**Medicare and Med-Supplement & Scripts**

**SCRIPT #1**

Hi this is \_\_\_\_\_\_\_\_\_\_ with \_\_\_\_\_\_\_\_\_\_\_\_ here in \_\_\_\_\_\_\_\_\_\_\_\_. We are surveying Medicare customers to let them know the rates have changed in \_\_\_\_\_\_\_\_\_\_ county and we just need to ask you a couple of questions.

Do you have part A and B Medicare?

Do you have a supplement plan?

OK, great are you interested in saving money on your Medicare plan?

Thank you, Mr. Agent will follow up with you within 2 days to see if you can save money, is that OK?

Repeat agency name and agent name.

**SCRIPT #2**

Note: Not to be used for MA/MAPD or PDP sales.  Medicare Supplements only.

Medicare Insurance Supplement Script – Appointment Setting

Is \_\_\_\_\_\_\_\_\_\_\_\_  home?”

“Hi \_\_\_\_\_\_\_\_\_\_\_\_ , \_\_\_\_\_\_\_\_\_\_\_\_  here, how are you today?”

“Great, the reason I’m calling is that I am reaching out to all people turning 65 in the next year because of the transition onto Social Security and Medicare for most Americans… \_\_\_\_\_\_\_\_\_\_\_\_ , for whom I am calling, has been educating people nearing 65 for nearly 20 years, and would like to find 15 minutes to introduce himself, give you a card at some point in the next week.”

“I realize that between direct mail and other phone calls, you are more than likely getting bombarded with companies and insurance agents wanting to talk with you.  We are different.  Because we have been doing this a long time, we just want to introduce ourselves, talk a little bit about social security, Medicare, and Medicare supplements, and that is all.  Its a process, and we know this is a big point in everyone’s life so we approach it different.  If you have 15-20 minutes, it would be worth your time to meet \_\_\_\_\_\_\_\_\_\_\_\_ .”

Medicare Supplement Script Hi (Lead Name)? This is (Rep Name) with Medicare Supplement Solutions. We are giving you a call because of the recent rate increases to the Medicare Supplement plans. You do have a Medicare supplement, right? Great! We want to make sure that you are not affected of these rate increases so what we will do is have our Medicare supplement specialist give you a call back in the next day or two to make sure you are not overpaying. Would morning or afternoon be better for you? Oh by the way, do you know about how much you are paying for your Medicare supplement? Approximate amount (Ball Park? Does not need to be the exact amount.)? IF THEY DON’T KNOW IT: Are you paying more than $100 per month? IF THEY HAVE NO IDEA: No problem, do you know which company your coverage is with (What’s the name of the company on your insurance card you show the doctor)? STILL NO: That is perfectly fine, we’ll have the Medicare supplement specialist give you a call back in the (morning/afternoon) Thank you and goodbye for now.

**SCRIPT #3**

Hi, is [name] there?  Hi, Mr./Ms. [name] this is [agent name] from [Consumer Insurance Advocates].  I was asked to give you a quick call because our records indicate that you’re turning 65.

*WHAT RECORDS?*

*Our Certified Medicare Specialists have a database of everyone turning 65.*

Have you received your award letter from Medicare?

(if yes) Great!

*WHAT LETTER?*

*By now you should have received a letter from the Social Security Administration about your Medicare benefits.  You didn’t get that?*

Mr./Ms. [name], I work with Medicare beneficiaries like yourself to help them understand how Medicare works *and* to make sure you’re getting all the benefits you can like help lowering your prescription drug cost.

If there is an objection, use any of the options below:

*We need to discuss all of your options, including:*

§  *[Medicare Supplement plans, which help provide for expenses not covered under original Medicare.]*

§  *[Senior Dental plans, which are specifically designed for seniors with no restrictive networks and a generous choice of benefits.]*

§  *[Hospital Indemnity plans, which pay for unplanned expenses that are not covered by your regular health insurance.]*

§  *[First Diagnosis Cancer plans, which following a diagnosis of cancer, will pay you a lump sum benefit that can be used however needed.]*

§  *[Final Expense plans, which are a simple solution to final expenses even if you have had difficulty obtaining coverage in the past.  And I’m sure you know Social Security only provides $255.]*

I would like to drop by (day of the week) with some *very* important information.

