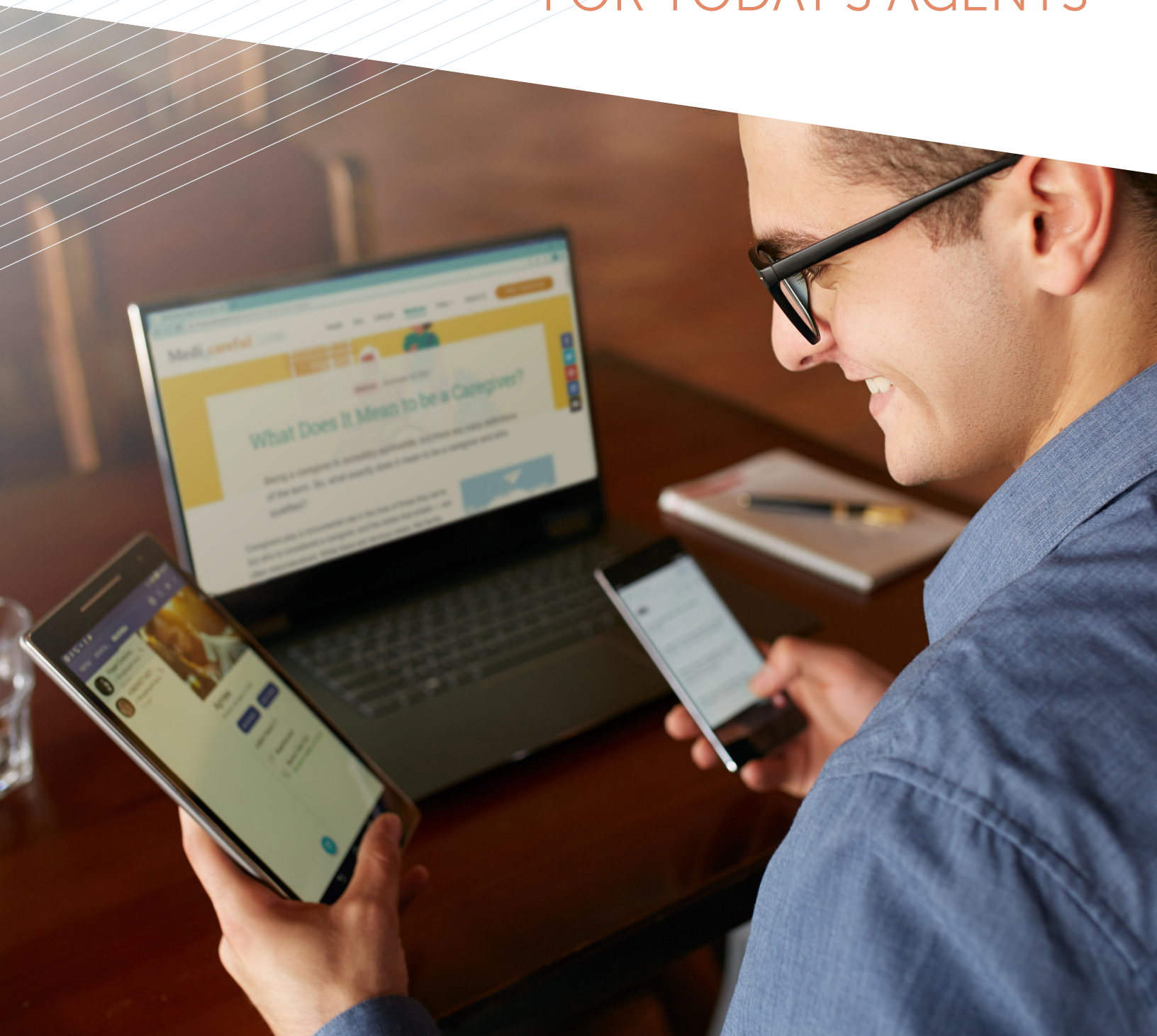


# MODERN MEDICARE MARKETING

## FOR TODAY'S AGENTS



Originally published 3/31/2020. Republished 7/9/2025.  
For agent use only. Not for public distribution.



