

Soft Closes

Here are some examples of soft verbal closes to use on the phone or in person:

How does that sound?

Is this something you would like to proceed with?

Would you like to begin enrollment?

Have you started completing the enrollment forms I sent you?

What date would you like the plan to begin on?

The important thing about working on your technique for soft closing is that you should never allow a call with a prospect to end without some direction:

For example at the end of the call if you don't have the app on its way in - you need to establish the next course of action - would you like me to follow up with you tomorrow?

Developing your technique will depend on how you normally provide information though the course of the call with a prospect, for example one method that works well is early in the call ask the person what effective date they are thinking would be best? This may then lead you to a little harder close at the end of the call - You mentioned earlier in our conversation that you wanted to be effective by July 1st so we should try to get all of the paper work completed as soon as possible so that your ID cards and booklets can reach you before the effective date, does that sound like a good idea? OK lets begin to complete the application it will just take a few minutes..

As crazy as it sounds studies show that in over 80% of all so called sales calls that the Sales Person fails to ask for the order??

Referrals:

The life blood of all sales organizations and the most over looked opportunity by the vast majority of sales folks. One of my top agents who always out earned the other agents in that part of California when asked how come he earned more than the other agents he said well - I ask everybody to be sure and have their friends and family members to call me if they have any insurance needs - oh I also work on Saturday morning it is my best day because almost no other agents are working!

How can a **producer** ask for Referrals on the phone: You need to really think about this because it is so critical to really doing well in sales - develop a short request that the caller refer anyone and everyone to you that has any insurance needs. A few examples that might help you work up your own:

I mostly work from referrals and so would appreciate you sending your friends and family to me if they have any insurance issues that come up.

Before we hang up I wanted to be sure to let you know that we really appreciate getting referrals - if any of your friends, family, co-workers mention insurance please feel free to send them my way and I will do my best to make you proud of the job I do for them.

OH by the way I wanted you to know that lots of people have questions just like yours so please send any of your friends, family, co-workers to me.

At the end of the call mention - you know with all of the changes in healthcare going on it is more important than ever to have a ready source to answer questions please feel free to send any of your ----

You can always add at the very end of your referral request - is there anybody I should contact right away?

When you get a referral make sure you note who the referral came from and make a point of sending that person a little thank you whether it is just an email or an actual card or a phone call make sure to thank that person they may just become a little lead engine for you

A **Staff Person** usually is talking to an existing customer might be a billing inquiry or a change of address or I lost my ID card call - but this is a huge opportunity for them to generate a lead for our sales department: These suggestions are intended to use at the end of a call:

Did I answer all of your questions? Was there anything else that I can do for you today? Well OK thanks for calling and by the way please be sure to provide our phone number to any of your friends, family or co-workers so we can help them with their insurance needs..

The Benefits Store has some "Great Insurance Partners" and we are very beholden to our existing customers so please feel free to send any of your family, friends and co-workers to us.

The Benefits Store has been providing benefit plans for Association members for over 30 years please be sure to tell your family, friends, and coworkers to call us so we can help them also.

My Boss is obsessed with maximizing every opportunity to let our customers know that we are here to help them and their family, friends and co-workers please be sure to have them call us.

Obamacare has generated more questions than just about any new law so it is not unusual for people to be having conversation about health insurance it is critical that somehow our phone number, email address, website gets out there as often as possible. Learn the rules of the road - what are some of the common everyday things that happen that are now known as Life Events??? think about this get them in the front of your thinking so when an opportunity comes up you will know what to say.

Abraham Lincoln said: I will study and be ready - then maybe the chance will come.

Every time that phone rings either incoming or outgoing is a "chance" are you ready??

Dan

REFERRALS

Referrals are easy, if the client likes our work and service, they would like to refer people to us, so ask! We are experts in CoveredCA, many people do not know that they qualify for a subsidy or have many options for coverage, as Certified Agents with CoveredCA, there is no charge for this service. Some may pay only \$1 or \$2 in monthly premium, many will have a large part of their premiums paid if they qualify. Think about your family members, friends and co-workers that need help. Who comes to your mind?

PROFILING YOUR PROSPECT

Listening is an art-form, you have two ears and one mouth for a reason. You will benefit yourself and your prospect by listening and asking good questions.

How can I help you?

What type of health coverage do you have right now?

To help me better understand what you are looking for - if you were to prioritize your needs, how would you rank access to your doctor (having the largest provider network), coverage, premiums?

We are getting numerous calls about group versus individual coverage. Do you have an understanding of the differences between Group and Individual Health Coverage and their provider networks?

