

CIGNA MEDICARE 2022 SALES CONFERENCE



We are the
Driving Force

AEP Leadership Challenge **Business Simulation**

BUSINESS NEWS AND DECISIONS – **PART 2**

BUSINESS DECISION 4

Team Management & Leadership

One of your top performers was promoted to the sales manager's role only about 2 months ago after having been a top performing rep for a number of years. While things have gone relatively smoothly with the transition from seller to manager on the same team, she has brought you up to speed on some challenges she's having with 2 valuable members of her team who she's also counting on for great AEP production. Their attitudes have gone from somewhat collaborative to mild opposition to her ideas and leadership.

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Select one option from the following:

A. Too Risky

You decide that it is too close to AEP to take any risks and the best course of action is to step in and take control of a situation you feel could spiral quickly if care is not taken. You decide to speak with the 2 employees and let them know that you expect them to follow and respect her leadership. You also assure them that they are valuable members of the team and that you are counting on them for a great AEP. You promise to stay close to the team and keep eyes on things to make sure that everyone is treated fairly and that the team does not miss a beat. You reiterate your open door policy.

B. Provide a mitigation plan

You listen to your sales manager express her concerns about the 2 team members and you determine that your involvement is not necessary at this point and that all you need to do is help her manage the situation. Drawing from your considerable management experience, you give her a great plan of action on how to engage the situation and win the team members over. You feel very confident that if she follows your plan she will be able to address the situation and gain the respect of not just the 2 team members but everyone else on the team.



C. Turn to coaching

You are a bit nervous that this is close to AEP and you like your teams going into AEP with a singular focus and mission. You nevertheless decide that you are only going to act as a resource or consultant for the sales manager. You do not see a need to step in or tell her what to do. Rather you decide to have a coaching session to talk through the challenge and help her self-discover the root cause of the issue and proffer solutions that she thinks can help resolve the issue. Nevertheless, it's AEP and the clock is ticking.

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BUSINESS DECISION 5

An Eye (maybe both) on Retention

Like other players in the industry, your company has had to contend with the challenges of a high disenrollment rate. Customer loyalty has dropped some 7 percentage points industry wide going into AEP. Messaging from your leadership all year is that retaining the customer is as important as making the sale and this AEP your sales need to stick!

Select one option from the following:

Options

A. Leverage OEP

Your thinking is that producing during AEP and a focus on retention is like multi-tasking – it makes it hard to do either very well. In order to produce at a high level this AEP you do not want to distract your team by stressing retention. You will, however, keep an eye on it and pivot very quickly at the beginning of OEP and direct your sales teams to implement the 3-call process to stay in touch with new customers and identify anyone at risk of rapid disenrollment.

B. AEP prep retention training

You decide to go with the industry expression that retention starts with the first interaction with the prospect and expect your reps to make sales that will persist or stick out of the gate. To this end you take your entire region, through a retention training and start a regional retention competition to motivate them to keep retention top of mind as they engage prospects during AEP. At least one of your managers mentioned that his reps are not particularly keen on retention training and would rather focus solely on lead gen and product knowledge at this time.





C. Campaign slogan

With all the competing knowledge and skill areas including consultative selling, lead management, compliance and of course product knowledge, you decide to take retention training off the table for your markets and instead ask your managers to implement a “Make it stick” campaign on their teams. Each manager sends an email highlighting the importance of retention and an encouragement to make “every sale stick” this AEP. You believe this campaign will help your reps with a retention mindset during AEP.

D. All in on retention

You decide to go all in on retention and identify a number of trainings that you believe can help your reps maintain a retention mindset during AEP. These include, Consultative Selling, Retention, Product, Compliance and sensitivity training. To ensure that any newly enrolled customer who has any question calls your reps directly, you ask your managers to implement a QR code idea suggested by one of their peers. The QR code allows the rep’s contact information to be stored on the customer’s smart phone and reduces the possibility of customer misplacing a business card.

