



## **A Guide to Evaluating Insurance Agents**

A comparison checklist to help you find the right insurance agent and avoid scams.

A Resource Provided by:  
Just Us Retirement Solutions



Navigating the maze of Medicare options is not easy, and it is often helpful to enlist the expertise of Medicare agents and agencies. However, knowing how to distinguish a trustworthy professional from someone who might not be so trustworthy can add an extra layer of complexity. To help you make an informed choice, use the following comparison checklist. It lists various 'red flags' and 'green flags' to watch for when evaluating different Medicare agents or agencies.

This format will enable you to directly compare multiple options side by side, making it easier to identify the most reliable and professional choice.

## Using the Checklist

When comparing Medicare agents or agencies check the box for 'True' for 'False' as you gather information about each detail listed below. Total the number of 'True' and 'False' answers you have in each section. An agent or agency displaying more True (green flags) and fewer False (red flags) is typically an indication that the agent is compliant with the insurance companies, and state and federal guidelines.

Capture the agent's information below to help measure each agent's red or green flags from your checklist on the next page.

Agent #1 Name:  
Phone Number:  
Notes:

Agent #2 Name:  
Phone Number:  
Notes:

Agent #3 Name:  
Phone Number:  
Notes:



# Understanding Potential Red Flags



**Pressure Selling Tactics:** If an agent pushes you to make a quick decision or uses aggressive sales techniques, this is a red flag. Medicare decisions should be made at a pace that is comfortable for you.



**Requesting Personal Information too Early:** Be wary if an agent asks for personal or sensitive information, such as your Social Security Number or bank details, before you've agreed to work with them or before it is necessary for application purposes.



**Charges for Services:** Medicare agents are compensated through insurance carriers, not directly by clients. If someone is asking for an upfront payment, this is a red flag.



**Lack of Licensing:** Agents must be licensed in your state to provide Medicare advice. If they can't prove their licensure, steer clear.



**Non-Compliance with Marketing Rules:** Medicare has strict marketing rules. For instance, door-to-door solicitations or cold calls from agents that you have not given direct permission to contact you are not permitted. Compliance with Medicare marketing rules is mandatory; violation is a significant red flag.



**No References or Negative Reviews:** If an agent or agency cannot provide references, has consistently poor online reviews, or if the validity of positive reviews is questionable—lacking confirmation they are from actual clients—this should raise suspicions.



**Claims of Government Affiliation:** an immediate red flag is if they claim to work for or represent Medicare, Social Security, or any state government. Such claims are false and significantly violate regulations. Real agents are licensed professionals—not government workers—and should clearly communicate their status as such.



The absence of a professional website, inactive or unprofessional social media behavior, and little educational resources may point to an insurance agent's low credibility or expertise.

# Qualifying the Right Agent



**No Pressure:** They allow you to consider your options without pressure and do not encourage snap decisions or employ scare tactics.



**Transparency and Responsiveness:** Good agents provide clear, understandable information and are readily available to answer your questions without rush or evasion.



**No Cost Assistance:** An ethical agent will not charge for enrollment assistance as they are compensated by insurance companies once a plan is chosen.



**Valid Licensing:** A reputable agent will be licensed in your state and happy to provide proof. You can verify this with your state's Department of Insurance. Most insurance agents selling Medicare products also complete annual certifications, don't forget to ask the agent about certifications they've completed.



**Positive Reviews and Ratings:** Look for those with positive feedback on independent review sites or a strong, consistent positive Google and social media reviews.



**Professional Knowledge:** Reputable agents can discuss the range of Medicare options effectively, showing deep understanding and an ability to compare plans based on your needs.



**Solid Online Presence:** A robust, informative website and professional social media engagement are positive indicators of a credible agent or agency.

### Agent #1

### Agent #2

### Agent #3

Can provide proof of being a licensed insurance agent

True  False

True  False

True  False

Represents multiple insurance companies

True  False

True  False

True  False

Did not claim to work for Medicare, Social Security or the State

True  False

True  False

True  False

Had my permission before calling/visiting

True  False

True  False

True  False

Has a professional website

True  False

True  False

True  False

Has positive online reviews

True  False

True  False

True  False

Does not use pressuring language

True  False

True  False

True  False

Answers my questions with ease

True  False

True  False

True  False

Has a professional social media presence

True  False

True  False

True  False

Provides multiple references when asked

True  False

True  False

True  False

Simplifies and easily explains Medicare concepts

True  False

True  False

True  False

Does not ask for personal information in interview process

True  False

True  False

True  False

Has a brick-and-mortar location I can tour

True  False

True  False

True  False

Has a positive reputation in my community

True  False

True  False

True  False

Total True (Green) \_\_\_\_  
Total False (Red) \_\_\_\_

Total True(Green) \_\_\_\_  
Total False (Red) \_\_\_\_

Total True (Green)\_\_\_\_  
Total False (Red) \_\_\_\_

**Need additional assistance?**

**We're happy to help!**

**Give us a call at 681-340-1377, TTY: 711**



## **Office Locations**



### **Charleston**

1210 Virginia St E  
Charleston, WV 25301



### **Hurricane**

400 D Prestige Park  
Hurricane, WV 25526



### **Parkersburg**

3307 Emerson Ave  
Parkersburg, WV 26104



### **Point Pleasant**

2027 Jefferson Blvd.  
Point Pleasant, WV 25550

**Available In Person, By Phone or  
Virtual Appointment.**

Calling the number above will connect you with a licensed insurance agent.