



Hidden Insurance Gems: 5 Ancillary Products for AEP/OEP

The Quotit Team | August 4, 2025 | 6 MIN READ TIME

Have you ever found extra cash tucked away in a jacket you haven't worn in months? It feels pretty great, right? Ancillary insurance products can feel just like finding that unexpected \$20 bill, except they show up repeatedly, each enrollment season, boosting your agency's bottom line.

With Medicare's Annual Enrollment Period (AEP) and the ACA's Open Enrollment Period (OEP) rapidly approaching, it's easy to get laser-focused on major medical plans and forget the hidden gems waiting right under your nose. Let's uncover them together.

Cross-selling ancillary products doesn't just boost your commissions; it strengthens client relationships and creates sticky, long-lasting loyalty. Win-win!

Ready to dive in? Here are five ancillary products you should absolutely be offering, and how to pitch them effortlessly during AEP and OEP.

1. Dental Insurance: A Smile Worth Adding On

Nearly half (47%) of Medicare enrollees have no dental coverage. This statistic isn't just shocking; it's a golden sales opportunity for you. And ACA clients? Many mistakenly assume dental is covered in their health plan, but it usually isn't.

These plans are typically low-cost, easy to explain, and offer immediate value. For ACA clients, it's a great upsell opportunity—especially for families with kids. For Medicare clients, it's a necessity they didn't realize they were missing. And when you offer it through a platform like [Quotit](#), you can compare multiple carriers in one place to find the best fit—fast.

How to Pitch:

Ask your Medicare clients casually:

“Do you currently have dental insurance?”

Remind ACA clients:

“Did you know most ACA plans don’t include adult dental coverage by default?”

By spotlighting the gap, you're positioning dental insurance as an easy and highly appreciated coverage addition.

2. Vision Insurance: Clearly a Great Choice

Vision insurance is often overlooked because people don’t consider it urgent until they realize their prescription changed or glasses broke. Vision coverage is affordable and an easy cross-sell to enhance client satisfaction.

Vision coverage is also one of the most affordable ancillary products out there, and when bundled with dental, it becomes a “no-brainer” for many families and seniors. Offering it helps show you’re not just selling policies—you’re protecting overall health and quality of life. That builds loyalty and trust that lasts far beyond open enrollment.

How to Pitch:

Simply ask:

“When’s the last time you updated your vision coverage?”

3. Hospital Indemnity: The “Just In Case” Hero

Hospital indemnity insurance might sound complex, but the value is simple: **it fills the financial gaps in Medicare Advantage plans.** Many MA plans come with higher out-of-pocket costs if a client is hospitalized. A hospital indemnity policy helps cover those unexpected expenses with a lump-sum payout per day of hospitalization.

How to Pitch:

During Medicare plan reviews, gently suggest:

“Have you thought about how you'd cover hospital expenses not fully paid by your Medicare Advantage plan?”

These plans are often overlooked, but they can be a game-changer for clients on a budget or with chronic conditions. For agents, hospital indemnity is a powerful upsell that aligns perfectly with the annual review conversation—and when handled well, it makes you look like a superhero who thinks one step ahead.

Quotit makes quoting these plans alongside Medicare Advantage easy. You may not be able to enroll them together in one flow, but you can quote and present them together—making your client conversation seamless and smart.

4. Critical Illness and Cancer Plans: Covering the Unexpected

These plans provide a lump-sum payment upon diagnosis, invaluable for both under-65 and senior clients facing costly medical situations. Given that nearly 40% of Americans will face cancer at some point, offering critical illness coverage is simply good business and good care.

These products are especially relevant to **both ACA clients under 65 and Medicare clients over 65**—because health risks don't discriminate by age. You can introduce them gently by asking:

“Do you have a family history of cancer, heart attack, or stroke?”

For clients worried about out-of-pocket costs or lost income during recovery, this kind of protection can make a huge difference. And for agents, it's not just a cross-sell—it's a meaningful conversation that builds deep trust and demonstrates real care.

5. Term Life Insurance: Simple Protection With Lasting Value

Term life and final expense policies give your clients peace of mind that their family or final costs will be covered. If you're licensed for life, offering this protection to ACA or Medicare clients can greatly enhance your role as a holistic insurance professional.

How to Pitch:

Approach the conversation sensitively and simply:

“Would your family be financially okay if something happened to you?”

For ACA clients, especially younger families or self-employed individuals, a small term life policy can help replace income, cover mortgages, or handle final expenses. For seniors, a final expense plan may provide peace of mind knowing loved ones won't be burdened with funeral costs. And here's the kicker: these plans are often **very affordable**, especially when sold in small increments alongside other policies.

If you're licensed for life insurance, Open Enrollment is a golden opportunity to bundle term life with health or ancillary products. You already have their attention—use it to show you care about more than copays and deductibles.

And yes, [Quotit supports quoting many of these life products](#), making it seamless to show, compare, and sell. Even if you're not licensed for life today, now might be the time to consider it—it's one of the easiest cross-sells in the business.

Why Cross-Selling Matters

Cross-selling multiple products isn't just a revenue booster, it's a retention powerhouse. Clients who carry multiple policies with one agent have significantly higher retention rates, boosting your agency's lifetime value and your relationships.

Remember, every conversation you have about ancillary products strengthens your relationship with the client. You're no longer "just their agent," you're their trusted advisor.

Make Cross-Selling Easy with Quotit

Now, the kicker: How do you keep track of all these products, their carriers, and seamless quoting? [Enter Quotit](#).

Quotit's platform makes ancillary product quoting and enrolling incredibly smooth. Many of these products, such as dental, vision, hospital indemnity, and critical illness, can be quoted alongside ACA or Medicare plans. While Medicare plans require separate enrollment processes, Quotit still simplifies every step of quoting and comparing, saving you time and headaches during the busy enrollment season.

Ready to learn more about Quotit and the Ancillary Plans we offer?

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