Is morning or afternoon better for you?

OK – be sure to write down that [agent name] from [health plan] is coming by tomorrow between [time 1] and [time 2].

You’re still at [confirm address] right?

Are you married?

(If yes be sure spouse will be there)

(If no)  Is there anyone who helps you make your health care decisions?

Will that person be there tomorrow?

(If not find a time when they will be)

If there’s anyone you feel comfortable with that you’d like to have with you please feel free to    invite them over.

I’ll see you [date] [time].  Have a great day!

**SCRIPT #4**

(Smile when you dial. It shows)

Good (morning, afternoon, evening) is (Mr./Ms.) (client’s name) available?

Hello (Mr./Ms.) (prospect’s last name), my name is (agent’s name). I am an agent representing

United of Omaha Life Insurance Company.

Do you have a minute to talk about your Medicare supplement insurance needs?

IF “YES”, you have their permission to continue.

Thank you. I recently mailed a (flyer, letter, postcard or self-mailer) about United of Omaha Life

Insurance Company’s Medicare supplement plans to you.

Now, I’m following up to ask if you’d like to meet with me so I can answer your questions. I can

also tell you how Medicare supplement insurance plans can address your health care expenses that

may not be covered by Medicare.

Would (date or time) be good for you or (date or time) be better?

Thank you.

IF “NO”:

Would (date or time) be better for you?

IF the response is still “NO”:

I can appreciate your reluctance. When you know the facts on Medicare’s benefits, you can make an

informed decision on supplemental insurance that could help you pay the expenses that may not be

covered by Medicare. You are under no obligation to buy a plan from me.

IF the response is still “NO”:

Thank you for your time.

**SCRIPT #5**

Hi,\_\_(prospects name)\_\_\_\_\_\_, this is (agent name) over here at (agency principal name) office of Senior Insurance Solutions. (agency principal name), asked me to give you a call today. You still live at \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, correct? And,\_(prospects name\_\_\_\_\_\_\_ you’re still on Medicare and have a Medicare Supplement, as well? Is that right? Great! Well, the reason for my call today is that we were sent your name as a Medicare recipient. And, with all the recent changes in Medicare and Medicare supplements, (agency principal name) needs to make you aware of the new changes with Supplemental benefits that have taken place, after the first of the year for folks on Medicare, which can provide you with much lower monthly premiums, …now approved for folks here in \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_(State you are calling). Many of our Medicare members that Chris has already spoken with,… have already been able to save as much as $50 to $100 a month with these “new cost savings plans” once Chris talked with them. And,…in today’s economy that is a savings everyone needs to be aware of “now”! Chris is talking with many seniors right in your area this \_\_\_\_week\_\_\_\_ (or next few days, whichever is works best). Chris wants to also give you a call and go over these new changes with you. He only needs a few minutes of your time to explain the new benefits,… so that you are kept up-to-date on all the recent supplement changes. He can call you \_\_\_\_(Prospect Name)\_\_\_\_\_, in the mornings, afternoons or early evenings. Which of these times is best for you? Okay! Mornings? Great! (Whichever time they select,…then, ….narrow it down to half- hour time-frame). How about between 9:00-9:30AM? That’s best time for you? Perfect! Chris will definitely be calling you on \_\_\_\_\_Day\_\_\_\_\_\_ at \_\_\_\_Time\_\_\_\_\_\_ to go over these newest benefits changes with you. He keeps a v schedule, so please mark your calendar as a reminder. Thank you \_\_\_\_\_Prospects Name\_\_\_\_\_. Again, my name is \_\_\_(Assistant’s Name )\_\_\_\_\_. It was a such pleasure talking with you today. Thank you so much for taking my call. I will tell Chris that I spoke with you and you are expecting him to call you this coming \_\_\_\_\_\_Day\_\_\_\_Time\_\_\_\_\_\_. Now,…Did you write down his name and the time he will be calling you? Please do that. He keeps a very busy schedule, so please mark your calendar, as a reminder. This is one call that you can’t afford to miss. (Go over name,day & time again with them). Have A Blessed Day! (……or can say Have A Wonderful Day)

**SCRIPT #6**

“Hi, this is Ben with ABC Insurance, I’m calling about your Medicare supplement insurance policy. Would you be interested in lowering you premium significantly without any change in your coverage?

