



Marketing Masterminds

A monthly webinar series to deep dive into marketing best practices, tips for success and more.

A close-up photograph of a person's hands holding a pen over a document. The image is overlaid with a semi-transparent blue filter. The text "Sales Process" and "MAPD to MAPD" is centered over the image in a white, sans-serif font.

Sales Process
MAPD to MAPD

Sales Process

Thank you for holding, my name is (Full Agent Name) and I am a Licensed Insurance Agent here at (Company Name Here). We are on a recorded line. To better assist you today, what is your current coverage?

IF CLIENT KNOWS COVERAGE TYPE: Great, so you have (repeat coverage back to them) that is one of the carriers we represent as well.
GO TO CURRENT COVERAGE

IF THE CLIENT DOESN'T KNOW COVERAGE TYPE: No worries I can still help you with that! **GO TO CURRENT COVERAGE**

Sales Process

IF IN AEP READ BELOW

(Client Name) First, I want to compliment you on beating the AEP rush. My goal today will be to help you Shop and Compare your current coverage to make sure you are maximizing the benefits that you are entitled to in 2024. This means we may be able to lower your copays and add MORE dental, Vision, hearing, and even grocery benefits or a flex card.

- Now before we go any further do you make your own healthcare decision? (Client MUST state a firm YES or NO to continue)
 - (If POA must ask to speak to POA before continuing.)
 - Get the POA name and relationship.
 - (If not POA) (Client name) do you give me permission to discuss your health-related information with (person's name)?
- (Client Name) do you have any additional coverage to your Medicare such as Tricare, CHAMP VA, VA, Employer, or Medicaid?

Sales Process

Thank you for that (Client Name) what I am doing now is creating a profile for you in our system and I need to verify some information. I have your name as (Repeat Client's full name) and your zip code as: (repeat zip code). What county is that?
(Need to create lead and verify demographic information)

Verify the following information:

- State
- DOB
- Email address
- And just to confirm your Phone Number is (Phone Number) now is that a cellphone or landline?
- Based on your zip code, I see other plans in your area that offer coverage for those additional benefits and that may also cover your medications.

Also, if we get disconnected, do you give permission for (Company Name Here) and its affiliates to contact you at this number provided in the future? (Need a clear YES/NO)

Sales Process

Step 1: Compliment their plan/highlight benefits

Thank you for that (Client Name). Now a little about myself and our company, I am licensed and appointed with the top Medicare carriers in your area. This means I will be able to perform a DEEP DIVE into your coverage options to ensure we are maximizing your benefits.

Also, it is important to note that most organizations in our industry are transactional. Meaning once they help you enroll you never hear from them again. That is not the case with (Company Name Here)! By working with myself and our company we not only help you maximize your benefits today, but every year moving forward as well. We are here for the long haul. Our priority is making sure each of our clients is getting the most of their coverage.

Now when it comes to Medicare Advantage plans, what and how a plan covers you can change from year to year. Meaning their copays, out-of-pocket costs, and even the additional benefits can change. That is why it is extremely important to make sure we shop and compare your coverage each year.

Before we get too excited about these additional benefits, let us ensure you are eligible! First, I must read you two disclosures:

Sales Process

Step 2: Disclosures/Scope of Appointment

PRIVACY STATEMENT:

We do not offer every plan available in your area. Any information is limited to those plans we do offer in your area. Please contact Medicare.gov, or 1800- Medicare, or your local (SHIP) to get information on all your options. Please be aware that you are not required to give health-related information unless it is used to determine your enrollment eligibility in the plan. If you choose not to provide the health information that is necessary to determine enrollment eligibility, then you may not be able to enroll.

SCOPE:

We offer Medicare Advantage plans, Medicare Supplement plans, and Prescription Drug plans. Do you want to continue discussing these plan options on (today's date)? (Any acknowledgment works, Ex: Yeah, Sure, etc.)

Are you looking for yourself or yourself and someone?

