

2024 Full HA Script

Qualify

- **Concerned And Unsure** Hey (Their Name)??
- **Enthusiastic And Excited** Hey (Their Name)! It's (Your Name)! I see you were looking for health insurance quotes now REAL QUICK!
- **Confused and Concerned** Were you looking for just yourself or for your family?

Be Ready for Objections:

- **Understanding But Still Concerned** Okay, and why were you looking for coverage, are you losing coverage or what's your situation?

EDUCATE:

- **Enthusiastic And Excited** Alright! As an advisor, my license gives me access to every plan available and I'll make this very easy for you! Outside of employer plans, there are two ways to get full term health insurance. The first way is based on income, which is the public marketplace known as Obamacare. This option accepts everyone and is expensive unless you are lower income, then the state will help pay, the other option is the private market, which is based on your health, they only accept lower risk people but give major discounts with better coverage.

INCOME

- **Concerned** Now as far as your income goes, do you know if you qualify for government assistance for being low income? **If Not Sure** Do you make less than \$50,000 a year? 60,00? **Try to find out roughly to see if they qualify for financial assistance.**

Start Typing Info Into Healthsherpa

See What They Can Afford!

HEALTH:

- **Concerned** Okay and how's your health? Are you relatively healthy? Any **MEDICATIONS** prescribed in the last 12 months? **(If yes) Get all Medications** So there are no other medications at all?
- **Concerned** In the past 10 years have you had any hospitalizations, surgeries, back or neck issues?
- **Caring And Clarifying** I just want to make sure that anything pre-existing is covered.
- **Concerned** Do you **Smoke, Vape, Dip**, or ever have **cigars**?
- **Enthusiastic And Excited** Great, I just want to make sure everything pre existing is covered!

MAKE SURE NOT TOO UNHEALTHY FOR HEALTH ACCESS - REMEMBER NO PRE EXISTING CONDITIONS BENEFITS FOR MAJOR EVENTS/SURGERIES FOR 1 YEAR. IF THERE ARE BRAND NAME MEDS THAT ARE EXPENSIVE HEALTH ACCESS ONLY PAYS THE FIRST \$30.

EZAPP QUOTE

Power Statement:

- **Enthusiastic And Excited** Okay, (Their Name), Based on the information you have given me I can **DEFINITELY** put you in a great position moving forward regarding your health Insurance and show you all your options. So what I like to do is allow my clients the opportunity to review all the options together so I can be fully transparent and you can see everything I'm seeing. I don't want there to be any surprises for you. **So you're by a computer right?**
- **(If yes)** Great! Type in my meeting website and we will review all your options together.
- **(If no)** Okay no problem, I'll send you a text message with a link to join my meeting.

HEALTH SHERPA

- **Clarifying Tonality** So you are XX years old right? And your spouse and kids are how old?
- **Clarifying Tonality** And your zip code is XXXXX right?
- **Clarifying Tonality** And you said your income was XXXXXX right?

Scroll Down To See Plans:

Highlight As You Go:

- **Absolute Certainty** So there are XXX plans available for you in your area and the least expensive plan is \$XXX and it's a high deductible bronze level plan through XXX with an HMO Network, now the deductible is what you have to spend before the insurance starts to pay and the HMO has limited doctors and no out of state coverage. The good thing about this plan is that it has unlimited coverage.

Power Statement:

- **Absolute Certainty** These plans are expensive because they accept everyone. Obamacare plans have mostly unhealthy people on them and that's why they are expensive. Now, from what you told me you sound like you are lower risk and **THERE ARE DEFINITELY BETTER OPTIONS AVAILABLE!** With the private market you get significantly lower rates with stronger benefits because they are underwritten and only accept lower risk people!

Health Access

Open Health Coverage Summary: Click on INCLUDE QUOTE: Then view

Zoom in 500% and show them Freedom Life

- Freedom Life Is a Private Company Owned by United Healthcare, which is the biggest insurance company in the world.