If they are open to talk, go over how Medicare plans from different companies all have the same benefits, how any med supp is accepted by providers who take Medicare, and why paying more for a plan doesn’t get you any “extra” protection.

**SCRIPT #7**

Hi this is \_\_\_\_\_\_\_\_\_\_\_ from over here at \_\_\_\_\_\_\_\_(Agent)\_\_\_ office \_(Agent)\_\_\_ and I

were just talking about you and he asked me to give you a call as he thinks he has some

good news for you. Are you still at \_\_\_\_\_\_\_\_\_(Address)\_\_\_\_\_ OK great

I am sure you are aware of all of the recent changes with Medicare, based on these new

changes there have been new Medicare supplement plans with much lower premiums

now approved here in \_(state)\_\_\_\_. Many Medicare members have already taken

advantage of these new cost saving plans. The new plans are available to you to enroll in

right now.

Now \_\_\_\_(Agent)\_ would like to get this information to you so you will be properly

informed and up to date on all of the recent Medicare supplement changes.

Now, \_\_(Agent)\_\_\_\_\_\_ will be spending time with many seniors right in your

neighborhood this week and would like to call and go over the new benefit changes with

you. \_\_(agent)\_\_\_ has some time available on \_\_\_ day at \_\_\_\_ time or \_\_\_ day at \_\_\_\_

time which would work out for you?

Ok Great

I need to ask just a few quick questions to make sure \_\_\_\_\_\_\_\_\_ can give you the best

quoting information

1. Is this for you or you and your spouse

2. What is your spouses name

3. What is your age? Spouses age?

4. Do you use tobacco of any sort? How about your spouse?

5. Do you have a savings and/or checking account?

6. What is your favorite hobby?

Ok real quick just to confirm you are wanting a call back from \_\_\_\_\_(Agent)\_ the

licensed Insurance agent here at the office to provide you with additional information and

a free Quote for the new Medicare supplemental plan just approved here in

\_\_\_\_\_\_(State)\_\_\_\_\_. Now \_\_\_\_\_(prospect name)\_\_\_\_\_\_ , \_\_\_\_\_(agent)\_\_\_\_\_\_\_ is very

busy during this open enrollment period so please mark this on your calendar and make

sure you don’t miss his call at this time.

Thanks for your time have a blessed day!!!

**SCRIPT #8**

Hi, is [name] there? Hi, Mr./Ms. [name] this is [agent name] from [ ]. I work with Medicare beneficiaries here in \_\_\_\_\_\_\_\_\_\_ and I received your request for information pertaining to the Medicare benefits you are entitled to and our records indicate that you’re turning 65. WHAT RECORDS? We mailed to retirees or soon to be retirees that are turning 65 and I received a postcard that you requested additional information. Mr./Ms. [name], when do you turn 65? Mr./Ms. [name], I work with Medicare beneficiaries like yourself to help them understand how Medicare works and to make sure you’re getting all the benefits you are entitled to. If there is an objection, use any of the options below: We need to discuss all of your options, including: § [Medicare Supplement plans, which help provide for expenses not covered under original Medicare.] § [Senior Dental plans, which are specifically designed for seniors with no restrictive networks and a generous choice of benefits.] § [Hospital Indemnity plans, which pay for unplanned expenses that are not covered by your regular health insurance.] § [First Diagnosis Cancer plans, which following a diagnosis of cancer, will pay you a lump sum benefit that can be used however needed.] § [Final Expense plans, which are a simple solution to final expenses even if you have had difficulty obtaining coverage in the past. And I’m sure you know Social Security only provides $255.] I would like to drop by (day of the week) with some very important information. Is morning or afternoon better for you? OK – be sure to write down that [agent name] from [your agency] is coming by tomorrow between [time 1] and [time 2]. You’re still at [confirm address] right? Are you married? (If yes be sure spouse will be there) (If no) Is there anyone who helps you make your health care decisions? Will that person be there tomorrow? (If not find a time when they will be) If there’s anyone you feel comfortable with that you’d like to have with you please feel free to invite them over. I’ll see you [date] [time]. Have a great day!

