



Telemarketing Lead Phone Script

Use this script as a guide for initiating phone conversations with potential clients that have already been approached by our telemarketers. Utilize the space at the right of the text script to jot notes or preferred phrasing. Remember this is simply a reference tool to provide guidance and foundational support. Make it your own!

STEP 1: Introduction		
Set the Stage	<p>"Hey _____, this is _____.</p> <p>We spoke a few months ago about your health insurance & you asked me to call you back during open enrollment. Do you have a couple of minutes to talk?" (See Step #2)</p>	

STEP 1: NOTES

- It is important to emphasize that this is something they asked for and want. You want to put the ownership on them as much as possible so that they are ultimately making this sales decision for themselves.
- Asking the client if they have a few minutes is crucial. This gives you permission to speak with them and ensures they have the time available to do so. This way, they do not rush you off the phone 5 minutes into your conversation. Move on if they:
 1. Have coverage from their spouse.
 2. Don't want insurance.
 3. Simply don't want to talk. Don't waste time!

STEP 2: Determine If They Have Time To Speak		
If NO	<p>"Sure, I understand. Do you have your appointment calendar handy?" (Set a time to speak again where you will move to Step #3)</p>	
If YES	(Move directly to Step #3)	

STEP 2: NOTES

- Finding time where you client is present allows for them to give proper attention to their needs. You both will be more comfortable and receptive if there is appropriate time allocated for the conversation.

STEP 3: Conduct Needs Analysis		
Clarify Assumptions	<p>"And just to give you an idea of who I am and what I do, my name is _____. I don't work for the insurance company. There's no fee to use my service. I have the ability to shop all the carriers which gives us a lot of flexibility in terms of meeting your needs. Do you currently have health insurance coverage?" (See Below)</p>	
If NO	<p>(Ask the following probing questions)</p> <ul style="list-style-type: none"> "When did you lose your coverage?" "How did you lose your coverage?" "Are you looking to get new coverage?" 	
If YES	<p>(Select <u>one</u> of the following open ended questions)</p> <ul style="list-style-type: none"> "How has your plan changed?" "How can I help you?" "How have your needs changed?" "How has your plan been working for you?" 	

STEP 3: NOTES

- This is a crucial step for a number of reasons. Not only does this ease your client's concern as to who you are and why you are calling, but it also clarifies the assumption that you work for the insurance company, or that they will pay an inflated price to use your services. You are independent. You can help them.
- Asking open ended questions allows for more dialog and probing with your clients. You will not receive a direct objection ("NO"), rather you will be able to get to the true heart of what your clients' needs are and open up for a follow up appointment.

STEP 4: Determine Eligibility		
Establish a Budget	"Did you have a rough idea in mind what would be comfortable on a monthly basis? There are \$100 plans and \$1000 plans so I want to make sure we are narrowing down to exactly what you are looking for and I also want to get you the most bang for your buck."	
Identify the Need	1. "So who would be on this plan?" 2. "What are their birth dates?" 3. "Anyone a smoker?" 4. "Anyone taking medications?" 5. "Have there been any other hospitalizations, surgeries, or medical procedures in the last 5 years?"	
Probe for Pain	1. "If we could find you the perfect plan, putting the premium aside, what would you definitely want it to include?" 2. "How has it paid for your treatments/ medications?" 3. "Do you have any issues in terms of your network and who you are able to see?"	

STEP 4: NOTES

- **BUDGET:** This step is helpful as it identifies what type of shopper you are dealing with. If someone is looking for a subsidy or has little income, you will know right away. There are few things more frustrating than spending an hour on the phone with someone to find out they have a \$50 budget and won't qualify for a subsidy. Furthermore, you want to avoid making the equally poor mistake of underselling. If this individual wants \$800 of coverage, they don't care how much money you are saving them if they are only getting \$200 worth of protection.
- **NEED:** Even if the plan is guaranteed issue, these questions remain important. Why? Some plans are stronger than others at dealing with certain conditions or medications. If the client wants a prescription copay or a very low deductible to deal with an expensive medication, they aren't going to care how awesome you feel a HSA will work for them.
- **PAIN:** Find your client's pain. Your client is on the phone with you for a reason. If there wasn't something about their plan that made them unhappy, they would have ended the call with you long ago. Do not sell on price. Do not assume that they have a lousy plan. This insults the client's intelligence. Listen to the customer. Let them tell you what their concerns are. If all they care about is having their accidents covered playing soccer, it doesn't matter that they can get a free colonoscopy. The customer will tell you how to sell them the plan. If you're talking... they're walking.

FINAL THOUGHTS

Keep them talking. Listen. Take notes on their version of “the sky is falling”. Keep them focused on their pain and negativity while you stay focused on the positive and how you can help them. Remember their objections are your objectives.

It’s not a lie if you believe it. Whether or not you have spoken to this person before, you need to make it seem like there is familiarity – a connection there. They don’t know what they don’t know. They did speak with someone at some point in time. You’re the best at what you do. It is your duty to help them.

The Lazarus Principle. *Don’t view an aged lead as a dead lead.* Lots of changes happen in life. You never know when a need may arise. Insurance premiums will fluctuate each year, family situations change, illness will occur, experiences with current carriers may differ, etc. In addition, we have more policy options than ever before in the marketplace. Dedication to these leads now equates to dividends later. Our company motto is a plan for everyone – make it so.