Marketing to International Health Plans to Seniors

**Content and Campaign Guide for Brokers**

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| **How to use this guide**  The content in this guide will help promote the value of international health insurance and GeoBlue via a variety of channels – member communications, broker communications, social, and more. ***Simply copy/paste the content provided in this guide into your communications*** or if you have questions on how to make the content relevant to your local market, contact Partner Program at [partnerprogram@geo-blue.com](mailto:partnerprogram@geo-blue.com).  **GeoBlue Partner Program**  You don’t have to be a global expert to promote the benefits of international health coverage and GeoBlue. Contact the [PartnerProgram@geo-blue.com](mailto:PartnerProgram@geo-blue.com) with any questions you have about GeoBlue products, commissions, and more. |

**Seniors are an already captive audience, but may have gaps in international coverage**

Nationally, at more than 52 million strong, seniors (age 65 and older) make up 16% of the U.S. population1. Pre-pandemic, more than half of seniors planned to travel internationally, with 1-2 trips anticipated on average2.

With many seniors having the time, financial ability, and desire to explore the world, seniors are a ripe audience to purchase international health plans to protect themselves from getting sick or injured while traveling abroad. Many seniors are planning to reschedule the trips that were cancelled due to travel restrictions and are more likely than any other age group to purchase travel medical insurance.

However, many seniors assume that their Medicare plan will provide coverage if they need medical care while traveling. This is not the case. Outside the U.S., Medicare/Medicaid coverage is limited. Some Medicare supplement plans cover up to $50,000 lifetime maximum, which may be maxed out with a single medical incident. When traveling on an international cruise, members are covered if a medical incident occurs within six hours of a U.S. port. But that may be challenging to calculate and prove.

1. *Administration for Community Living / Administration on Aging (U.S. Dept. of Health and Human Services), May 2020*
2. *AARP Research, 2018*

**Annual enrollment is an ideal time to promote GeoBlue®**

Seniors are inherently tuned into their benefits during the Medicare annual election period (AEP), which typically runs from mid-October through early December. This is an ideal time to communicate to seniors about the potential gaps in international coverage through their Medicare plans and how GeoBlue can help fill those gaps and provide them with peace of mind and confidence. You can also promote GeoBlue to seniors at other times of the year, such as summer and winter vacation seasons.

**Suggestions and guidelines for visual images**

* Recognizable international locations
* Active seniors sightseeing. Recommended images should have a single traveler or couple.

**How to track your sales**

Every sale of a GeoBlue product is tracked through your Agent ID number. This number connects you with your sale so that you get credit for every transaction. You also have a personal URL (PURL) that you can share with your customers so sales are tied back to you. We included placeholders in the provided campaign content for you to insert your PURL, so you are credited for any sales generated by your marketing efforts.

**If you cannot find or have questions on your PURL, contact partnerprogam@geo-blue.com.**

Contact [partnerprogam@geo-blue.com](mailto:partnerprogam@geo-blue.com) to obtain your Plan-specific member URL and broker (agent hub) URL.

**Disclosure**

Please use this disclosure whenever you mention GeoBlue in your communications.

*GeoBlue is the trade name of Worldwide Insurance Services, LLC (Worldwide Services Insurance Agency, LLC in California and New York), an independent licensee of the Blue Cross and Blue Shield Association. GeoBlue is the administrator of coverage provided under insurance policies issued by 4 Ever Life International Limited, Bermuda, an independent licensee of the Blue Cross Blue Shield Association.*

When mentioning telemedicine, add this disclosure:

*Telemedicine services are provided by Teladoc Health, directly to members. GeoBlue assumes no liability and accepts no responsibility for information provided by Teladoc Health and the performance of the services by Teladoc Health. Support and information provided through this service does not confirm that any related treatment or additional support is covered under a member’s health plan. This service is not intended to be used for emergency or urgent treatment medical questions.*

**Customer**

**Headline/Subject Line**

Got Medicare? You may not be covered for international travel

**Subhead**

GeoBlue® international travel health plans cover what Medicare does not

**Copy**

Your Medicare plan is designed for health care in the U.S., and it can fall short on critical benefits that are necessary to protect you when you travel outside the United States. These include medically necessary evacuation and global telemedicine services. Also, international claims may be considered out-of-network and may not be covered by Medicare at all. Your plan may have deductibles, copays, and coinsurance that are not familiar to international providers which means you could end up having lots of unnecessary hassle and paying more out-of-pocket.

