Hello John, this is Joe the health insurance guy, I saw you were looking for help with your health insurance, and I want to see what your situation is and how I can help you?

(Get them to talk this is where you get all the info on your gathering worksheet. Remember your job is to get them to talk, the more you talk the more they hate you the more they talk the more they love you for being a good listener. 70/30 rule) Get as much pain as possible, what do we need to fix. If someone says it is too expensive, you need to say (Is it too expensive in that you can’t afford it, or are you not getting enough for what you are paying?

After you have everything you need TAKE CONTROL

John, let me tell you how this is going to work. I am going to take your information to all the major insurance carriers (I just told them I am a broker and that I will shop this for them). They will come back to me with a number of plans, usually hundreds. I will narrow them down to a few options based on what you told me is important to you and your family. If none of them suit you or you feel like I missed the mark, can you tell me that? Do you feel comfortable telling me no? (This is where they breathe and feel relief that there is no pressure)

Ok great, If you like a plan, I will ask you a bunch of nosy questions, as part of the application, because you can’t just buy this stuff. I will then need the routing and account number for the account you want to use to pay for this. (Wording there is very important. Do not tell people you need there banking info, they are reluctant when you use those words) I will take all of this information and submit it to the carrier that you chose start the approval process... Does this sound fair? Ok great, I am not sure if I can help you, but am sure going to try. (Do not let them know if you can fix their problem, the psychology is important that you want them to need to hear if you can fix their problem so they pick up your next call. it Is early afternoon, will this approximate time work for you tomorrow? Great I will talk to you tomorrow afternoon.