



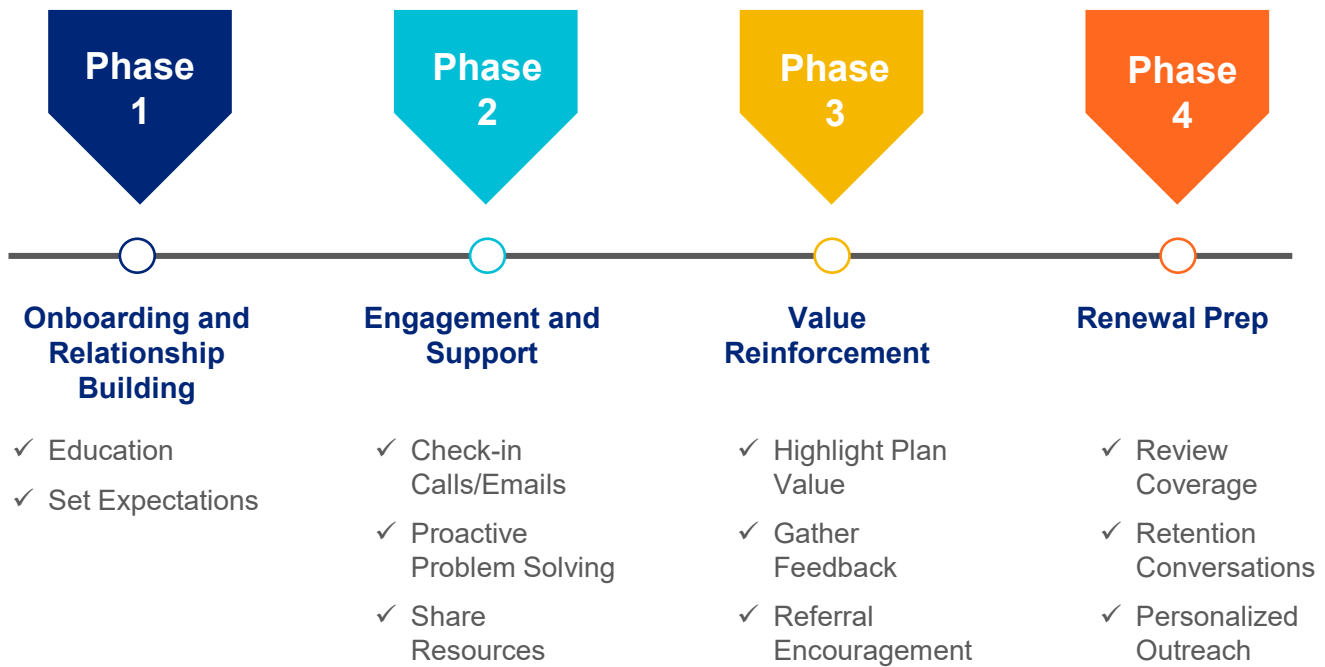
Member Retention Planning Checklist



Introduction and Guidelines

As the industry evolves, we're thrilled to move forward together with you, supporting your member retention planning! Your success in retaining your book of business year over year is our shared goal. From your first interaction with a new member to ongoing engagement with current ones, we know that preparation and insight are the foundation of a strong retention strategy.

This planning checklist was designed with actionable retention strategies to help you build a personalized plan for the year ahead. There are four phases referenced throughout to help you explore ideas, spark conversations, and strengthen member relationships!



Remember: This is just one of many resources available to you. Be sure to reference your Agent Guide and the Centers for Medicare & Medicaid Services (CMS) guidelines to stay aligned with all applicable requirements.





Help members feel confident by making their benefits clear and showing them when and how you'll be there to support them throughout the year!

Explain the Plan Coverage

- Explain network limitations and exclusion
- If applicable, clarify the UnitedHealthcare Medicare National Network and UnitedHealth Passport®, referrals and out-of-network coverage
- If applicable, explain what Special Supplemental Benefits for the Chronically Ill (SSBCI) is and how to access the healthy food and utility benefits

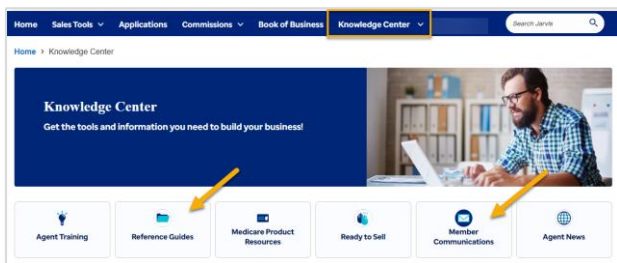
Emphasize the importance of a Primary Care Provider (PCP)

- Explain benefits of having a PCP (care coordination, referrals, medication management)
- Remind members they can change PCP anytime

Introduce UnitedHealthcare UCard® and Digital Tools

- If applicable, explain UCard features
- Assist with setting up member site account immediately after application
- Show how to use the UnitedHealthcare app

★ **Retention Tip!** Better understand plan benefits and the member experience by accessing the Product Reference Guides and Member Communications in the Knowledge Center on Jarvis!



