

2021 REVIEW'S & Q'S SCRIPT

Hello, is this “Mr. Jones”- this is (Your Name) your Medicare agent. How are you doing today?

I’m calling for our scheduled “Review & Q’s”. This is a brief appointment to help Review Benefits, answer questions, learn some Medicare Essentials and share some of our Team’s other Services.

I’ll be giving you some important information; do you have a pen and paper to take some notes?

BENEFIT REVIEW (pull up the Benefits at a Glance and share copay amounts)

So you have the (ie. Humana Gold plus plan). This is a great plan.

Here is the customer services phone number _____ !

Review the following Benefits -

- No Deductible for Dr visits
- Premium
- PCP, Specialist Copays
- Hospital Copays
 - *This is the single biggest potential out of pocket cost, we have a plan that can pay those copays for you!! Remind me later and I’ll give you more details if you like. NOT DSNP*
- You must stay in network when you see Dr’s and other services
 - Briefly explain PPO if it is one.
- PDP
 - Mail order through the carrier – You can call customer service for help setting this up
- OTC, Gym
 - Give OTC amount and if Mail order or Card
 - Contact carrier if questions
- *Do you have any questions?*
- *Are there any Drs you need recommendation for?*
- Election Periods- AEP, OEP, SEP – DSNP, LIS if eligible

D,V,H

- *I’d like to review some additional benefits you may be excited about using – Dental, Vision, Hearing*
- Review benefits and see if they need referral
 - Ask if they’d like you to make a quick call right now to the office and help them schedule an apt
 - ONLY with our Marketing Partners
 - Introduce as: “This is (your name) I partner with your office to help your patients with Medicare plans....”

- If it is an office that supports the mailers Aaron distributes say (*"this is (your name) I work with Aaron Matheny and help patients with their Medicare plans....."*)
- Test this intro It could be a huge deal for you to get more referrals and solidify your marketing partners
 - Remember to bring this up when you visit the office next
- If no joint phone call, give name and # of your partners
- Encourage them to use benefits
- If they have a provider:
 - *I don't think I've met that Dr, would you mind if I call them introduce myself*
 - Follow Dr Into Script when calling or dropping by (most effective method)
 - (Mail or Drop by w/ Cards/Cookies, "Common Referral Scenarios Magnet")

REFERRALS

I know I have told you about our Referral Program before. I give a \$15 Amazon card if someone you refer enrolls in a plan. I know this is not why you would refer someone but I just like expressing our gratitude.

Do you know anyone that may need Medicare Advice?

OUR OTHER SERVICES (Don't offer HOSPITAL INDEMNITY to DSNP folks - SKIP to Ending)

You probably don't know this but our company is a family owned and operated business that offers a number of financial and insurance services that many of our clients benefit from.

If you wouldn't mind, I'd love to briefly share some of the other services. Is that ok?

Hospital Indemnity

- I had mentioned to you earlier that at the request of many of our clients we found a plan that covers your hospital copays which are the largest potential out of pocket cost for you ranging from up to \$1000 to \$2000 for an extend hospitalization.
- The plan would cost around \$25 - \$40 per month depending on your age
- If you have any interest in this I could ask you 5 quick questions to see if you qualify, is that ok?
 - Ask GTL Underwriting Q's

Home & Auto Insurance

We also offer Home and Auto insurance. We are independent and offer over 20 different carriers. Would you be open to a quote?

If YES, provide quote or refer to a partner who does.

Final Expense

Do you have insurance coverage that would pay for your funeral? The average cost for a funeral is between \$10,000 to \$20,000. This type of insurance is very simple to get and can be very affordable. Would you be open to a quick quote?

If YES, run quote with Mutual of Omaha Quotes for Sales Professionals APP or on Web. (Must hold LIFE LICENSE and be appointed with MofO first.) Let me know if you need this appointment.

Ask underwriting Q's

Under 65 Insurance (Must be appointed with Philadelphia to write or refer to Laurie for commissions)

This does not apply to you directly, but possibly to a family member, friend, or neighbor. I have just begun offering Health Insurance to folks under 65 who are not on Medicare. I know the Obama-care plans and most others available are very expensive and have very high deductibles and copays. I searched and searched for a solution for our non-Medicare clients and finally found a plan that is affordable and offers great coverage.

Do you know anyone who may want a quote?

- Get their name and number and call them directly since it is not Medicare

Would you mind calling _____ and let her/him know I'll be calling.

OTHER PROFESSIONAL

As you can tell, I really want to be as helpful to you as possible. There are many other financial services that I don't offer but know people that do. Let me know if you need a referral for any of these services

- Estate Planning: Trusts & Wills
- Tax Preparation
- Financial Planning (not CSG)
- ???

_____(Client Name), thank you again for letting us be your Medicare Agency and considering us for other services. I hope this call was helpful to you.

Do you have any questions?

Reconfirm the follow up for other services quotes ie P&C, Final Expense, etc.

Have a wonderful day!

VM:

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*Again, this is **(Your Name)**, please give me a call back to reschedule this important meeting at **[xxx.xxx.xxxx]**, I hope to hear from you soon.*