

Opening Phone Script, Handling Objections, & Fact Finder Sheet

Introductions

Aged Lead #1: Hi this is _____ calling to make sure your in the best position with your insurance for 2021!
What's your zip code?

Aged Lead #2: A while back you were looking for health insurance options. Are you still in the market?

Aged Lead #3: Hi! This is _____ your/the health insurance agent. Do you have health insurance and don't like it, or don't have any and need it? (Go into Find the Problem)

Aged Lead #4: Hi! This is _____ your/the health insurance agent. There are some incredible new private options available in health insurance; we would like to do a quick review and see if you qualify! (Go right into next section) What is your zip code?

Aged Lead #5: Good morning/afternoon/evening! This is _____ with USA Benefits Group. There are some incredible new private options available in health insurance that can save you money, lower your deductible and give you more doctors. We would like to do a quick review and see if you qualify, this will only take a few minutes! (Go right into Start filling out client intake form section) What is your zip code? (Don't leave a message for until you've called three times; then use the same message you use for old quotes.)

A-Lead: Hi (by name because you have it), this is _____ your/the health insurance agent. _____ (name of fronter) asked me to call and help you with your health insurance. Tell me what's going on – do you have it and don't like it or don't have any and need it?"

Old Quote (not sold): Hi! This is _____ your/the health insurance agent. I promised to call you when new options came out and there's one that I think you'll love! (You've already worked the case in the past, so you should have particulars – go into product script)

Leaving a Msg for Old Quotes (or anyone who is "ghosting you"): Hi! This is _____. I have GREAT NEWS! Call me back! (phone number)

Opening Phone Script, Handling Objections, & Fact Finder Sheet

Live Transfer Leads: Hi this is ____, I promise I'll do everything I can to find you the perfect health insurance for you. Do you have health insurance and don't like it or don't have any and need some?"

Find the problem: Write answers on the client intake form in the notes section

Do you currently have insurance and don't like it or you don't have any and need it?

- Don't like it:
 - What don't you like about it?
 - Who is it with?
 - How much are you paying? (This gives you an idea of budget)
 - **Get specifics so you can solve the problem!!!**
- Don't have any:
 - What is the reason you don't currently have any?

Get specifics so you can solve problem!!! Is it price, are they coming off of job coverage, they think they can't qualify, etc...

Budget – GET ONE! Do not waste time pitching unless you know it fits their budget!

There are plans from \$45/month to \$3000/month. What kind of budget do you have and we'll go straight to those plans and get you the best benefits for your budget!

Ask them to web conference now and try for a one-call close.

-Select the right product for them and say that phone script verbatim and start taking the application.

If they can't talk: I have (Time on Day) or (Time on Day) available, which is better for you?

Frontier/If you need time to work the case: I am going to do some research to get you the best benefits for your budget. (If married): Are you the one to talk to about this or does your spouse handle/want to be involved? (Book with whoever handles – both if they both want to be involved) It's best to be in front of a computer. I can call you back (Time on Day) or (Time on Day) Which is better for you? Great! I'll send you an email confirmation with my credentials. What is your email? We look forward to serving you!

Opening Phone Script, Handling Objections, & Fact Finder Sheet

Common Objections at the initial call

I'm all set / happy with what I have

- That's great, I prefer to deal with people who already have health insurance; I'm not interested in talking people into buying health insurance. I'm a consultant who reviews people's options and make sure they have the best coverage for their budget. Most people don't even know that there are many private options available and that they may be able to get more bang for the buck. Let me run some numbers for you real quick. What's your zip code?
- Okay, great. I'm glad you're happy with your health insurance. You've got to hear about this unbelievable and innovative new product that doubles your money to save on all your out-of-pocket expenses like copays, deductibles, and stuff your health insurance doesn't cover.
 - How much critical illness coverage do you have?
 - **(What is that? Why do I need that?)**
Critical Illness is a living benefit that pays a lump sum upon diagnosis of a dread disease like heart attack or cancer. It helps pay your mortgage and living expenses while you fight the good fight. We recommend everyone have it; it can keep your family from suffering more during these times. What is your Date of Birth?
 - We can add an accident plan for very little money that will cover any out of pocket expenses or deductibles and will give you CallMD, which are virtual doctor's appointments that will save you from paying a doctor, taking time off work and sitting in a room full of sick people. What is your date of birth?

I'm not interested

- Wouldn't you agree that the best way to make an informed decision is to have all the information? Let me take some information and we'll present you with the best coverage for your budget. You may be pleasantly surprised! What is your zip code? (Go right into Start Filling out intake form)

How did you get my number?

- At some point you requested information about health insurance. Do you have health insurance and don't like it or don't have any and need it? (Go right into Find the problem)

Who are you with / What insurance is this?

- We are brokers; there are hundreds of different plans available! Our job is to tell you the absolute most benefits you can get for your needs and budget. Prices are federally regulated, so you don't pay any more for our expertise and to have us as your lifelong advocate! (Go right into finding the problem)

I am really busy / don't have time

- I can appreciate that! I can call back this afternoon or tomorrow morning, which is better? I just need about 5 minutes to start the process. (They will often give you the info you need to start – respect the time you said it would take)

Opening Phone Script, Handling Objections, & Fact Finder Sheet

I don't want insurance

- Our job is not to talk anyone into health insurance, but to help people who do. There are some people who have nothing to lose financially and don't care if they are not seen if they are diagnosed with a major illness like cancer. Who do you know who is self-employed and needs help? (I love using this because it either rolls off their backs if they truly aren't insurance people – OR it totally offends them because you are intimating that they aren't worthy and they will turn it around and want to talk about it).

I am so tired of these calls!

- We'll take care of you from now on, so you never have to take another one! Save my number in your phone as "health insurance" and tell people you've got a broker. (Go right into finding the problem) Do you have health insurance and don't like it, or don't have any and need it?

None of them are worth having.

- I understand what you mean; I agree that none of it is perfect, but I'm not an idiot; I'm going to make sure I have something. Let me see if you can qualify for the plan I put my family in and I'll tell you what I like about it. (or use Jessica's favorite – Health Insurance sucks; I'll show you which one sucks the least for your situation –

what's your zip code?)

Opening Phone Script, Handling Objections, & Fact Finder Sheet

Name: _____ Initial Call Date/Time: _____

Verify Ph#: _____ Verify alt# _____

Verify email _____

What is your zip code? _____ What is your county? _____

Do you currently have insurance? _____ If not, why (lost group, can't afford, etc.)? _____

IF Yes: With who? _____

How much are/were you paying? _____ What is your deductible? _____

What are you looking to change? _____

What is your monthly budget for health insurance? _____

Who do you want to be insured on the plan?

- Your date of birth? _____, Tobacco ____
- Your spouse's date of birth? _____, Tobacco ____
- Children date of birth?
 - m/f _____, Tobacco ____
 - m/f _____, Tobacco ____
 - m/f _____, Tobacco ____
 - m/f _____, Tobacco ____

When were you looking to have a plan in place? _____

What medications do you/family take regularly? _____ (what is that for?) _____

What doctors do you see regularly so I can check to make sure they are in-network?

Any history of cancer, heart attack, stroke, diabetes? _____

Any upcoming procedures or medical concerns? _____

Is everyone a healthy Height & Weight? _____

We are full-service brokers that offer many different health insurance options to best meet your needs and budget. If you give me a ballpark of your household gross income for this year (coverage year income) I could tell you what you qualify for (ACA)? _____

Is there anyone else who needs to be in our meeting who would help make the final decision on your health insurance? _____ Can you bring them on the call and get on your computer? _____

Appointment time and date: _____