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# Cancer Plans

**Providing better service for your clients**

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Senior Marketing Specialists University  
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**statistics.**



**are expected to  
develop cancer in  
their lifetime.**

(2021, American Cancer Society, Inc.,  
Surveillance Research)

**About 1,898,160 new cancer cases are  
expected to be diagnosed in 2021 – This  
equates to over 5,200 new diagnoses per day**  
(American Cancer Society, 2021)

**60%**

Over half of all cancer patients are  
aged 65+

(American Society of Clinical Oncology)

**#2**

Cancer is second most common  
cause of death in the US

(American Society of Clinical Oncology)



## costs to consider.

Cancer coverage is a supplemental health policy which pays a benefit when internal cancer is diagnosed. It can be paired with any type of insurance including Medicare Supplements and Medicare Advantage Plans.

Plans will pay either a lump sum benefit or a per treatment benefit. Benefits are paid directly to the client so they can use the funds as they see fit.

## Additional Costs

Excerpt from Medicare.gov

### Note

Your doctor or other health care provider may recommend you get services more often than Medicare covers. Or, they may recommend services that Medicare doesn't cover. If this happens, you may have to pay some or all of the costs. Ask questions so you understand why your doctor is recommending certain services and whether Medicare will pay for them.

### Medicare will not pay for:

- Travel for treatment
- Lodging and meals if travel is required
- Extra help in the home
- Time off work for the client or family / friends assisting
- Alternative treatments

### Your clients may have additional expenses for (but not limited to):

- Additional prescription drugs
- Follow-up medical visits
- Hospitalizations





# offering cancer plans.

## Uncovering the Need

During the fact-finding portion of an appointment with your client, ask if they have any concerns about cancer or interest in extra coverage by asking:

*"Other than your current health plan, should you be diagnosed with cancer, what other funds do you have in place to help offset treatment costs?"*

## Cancer Plans & Medicare Supplements

While many Medicare supplement plans will cover medical cancer costs, the unplanned non-medical costs can easily go into the thousands and beyond.

Remember, if Medicare does not cover the cost, neither will the Medicare supplement.

## Cancer Plans & Medicare Advantage Plans

Beyond the non-medical costs, many Medicare Advantage plans cover chemotherapy at 80/20 (80% Medicare, 20% beneficiary) which can easily create high out of pocket costs for the client.

While your clients have a max-out-of-pocket stop loss, this resets in January. This means if your clients max out their out-of-pocket costs in November and they are still under treatment in January, they will start paying all over again.



## offering cancer plans.

### Talking Points

*"A lot of my clients and their family have had very expensive out-of-pocket costs when it comes to treating cancer."*

*"Medicare will only cover certain treatments and does not pay for alternative treatments, additional home care, transportation, and other expenses if you need to travel for the best treatment."*

*"I don't want your treatment costs to add additional stress or limitations."*

### History of Cancer

Most people know someone who has battled cancer, and have seen the effects of cancer treatments, which can greatly alter the patient's lifestyle for some time.

Giving your clients additional fiscal resources can greatly improve their outcomes by reducing fiscal strains and stress.

You can still review the cancer plans to clients who may not qualify as they may know others who can benefit from a plan.



# getting started.

## Offer a Packaged Solution

Like many industries, they are offering their customers pre-packaged solutions. Think of fast food. No longer does anyone need to order a hamburger, fries and a drink. They order a #1.

The same can be applied to offering cancer with a Medicare supplement. Offer your clients a cancer benefit with their Medicare supplement to provide protection from the limitations of Medicare and unplanned costs.

## Post Sale

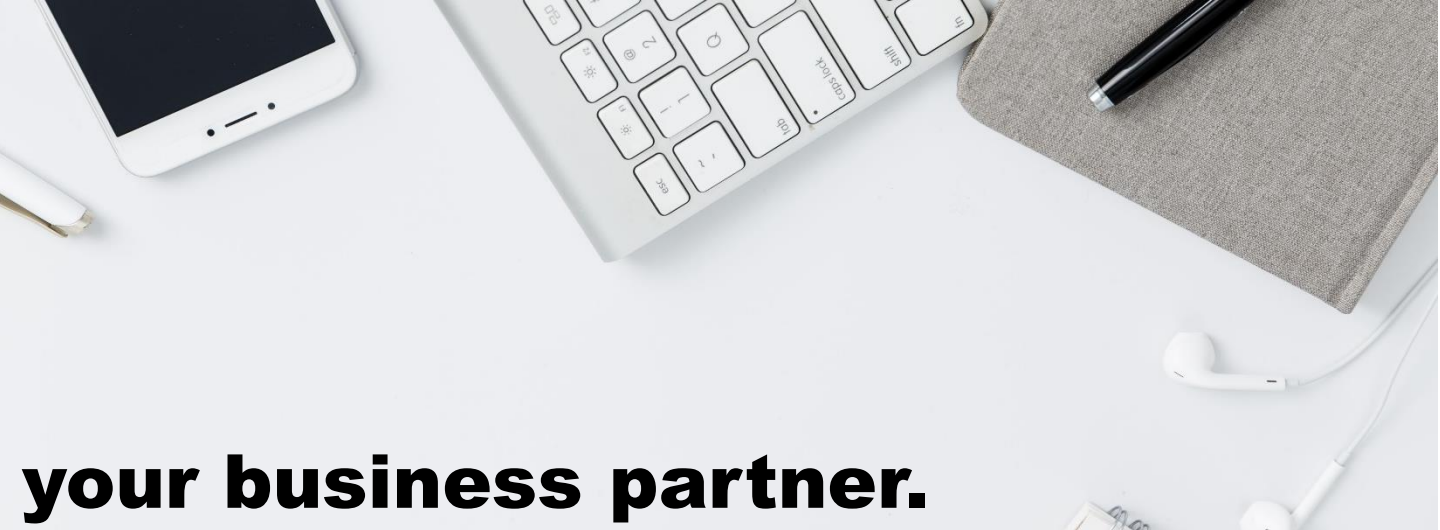
Because they are not listed on the scope of appointment form, cancer plans cannot be sold at the same time as Medicare Advantage. This creates a great follow-up appointment to help give your clients added protection from not only co-payments in their plan but also the unplanned, uncovered costs.

## Brand Awareness

Are you letting clients know you offer cancer benefits? Numerous carriers have cancer marketing materials for you to customize, making your prospects and clients aware it is available.

Or it can be as easy as a post-it note on a policy you are delivering.





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You are in business for  
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### **Senior Marketing Specialists can:**

- Assist you in ordering carrier marketing materials
- Provide additional training and educational opportunities
- Contract you with the most competitive carriers
- Support you and your office staff
- Create marketing plans
- And more...



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