**SCRIPT #9**

“Hi Mr./Mrs. Smith
My name is \_\_\_\_\_\_\_, I am an independent Insurance agent that specializes in Medicare health insurance based out of \_\_\_\_\_\_\_.
I am calling you today to see if I can possibly help you better your current situation by either saving you money on the same plan you have or by getting more benefits for the same price. Being an independent agent allows me to work for YOU instead of the numerous insurance companies I am contracted with. I have my quote engine with 22 companies ready for you but I just need a little information before I can run it.
What type of Medicare approved health insurance do you currently have?

**SCRIPT #10**

Age-in Script Hi, is [name] there? Hi, Mr./Ms. [name] this is [agent name] from [ ]. I work with Medicare beneficiaries here in \_\_\_\_\_\_\_\_\_\_ and I received your request for information pertaining to the Medicare benefits you are entitled to and our records indicate that you’re turning 65. WHAT RECORDS? We mailed to retirees or soon to be retirees that are turning 65 and I received a postcard that you requested additional information. Mr./Ms. [name], when do you turn 65? Mr./Ms. [name], I work with Medicare beneficiaries like yourself to help them understand how Medicare works and to make sure you’re getting all the benefits you are entitled to. If there is an objection, use any of the options below: We need to discuss all of your options, including: § [Medicare Supplement plans, which help provide for expenses not covered under original Medicare.] § [Senior Dental plans, which are specifically designed for seniors with no restrictive networks and a generous choice of benefits.] § [Hospital Indemnity plans, which pay for unplanned expenses that are not covered by your regular health insurance.] § [First Diagnosis Cancer plans, which following a diagnosis of cancer, will pay you a lump sum benefit that can be used however needed.] § [Final Expense plans, which are a simple solution to final expenses even if you have had difficulty obtaining coverage in the past. And I’m sure you know Social Security only provides $255.] I would like to drop by (day of the week) with some very important information. Is morning or afternoon better for you? OK – be sure to write down that [agent name] from [your agency] is coming by tomorrow between [time 1] and [time 2]. You’re still at [confirm address] right? Are you married? (If yes be sure spouse will be there) (If no) Is there anyone who helps you make your health care decisions? Will that person be there tomorrow? (If not find a time when they will be) If there’s anyone you feel comfortable with that you’d like to have with you please feel free to invite them over. I’ll see you [date] [time]. Have a great day! The Medicare Store. For Agent Use Only. OVERCOMING OBJECTIONS SEND IT NOT INTERESTED DON’T WANT SOMEONE COMING TO MY HOUSE DON’T WANT/ NEED ANYTHING Mr./Ms.[name] I understand you’re probably very busy and I am, too. We always like to extend the courtesy of a personal visit so you will be able to completely understand all the benefits you have coming and get all your questions answered at once. That makes sense, doesn’t it? (Get a yes and choice close). Mr./Ms.[name] I understand you probably know a lot about Medicare. All I want to do is share with you all of your Medicare options, answer any questions that you may have, and help you make the right decision, based on what your needs are. If [date/time] isn’t inconvenient, I’ll be back in your area again [date/time] and [date/time]. Which day is best for you? Mr./Ms.[name] I understand you don’t feel comfortable about a stranger coming into your home and I don’t need to. We can talk on your porch or meet somewhere for a cup of coffee. Better yet, why not invite a close friend or loved one over. Is morning or afternoon better for you? Mr./Ms.[name] I understand you have everything you need and we may not be able to help you get more benefits. The fact is most Medicare beneficiaries, like you, aren’t getting all the benefits that they’re The Medicare Store. For Agent Use Only. entitled to get. It makes sense to make sure you’re not one of them, doesn’t it? If [date/time] isn’t convenient, I’ll be back in the area [date/time] and [date/time]. Which is better for you?