Sales Process

Step 3: Establish want for new plan

Now that we have that out the way when it comes to Medicare Advantage, many plans come with dental, vision, hearing, over the counter, and transportation. But what separates these plans are the amount of each benefit you receive and the copays and out of pockets.

Which of those benefits do you feel are most important to you? (Client states benefit) If client only lists off one or two benefits use statements below to create other buying reasons:

- What about dental?
- Do you wear glasses?
- In the event you ever need hearing aids, would you like hearing benefits to be included in your plan?
- What about transportation? Would you like your plan to offer rides to and from the doctor or pharmacy?
- What about your Over-the-Counter benefits? Things such as band-aids, vitamins, toothpaste, etc.
- If not on Medicaid: What if we could lower your maximum out-of-pocket or copays?

Ok great! I will make sure to find a plan that gives you the most (benefit they chose).

Sales Process

Step 4: Get medication first/ doctors

MUST Always get Meds first!

Are there any Medications we need to make sure are covered in this plan? (IF yes) Great go ahead and grab your medication list and I will add them.

- **MUST Instructions:** properly identify the drug, name, correct form, size, and dosage.
- (IF no but they do have medication) Not a problem. But before we continue, I would like you to know that not all prescriptions are covered by all plans and costs may differ between plans as well. So, if you change your mind and would like me to look something up let me know.

MUST Always get Pharmacy!

Is there a pharmacy you like to make sure is in Network?

MUST Always get Doctors!

Do you have a primary doctor and any specialists that you would like to make sure are in the network? (IF yes)

- Name your Specialist for me.
- If a client has no PCP and you are looking at HMOs, offer to find one close to home.

Now (Client Name) I am going to do my best to ensure that the doctors are covered but as we talked about earlier, we will focus on getting you all the benefits you are entitled to today.

Sales Process

Step 5: Presenting to the client

So, what I am going to do now is put you on a brief hold while I sort through (Number of plans in the area) so that we can find a plan that may cover your doctors, and prescriptions, and give you the additional benefits you are entitled to. (Put client on Hold)

Based on your information, we have found a plan in your area that may cover your doctors, medications, and additional benefits. (Plan name, plan number, and cost)

(Go over the plan SOB requirement, medication cost breakdown, and doctors.)

Required SOB portion:

- Premium
- Part B premium reduction (If applicable)
- Medical deductible (If applicable)
- Part B deductible (If applicable)
- Pharmacy Part D deductible and tiers (If applicable)
- Max out-of-pocket (MOOP) both in and out of network.
- Acute inpatient hospital care (Must state per day)
- Mental Health inpatient care (Must state per day)
- Outpatient hospital care
- Doctor office visits
- Primary care provider (PCP)
- Specialist
- Preventative care
- Emergency room (Including the explanation)
- Urgently needed services (including definition)

Sales Process

Step 5: Presenting to the client

The agent should inquire as to whether the beneficiary is interested in reviewing any other plan benefits. If so, additional benefits should be reviewed (**ALL information VERBATIM**):

- Diagnostic Services/Labs/Imaging Benefits
- Podiatry Benefits
- Chiropractic Benefits
- Medical Equipment Benefits
- Rehabilitation Benefits
- Dental, Vision, or Hearing
- Skilled Nursing Facility Benefits
- Physical Therapy Benefits
- Transportation Benefits

Any benefit brought up by the agent or client must be read in **its ENTIRETY & VERBATIM.**

Sales Process

Step 6: Summarize/close the sale

All right, (Client Name):

Based on the information I gathered, we could verify that (List the name of doctors in the network for the plan.)

- (If there is a doctor/doctor(s) in the network, Read the statement below.)
- (If doctor/doctors not in network) We also were able to find (List Doctor Name/Specialties being replaced) who are in-network with this plan. This will allow you to maximize your benefit, which is great!

We verified that all your prescriptions are covered by this plan.

(Client Name), we were also able to find you a plan that offered: (At this point list the additional benefit provided).

(If applicable list the benefits that apply): \$ Dental, \$ Vision, \$ Hearing, \$ Lower Maximum OOP, \$ Med cost, Copays, \$ over the counter, etc.