Verify Provider and Facility Networks

- Check network status for all providers. Include facilities (urgent care, preferred hospital, pharmacy)

Simplify Complex Topics

- Break down topics into what they are, an example, and what to expect
- Prepare a strategy for explaining benefits clearly

Communicate Your Support Plan

- Decide how you'll handle calls, emails, texts
- Share your communication structure

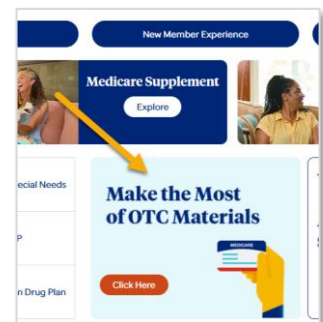
Invest Time Upfront

- Spend time during enrollment to explain benefits, claims, and network limitations

Leverage Resources

- Review Knowledge Center on Jarvis
 - Explore member communication examples
 - Access Agent Quick Reference Guides
 - Use in-depth guides for AARP® Medicare Supplement Plans

★ **Retention Tip!** In the UHC Agent Toolkit, we have a dedicated section for OTC resources right on the homepage!



Phase 2 – Engagement and Support



Check in with members to see how they're doing and using their benefits, proactively resolve issues, and share helpful tips to maximize their plan!

Connect Early and Build Trust

- Reach out as soon as coverage begins
- Reinforce that you're their trusted resource all year

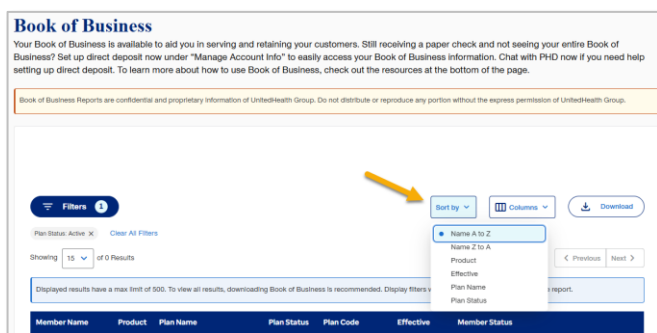
Stay Visible and Consistent

- Maintain regular touchpoints and contact members before they contact you
- Answer calls promptly or return missed calls quickly
- Offer reassurance that their plan fits their needs
- Provide magnets or cards with your contact information

Schedule Thoughtful Check-ins

- Ask questions to uncover confusion and revisit complex topics if needed
- Review benefits already used (e.g., dental, OTC, vision)
- If applicable, highlight unused benefits (OTC credits, wellness visits, screenings)

★ **Retention Tip!** In Jarvis, under Book of Business, we have added a new enhancement to sort members by plan type and name to help develop and manage your member retention strategies.



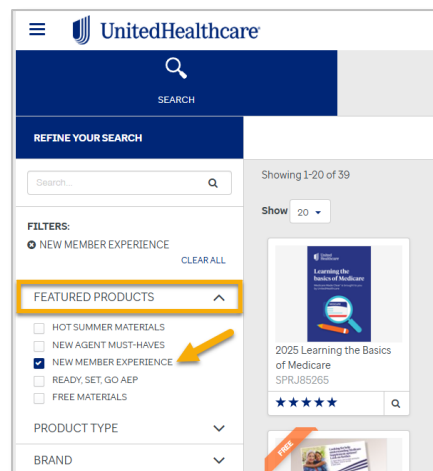
Educate and Empower

- Explain coverage, limitations, and common misconceptions
- Show how to confirm in-network providers online
- For OTC benefits, teach members what they can buy and how to shop confidently
- For prescriptions, explain cost-sharing, tiers, deductibles, and coverage stages

Additional Strategies

- For Medicare Supplement members, remind them that coverage renews automatically if premiums are paid
- Mention the UCard as a touchpoint
- For Dual Special Needs Plan (D-SNP) members, check in monthly. If applicable, ask if they've used the OTC credits for Healthy Foods and Utilities
- Keep your name top-of-mind for referrals

★ **Retention Tip!** In the UHC Agent Toolkit, use the filter “New Member Experience” to find materials to help member understand their coverage with videos and flyers!





Remind members of the benefits they’ve used and what’s still available, ask for feedback on their experience, and encourage them to refer friends or family!

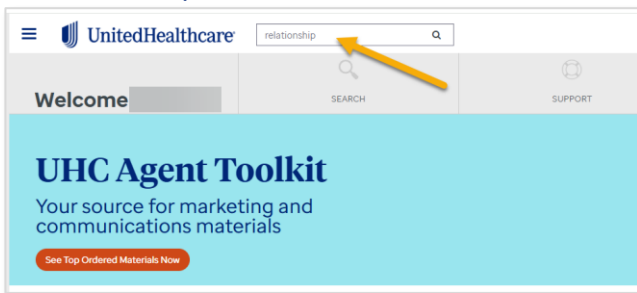
Share a Personalized Benefit Summary

- Create a member packet of approved materials from the UHC Agent toolkit to share with your members:
 - Ancillary highlights
 - Wellness extras and opportunities (e.g., annual wellness visits)
 - Add tips on how to maximize plan value

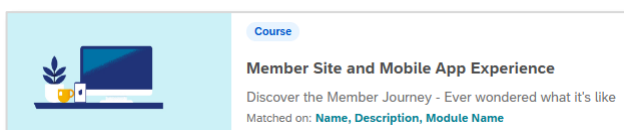
Highlight Discounts and Rewards

- Remind members that they can access discounts through the member site
- Explain how members earn rewards
- Clarify that rewards can be reported via member site, mobile app, or phone

★ **Retention Tip!** In the UHC Agent Toolkit, you can search with the word “relationship” and find many resources tied to building relationships.



