



2025 Retention Planning Guide

Introduction and Guidelines

As the industry enters a new chapter, we're excited to partner with you on The Way Forward to grow your business and advance the UnitedHealth Group mission to help people live healthier lives and help make the health system work better for everyone.

We want you to be successful in retaining your current book of business year over year. From your first interaction with a new member to the follow up with your current members, we understand that preparation and knowledge are key to creating a successful retention strategy.

This guide was developed with you and the member in mind. We have developed strategic touchpoints and retention strategies that you can implement to help create your own retention plan.

To use the guide, scroll or click the below quarter to view retention planning suggestions that you can explore throughout the year.

Please keep in mind that, in addition to this guide, you must reference your Agent Guide, Centers for Medicare & Medicaid Services (CMS), and UnitedHealthcare resources for applicable requirements related to retention.





Q1 January – March Retention Planning

Once the new plan year begins, members can start utilizing their new plan benefits. The Medicare Advantage Open Enrollment Period (MA OEP) also starts at the beginning of the year. This is a great opportunity for you to address any questions your member may have and ensure they are in a plan that fits their needs. If they need to make a change, they may have that opportunity.

Networks and Prescription Coverage

- ❑ Stress the importance of a strong relationship with their primary care provider (PCP).
- ❑ Highlight the fact that their PCP can help coordinate care with specialists, nurses, hospitals and the rest of their health care team.
- ❑ Explain how UnitedHealthcare is available to help with scheduling appointments.
- ❑ For members on a MA-PDP, look up each prescription drug they are currently taking in the formulary to verify coverage.
- ❑ Discuss specific costs and explain prescription deductibles and drug tiers.

Medicare Advantage OEP

- ❑ Educate consumers about the MA OEP if you are enrolling them into a plan, or they have reached out to you about their dissatisfaction with their current plan.
- ❑ Encourage members to download the UHC mobile app or access the member website to help them learn about their plan benefits.
- ❑ Attend our Medicare Advantage OEP national Webinar to learn more about the election period.

UHC Agent Toolkit Resources

Below are some helpful resources to connect with your members for Q1!

Annual Care Checklist

Quick Tips Suite

Thank You Cards





Q2 April – June Retention Planning

Members may misunderstand or even be unaware of some plan benefits. You can help your members get answers at their fingertips by encouraging them to download the UHC mobile app right after they enroll or throughout the year.

Digital Experience

- ❑ If your member has not created their online account, highlight that they can register online.
- ❑ Educate members on how they can fully utilize their plan with educational videos available in the UHC Agent Toolkit. Just search “video”.

Health and Wellness

- ❑ Communicate that their plan includes a \$0 annual wellness visit.
- ❑ Remind them to schedule appointments early in the plan year to assess health needs and concerns.
- ❑ Check in with members to ensure that they have successfully used their UnitedHealthcare UCard to spend OTC/Healthy Foods/Utilities credits, if applicable.
- ❑ Make sure members are aware of and taking advantage of the available Reward and Discount Programs.
- ❑ Attend our OTC/Healthy Foods/Utilities National Webinar to learn more about how members can take advantage of that benefit.

UHC Agent Toolkit Resources

Below are some helpful resources to connect with your members for Q2!

Referral Relationship Letter



Seasonal Greeting Cards



Member Flyers





Q3 July – September Retention Planning

Members may start to hear messages about reviewing their current plan benefits for the coming year through social media and other advertising. Members will also receive an Annual Notice of Change (ANOC) notice from their plan in late September. This is a great opportunity for you to check-in with members and to create a strategy for AEP.

September Check-In Calls

- ☐ Create your value proposition with UnitedHealthcare.
- ☐ Offer to set up a personal plan review and/or schedule 1:1 meetings during AEP.
- ☐ Send the Member ANOC Relationship Letter found in the UHC Agent Toolkit.

Product Roadshows/Rollouts

- ☐ Attend your market's product rollout sessions.
- ☐ Become familiar with new plans and plan changes so you are prepared to answer member questions and address any concerns for the new plan year.
- ☐ Do not discuss upcoming plan year benefits with consumers prior to October 1st.