Zoom back out and click Health Access Plus BROCHURE, scroll to PAGE 2: Zoom in 200%

- Now I come with this plan and I do not want there to ever be any surprises for you. So I want to show you everything in writing as we review. You can always call or text me in the future if you have questions or need help with anything.
- **(POWER STATEMENT)** Consider me as **YOUR on-call advisor**, ready to assist you **now** and in the **future!** **I WILL always** make sure you get the most of your insurance plan!! - Think of me as **YOUR resource!**

This is everything I told you in writing.

1. The PPO has coverage in all 50 states, allowing you to select any doctor or hospital **NATIONWIDE**.
2. You **DO NOT** need a referral for specialists ever!
3. There is **NO DEDUCTIBLE!** So you will get benefits of insurance right away!
4. **THIS IS A HUGE POINT** This is a 12 month plan which means it is not a short term plan. Your rate will never go up based on any claims you have and you will never be dropped from this plan due to claims. It is guaranteed to be renewable until 65 years old.
5. There are no gaps on this plan, you are covered 24/7 whether on or off the job!
6. This is a 50-state plan so if you move or change jobs you can take it with you!
7. The plan is not part of Obamacare, also known as the ACA (Affordable Care Act), so there is no IRS involvement. Your rate will never go up if your income goes up.
8. Again, so that there are no surprises, I need you to understand the 4 things that this plan does not pay for. This plan does NOT PAY for Mental Health visits, Drug Alcohol Substance Abuse Programs, anything

Maternity related, or Preexisting conditions for 1 year. The company is lowering the rates further by eliminating coverage and you are not having to pay for things you do not need.

9. If you need any of these things in the future, feel free to contact me, and we can explore the ACA options at any time.
10. The plan has a **30 day waiting period for preventative visits** like a physical or your annual exam. So just wait a month before doing any of these visits.
11. This plan also has a \$5 million lifetime maximum of benefits paid.
12. **(If MedGuard)** The plan comes with a critical illness benefit. If you have a critical illness like cancer or heart attack it pays out a lump sum of \$10,000 to help with out of pocket expenses.

Go to MDLIVE website:

- This plan comes with an urgent care app.
- This is my favorite part of the plan.
- It's **FREE, UNLIMITED USE**, and **can be used 24/7!**
- All you have to do is press the "see a doctor" button and a board certified doctor will call you on a video line within 10 minutes.
- They **WILL** diagnose your symptoms, create treatment plans, write prescriptions, or write you doctor's notes for work or school.
- It **WILL** save you **TIME** and **MONEY!**

Closing statement:

- So do you feel like you understand everything about this plan?
- I try to make this easy and simple to understand.
- So you have no questions. When are you needing coverage to start?

Go straight into the application:

- **Now, the legal spelling of your first name is _____.** And your last name is _____.
- And the mailing address you want your insurance cards to be mailed to?
- And is this the best phone number for the verifier to reach you at?
- What's the best email address for you?

Click Create Application

Page 1 - FILLING OUT APPLICATION:

- **Confirm Height, Weight, DOB, Smoker:**
- And what state were you born in?
- And the last four of your social? For medical records.
- Where do you work? **Type in job type and company name**
- **Lead Type: OTHER**
- **Sale Type : WEBINAR**
- I want to remind you the verifier is just verifying that all this information is accurate.
- On this page they will read the legal version of what I told you about the Affordable Care Act and pre existing clause and that I went over this with you and that you understand everything.
- Then they will move on.

Page 2 FAMILY INFORMATION:

- **Confirm all information is accurate.**

- **If there are kids** show the underwriting guide Height/Weight chart to parents and have them pick a height/weight inside of the scale.

