

# GROW YOUR BUSINESS WITH MORE REFERRALS

Referrals are the core of a successful Medicare insurance practice. Don't hesitate to ask for them, this is a non-negotiable part of building a thriving business. Every agent should maintain two steady referral channels: current clients and professional referral partners.

## 1. Referrals from current clients

Your existing clients are your strongest advocates. Ask for referrals during high-trust moments, such as after a long appointment or when you've just resolved an issue.

### How to ask effectively:

- Recap the value you gave before making the request
- Keep a simple script ready
- Make it personal and genuine
- Carry extra business cards

### Sample compliant phrases:

- "I would love more clients just like you."
- "If you know someone who'd value a second look at their Medicare options, feel free to share my contact information with them."
- "My income is commission-based, so if you were pleased with today's appointment, sharing my card means a lot."
- "Don't keep me a secret, please pass along my information."
- Tip: Create a referral follow-up email your clients can easily forward to friends or family.

### Compliance reminder for Pennsylvania medicare agents:

- You may ask clients to share your contact information with others.
- **You may not:**
  - Offer any reward or incentive for referrals
  - Ask clients for names or phone numbers of prospects
  - Contact their friends or family directly without permission

### Boost your referral success with reviews

Automate review requests after appointments and share positive reviews on social media. Trust grows when clients see real experiences from real people.



## 2. Professional referral partners

Build a network of professionals who regularly interact with people who may need Medicare guidance.

### Potential professional referral partners:

- Realtors
- CPAs and payroll administrators
- Benefits brokers
- Financial planners

### How to build these relationships:

- Create a partner list
- Meet with one partner each week
- Give referrals to them first
- Continue nurturing the relationship over time



### Referral fee rules in Pennsylvania

- If a potential professional referral partner does not hold a PA insurance license, you may pay a referral fee up to \$100, regardless of whether a sale occurs.
- If the potential professional referral partner does hold a PA insurance license, you may also pay a referral fee up to \$100.