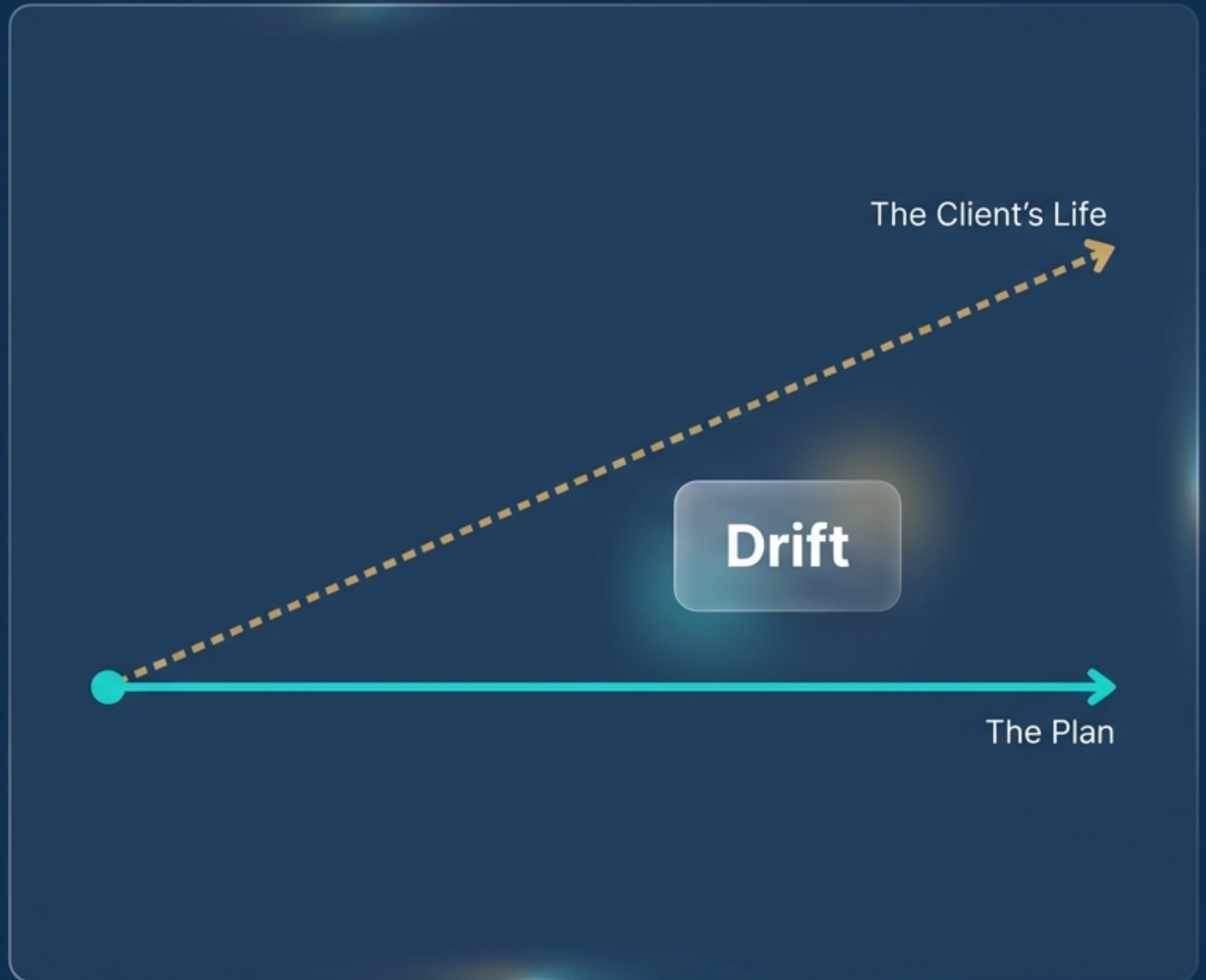


# Insurance Objection Handling - "I Already Have a Plan"

# The Illusion of Satisfaction

When someone says I already have a plan, they are not telling you they are satisfied.