- Note: Use the actual dollar amount to help paint the picture.

Now (Client name) since we have found a plan that fits your needs go ahead and grab your Medicare card and we can move forward to the last stage of the process.

- Note: As they are grabbing their Medicare card, continue to transition statement.

Sales Process

Buttoning Up

I want to congratulate you and thank you for being a valued member of the (Company Name Here) family.

You will be receiving a “Thank you Email” from us that will include a shopper-approved survey. If you would be so kind to give us some feedback!

Someone from our customer care team will call you and email you once you have been approved.

In the next 14-20 business days you will receive your policy documents and ID Card.

Please remember to notify your doctors and pharmacy of your plan change. **If you are on Medicaid, you will need to bring your Medicaid card along with your new card from the carrier to receive services.**

Sales Process

Buttoning Up

If VA: Please note that while VA hospital and prescription drug coverage are considered credible coverage, medical coverage is not. If you do not enroll in Part B when you first become eligible or 63 days after losing credible coverage you will be penalized. VA benefits cannot be used outside of the VA. Original Medicare or Medicare Advantage plans cannot be used at the VA, however when seeking coverage outside of the VA both types of coverage will help you obtain health/drug coverage and MAY offer additional benefits such as dental, vision, hearing, OTC, etc.

If CHAMPVA: ChampVA when coupled with Original Medicare or Medicare Advantage, acts as a secondary payer for CHAMPVA-covered health benefits deemed medically necessary to eliminate cost-sharing for Spouses, widower(s), and children of service members who are not eligible for TRICARE, have Medicare and the service member falls under specific categories. If you choose to add a Medicare Advantage plan you will need to notify CHAMPVA immediately for benefit coordination.

IF TRICARE FOR LIFE: Tricare for Life when coupled with Original Medicare or Medicare Advantage, acts as a secondary payer for TRICARE-covered health benefits to eliminate cost-sharing for military enrollees, their spouses, or dependents who have Medicare Part A & Part B. Tricare pays last after Medicare and your other health coverage like a Medicare Advantage plan pays. You **Must** use Medicare Advantage providers and services to be reimbursed by TRICARE.

Do you have any additional questions before I let you go?

- **If Yes:** Answer questions, (THEN PROCEED TO WRAP UP)
- **If No:** (PROCEED TO WRAP UP)

A close-up photograph of a person's hands holding a pen over a document. The image is overlaid with a semi-transparent blue filter. The text "Overcoming Objections Job Aid" is centered in white, bold font.

Overcoming Objections Job Aid

Overcoming Objections

Step One: Acknowledge and Agree:

When a client has an objection, it is important to acknowledge their objection and state that you understand where they are coming from.

Step Two: Logical Response:

You need to have a logical response prepared for the client's objection.

We hear the same objections every week, so you need to have some good rebuttals prepared for the common objections

IMPORTANT: What you say is not as important as how you say it. You need to be confident and authoritative.

Step Three: Assume the close and keep your call moving:

Keep your call moving, do not wait to see if the client agrees with your rebuttal, assume that the client accepts your answer, and move on to the next step.

Overcoming Objections

I don't want to change my doctor.

“I can level with that Ma'am, but I want to tell you though, I spoke with a client of mine recently thanking me for finding her another reputable doctor in her area, because the one she loved so much misdiagnosed her and the one I found for her as able to help her get over her ailment and get that clean bill of health. So, would it be so bad to have another person you can see just in case you need to?

I understand (Client Name) but doctors can retire at ANY time. They can also choose to move in and out of the network at any time. I advise my clients that our doctors do not pay our medical bills or provide the thousands of dollars of additional benefits like we have found you today! It will be very easy for us to find you a highly-rated doctor near you. I already have a few in your area pulled up do you prefer male or female?

Overcoming Objections

I don't want to change my doctor.