**Did you know?**

Outside the U.S., Medicare/Medicaid coverage for care outside the U.S. is very limited. Some Medicare supplement plans don’t cover international coverage at all while others may cover up to $50,000 lifetime maximum, which could be maxed out with a single medical incident. When traveling on an international cruise, members are covered if a medical incident occurs within six hours of a U.S. port. But that may be challenging to calculate and prove.

**Consider an international travel medical plan to fill the gap**

International health plans, like GeoBlue [link to PURL], are specifically designed for international travel. GeoBlue has affordable plans for short-term international travel, such as vacations and cruises.

* Voyager plans provide coverage for single international trips up to 182 days
* Trekker plans provide coverage for unlimited international trips in a one-year period (up to 70 days max each trip)

**Why consider a short-term international travel medical plan from GeoBlue?**

GeoBlue international health plans are backed by Blue Cross® Blue Shield®, the most recognized and trusted name in healthcare and provides these benefits:

* Up to $1 million in coverage
* Guaranteed issue up to age 95. No medical underwriting
* Coverage for medically necessary COVID testing and treatment\*
* Flexible cancellation policy if travel plans suddenly change
* Trip interruption protection\*\*
* Unlimited Global TeleMDTM (telemedicine services) for care from providers via phone or video anywhere in the world
* Digital tools to help members connect with providers, communicate in the native language, and more
* Medically necessary evacuation and repatriation services and coordination
* 24/7/365 service and assistance

**Get an instant quote**

Visit GeoBlue [link to PURL] and answer a few questions to get an instant quote. You can purchase a GeoBlue policy up to the day before you travel. Or contact GeoBlue’s service center at 855-481-6647 or your broker.

*\* Because GeoBlue short-term plans provide coverage outside of the U.S. only, they do not include an immunization/vaccination benefit. Based on the country where the vaccination is administered, the government may or may not fund the cost.*

*\*\*Available with Voyager plan only.*

**Social media content**

**Note to Broker**: Insert your personal link ID in the green section noted below. By doing so, we will be able to track your sales from this social media campaign.

Contact the GeoBlue Partner Program ([partnerprogram@geo-blue.com](mailto:partnerprogram@geo-blue.com)) with any questions about your PURL.

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| **Post 1** |
| **Over 65 and traveling abroad?** Your Medicare plan is designed for health care in the U.S. It can fall short on certain critical benefits when you travel internationally, offering little to no coverage. Consider an international travel medical plan to fill in the gaps, such as one from GeoBlue that is backed by Blue Cross Blue Shield. [INSERT LINK. SEE BELOW]  **LINK:**  [*https://www.geobluetravelinsurance.com?link\_id=PERSONAL\_LINK\_ID&personalized=y&header=y&utm\_source=blpltksr202101[INSERTBLUEPLANNAME]&utm\_medium=social&utm\_campaign=blplsocial*](https://www.geobluetravelinsurance.com?link_id=PERSONAL_LINK_ID&personalized=y&header=y&utm_source=blpltksr202101[INSERTBLUEPLANNAME]&utm_medium=social&utm_campaign=blplsocial)  **HASHTAGS**: #geoblue #internationalinsurance #insurance #internationalmedicalinsurance #travelmedical #internationaltravel |
| **VISUAL:**  ***Image suggestions:***   * Senior traveler or couple * Recognizable international travel destination   ***If GeoBlue logo is used, please use the following disclaimer:***  *GeoBlue is the trade name of Worldwide Insurance Services, LLC (Worldwide Services Insurance Agency, LLC in California and New York), an independent licensee of the Blue Cross and Blue Shield Association.* |
| IMAGE SIZE: 1200x630 – FB, LI, TW 1080x1080 - IG |