



Healthcare
Solutions Team®

A Plan for Everyone®

Phone Script

STEP 1: Choose the applicable scenario (Intro #1 or Intro #2).

Introduction Scenario 1: Cold calling

"Hey _____, this is _____. You and I haven't spoken before, but I was calling to see if I can help with your personal health insurance. **Do you pay for your own coverage?"**

Whether yes or no: "Ok, great, **do you have a couple of minutes to talk?"**



Move to STEP 2: Determine if they have time to speak.

Introduction Scenario 2: Client inquiry or client requested your call

"Hey _____, this is _____.

1) We spoke a few months ago & you asked me to call you back in the spring to see if your plan changed. **How can I help you?**

2) You spoke to my assistant the other day regarding some health insurance information. How can I help you?

3) Our office gave you a call the other day & I received a note that you would like some more information on how we can help with your health insurance.

Whether yes or no: "Ok, great, **do you have a couple of minutes to talk?"**



Move to STEP 2: Determine if they have time to speak.

Take Note

Asking permission to take time to speak with them.

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.

Phone Script

Do you have a couple of minutes to talk?

If no:

"Sure, I understand. Do you have your calendar handy?"

Take
Note

This is an important question!

This leads to your follow up appointment. Avoid ambiguous timeframes like "this afternoon". When a customer commits to a set time, they are more likely to be committed to taking your call.

If yes, identify yourself:

"And just to give you an idea of who I am and what I do, my name is _____ and I don't work for the insurance company. 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?"**

Take
Note

This is crucial 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 establishes that you are not working for the insurance company which is often what they automatically assume you are doing. **You are independent. You can help them.***

NEXT

Move to STEP 3: Identify coverage.

STEP 3: Identify coverage.

Do you currently have coverage?

If no:

"Oh, I understand. Have you been without coverage for awhile or did you recently lose coverage?"

If they have gone without coverage for awhile:

"Ok sure. Have you gone without coverage due to a health concern or was this a budget issue?"

If they recently lost coverage:

"I see. What happened?"

If yes, gather information:

1. Who is your current carrier?
2. Do you know what your deductible is right now?
3. How much are you paying for this coverage?

Take
Note

If the client wishes to know why you need this information...

*Let your client know that you are able to shop all the carriers and you do not want to waste their time with a plan they already have. Furthermore, since you have a great number of options available, you want to get them the most coverage for their budget. **Sacrificing coverage for price or offering more coverage than is needed would be a waste of the client's time.***

NEXT

Move to STEP 4: Establish a budget.

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Phone Script

Understand their budget.

"Regarding the options we have available, did you have a budget in mind... what would be comfortable on a monthly basis?" With all the choices, there are plans from \$150/month up to \$1,000/month, but I don't want to waste your time showing you plans that aren't realistic... and I also want to get you the most bang for your buck."

Take Note

This 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 a hour on the phone with someone to find out they have a \$50 budget. Furthermore, you want to avoid making the equally poor mistake of underselling either. 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.



Move to STEP 5: Identify concerns.

STEP 5: Qualify further. Identify concerns.

"Can I ask you a couple of questions to get a better idea of how I can help you out?"

Take Note

Always remain in the driver's seat... but make them feel like they are charting the course.

Nobody wants to be taken on a joy ride without feeling like they are a part of the process.

Client:

"Ok, great!"

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?

Take Note

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.



Move to STEP 6: Identify pain.

STEP 6: Identify the pain.

Phone Script

If your customer *does not* currently have coverage:

"Have you had a chance to look around at all?"

"If we could find you the perfect plan, whatever that might be, what would you definitely want it to include?"

"What is perhaps not as important to you?"

If your customer *does* have coverage:

"Putting the premium aside, is there anything else that you would change about your coverage?"

"Have you used it at all?"

"How has it paid for your treatments/medications?"

"Do you have any issues in terms of your network and who you are able to see?"

Take Note

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.



Move to STEP 7: Close the deal.

STEP 7: Closing the deal.

Upon getting the above ammunition:

"Ok, great. What I'd like to do is shop around and see what options might best suit your needs. Could I have your email address? After finding some ideas that may work, I would like to email you a breakdown of those plans this afternoon. When would be a good time for me to follow up with you so that you have some time to review the information? Will you take a look at the information and decide for yourself if it makes sense?"

Take Note

The last line - decide for yourself.

This may seem silly, but it carries a lot of weight. Of course the customer will decide for herself. However, if the facts show that this plan will address the customer's desires, then for her to say no to the plan would be to contradict herself and essentially admit that she cannot decide for herself.

By agreeing to do this, the customer is engaged, will not be able to simply ignore the information and will buy if the benefit is indeed there.

At this point, consult your Leader on the process of shopping the deal & presenting it to the client.

Final thought:

Don't forget, you are "dating" your client.

Why should they settle down with you instead of the other 20 agents who are calling them? Do not assume that you know what their needs & desires are. **Let them tell you.** Allow them to talk to you. No one wants to be taken to dinner then lectured on how awesome the other person is. Set yourself apart by staying in tune with what the client reveals to you and showing genuine concern to assist them with this problem.

They aren't buying health insurance. **They are buying you.**