**RITTER**  
Insurance Marketing®

AN INTEGRITY  COMPANY

# CONTENTS

## **1 How to Brand Your Business**

Developing Your Brand	4
Your Brand in the Community	5
Creating a Logo	5
Marketing Your Brand	7

## **2 Blogging in Business**

Choose Your Hosting Site	8
Creating Your Personal URL	9
Providing Insightful Content	9
Updating Your Blog Consistently	9

## **3 Create a Social Media Presence**

Which Platform Should I Choose?	10
Social Media Platform Content	11
Social Media Use & Compliance	13

## **4 Establish Affinity Partnerships**

What Businesses Should I Approach for Partnership?	14
Developing an Affinity Partnership	14
Executing an Affinity Marketing Plan	15



When you think of different marketing strategies, what comes to mind? Maybe mailers, a newspaper ad, a billboard or even a TV commercial. These are all traditional marketing options, and while valuable and effective, they can also be costly, out-of-date, and lack your personal touch. Luckily, modern marketing strategies can be done at a lower entry level cost with a more personal spin.

Modern marketing connects your business's brand with consumers using blends of creativity and technology. We developed this guide to shed light on business branding and some of the modern marketing methods that you can use.



## Chapter 1

# HOW TO BRAND YOUR BUSINESS



**Before you can start marketing your business, you will need to establish your brand. This is essential to the success of any type of marketing you wish to pursue.**

### Developing Your Brand

Your brand is a reflection of you, encompassing your individual personality, talents, and attributes. Creating your brand is going to take some self-reflection. To get started, it's helpful to think about the key points.



#### Strengths

Play up what you're good at

#### Preferences

Think of your likes and dislikes

#### Inspirations

Research brands you like and compare strategies

#### Dreams

Remember your goals, both personal and professional

#### Improvement

Let yourself and your style evolve

Another important aspect to consider when developing your brand is compliance! Keep in mind that **agents are prohibited from using "Medicare" in their business name, logo, or URL**. This mandate is part of [the Centers for Medicare & Medicaid Services' \(CMS\) 2024 MA and Part D Final Rule](#).

In addition to considering these key points, you can also research the branding of some other companies. By doing this, you can gather some inspiration and see what is and isn't working. You certainly don't want to imitate another company's brand, however. Your business needs to be unique and stand out among the competition.

By having an established brand that represents you, your clients will be able to make a connection with you. This will in turn help them decide whether or not to put their trust in you to help them reach the best possible outcome for their healthcare needs and budget.

## Your Brand in the Community

It's also a good idea to build your brand with community involvement. Community outreach is an affordable and rewarding way to build relationships and bring in new business. Being generous with your time and taking an interest in your community will help to set you apart from the competition! Your dedication to your community should help to make you likeable and relatable.

A great way to find events you can volunteer for is by contacting your local United Way, American Red Cross, or Salvation Army. Other places where you can volunteer include:



**Food pantries**  
**Senior living facilities**  
**Animal shelters**

**Local libraries**  
**National and local parks**  
**Your local YMCA**

For those who are not around to see your kindness in action, feel free to spread the word via your blog or social media (covered in Chapters 2 and 4). It's smart to keep people updated on your activities but be aware of your sincerity. Remember, your community involvement should not be just for show. Choose causes you're passionate about or follow the lead of one of your favorite companies. Enjoy what you're doing, and your generosity and dedication will shine through.

## Creating a Logo

After you've considered and started developing your brand, you can tap into your creativity by creating a logo for your business. I'm sure you've heard the expression, "a picture is worth a thousand words," and this is definitely true. Think of brands like Starbucks and Nike. Their logos alone are widely known and able to be picked out just by a glance. Because a logo can be recognized so easily, it's an essential business marketing tool.



