social media.

The most important thing to remember is you cannot directly post about or discuss plan-specific information. This means you can't promote individual insurance products on your social media accounts.

Following this rule can be a challenge! But if you keep your posts focused on you as an insurance professional and how your expertise can help seniors navigate the challenging world of Medicare, you'll stay within the guidelines. Doing so is in your best interest, because cultivating relationships and building trust is an important for the success of your business. When you promote yourself over your products, people will respond positively.

## Chapter 5

# INITIATING YOUR AFFILIATE PROGRAM



**No one can do everything on their own. Just as your clients use you as an insurance professional, so too will you use professionals to create your business cards, cater events or even print t-shirts for that 5K you've sponsored. So consider establishing an affiliate partnership with one or more of your vendors. In an affiliate partnership, you can cross-promote one another and collaborate on future projects.**

### How to Create a Successful Affiliate Program

Think about the businesses and organizations you've interacted with in a professional capacity. Each of them represents an opportunity to develop an affiliate partnership, but just select a few that really stand out. Also think about the types of organizations your clients would be interested in.



Churches  
Libraries

Medical Practices  
Pharmacies

Grocery Stores  
Estate Attorneys

Before pursuing a partnership, make sure the organization is aligned with your professional and personal goals and principles. Partnership is a two-way street, and when you're helping each other out, the relationship should be comfortable.

### Connecting with New Affiliate Partners

Just like any other relationship, affiliate partnerships don't materialize out of thin air. They take work. You'll need to establish a relationship, have a great rapport and communicate well.

When you first approach an organization for partnership, share your goals and look for areas where they overlap. Explore how you can lend a hand and help one another achieve those

shared goals. You both need to agree on a clear objective and strategy for this relationship to be mutually beneficial.

For large partnerships involving cost sharing and other significant uses of resources, consider engaging a marketing firm or legal representative to ensure both parties are protected and have the same expectations.



AARP has established hundreds of affiliate partnerships as part of its **Member Benefits Program**. From a 20% off discount from Harry & David to \$10 off per line per month from AT&T to 43% off an annual Zipcar membership.

So who benefits from these affiliate partnerships? Everyone!

AARP members benefit monetarily, partners benefit when they gain access to a huge audience of potential customers, and AARP increases their appeal to seniors. This is a great example of a win-win-win affiliate partnership system.

## Launching Your Affiliate Program

How you approach your affiliate marketing plan depends on the objective and strategy you agreed upon when first developing your partnership. The goal of every partnership is to market one another, so cross-promotion should be the final result.

As you carry out your marketing plan, always keep in mind each business' image, outreach capability and sales goals. Whatever is agreed upon should equally benefit both organizations and not be weighed down on one side or another.

Affiliate partnerships can be a challenge to develop, but extremely rewarding to execute. Take the time to consider the best possible match for you and work hard to foster a trusting, beneficial relationship on both sides. The marketing benefit is well worth the effort!

Promoting your business takes creativity, commitment and a willingness to try new approaches. Throughout this guide, we've detailed several marketing techniques you may not have had the know-how to try. Hopefully, you now have the confidence to consider implementing a few of these strategies—or even fully integrate them into your existing marketing plan.

Whatever path you choose, keep in mind there are no mistakes, only lessons and growth. So keep experimenting with your marketing strategy until you find the right combination that works for you and your business.

To your success!

**Financial Grade Team**



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