PSMBrokerage
Your trusted FMO since 2006

The Ultimate CRM Automation Playbook for Insurance Agents

Simple Steps, Big Wins.

EE 47%

From First Click to Final Conversion:

Email and automation tactics designed to scale your insurance business.

INTRODUCTION

Simplify. Automate. Grow.

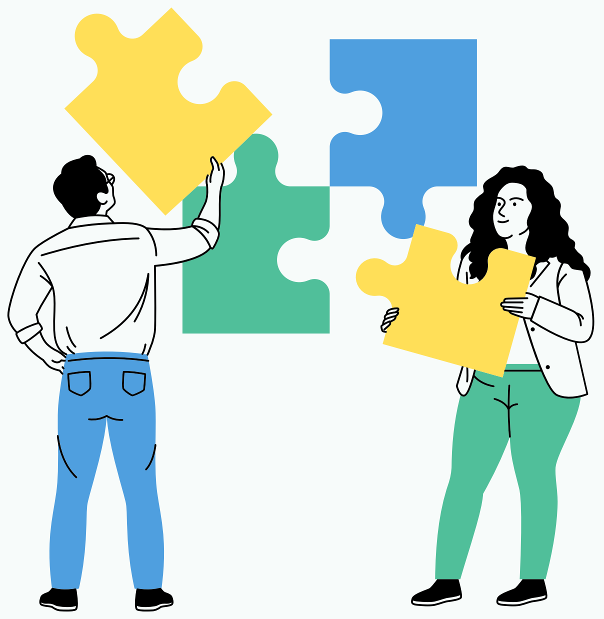
Your book of business is brimming with potential—and this playbook is your guide to unlocking it. Learn easy, actionable strategies to build loyalty, deepen client relationships, and drive new sales.

The Importance of Customer Journeys and Follow-Up Email Strategy

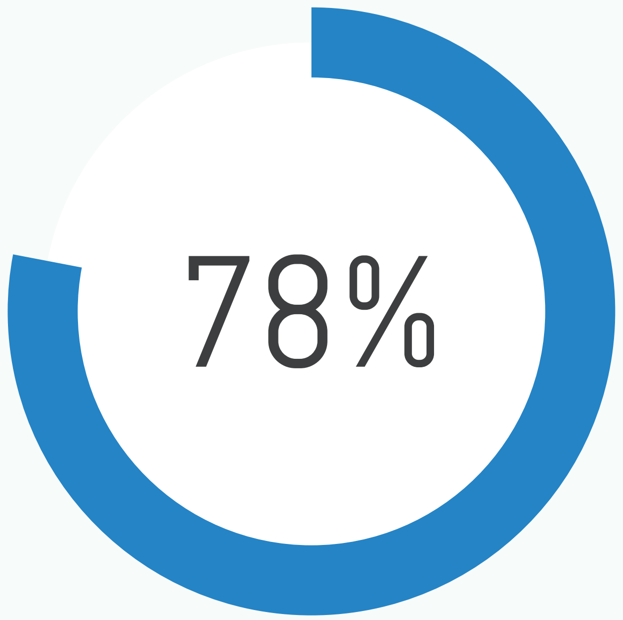
In today's competitive market, customer engagement isn't a one-time interaction—it's an ongoing journey. Structuring a well-thought-out customer journey, with timely and relevant follow-up emails, is key to building trust, nurturing relationships, and ultimately driving business growth.

Why Customer Journeys Matter:

- They map the customer's experience from initial contact to becoming a loyal client, ensuring no step is overlooked.
- A structured journey helps agents anticipate customer needs and offer solutions at just the right time.
- It fosters stronger connections, increasing the chances of cross-sells, upsells, and referrals.



78% of businesses using marketing automation experience a lift in conversions.



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Guide Every Step

Mastering the Customer Experience

Medicare Plans

Let’s take a deep dive into the recommended customer journey strategies tailored for Medicare plan clients, whether they’re considering a **Medicare Supplement plan** or a **Medicare Advantage plan**.

We’ll break down each stage—from the initial introduction and educational touchpoints to follow-ups post-enrollment—so you can guide your clients seamlessly through their Medicare experience, maintain engagement, and offer timely support.

“I have personalized emails and reminders going out without lifting a finger, which gives me more time to focus on my clients. It opened the door for follow-ups I used to miss—now I’m consistently offering dental, vision, and hospital indemnity plans.”

— ***Jessica M.,***
Independent Agent

Medicare Supplement Client Journey

These touchpoints are designed to **build trust, improve retention,** and create natural opportunities for **cross-selling**—while keeping you consistently connected with your clients at every key milestone.

CRM Trigger Map & Automation Flow

Trigger	Email Purpose
Policy Status = Active →	Welcome & next steps
30 Days Post-Effective Date →	Confirm materials received
60 Days Post-Effective Date →	Educate on DVH gaps + cross-sell
90 Days Post-Effective Date →	Usage satisfaction check
Policy Anniversary →	Rate review offer
Sep 1 →	Pre-AEP readiness + Part D intake
Oct 1 →	Reminder for Part D review
Birthday →	Personal greeting

Medicare Supplement Client Journey

1.