ATR (acknowledge, trust statement, redirect):

“I know it's tough to think about changing doctors, but Doctors are like cooking utensils doesn't hurt to have more than one! Let's find you someone that's close that you can see just in case you need to”

I understand (Client Name) but change is sometimes very necessary especially when it comes to our insurance. Our doctors do not pay our medical bills or provide the thousands of dollars of additional benefits we have found you today! It will be very easy for us to find you a highly-rated doctor near you. I already have a few in your area pulled up do you prefer male or female?

Overcoming Objections

Changing Doctors

(Client Name), the plan I am about to go over with you includes (benefits that are important to the client). Remember as I mentioned earlier there is no such thing as a perfect Medicare Advantage plan and we wanted to put our focus on the benefits! With this plan, it looks like your primary care doctor does not accept the insurance. The great news is I see several different primary care doctors in your area I can go over with you today. Is that okay with you?

Overcoming Objections

I have it all. I don't need anything.

I understand (Client Name) and most of my clients felt the same exact way before they spoke with me. I represent the top companies in your area so, I have the ability to shop and compare with the different carriers! By the end of our conversation, you will know for sure you are getting all the benefits you are entitled to. Let's dive into your current coverage.

I know you have probably shopped your coverage before, but I have the ability to look at the top carriers in your area. We can make sure you have the maximum benefits you are entitled to. We have our coverages for the future so what was once important to you may not be anymore, this is why it's important to shop and compare your options. We will do a deep analysis to ensure that the Medicare you have paid for your entire life is now working for you!

Overcoming Objections

I have it all. I don't need anything.

I understand (Client Name) and most of my clients felt the same exact way before they spoke with me. I represent the top companies in your area so, I have the ability to shop and compare with the different carriers! By the end of our conversation, you will know for sure you are getting all the benefits you are entitled to. Let's dive into your current coverage.

I know you have probably shopped your coverage before, but I have the ability to look at the top carriers in your area. We can make sure you have the maximum benefits you are entitled to. We have our coverages for the future so what was once important to you may not be anymore, this is why it's important to shop and compare your options. We will do a deep analysis to ensure that the Medicare you have paid for your entire life is now working for you!

(Client Name) you have made it clear you are okay with your current coverage, but I want to make sure you understand there are THOUSANDS of dollars worth of additional benefits you could be missing out on. Like Dental, Vision, Hearing, OTC, Flex cards, and Grocery benefits. Are you sure you want to walk away without ensuring you are getting everything you are entitled to?

Overcoming Objections

I have Medicaid. I don't need anything else.

Depending on the level – MUST first verify

With Medicaid I know you do not pay for anything but with the dual plans, there are often multiple options. If we can get a plan that offers the same 0-dollar costs but thousands of dollars worth of additional benefits like dental, hearing, vision, grocery, etc. isn't that worth our time today?

The dual plans were specifically created for people on Medicaid. They tie the two together and grant you access to even more benefits you are entitled to.

Overcoming Objections

I don't want to change plans.

Okay, (Client Name) and before asking you to make any updates we would do a deep dive into your coverage to make sure you have all the benefits you are entitled to. Often, I speak with people who feel they have everything they need but because I represent the top carriers in your area; we are able to find thousands of dollars worth of benefits they can switch into for the remainder of the year.

(Client Name) I understand but change is sometimes very necessary. I do see other plans in your area that may offer you thousands of dollars worth of benefits you are entitled to. You have paid into Medicare your entire life every single paycheck. Why don't we just go ahead and dive in I already have my system pulled up and ready to verify your coverage.

Just so we are on the same page (Client Name). I have plan options out there with your company as well as others that may offer you thousands of dollars worth of benefits. Like dental, vision, hearing, flex cards, transportation, and much more. You are saying you do not want to maximize your benefits and you are okay with having less coverage than you deserve?

Overcoming Objections

I don't want to change companies.

I understand the feeling of not wanting to leave your company, but we have our insurance for the benefits they offer and not for the name of the insurance company. I represent (Client Company) as well as the other top carriers in your area. I do see other top carriers with plans in your area that will offer you MORE! So, let's dive in and make sure you are getting all the benefits you are entitled to.