★ **Retention Tip!** In Learning Lab, the Member Site and Mobile App Experience will help you better understand both the mobile app and member site!



Reintroduce the Digital Tools

For Medicare Advantage Members, explain that the **Member site** allows:

- Viewing plan summary, documents, and resources, including copays, coinsurance, and coverage details
- Members can use the Prescriptions & Pharmacies tab for Rx details and can access the Referral Landing Page for FAQs and referral status
- View activities, earned rewards, and Renew Active fitness membership

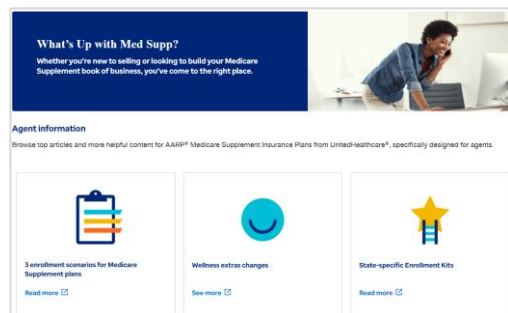
On the **UnitedHealthcare App**, members can:

- Manage prescriptions, refills, and delivery tracking
- Use UCard® for shopping and check-in at providers
- Scan products for OTC credit eligibility

For Medicare Supplement Members, explain that the **Member site** allows:

- Tracking claims and payment history
- Viewing their health insurance ID card
- Accessing plan features

★ **Retention Tip!** Check out the “What’s Up with Med Supp?” to learn more about Medicare Supplement coverage!



Phase 4 – Renewal Preparation



Each year, in preparation for the Annual Enrollment Period (AEP), your strategy may change for connecting with your members. The focus shifts to preparing to help your members determine if their needs are met by their current plan or if a new plan will better meet their needs in the new plan year.

Plan Your Outreach

- ❑ Develop a strategic outreach plan for current members
- ❑ Send a pre-warm letter before AEP to prompt members to think about enrollment
- ❑ Create a calendar to help track any events you plan to host
- ❑ Emphasize your role as a trusted advisor in all communications
- ❑ Encourage members to call you first if they have questions after seeing or hearing advertisements for plans or benefits rather than calling listed phone numbers

Educate Members on Changes*

- ❑ Connect with current clients to schedule an appointment on or after Oct. 1st
 - ❑ Obtain the Scope of Appointment for the appointment
 - ❑ Conduct a thorough needs assessment and review changes that will take effect Jan. 1st
 - ❑ If applicable, help identify other plans that might better fit the consumer's current needs

★ **Retention Tip!** Found on the Jarvis Homepage, the Drug Cost Estimator provides information on drug coverage status, tier placement and estimated monthly costs!

Use Available Resources

- ❑ Visit the AEP Resource Page for:
 - ❑ Latest CMS updates
 - ❑ Key product enhancements
 - ❑ AEP Checklist
 - ❑ Strategic AEP Playbook
- ❑ Stay informed and ready to answer member questions confidently

Expand Knowledge on Product Offerings

- ❑ Access Medicare Supplement resources on Jarvis through the Knowledge center
 - ❑ Use one-page aids, forms, and in-depth guides for AARP Medicare Supplement Plans
- ❑ Check out the Medicare Product Portal for a first looks at Medicare Advantage Plans for the upcoming plan year

★ **Retention Tip!** As AEP approaches, the AEP Resource Page will be your one-stop shop for education to prepare for the upcoming plan year.

***Reminder: you cannot discuss the upcoming plan year benefits until 10/1**



Plan your initiatives!



Build trust, create value, and stay connected! Help turn everyday interactions into lasting relationships.

Enrich the Member Experience

Understand what matters most to your members. When you focus on what delights them, it will help boost satisfaction and encourage plan usage.

Value Every Relationship

Strong relationships don't just happen, they're built through intentional, consistent care.

Engage Regularly

Don't wait for members to reach out. Look for meaningful moments to connect, check in, and offer support.

Listen and Learn

Member feedback is invaluable. Take it seriously and make sure it reaches the right teams to drive improvements.

Show Appreciation

A simple "thank you" goes a long way. Personal touches, like handwritten notes or birthday calls can help make members feel truly valued

Retention Initiatives

List the initiatives you will implement throughout the year to improve member retention. Include potential obstacles, strategic plan details with resources, and timeframe commitments. Add new actions for each phase as needed and discuss your strategy with your upline or UnitedHealthcare Support Team!

Phase	Initiative	Completion Date

