

Qualification Worksheet

"Great, well I have just a few quick questions to help narrow down some plans...who are we looking to insure..."

Name _____					
Email _____		Address _____		Zip _____	
Cell: _____		Home: _____			
Age Primary _____	DOB _____	Smoker Y/N _____	Height _____	Weight _____	
Age Spouse _____	DOB _____	Smoker Y/N _____	Height _____	Weight _____	
Child age _____	M/F _____	M/F _____	M/F _____	M/F _____	Current Carrier: _____

So what's the current situation with your health coverage

Tell me about your medical history...

- Any medication? Who and what for...
- Any hospitalizations, surgeries or diagnosis in the last ten years

I see that you're **currently insured**

- What are you currently paying _____
- What's your current deductible _____
 - Have you had to change your deductible or any part of the plan since you started this plan due to rate increases?
 - How big have your rate increases been and how often?
 - What is your maximum out of pocket?
- Do you have office visits/drug plan? How does it work...
- What do you *like* about your plan
- What do you *dislike* about your plan
- What are you most concerned about

I see that you **don't have coverage**

- Has it been within the last 63 days
- How soon are you looking to get something going...where are you in this process
 - Are we just looking or is this something you want to get going in the next month
 - If you are thinking 6 months from now I don't want to waste your time or mine as many things can change over the next 6 months...how about if I put you on my calendar for (pick a date) and I will give you a call back at that time.
 - What is your email and I will send over my contact information...if something would change just give me a call or drop me a note.
- How do you want the plan to work for you?
- What are you most concerned about

•If something major happened, what is your max out of pocket?

•What could you afford to pay out of pocket? (Lead them if needed: "I can afford \$10,000.00 I cannot afford \$100,000.00...I can always negotiate that \$10,000.00...I will have a much harder time negotiating \$100,000.00")

•Obviously the lower the deductible the higher the premium...the higher deductible the lower premium...*what have you set aside for health insurance premiums on a monthly basis* _____
 (If they're struggling just start throwing out numbers like \$500.00 for a family or if they're young \$200.00. That gives them a starting point to work with.)

Based on what you just told me, I can recommend a couple options, one thing I cannot do is get you coverage. If you like what you hear, all we can do is complete an application and see what the underwriters say... All we are doing is seeing if you qualify, you have nothing to lose. Does that make sense.