Welcome Email (Policy Active)

Subject: Welcome to Your Med Supp Plan!

Thank you for trusting us with your Medicare Supplement plan. Keep an eye out for your policy ID card, Schedule of Benefits, and Explanation of Benefits.
Need help? Call [Agent Name] at [Phone].

2.

30-Day Check-In

Subject: Did you receive your Med Supp materials?

We're checking in to make sure you received your materials.
Need help? Call [Agent Name] at [Phone].

3.

60-Day DVH Education & Cross-Sell

Subject: Did you know Med Supp doesn't cover dental, vision, or hearing?

Let's make sure you're covered. We can help with dental, vision, and hearing plans.
Want to learn more? Call us at [Phone].

4.

90-Day Usage Check

Subject: How's your Med Supp plan working for you?

Have you used your benefits?
Any questions?
Let's talk. Call [Agent Name] at [Phone].

Medicare Supplement Client Journey

5.

Anniversary Rate Review

Subject: Time to review your Med Supp policy

Did you receive a rate increase? Let's review your plan and options.
Schedule an appointment [Agent Name] at [Phone].

6.

9/1 Pre-AEP Prep

Subject: AEP is around the corner – Let's prepare your Part D review

The Annual Enrollment Period is coming! Please complete this quick intake form: [**SunFire Link**].
Let's Talk [Agent Name] at [Phone].

7.

10/1 AEP Reminder

Subject: Reminder: Your Part D review is waiting

If you haven't yet, please complete your annual review. Here's the link: [**SunFire Link**].
Want to learn more? Call us at [Phone].

8.

Birthday Greeting

Subject: Happy Birthday from [Agency]!

Wishing you a joyful birthday and a wonderful year ahead!
Cheers [Agent Name] at [Phone].

Medicare Advantage Client Journey

By staying present at key moments, these automated messages help you **earn trust, drive renewals**, and **grow your ancillary sales** with ease.

CRM Trigger Map & Automation Flow

Trigger	Email Purpose
Policy Status = Active →	Welcome & next steps
30 Days Post-Effective Date →	Confirm materials received
60 Days Post-Effective Date →	Educate on HI gaps + cross-sell
90 Days Post-Effective Date →	Usage satisfaction check
Feb 1 →	OEP reminder
Policy Anniversary →	Plan review offer
Sep 1 →	Pre-AEP readiness
Oct 1 →	Reminder for AEP
Birthday →	Personal greeting

Medicare Advantage Client Journey

1.

Welcome Email (Policy Active)
Subject: Welcome to Your Medicare Advantage Plan!

Thank you for trusting us with your Medicare needs. Keep an eye out for your policy ID card, Schedule of Benefits, and Explanation of Benefits.
Need help? Call [Agent Name] at [Phone].

2.

30-Day Check-In
Subject: Did you receive your policy materials?

We're checking in to make sure you received your materials.
Need help? Call [Agent Name] at [Phone].

3.

60-Day HI/Cancer Education & Cross-Sell
Subject: Protect your finances with Hospital Indemnity & Cancer plans

Let's make sure you're covered. We can help with Hospital Indemnity & Cancer plans.
Want to learn more? Call us at [Phone].

4.

90-Day Usage Check
Subject: How's your Medicare Advantage plan working for you? Have you used your benefits?

Any questions?
Let's talk. Call [Agent Name] at [Phone].

Medicare Advantage Client Journey

5.

Anniversary Policy Review

Subject: Time for Your Med Advantage Plan Check-In

Let's review your plan and options to make sure it aligns with your current needs and future goals. **Schedule an appointment** [Agent Name] at [Phone].

6.

9/1 Pre-AEP Prep

Subject: AEP is around the corner – Let's prepare your Part D review

The Annual Enrollment Period is coming! Please complete this quick intake form: [**SunFire Link**]. **Let's Talk** [Agent Name] at [Phone].

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Subject: Happy Birthday from [Agency]!

Wishing you a joyful birthday and a wonderful year ahead! **Cheers** [Agent Name] at [Phone].

STAY CONSISTENTLY VISIBLE

Stay Top of Mind, Month After Month

> **Monthly newsletters** tailored to your clients' needs can **generate 18x more revenue** than generic emails—making them a smart tool for personalized cross-selling.

A monthly newsletter is one of the most effective and underutilized tools in an agent's automation strategy. It keeps your brand front and center, helps position you as a helpful resource—not just during enrollment—and creates consistent opportunities to educate clients about additional coverage options they may not have considered.

By delivering timely, relevant content every month, you're building trust, reinforcing your value, and staying top of mind when clients or their friends and family have new needs.

The best part?
Once your template and topics are set, this process can run on autopilot—keeping you connected without having to manually follow up every month.

Need inspiration?

Download our sample newsletter template for ready-to-use ideas that keep clients engaged and open the door to cross-selling—month after month.

View Sample

Turn Emails Into Opportunities

Medicare Myths vs. Facts

Use this “Medicare Myths vs. Facts” campaign to educate clients, dispel common misconceptions, and position yourself as a trusted expert. It’s a simple, value-packed email that builds credibility and opens the door for future conversations.