(Client Name) I understand maybe you have had a good experience with your current company or bad experiences with others. But with Senior Healthcare Direct we ensure you have the best possible experience with your health insurance in general. We will do a deep dive into your benefits and make sure you are getting all you are entitled to. Allow us some of your time today and let's take steps that no other agent has with carriers you may not have been made aware of.

Just to recap (Client Name) there is a potential out there of adding THOUSANDS of dollars of benefits and lowering your out-of-pocket costs. As well as being represented by an A+ rated company that also has a 5 Star shopper approval! Are you sure you do not want to take some time to verify that you have everything you are entitled to?

Overcoming Objections

I want to think about it.

(Client Name) I want to recap just one last time. We have found all the benefits you told me were important to you. (List benefits and be specific) We have already done the heavy lifting! Let's go ahead and put your insurance worries to bed. I have the application pulled up!

I understand completely but here is the good news. We have done a deep analysis of your coverage and your wants and needs. We have taken the time to check all your boxes today. Moving forward you will have me and my A+ rated company to answer any questions you may have. The application is pulled up do I have your permission to record?

(Client Name) just to recap.... I have appreciated all the time you have spent with me today and I am really excited about all the improvements we are able to make. No one loves to shop their insurance, but it is necessary. The final step is to submit the application and if we do not complete it that means you will have to go through this process again with either me or someone else. We would love to earn your business and help you enjoy this new plan. I have a few other clients to assist today but you are a priority. Let's get this app done!

I understand you want to think about it...There is a lot to go over when changing plans and it makes sense, however, we did discuss your old plan and compared it to your new plan. We determined all your doctors and medications would be covered. We also determined we can add/lower (insert the reasons for the change here).... So, let's go ahead and get this taken care of.

Overcoming Objections

Client doesn't have Medicare number & we need SSN.

That's ok (Sir or Ma'am), I can figure out what you have by two different options. The first option is that I can ask a few questions to figure out what type of plan you have. The first step would be for you to go get your insurance card or I can look you up by your DOB and Social. What option would you like?

Overcoming Objections

I have already taken care of it.

I understand (Client Name) but during the Open Enrollment period we can double-check to make sure your doctors are in network, your medications are covered, and you have the top benefits in your area. I represent all of the top companies let's make sure you are all set for (Year)!

Most of the clients I speak to feel like they have already taken care of this but come to find out they were switched into a plan they did not want. I have a system to verify your coverage and confirm whether you have the top plan in your area. Some agents also only represent a few companies. Let's do one final check!

I understand (Client Name) but I can assure you I am the best at what I do, and I represent all the top carriers in your area. I helped one of my clients earlier that was told their doctor was in network, but they were not, and we were able to help them! We can make sure you are all set and ready to go. Let's pull up your current coverage.

Overcoming Objections

I saw an advertisement for ‘Free Dental’.

(Client Name) Yes, there is dental available out there on the different Medicare Advantage plans for a \$0 cost! Depending on what insurance you currently have we can shop and compare to ensure you are getting the highest Dental benefit amount in your area. We represent the top carriers in your area so let's dive into your current coverage and see if we can get you all the benefits you are entitled to today!

I saw an advertisement for ‘\$1,600-2,000’.

(Client Name) Yes, there are Medicare Advantage plans in your area that do offer Part B givebacks of up to 1600-2000 per year as well as additional benefits like dental, vision, hearing, and transportation! Really glad we have you on the phone today as we represent the top carriers in your area! What is your current coverage?

Overcoming Objections

I saw an advertisement for ‘Flex Card’.

(Client Name) Yes, there are flex cards that come with the different Medicare Advantage plans that will add dental, vision, and hearing money for you. We can absolutely look into this for you and see if it is available on any of the plans in your area as well as any other additional benefits we can add! What is your current coverage?

I saw an advertisement for ‘Grocery Benefit’.

(Client Name) Yes, there are flex cards that come with the different Medicare Advantage plans that will add dental, vision, and hearing money for you. We can absolutely look into this for you and see if it is available on any of the plans in your area as well as any other additional benefits we can add! What is your current coverage?

THANK YOU!

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