

STANDARD FIXED BENEFIT + SUPPLEMENTS SCRIPT 2/1/2014

I am going to pull up all of your information now. While I am doing that let me give a quick refresher on our agency. We're a part of the second largest health insurance group in the country and we represent literally all of the insurance carriers in your area. This allows us to review your health insurance and make the best possible recommendation to help you avoid any unnecessary penalties while getting you the best coverage possible.

Okay I have your information here. Let me quickly verify that it is correct.

Quickly cover the information and get an affirmation after each grouping:

Your full name is _____ and your address is _____.

I show your birthdate as _____, with a height of _____ and approximate weight of _____.

Contact number is _____ and your email address is _____.

So _____, tell me a little about your insurance situation, what insurance do you currently have?

I'm going to ask you a few quick questions about your medical history, this way I can help determine that we have the options for you with the lowest cost.

- Have you had any surgeries or hospitalizations in the past 5 years?
- Have you taken any medications in the past 12 months? If yes, **what prescriptions are you taking?**
- Do you have any pre-existing conditions?
- Your current or last coverage that you had, can you tell me what you liked or didn't like about?
- How often do you visit your doctor?
- Do you consider yourself an active person?
- Does cancer, heart disease, or strokes run in your family?
- What's your main number one concern about your health care?
- To help me narrow down the number of plans, what is your budget for the insurance? **If needed:** What amount do you want me to make sure your payments are under?

All this info helps you build a case for what you are going to sell them. It helps you find a plan that they can qualify for and you can use it as ammunition to close them later.

SELLING THE PLAN, DESCRIBING THE BENEFITS

Let me check one thing for you, it does look like you would qualify for a Standard Fixed Benefit Plan. Let me just make sure that it is available in your area, oh good it is available. Again the policy is through Standard Health & Life. You've probably heard of them but just so you know a little more about them they were established over 50 years ago and they have an "A" rating with AM Best and the better business Bureau. AM Best is the organization that rates the financial stability of insurance carriers. They are very well known for their customer service and the plan benefits are VERY rich.

And (Client Name), this standard plan is a little different than traditional major medical plans. It is a ZERO deductible plan and it pays a fixed amount of money for each treatment or service rather than you being subject to a deductible. The insurance carrier actually pays before you do. That's what most people like about it is that the fact you have no deductible. Your plan benefits KICK in right away on everything. Let me go over some examples so you'll know exactly how the plan works:

Let's start with the most common occurrence which is taking a routine trip to the doctor. The plan runs on a PPO Network, this means you can go to any doctor or hospital. You're not limited to a specific network like a HMO plan. This gives you the freedom and flexibility to go to any doctor or hospital you want to. With all of the Obama Care plans limiting and decreasing the size of their network it's comforting to know that you can still go to the doctor of your choice.

When you go visit your doctor (client's name), do you know how much your doctor normally charges for a visit? (If they do, use that amount in your example, if they don't use the national average of \$100 per visit). Well we'll use the national average of \$100 as an example just to be safe. So when your doctor charges you _____ for your visit, when you stay inside the PPO network, the network benefit cover the first 40% right away. That brings cost down from \$100 to \$60. Next, your insurance policy is going to pay a FIXED amount of _____ towards the visit. Which means you would have an out of pocket cost of only \$10 for that visit. Does that make sense (Client Name)? Perfect.

You have great coverage for your doctor visits but we also want to make sure we have you covered for any catastrophic events as well. Heaven forbid (Client Name), and I hope it never happens, but if you ever get hospitalized for being sick or being ill the policy will cover you for:

\$500/\$1000/\$1500/\$2000/\$3000 per day for sickness or \$1000/\$2000/\$3000/\$4000/\$6000 per day if you were hospitalized for an injury. The national average for an overnight stay in a hospital is just over \$600, the benefits that plan provides in this area are extremely strong. And if you ever need to go to the ICU or intensive care unit, the benefits double. Again you have zero deductible so these benefits KICK in right away and you have FIRST dollar coverage. With this plan the carrier has to pay the agreed upon amount no matter what the actual cost is. In some cases you can actually make money for being ill or injured.

OPTIONAL – SURGERIES

For any surgeries that you may need the plan pays between \$500 and \$6,000 per day. The rate varies based upon the plan itself and whether you are being treated for an injury or sickness. Any easier way to describe the benefits is to say that plan roughly pays what Medicare would pay for a surgery. And remember the network benefit covers the first 40% of the surgery so the plan does have a very comprehensive surgical benefit.

OPTIONAL – DIAGNOSTIC TESTING:

For any diagnostic testing like x-rays, blood work, mammograms, prostate exams or other tests, the network benefit is going to cover up to 40% of the bill before you even see it. Then the plan will pay between \$50 and \$400 for all LABS and Radiology services including x-rays and ultrasounds.

ACCIDENT, CRITICAL ILLNESS AND DENTAL

ACCIDENT: I've also included additional coverage that provides a second third and fourth layer of protection for **you/your family**. According to the government 70% of all medical bills are generated from accidents. Included with your plan is an accident coverage that will pay between \$50 to \$50,000 for any accidental injuries to **you / your family**.

CRITICAL ILLNESS: If you were to become ill with one of the 12 covered critical illnesses the policy will write you a check for \$_____ upon first diagnosis. This includes heart attacks, cancer, stroke and more.

DENTAL: The policy also includes a basic dental plan. It provides coverage for two preventative visits per year. Preventative is considered things like teeth cleaning, x-rays and sealants. It also pays a fixed amount for all minor oral work which includes things like cavities, gum work and teeth extractions. Should you need immediate coverage for more invasive dental work we can look at additional options.

CLOSE

Based on the fact that Standard has the lowest monthly premium with the largest amount of benefits, this is the plan that I recommend for your current situation. The monthly premium for this plan is **(Standard + Assurant Supps)**. How will that work for your budget? **(If no: Ask probing questions and adjust plan as necessary)**.

Perfect! Another great quality about Standard is their underwriting process. It's very simple, the first step is the application process. It should take us 5 to 10 minutes to complete the online and phone applications. I am going to pull up the application now.

- 1.)COMPLETE PDF APPLICATION WITH THE CLIENT**
- 2.)OPEN AND COMPLETE PHONE VERIFICATION SCRIPT FOR PLAN SOLD**
- 3.)COMPLETE ASSURANT / TEAM CORP SUPPLEMENT APPLICATION AND VERIFICATION**

WRAP UP

Congratulations, I know this coverage is going to provide you the security and health care that **you/your family** need. Here's what you should expect from here.

We'll know within 24 to 48 hours about your approval. Once approved your policy(s) will be **mailed/emailed** to you. **(If Mailed: 7 to 10 days from effective date)**.

Although your billing will always add up to the amount that I quoted you, you will see separate billing for each portion of your coverage from Standard and Assurant Health. Regulations require that they break out and bill separately for each portion of your coverage.

I also want to be sure that you have our contact information, if you haven't already please go ahead and grab a pen and paper and write down our toll-free customer care number. Okay, that number is (888) 290-9060 ext. _____.

Okay, **(Client's name)** I really want to thank you for letting me help you find your health insurance coverage. Do you have any more questions for me today?

END CALL