**SCRIPT #11**

Hello,

My name is \_\_\_\_\_\_\_\_\_\_\_\_\_, and I am an insurance agent with Bankers Life and Casualty Company in (City).

The reason I’m calling is because my company recently sent information to you regarding the annual changes in Medicare deductibles and coinsurance amounts.  Because you did not respond, I am following up with you.  I’d like to set up a meeting with you to discuss Medicare Supplement insurance products that are available through another company that I represent, Colonial Penn Life Insurance Company.

If Yes:

I have the information ready for you, but I need to confirm your address.  Is it \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_?

Ok, I will be in your area on \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.  I have an opening at \_\_\_\_\_\_\_\_\_\_\_\_\_ or \_\_\_\_\_\_\_\_\_\_.  I need to make sure that both you (and Mrs./ Mr. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_) will be there.  Which time is better for you?

Great!  I will see you at \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ on \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.  I look forward to meeting you (Name/ both).

Of course you understand, Mr./ Mrs.  \_\_\_\_\_\_\_\_\_\_\_\_\_\_, that Colonial Penn, Bankers Life or their agents are not affiliated with or sponsored by the US Government or the Federal Medicare Program.

If NO:

Thank you for your time, and I hope you have a wonderful day.  (Hang up the phone).

**SCRIPT #12**

Good (morning/ afternoon/ evening).  My name is \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, and I am an insurance agent from Bankers Life and Casualty Company.  How are you today?

The reason I am calling is because I have the information you requested on the annual changes to Medicare deductibles and co payments; and how this may affect you for hospital stays and doctor visits.  The information will help illustrate some insurance solutions that can help through Medicare Supplement products that are available through another company I represent, Colonial Penn Life Insurance Company.

If YES:

First, I need to confirm your address.  Do you live at \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_?

I will be in your area \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ and need to make sure that you will be there.  Is there a (Mr. / Mrs.)?

I have an opening at \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ (time) or \_\_\_\_\_\_\_\_\_\_\_\_\_\_ (time).  Which one will work for you?

(Proceed to confirm the appointment)

Great!  I will see you at \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ on \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.  I look forward to meeting you (Name/ both).

Of course you understand, Mr/Mrs. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, that Colonial Penn, Bankers Life or their agents are not affiliated with or sponsored by the US Government or the Federal Medicare Program.

If NO:

Thank you for your time, and have a wonderful day.  (Hang up phone)

**SCRIPT #13**

Hi, my name is (agent name) and I’m an insurance agent with Bankers Life & Casualty Company.  The reason for my call is that I understand that you will be turning 65 (in a few weeks) or (in a month, etc.) and that you have an interest in Medicare Supplement and retirement products.  Is that correct?

Mr/ Mrs \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, I specialize in helping people like yourself understand Medicare benefits and Medicare Supplement insurance options.  I’ll be in your area and would like to meet with you to discuss Medicare Supplement products that are available through another company I represent, Colonial Penn Life Insurance Company.

I’ll be in your area \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.    I have some time on \_\_\_\_\_\_\_\_\_\_\_\_ (Time) or \_\_\_\_\_\_\_\_\_\_\_ (Time).  Which time is best for you to get the information?”

“Ok, I’ll see you then.  Of course, you understand Mr./ Mrs. / \_\_\_\_\_\_\_\_\_ that Bankers Life, Colonial Penn or their agents are not affiliated with or sponsored by the US Government or the Federal Medicare Program.”

**SCRIPT #14**

Hello Mr./ Mrs. \_\_\_\_\_\_\_\_\_\_\_\_\_\_, My name is \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.  I am an insurance agent with Bankers Life and Casualty Company right here in \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.”

“The reason I am contacting you is my company recently sent you a package in the mail on the annual changes in Medicare deductibles and co payment amounts and information on the fact and fiction of nursing home costs and how a Medicare Supplement policy and Long Term Care insurance policies may fit into a solution for you.  I noticed you didn’t request your free booklet and I wanted to go ahead and get that information out to you today but wanted your permission first.”

“This is No Cost or obligation.  I am mailing some to your neighbors and saw that you had no responded.”