Group plans have the largest provider network and best coverage both in and outside of the network. This is important if you travel and need care outside of your area.

Individual plans typically have a reduced/narrow provider network and typically have significantly reduced coverage outside of the provider network and when traveling and needing care outside of your area, so premiums may be lower.

Because many are just now finding out about reduced provider networks, we also are getting numerous calls about provider network access - is my physician/hospital part of the network or not? Is this important to you? If not, move on

If it is, what do you know about the differences between HMO, EPO, PPO and POS plans and their provider networks?

To help understand what this would mean for you when seeking care, would you like a brief summary of what HMO/EPO/PPO/POS plan networks are like? If not, move on

HMO/EPO plans provide benefits when using network providers and have no benefits (HMO) and little benefits (EPO) when going outside of their network. An exception for HMO plans would be if you have a life threatening emergency. Provider selection for both is best when in an Urban/Metropolitan locations. Provider selection are not very good for suburban and rural locations. HMO plans always require and EPO plans typically require referral/pre-authorization when seeing a specialist.

PPO/POS plans provide the best benefits when using network providers while still providing acceptable benefits when going outside of their network. With most plans, subscribers do not need to have a referral from their primary care physician to see a specialist. These networks are the largest and offer the best selection of providers regardless of location, also most include provider networks available nationally. **IMPORTANT:** Please do not try to explain all plan options to prospects on the first call, this is unnecessary. Your questions and their answers will help you understand what information they need and focus on that.

For Group, you should send information to them (Group) and then follow up the next day For Individual, if they want individual coverage, then take them to the Quotit tool on the website and assist them with securing a quote and/or do this for them and email the quotes to them. Try soft closes throughout the conversation, What do you think of this. Always schedule the next call back time/date before finishing the call. Try to schedule this call back for the next day.

TRANSITIONING OF COVERAGE DURING SPECIAL ENROLLMENT

Brokers need to assist our back office with transitions by clients/prospects from one coverage to another during “Special Enrollment” (which is now through December 1st) by securing more complete information from the client/prospect

The Back Office needs the following information:

- 1) Do they have a copy of their Certificate of Credible coverage? Can they provide a copy to us today by fax or email?
- 2) Have they been without coverage for how long? Need specific dates, most will have loss of coverage dates of the 1st of a month, a few may have dates within a month.
- 3) What are the specifics of their “qualifying event” if they do not have a loss of coverage?
- 4) Accurate Contact Information

Remember, there is a 60 day window to secure coverage from the date of the event to the new effective date of coverage (which must include the enrollment and the start date of coverage.)

Example: Loss of coverage on June 1st, client must enroll by July 15th into an individual plan with an effective date of no later than August 1st to stay within the 60 day window. A better option maybe our group plans because they will accept enrollees through August 1st for an effective date of coverage beginning August 1st.

Any more?

UHC PPO COVERAGE REINSTATEMENT/TRANSITION Q & A

- 1) UHC subscribers that have not paid their April premiums will need to contact UHC directly to see if they can still make a premium payment by phone to reinstate their coverage.
- 2) All UHC PPO subscribers wanting to continue their UHC coverage will need to provide Benefits Store with either a letter or email clearly stating their intention to continue coverage. We need their letter or email now, not at end of May.
- 3) UHC will bill those subscribers continuing coverage in early June for both May's and June's premiums, which will be the same monthly premium amount they have been paying. They will be billed in June for their July premium, again the same amount.
- 4) UHC PPO subscribers will receive an enrollment packet of new plan options in late May and must make a selection from the new plan options no later than July 15th, NOTE: we will assist them with this process.
- 5) It is our understanding that UHC will credit any subscriber medical deductibles and out-of-pocket payments made during calendar year 2014 to the new plan option selected.

Subscribers need to understand that if they already have secured other coverage with effective dates of April or May, they need to be careful in how they move forward because they will most likely be unable to secure a refund from the new carrier and be paying for double coverage for April, if they have an April 1st effective date. For those with a May 1st effective date, this may also occur.

So, the test for this, to determine if it is worthwhile to consider continuing with UHC should consider the amounts of expenses (credits) they have for deductibles and out-of-pocket payments which will be credited to the UHC plans and are not credited to their new individual policy.

No or little expenses, they should stay where they are, Larger expenses, they may benefit from continuing their UHC coverage even if they have to pay for double coverage for April or May. Compare the double coverage premiums versus the deductible/out-of-pocket expenses to find out.

ANTHEM BLUE CROSS ID CARDS (INDIVIDUAL)

Dan, please take this one.