Just like creating your brand, creating your logo will take some brainstorming and thoughtful consideration. Jot down some ideas, do some rough sketches, return to the key points you considered when you were discovering your brand. You can also get some inspiration from other brands and make sure what you are thinking of creating hasn't already been used. Some things to keep in mind during the early stages of this process are:



### **The nature of your business**

Make sure the logo will align with your business and brand identity



### **Creating an impression**

Your logo should be unique and attention-grabbing



### **Color selection**

Remember colors relay emotions and messages just on their own



### **Font type**

If your logo will incorporate words or letters, make sure they're easy to read



### **Simplicity**

Your logo should be creative while also clean, neat and simple

To put all of these thought-provoking points into perspective, let's examine Ritter's logo, the knight.



Ritter Insurance Marketing got its name from the founder, Calvin Ritter. His son, Craig Ritter is now the CEO of this company. In German, Ritter means "knight", which is how the image from our logo came to be. Ritter is a family business and family values are the core of our brand. So, having our logo derived from the Ritter name aligns with our business identity. The color selected for the knight is blue. Blue can evoke feelings of trust, loyalty, togetherness and intelligence, which are attributes we want anyone coming in contact with our brand to feel and observe. The company name is paired with the image of the knight in a clean, professional, and easy-to-read font. Our logo has meaning while still having a simplistic design.

If you are a bit wary about creating your own logo, don't stress! There are a number of free or low-cost logo makers and logo generators out there to choose from. Tools like these can really make the process much easier and you won't need any fancy software or graphic design skills.

A final, important aspect of your business logo's creation to consider is copyright. Having the copyright granted for your logo ensures that you won't run into any issues with intellectual property laws.

Now that you've established your brand and have a logo, it's time to start marketing!



## Marketing Your Brand

When marketing your brand, you want to accomplish **personal branding**, which is the practice of marketing yourself and your career as a brand. This is effective for creating long-lasting benefits for your business because consumers will envision your business and brand as a whole, rather than just viewing you as an individual agent.

In order to effectively market your business, consider the four truths: function, appeal, identity and audience.



### Function

What goods or services do you plan to provide and how?

### Appeal

What makes you stand apart from your competition?

### Identity

How will consumers associate with your brand (i.e. your brand name)?

### Audience

How will you connect with consumers?

Once you have answered the questions related to these truths, you'll have a better understanding of what your personal brand will encompass. Then, you can move forward and start marketing your brand using some of the modern marketing techniques addressed throughout the rest of this guide!

## Chapter 2

# BLOGGING IN BUSINESS



Starting a blog, let alone contributing frequent content to one can seem overwhelming. Although, in reality, it isn't that hard and the lead-generating benefits you can get from it are definitely worth the effort. If you are worried about coming up with content, don't. As an agent, you are knowledgeable within this industry. You know the questions your audience is asking and the kind of content that will be both beneficial and interesting for them to read. Your writing style doesn't need to be fancy because what is important on your blog will be that the content is relevant to your readership. Just make sure you put out accurate and insightful content for your readers — aka prospective leads.

### Choose Your Hosting Site

To create your blog, you can choose a hosting site. There are plenty of free and low-cost options to choose from. If you are just starting a blog, choosing a platform that is easy to set up and use will be best. Once you've gotten your feet wet and feel comfortable, there is always the option to add more features and change around the look of your blog.

Some hosting sites to choose from include:



**Wordpress.org**  
**Wordpress.com**

**Wix**  
**Constant Contact**

**HostGator**  
**HubSpot CMS**

It will be important to do a little [research on the different platforms](#) before you commit to one. Each have different features and you'll want to pick the one that will work best for you.



## Creating Your Personal URL

The URL is your website's address. This is what consumers will use to find your blog on the internet. This component of your blog is simple yet crucial. The URL you choose can impact searchability. Depending on which hosting site you select, there may be limitations to what you can choose, but your best bet will be creating a dot-com address. These are standard and easy to remember. It is important to keep the URL short, under 15 characters and avoid hyphens or other special characters. Also, make it something logical and that people will remember. Feel free to be creative, but be wary of going overboard.



Remember: Per [CMS' 2024 MA and Part D Final Rule](#), agents **may not** have "Medicare" in their business name, logo, or URL.