(If soliciting a Medicare Supplement policy) “Medicare Supplement Plans are available through another company that I represent, Colonial Penn Life Insurance Company.  Please understand Mr. / Mrs \_\_\_\_\_\_\_\_\_\_\_\_\_\_, that Bankers Life, Colonial Penn or their agents are not affiliated with or sponsored by the US Government or the Federal Medicare Program.”

“May I verify your address?  Your address is:”

“Now, once you get this, if you have any questions, please call me.”

Have prospect write your name and number down.

**SCRIPT #15**

1. Opening,

“Is this Mr/ Mrs. \_\_\_\_\_\_\_\_\_\_\_\_\_?”

“Hi, this is \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.  I’m an Insurance Agent with Bankers Life and Casualty Company here in \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.  Can you hear me?”

“The reason I’m calling, Mr. / Mrs. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, is that Bankers recently mailed you some information regarding the changes to Medicare and Long-Term Care.  Do you remember getting that?”

1. “No,” or “I don’t remember, “say:

I understand.  Well, let me double check my information to make sure I have the right person.

Now, this is Mr./ Mrs. \_\_\_\_\_\_\_\_\_\_\_\_\_\_?

And you live at (verify the address)?

Mr./ Mrs. \_\_\_\_\_\_\_\_\_\_\_\_\_.  I have that information for you, and I’ll be providing it for you on (day) either in the morning or afternoon which do you prefer? I can see you at (time) or time).  What time’s best for you?

1. Yes

Great.

Mr./ Mrs.  \_\_\_\_\_\_\_\_\_\_\_.  I have the follow up information to what Bankers sent you.  I’ll be providing it for you on (day) either in the morning or the afternoon.  Which do you prefer?  I can see you either at (time) or (time).  What time’s best for you?

Can’t you just mail it?

“Mr. / Mrs.  \_\_\_\_\_\_\_\_\_\_\_\_\_.  Bankers tried that once, and you didn’t get it.  I wouldn’t want to do that to you again.  I’ll be providing it for you on (day) , either in the morning or the afternoon.  Which do you prefer?  I can see you either at (time) or time).  What time’s best for you?

Qualifying the appointment.

Ask, “Do you have a spouse?”  If Yes, make sure the spouse will be there for the appointment.  Verify the day and time of the appointment.  Mrs. Jones, please get your family calendar and a pen.  Tell me when you are ready.  My name is \_\_\_\_\_ and my cell number is \_\_\_\_\_\_\_\_\_\_\_ And our appointment is when? \_\_\_\_\_\_

Ask, before I hang up, what is the closes major intersection to your home?

Ask “Would you describe your home… single story, two story, duplex, apartment?

Ask what door should I use?

And last,  what color is your Medicare card?  Is it red, white, and blue or is it green?

**SCRIPT #16**

“hi judy this is \_\_\_\_\_ I’m with \_\_\_\_\_\_\_\_, and i was just calling because I see that you are in your open enrollment period for Medicare and was wondering if you have had the opportunity to sit down with someone who could provide you with the information that you will be needing. Have you had the chance to do that yet?…..Great, i will be in your neighborhood on \_\_\_\_\_\_ and \_\_\_\_\_\_ what day would be better for you?….. ok, and are you more of a morning person or and afternoon?…..”

**SCRIPT #17**

“hello, my name is Tammy. I am an independent insurance agent in your area specializing in senior medigap insurance. How are you today Mrs./Mr. ——? Did you know that some seniors in our area are paying too much for their medigap insurance? The thing about medigap insurance is that it is standardized. In other words, an “F” plan with company A is identical (by law) to an “F” plan with company B. The thing most people don’t understand is that all docs/hosps that accept Medicare (they all do) must accept any and all Medicare supplement plans. You see why it doesn’t make sense to pay more than you have to? Who do you currently have your coverage with? Most folks have a standardized “F” plan, is that what you have? well, the least expensive “F” plan in our zip code is with —- and it costs —- per month. I’ll be in your area tomorrow. Would the AM or PM be better for you? Before I come I need some brief health information from you. Are you as healthy as you sound? OK, I’ll see you tomorrow @ —, make sure to have your plan information ready”