Page 3. Payment Mode Selection

- And what date do you want this policy to start? **LET THEM ANSWER**
- I will stress to you that you **WILL NOT BE CHARGED UNTIL THIS DATE.** (Type the start date in)

Page 4: CURRENT AND PRIMARY COVERAGE:

1. They will ask if you currently have insurance? **IF YES** They just want you to understand this is replacing it. Also do not cancel your other insurance until you get approved for this.
2. Do you have life insurance currently? **IF YES** They just need you to understand this is not replacing your life insurance **OBVIOUSLY HAHA**

Page 5 PRIMARY COVERAGE SELECTION:

Click "Calculate Total Base Premium" to get the price and click "Next"

Page 6 Other Coverage Selection:

Dental: Guess which they will BUY/NEED.

- Do you need or want dental?
- Do you go to the dentist every 6 months? **If they dont they may not need the dental plan.**
- The dental plan is the United PPO.
 1. **Saver about \$30/m per person (cheap people)**
 - \$0 deductible
 - Free preventative visits, deep cleanings, x-rays, and exams twice per year or every 6 months with no waiting period
 - 60% off Basic surgeries, tooth extractions, fillings, and general anesthesia after **1 month's wait.**
 - No major coverage
 2. **Saver Plus about \$40/m per person (most common)**
 - \$0 deductible
 - Free preventative visits, deep cleanings, x-rays, and exams twice per year or every 6 months with **no waiting period**
 - 70% off Basic surgeries, tooth extractions, fillings, and general anesthesia after **1 month's wait.**
 - 60% off major dental work like Root canals, Crowns, and Bridges after **1 year wait**
 3. **Premium about \$45/m per person (Braces)**
 - \$0 deductible
 - Free preventative visits, deep cleanings, x-rays, and exams twice per year or every 6 months with no waiting period
 - 80% off Basic surgeries, tooth extractions, fillings, and general anesthesia after **1 month's wait.**
 - 70% off Braces, Root canals, Braces, Crowns, and Bridges after **1 year wait**

Vision:

Do you wear glasses or contacts? **If no they don't need to pay for it unless they want to.** It can not be added later. Insurance company loses money with this plan

- Spectera Network PPO Largest available network \$12 per person Free eye exam every year \$200 towards contacts \$150 towards frames and \$10 copay then 100% coverage for any lenses

Page 7 Association:

- **IF APPLICABLE LIKE OTHER FAMILY ON A DIFFERENT POLICY OR KIDS THAT ARE NOT ON THIS POLICY**
- You can add dependents or spouses to the association for free.
- This is the Teledoc service, AD&D, and Accident Benefit.

Page 8 PAYMENT/BANKING INFORMATION PAGE:

- Alright (____), so the last part is to enter in a form of payment.
- I will stress again everything is voided until your start date and you authorize it on the call.
- Whenever you are ready we can start with your routing information.
- Alright, and the account? **(Click box same as primary for billing address)**
- Your name is on this account to authorize this right? **LAUGH**
- Okay So I will stress again they will not charge you until the start date and you get approved.

Take Picture of banking info: MAKE SURE SOUND OFF ON PHONE.

Page 9 COMMISSION: click "Next"

Page 10 SCHEDULE VERIFICATION CALL:

- Okay, now we will schedule your verification call. The call is like 15 minutes long and the next availability is XXX. Does that work for you? **LET THEM ANSWER** Perfect!
- Now on this call you do not want to mention anything other than what we put on this application. We DO NOT want to have conversations with them. Stick to just answering questions and verifying that this application is accurate.

I will text you the call center's contact card. **Send the verification call contact card** Can you check for that and save it to your contacts? This is a giant call center and if you do not save the contact your phone will probably treat it like spam. It is important that you get this added to your contacts. **(Confirm they added it)**

Page 11 - THE SUMMARY PAGE:

Scroll down and confirm Price with them and the one time start fee.

Ending:

- So that's it for now.
- Get that call completed and we will have an answer within 24 hours.
- As soon as I get an answer I will reach back out and help you get everything set up. Thanks again. Talk soon! Bye Bye