## Providing Insightful Content

You've done everything necessary to create your blog. Now it is time to post! The content you feature on your blog should both educate and engage your audience. If you're a Medicare insurance agent, the topics of your blog posts should align with the interests of consumers in the Medicare-aged demographic. And it is OK to highlight your business in your posts since the goal of your blog is to bring in leads, but be subtle about it.

When providing content on your blog, remember to keep it compliant! Per CMS, agents are **no longer** able to mention widely available benefits, including, but not limited to, dental, vision, hearing, premium reduction, and cost savings, in your MA, Part D, and Cost plan marketing unless the materials have been filed with and approved by CMS. This mandate comes from CMS' new definition of marketing.

## Updating Your Blog Consistently

It's important to keep adding to your blog on a regular basis, even if it's just once a week. Keeping your blog up to date with fresh content will keep readers coming back. This will also look better to new consumers visiting your blog for the first time. They won't want to see that the latest post was from a month ago. Taking the time to keep up with your blog will benefit you in the long run. You might even find that writing for your blog is something you enjoy.

Building a following on a blog can take time. So, don't get discouraged if you aren't seeing the page traffic you were hoping for by your second, third, or fourth post. Just keep putting out quality content and the readers will come along with lead potential. A great way to help showcase and promote your blog is by sharing your posts on a social media platform! Continue on to the next chapter to find out how using social media is another great modern marketing strategy!

## Chapter 3

# CREATE A SOCIAL MEDIA PRESENCE



It is reported that 45 percent of people 65 and older are using social media. If you don't have a digital presence for your business, you are missing out on a marketing opportunity that is, quite literally, right at your fingertips. The internet is more accessible and mobile than ever, with sharing and lead gathering instantaneous.

### Which Platform Should I Choose?

There are more than 100 different social media platforms to choose from, which can make choosing one or two seem daunting. There are factors you can consider to help you pick the platform(s) that will be best for marketing your business, such as audience and site functions.

To help you out, we've narrowed down the choices to three platforms that we feel are best suited for insurance agents.



#### Facebook

By using this social media platform, you can stay present among seniors, share news, provide relevant and interesting content, and much more!



#### X (formerly Twitter)

Build your followers on the social platform by engaging with them in relevant content regarding community and healthcare, and more. You can also follow others and use hashtags (e.g. #Medicare) to highlight trending topics.



#### LinkedIn

Connect with others using this great networking tool for the business world. You can promote your business, share articles, and build a professional community.

These certainly are not the only social media platforms for you to choose from to utilize for marketing your business. Just remember that no matter which one you choose, you want to represent your business in a professional manner by what you comment, like, post, or share.

### Social Media Platform Content

When posting content to a social media platform, you have two choices: creating or curating. There are benefits to both and you can certainly use a mix of the two on your page.

#### Creating Content

This type of platform sharing is pretty self-explanatory. You, yourself, will come up with and produce the content of the posts. The content can include blog posts, photos, videos and more.

Creating your own content gives you the ability to develop a voice for your brand. You can showcase your knowledge and represent your business as forward-thinking. If you choose to write your own content in the form of social media posts, there are key components to consider in order to produce quality content.



#### Tone

Adapt a conversational and relaxed tone. Remember to remain professional but act as though you are talking to a friend and your followers will be able to relate to your brand.

#### Spelling and grammar

Errors of spelling and grammar will not represent your brand in a positive light. Use spell check prior to posting and always proofread your content.

#### Length

Posts on social media are meant to be brief so keep your posts short with easy-to-read sentences.

#### Regularity

It is important to remain present on your social media account(s). Come up with a posting schedule to help you out.

#### Curating Content

This type of sharing entails reposting content from another brand, and of course giving proper credit.

Curating content can be helpful when first starting out on social media. It gives you time to create and prepare content of your own and still build a consumer following. It's important to repurpose content from other brands that align with your own values and industry. Also, be sure to actually read what you're sharing. If you don't want to, chances are neither will your followers.