They are telling you they do not want to be sold.



# The Cost of Surrender

The agent who hears the objection and walks away is making a massive error. They are abandoning someone who just confirmed they already buy this product. That is not respect. That is surrender.

**Fully Qualified Prospect**

# The Check-Up Reframe

Dissolve the fear of seeming pushy by borrowing the authority of a doctor or an accountant.

You are not asking them to switch. You are offering the professional norm in every expert field.

~~Sales  
Pitch~~

Annual  
Physical



The only losing play is leaving.

# “I already have a plan”

That's great to hear, most folks I talk to do. Quick question. When's the last time someone sat down with you and made sure your current plan still fits where you are right now? Because plans drift, and most folks find a couple of things they wish they'd known. No pressure either way. Happy to do a quick check-up, free of charge.

# The Psychology of the Opener

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**Validates their answer.** (Never says their plan is wrong).

---

**Plants doubt.** (Suggests drift without naming a specific flaw).

---

**Positions the expert.** (Offers a free service that costs nothing but a few minutes).

# Diagnostic Triage: Three Hidden Reasons



## Loyalty / Inertia

Default behavior. No real attachment, but switching feels like disloyal effort.



## Fear of Hassle

The unknown of switching (losing doctors, paperwork) is scarier than the known of staying.



## Dismissive Defense

Not about the plan. They just want to end the call.

# The Diagnostitic Flow: Phase One

When did you last review your plan side-by-side?

01

**The Power of the Pause**

Are all your current doctors and prescriptions still on the plan?

02

**Shift to Service**

# The Diagnostitic Flow: Phase Two

Has anything changed in your health or life in the last twelve months?

If a better-fitting plan came up, would you want to know?

03

Finding the Wedge

04

The Soft Commitment

Permission to Compare

# Prescription 1: Honor Loyalty

Inertia. The prospect feels switching is disloyal.