Turning 64 Warm-Up Email

This email is designed to engage clients as they approach Medicare eligibility. It offers helpful guidance, sets expectations, and positions you as the go-to resource before the flood of marketing hits.

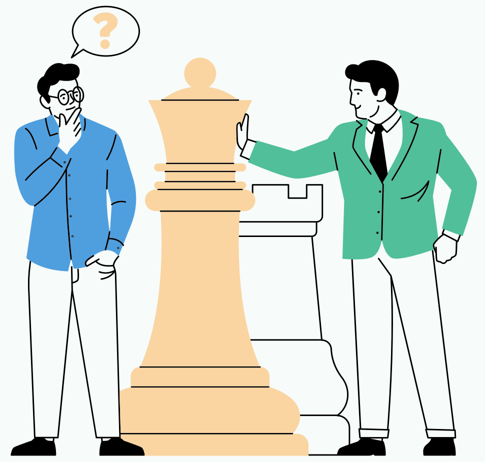
Referral Request / Client Appreciation

This campaign combines a heartfelt thank-you with a gentle referral ask. Show clients you appreciate their trust while reminding them that you’re here to help their friends and family too—no pressure, just a simple way to grow through genuine relationships.

💡 Did You Know?

Automated emails are most effective when they feel timely and relevant. Use well-defined triggers and CRM tags to ensure messages align with where each contact is in their journey — whether they’re approaching age 65, due for a review, or just getting started with Medicare education.

Make It Personal: 3 Ways to Stand Out in Their Inbox



1.

Use [First Name] and [Agent Name] tokens in all templates to create a more personal, familiar feel. Go a step further by referencing plan type, enrollment dates, or location when possible—small touches that show clients you're paying attention.

2.

Add agent contact info and direct scheduling links to every email to make it easy for clients to reach out. Including your phone number, email, and a one-click scheduling link removes friction and increases the chances they'll connect.

3.

Segment lists based on age, product interest, or enrollment status to send more relevant, timely messages. Tailored content improves engagement and increases conversions.

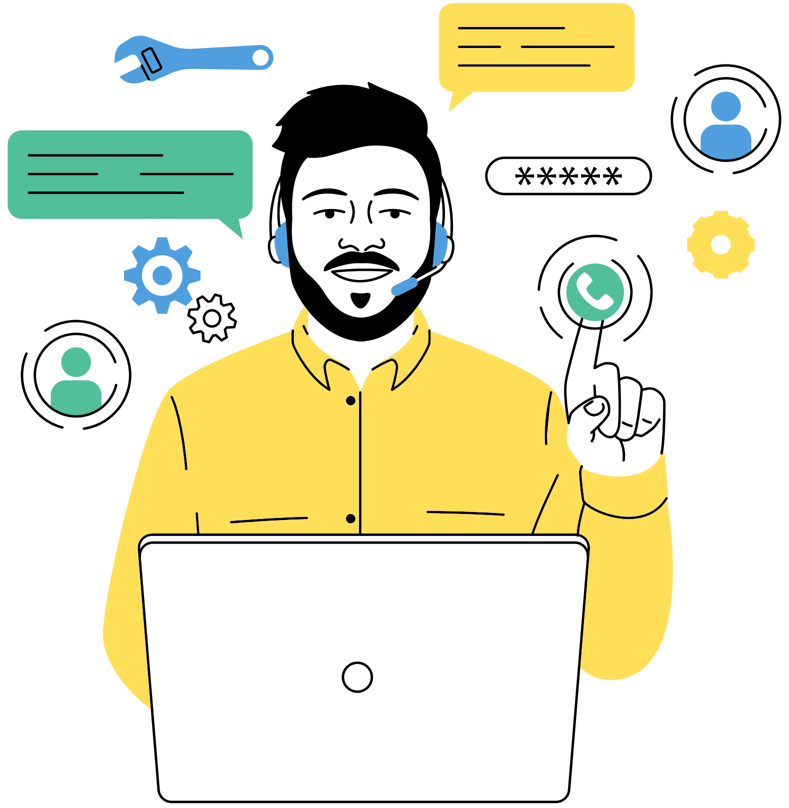
Frequency Recommendations

- **Drip sequences:** No more than 1–2 emails per week
- **Cross-sell campaigns:** Leave 5–7 days between emails
- **Educational campaigns:** Send 3–5 emails total, max
- **Birthday/Anniversary:** 1-touch email, do not repeat unless personalized

MARKET WITH PURPOSE

Fuel Your Growth with Marketing Automation

With automation, you can deliver the right message at the right time, boost conversions, and stay focused on what matters most—your clients.



Increased Conversion Rates

Marketing automation leverages clean, real-time customer data to help you identify and target the right prospects with relevant messaging and timely offers. This data-driven approach increases the chances of converting leads into sales by aligning outreach with actual prospect behavior.

Higher-Performing Campaigns

By syncing with your CRM, you gain visibility into what's working—and what's not. Marketing automation allows you to make smarter decisions, optimize performance, and direct your budget toward campaigns that deliver the greatest ROI.