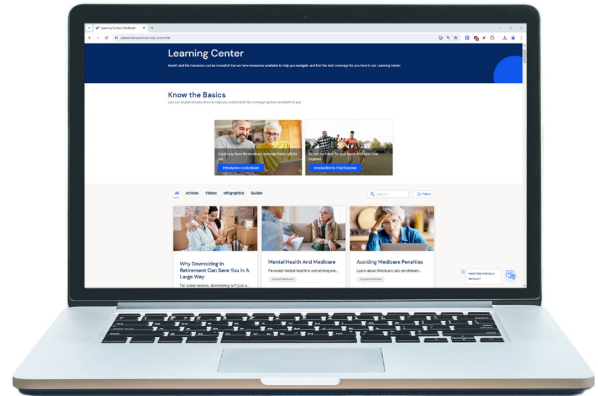
Some great places for senior insurance agents to curate their content from include:



[The Live Assured Blog](#)  
[AARP's Blog](#)

[McKnight's Senior Living](#)  
[Senior Planet](#)

Another great resource for informative content is found on Integrity's [PlanEnroll](#) platform. This consumer-facing website enables clients to quote and enroll into top Medicare plans, but that's not all! It also features a [Learning Center](#) that is filled with articles, videos, infographics, and guides designed to inform and empower consumers as they navigate through finding the best coverage to suit their needs.



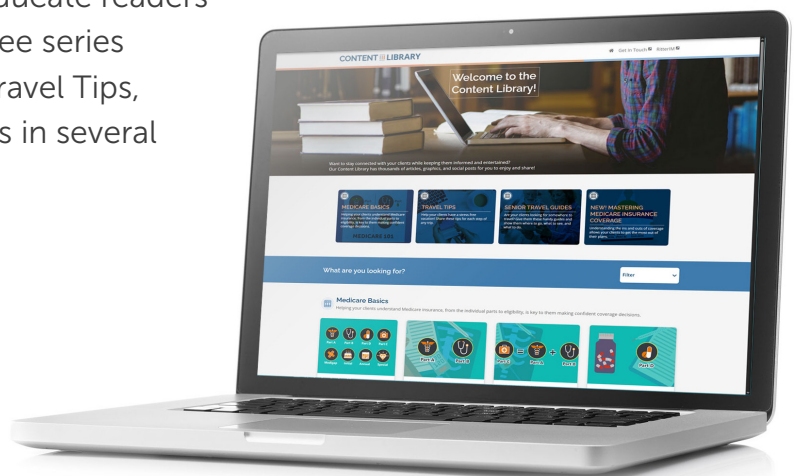
Again, always remember to give credit where credit is due! One day, you could come across another brand curating your content and you'll definitely want the credit for your knowledge and hard work.

### Ritter's Content Library

The [Content Library](#) houses free and compliant content marketing materials agents partnered with Ritter can share with prospects and clients. This marketing resource is a must see for agents looking to boost and bolster their content marketing.

The content is crafted to entertain and educate readers about Medicare and beyond. The first three series featured in the library, Medicare Basics, Travel Tips, and Senior Travel Guide, include materials in several different formats such as:

- Full articles
- Handouts
- Email/Newsletters
- Infographics
- Social media posts
- eBooks



This content can provide a strong foundation to build your marketing strategy on and a solid place to start. See our [Best Practices guide](#) for more examples of the Content Library in action!

## Social Media Use & Compliance

CMS has strict rules and regulations regarding what you can and can't do when marketing Medicare products. Of course, your social media content will need to follow compliance guidelines. You can't post or discuss any plan information on your social media page(s). A good practice for you as an agent using social media for business purposes, is to focus on marketing your services as a Medicare insurance agent, rather than using the platform to market products or create appointments. This tactic will help you build relationships and establish trust, which will help you turn more leads into clients.