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BUSINESS DECISION 6

PPO Go to Market

The PPO product is being introduced in your markets this year. Your sales managers and most of your reps are quite excited at the prospects of having another option in their portfolio of products. Similar new product introduction experience suggests that many reps and brokers would stick to what they know during AEP if they are not terribly comfortable with the mechanics of the new product.

Select one option from the following:

Options

A. Training to the rescue

You decide to implement a number of training tactics including Instructor Led Training, eLearning and a slew of job aids and reference documents. You plan to take all your channels through the training programs and your goal is to make sure everyone is well versed in PPO knowledge by the time AEP starts.

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B. Brokers to the rescue

Knowing that many of your broker partners have been selling the competitors' PPO plans for years and are excited that you now have a PPO plan too, you choose to bank on their experience to drive PPO production. You will simply provide reference documents and other job aids to equip your internal reps and limit the training efforts overall.

C. Focus on HMO...for now

Your experience from a previous new product implementation is that the new product will take-off in the year following implementation and you do not want to distract your reps from what they are already familiar with if you're unlikely to make a big production wave with the new product. Based on this thinking, you decide to not place any extra emphasis on the PPO product or go out of your way to provide additional training. You believe this will keep the focus of your reps on the HMO product which has been their "bread and butter" up to this point. You also figure that this strategy will help your sales managers to better focus on executing other AEP priorities.

D. Celebrate

You decide to make a big splash with the PPO introduction. You're not only going to provide an array of training programs, you will also organize festive in-person and virtual events for all sales channels to create excitement about PPO. You are confident that the PPO product will be a major difference maker in our market and you are willing to stake a lot on it and convince any sales manager, rep or BSR that may be on the sideline.



BUSINESS DECISION 7

Lead Management

A current analysis shows a growing—and alarming—trend. Despite repeated reminders to respond to every lead within 2 days, it seems more and more agents are falling behind in acknowledging assigned leads. In a few cases, agents are not taking any action at all and letting valuable leads go cold during the height of your selling season. At the same time, you also suspect that some agents are trying to avoid this kind of visibility by “playing” the system. You suspect them of prematurely closing some of the more demanding leads or acknowledging leads and closing them early—though that is just a hunch. You believe leads are of significant cost and value to your company and should be treated as such—it is unconscionable that so much time goes into generating leads and then they are left sitting there, dormant.

Which of the following approaches do you pursue?

Options

A. Accountability

You decide to review how you are distributing leads and conduct better oversight of sales managers' leads assignment activities. This will provide transparency and allow you to better track where leads are going and follow up with managers and reps to ensure that not more than 4 days pass before leads are acknowledged. To implement this approach, you mandate your managers to review Salesforce dashboards at least once a day and ensure compliance with the 4-day rule. While the increased oversight may be viewed as micromanagement by some of your sales managers, the increased focus will ensure that everyone is accountable.



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B. Adjust auto-routing rules

You partner with Lead Management to change the way that leads are auto-routed to agents. Together with your sales managers you continuously adjust the auto-routing of leads to those agents who have demonstrated timely follow-up on leads including some key broker partners as identified by your BSRs. You advise agents not meeting your standards that they will not be included in future routing and unworked leads will be swept and redistributed after four days. You understand that potentially rerouting leads from internal reps to brokers may cause some disaffection. You believe that ultimately, it will cause everyone to sit up and treat these precious leads with the required urgency. One of your managers think you should change the 4-day window to 5 to make things fair.

C. Incentivize all internal reps

You decide to incentivize your internal reps to do a better job of working their leads by creating a contest focused on lead management effectiveness. Reps who meet all Lead Management effectiveness criteria in a given week are entered in a draw for cash prizes. You believe this will motivate everyone and eliminate the possibility of disaffection if you go with decision B for instance. In addition you decide to relax lead management rules in the second half of AEP when reps are likely to be extra busy as they drive to finish AEP strong.

D. Your custom solution

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