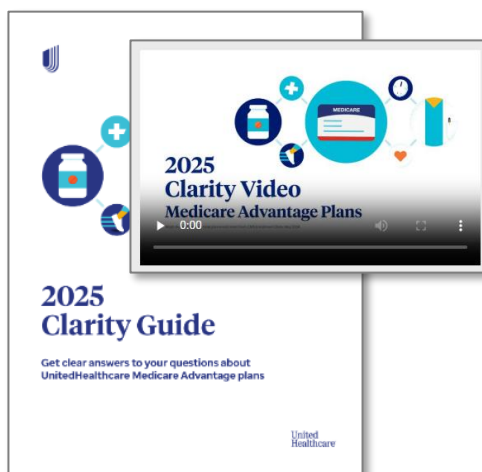
AEP Event Planning

- ☐ Make your members aware of your schedule starting Oct 1st.
- ☐ Attend our AEP Retention Strategies National Webinar to learn more about how you can plan your AEP retention strategies.

UHC Agent Toolkit Resources

Below are some helpful resources to connect with your members for Q3!

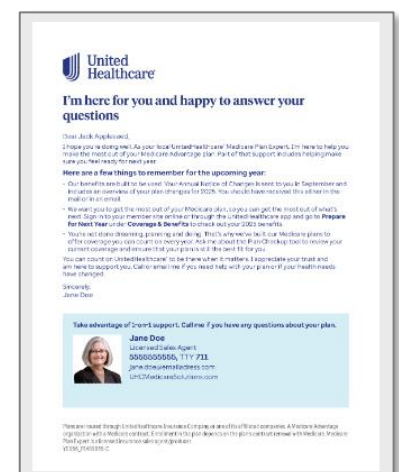
Clarity Suite



Retail Flyers



ANOC Relationship Letter





Q4 October – December Retention Planning

Members will need your attention during this quarter to feel assured that they are in a plan that fits their needs. This is a great opportunity for you to remain first on their mind.

Annual Election Period (AEP)

- ☐ Continue meeting with your members to decide if they need to make changes.
- ☐ Review the network status of each doctor they plan to see in the upcoming year.
- ☐ Look up all prescriptions to ensure they will be on the formulary.
- ☐ Explain tiering, cost sharing, prescriptions deductibles if applicable.
- ☐ Ask about any medical procedures your member may be planning for the new year.
- ☐ Discuss your retention strategy with your upline or UHC Sales Leader.
- ☐ Register for and attend National Webinars on the next year's products, programs and changes.

Preparing for the Upcoming Year

- ☐ Send post AEP Thank you cards
- ☐ Schedule new member meetings for January to see if they have questions about their plan or how to access benefits.
- ☐ Schedule time on your new year's calendar for member outreach and returning calls.
- ☐ Prepare Birthday Cards to be sent out throughout the year.

UHC Agent Toolkit Resources

Below are some helpful resources to connect with your members for Q4!

Medicare Plan Checkup

2025 Medicare Plan Checkup
Let's make sure you're in the right plan
Every year, I want to make sure you have the right coverage for your needs. Please complete the information below so I can review and follow up with you to help make sure your coverage meets your health care needs.

Dec. 7
Annual Election Period

Name: _____
Current Plan Name: _____

1. Confirm your current coverage (for all employer health plans, etc.)

	Yes	No
3. Do you have any chronic health conditions? (diabetes, heart failure, etc.)	<input type="checkbox"/>	<input type="checkbox"/>
4. Do you receive any additional coverage?	<input type="checkbox"/>	<input type="checkbox"/>
5. Are you familiar with your Medicare options?	<input type="checkbox"/>	<input type="checkbox"/>
6. What is important to you for your health coverage?	<input type="checkbox"/>	<input type="checkbox"/>
7. Do you live in a different state for a part of the year or travel often?	<input type="checkbox"/>	<input type="checkbox"/>

List your providers here: _____
Name (e.g., Dr. Jones) Provider Type (e.g., Primary Care Provider/Specialist)

☐ If you have questions about your Medicare coverage, or want to know what other options may be available, let's talk. There's no pressure or obligation, just answers.

Reward/Discount Flyers

A Medicare Advantage plan with rewards
Cha-ching.

You could earn up to \$15 on your UCard

Get member discounts

Healthy food delivery and meal kits
Fitness gear
Vision and hearing care
Sleep health
Medical supplies

Home monitoring equipment
Brain health supplements
Healthy living magazines
Weight management
And hundreds more

Your member deals are waiting
Sign in at myplan.ushc.com and select Get member discounts on your home page today.

UnitedHealthcare

Member Plan Presentations

Get to know your 2025 plan

John Doe
Presenter Title
555-555-5555, email@agent.com

UnitedHealthcare