Due to CMS' [Third-Party Marketing Organization \(TPMO\) requirements](#), you must make sure to include the [TPMO disclaimer](#) on social media posts that meet the definition of "marketing" (as noted in the [Medicare Advantage Communication Requirements](#)). Additionally, other disclaimers or marketing requirements may exist. Check out our [Ritter Docs site](#) for more information. If you're not a Ritter agent yet, [register for free](#) to gain access to Ritter Docs and more!

It's always important to remember that you still have to adhere to the CMS compliance rules when connecting and interacting with the people visiting your page. A comment or 'like' on something you posted or shared does not establish permission to contact. You'll still have to follow the appropriate protocol for contacting and discussing Medicare plans with the people you connect with via social media.

For a more in-depth examination of social media and compliance, check out our eBook, [\*\*\*Social Media Marketing for Insurance Agents!\*\*\*](#)





## Chapter 4

# ESTABLISH AFFINITY PARTNERSHIPS



You know the old saying “two heads are better than one?” Well, sometimes, two brands are better than one! Affinity partnerships allow for collaboration between your brand and the brand of another business. A campaign with clear goals is set in place to achieve various incentives for both businesses. So, this method of marketing is a win-win!

### What Businesses Should I Approach for Partnership?

In reality, any business, big or small, can be a candidate for an affinity partnership. A good idea is to consider the market you are trying to reach. As a Medicare insurance agent, you want to target the 65-and-over consumers, so think about places this demographic might visit and have contact with. Some businesses you can try teaming up with include:



**Libraries**  
**Churches**

**Doctor's offices**  
**Pharmacies**

**Grocery stores**  
**Local shops**

These are, of course, just a few of the kinds of businesses you have to choose from to develop an affinity partnership. It is best to choose businesses you support with brands that uphold your own personal values. The partnership needs to feel right and if you have reservations or need to force it, then it probably isn't the right endeavor for your business.

### Developing an Affinity Partnership

Forming an affinity partnership isn't something that will happen overnight. Rapport and a strong partnership between the two businesses are essential. Communication is also a key element to the success of this marketing strategy. Both businesses need to agree to the campaign objectives and strategy, and if there is broken communication developing the plan will be a more difficult process or could fall through altogether.



To aid in the development process and communication, it's a good idea to consult with a marketing professional. These individuals are the experts and can help advise you along the way. Business partnerships also involve some legal obligations as both businesses have their own terms and responsibilities to uphold. So, it is advised that you also involve a legal professional while developing an affinity partnership.

## Executing an Affinity Marketing Plan

The heart of an affinity marketing plan are the goals and objectives for the campaign. Once businesses to partner with and the market to target have been established, you can finally sit down and assess exactly what you want to promote and achieve through this affinity partnership. Aspects such as business image, outreach, and sales can all be considered. This part is where your company brand will really come into play as the brand's image is an essential element to any kind of marketing campaign.



A good example of an affinity partnership is the one between The Home Depot and AARP. The Home Depot wanted to expand their outreach within the senior market, and their marketers decided the best way to do this was by establishing a partnership with AARP. As a result of this affinity partnership, AARP promoted deals and promotions from The Home Depot, which in return gave them benefits to offer their current clients and increased membership renewals. The Home Depot benefited from this partnership by having their targeted market enticed to come into the store by AARP's communication to their client base.

As explained previously, partnerships like this benefit both businesses, which is reflected in the example. This marketing strategy can not only benefit your brand and businesses, but it can also be great for the community. Affinity partnerships can create a sense of community and provide great benefits for consumers.

Creating an affinity partnership can take time and patience. While the effort and planning may seem daunting at first, don't give up. Partnerships like these are definitely a worthwhile marketing strategy!

Dive deeper into the nuances of establishing affinity marketing partnerships by checking out our [free eBook!](#)

We hope this guide has expanded your marketing horizons. There are more options available than just traditional marketing techniques and you'll be equipped with the knowledge you need to branch out and try new methods. If you have additional questions regarding modern marketing or are seeking more guidance, our knowledgeable staff is ready and waiting to help you succeed. Visit [ritterimarketing.com](#) and get ready to market like never before!



Your opinion matters to us! Please **complete our brief survey** and tell us what you think about this guide.