01

**The Symptom**

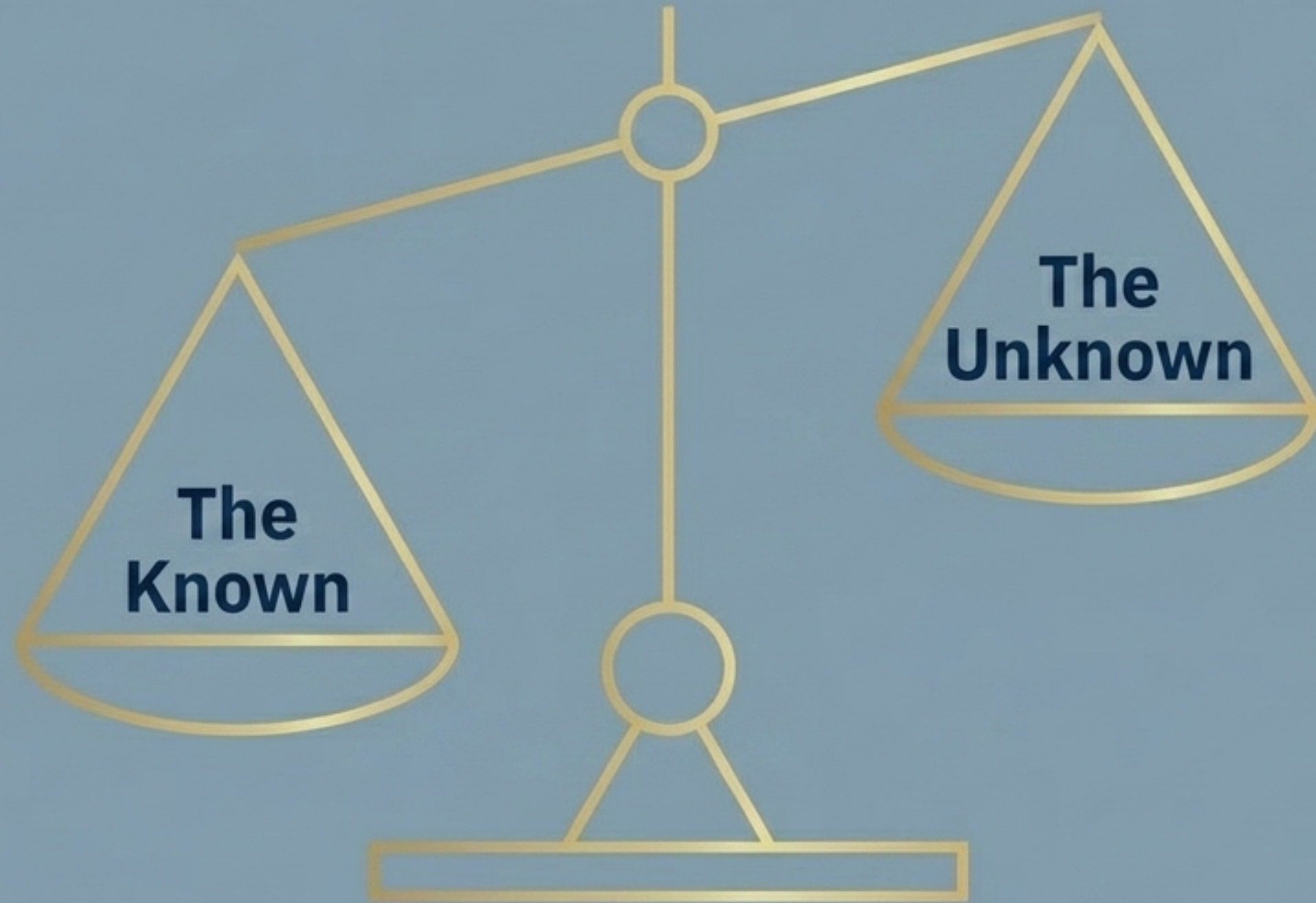
Don't challenge the loyalty, honor it. Praise the relationship and offer to supplement it.

01

**The Prescription**

*“Your current agent should be doing this review with you every year. I’m just offering to fill that gap, free of charge.”*

# Prescription 2: Remove Fear



Make the unknown smaller. Promise you will not switch them blind. Confirm what they have and what they need to keep before ever looking at the math.

# Prescription 3: Graceful Pullback



Pull back. Don't push. Leave your number cleanly.

The agent who pushes gets nothing. The agent who pulls back leaves the door open for a warm inbound call when their situation actually changes.

# Clinical Application: Meeting Mrs. Reyes



## Profile:

Mrs. Reyes, 72,  
enrolled in current  
plan three years ago.



## The Symptom:

Immediate objection  
– Oh, I already have  
a plan.



## The Intervention:

Run the comparison-  
frame opener exactly  
as scripted. Do not  
argue.



## The Result:

She agrees to the  
check-up out of  
curiosity.

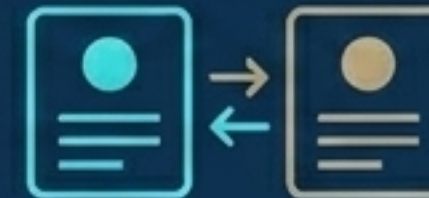
# Resolving the Gap

## The Gap



**Diagnostic Question 2** reveals a new blood pressure medication not on her current formulary. She is paying full retail.

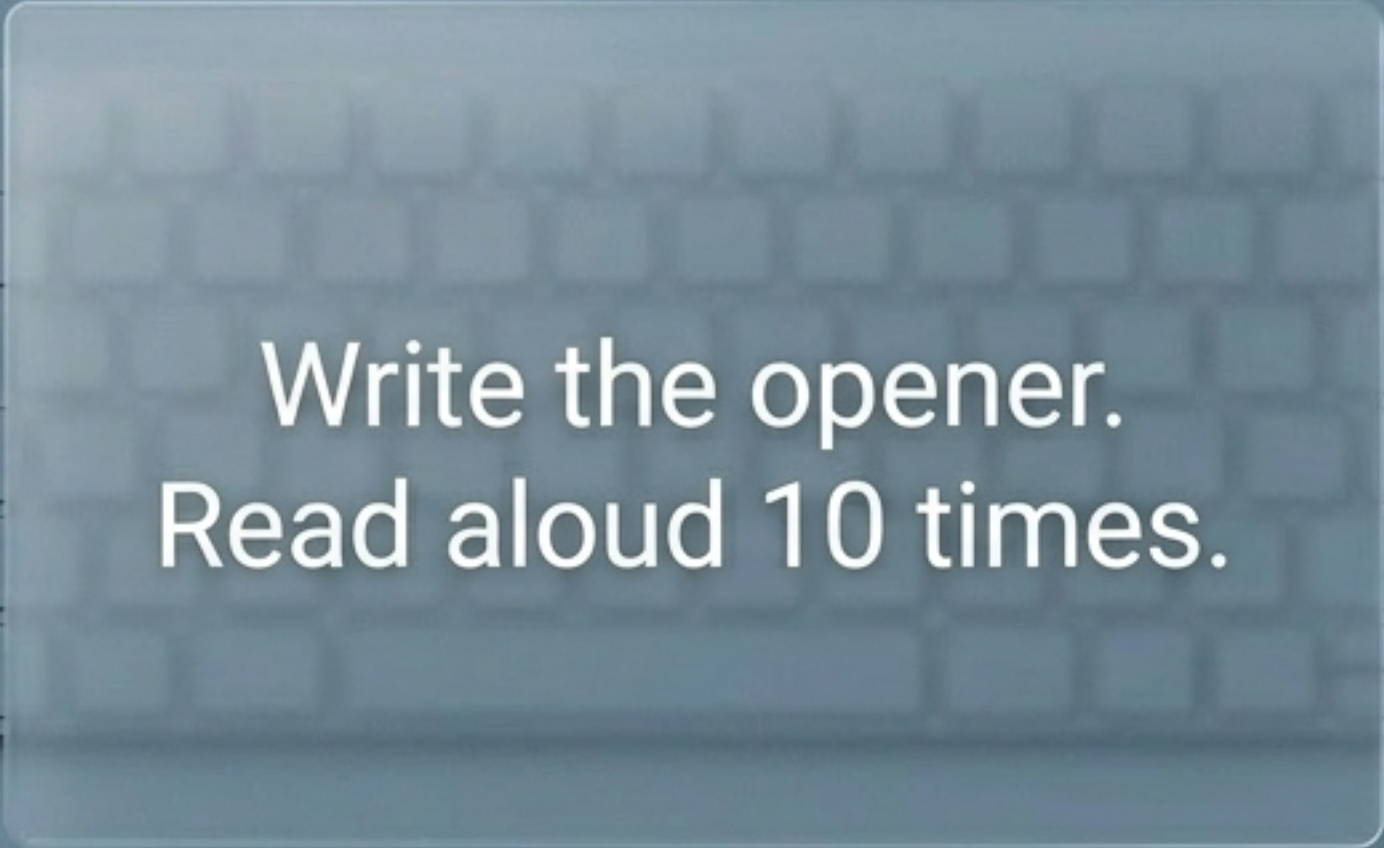
## The Solution



Show two plans side-by-side.  
Find lower premium + medication coverage.

The math works. Mrs. Reyes enrolls in 35 minutes because her previous agent never offered a check-up.

# Action Step



Write the opener.  
Read aloud 10 times.

The next three times you hear I already have a plan, run the opener exactly as written and track the results. The data will prove it is not a no — it is an invitation.