**SCRIPT #18**

Hi, is this \_\_\_?
Great \_\_\_\_, my name is Kevin. I’m calling because I’m working here in \_\_\_\_ county saving folks money on their Medicare Supplements.
Are you currently on Medicare?
Wonderful, and do you have a Medicare Supplement?
Perfect- you’re the exact person I’m calling for.
Which company are you currently using?
That’s a good company. Have they raised their rates on you in the past year?
Uh huh.
It does look like I can save you some money.
Would you have some time tomorrow afternoon for a few minutes? I could come by and show you.

**SCRIPT #19**

Hello Sir/Ma’am my name is \_\_\_\_\_\_\_\_\_\_ I am with Warner Insurance. Did I catch you at a good time?

No. Alright, is there a better time for me to call you back? Mornings or afternoons.

Yes. Great, we currently represent 18 auto insurance companies. We know that the rates in NM are continuing to increase. We are just calling to see if we can give you a quote and see if we can save you some money.

No. I appreciate your time have a great day.

Yes. I know that you weren’t expecting this call. Do you have time for me now or should we call you back at a more convenient time.

It will take about 5 minutes to gather your information and then I would like to schedule a time to have the agent call you back.

**SCRIPT #20**

“Hi Mr./Mrs. Smith
My name is \_\_\_\_\_\_\_, I am an independent Insurance agent that specializes in Medicare health insurance based out of \_\_\_\_\_\_\_.
I am calling you today to see if I can possibly help you better your current situation by either saving you money on the same plan you have or by getting more benefits for the same price. Being an independent agent allows me to work for YOU instead of the numerous insurance companies I am contracted with. I have my quote engine with 22 companies ready for you but I just need a little information before I can run it.
What type of Medicare approved health insurance do you currently have?
(then i finally let them speak)
ANSWERS
“I have a medigap plan with Bankers life & Casualty”
“Thats great you decided to go with a medigap plan!!! If you check in your Medicare and YOU handbook on page 66 you will see that every single company that is approved to market medigap plans MUST have the same exact benefits and the only difference from company to company is the price and business practices of each company.(Quote 3 companies from the quote engine for the prospects same plan and let them respond before going into appt. setting script!)
Answer
“I have a Medicare advantage plan”
Thats great!!! There are many MAPDs available for OUR area, have you used [medicare.gov](http://medicare.gov/) web page to compare what mapd plans are available to you or did you just hear of one from a friend and sign up?
(wait for answer then encourage them to use all of the available resources they have to make sure they are receiving the most benefits for their $$$….resources are [medicare.gov](http://medicare.gov/) and ME!!!!)
(then take note of what MAPD they are on and stick them in the filing cabinet under AEP and revisit during AEP if no appt. on first contact)

**SCRIPT #21**

“Hi Mr./Mrs. \_\_\_\_\_\_\_\_\_\_\_\_. This is Steve with National Senior Resources here in Irving. I’m calling seniors in your area who want to save money on their Medicare Supplement Insurance, without any change in coverage. Would you be interested in a free quote today to see how much you can save?”

If they say YES…. I’d go on to ask some pre-qualifying questions.

If NO……”So you’re not interested in saving 30% or more on your Med-supp? This will only take a few minutes.”

**OBJECTIONS**

**“I’m very busy…”**

Mr./Ms.[name] I understand you’re probably very busy and I am, too.  We always like to extend the courtesy of a personal visit so you will be able to completely understand all the benefits you have coming and get all your questions answered at once.  That makes sense, doesn’t it?  (Get a yes and choice close).

**“I know all I need to know…”**

Mr./Ms.[name] I understand you probably know everything there is to know about Medicare.  And you probably know Medicare doesn’t cover dental and vision for example, right?  However, you may not know there is a way you may be eligible to receive these very valuable benefits.  If [date/time] isn’t inconvenient, I’ll be back in your area again [date/time] and [date/time].  Which day is best for you?

**“You’re not comfortable a stranger coming into your home”**

Mr./Ms.[name] I understand you don’t feel comfortable about a stranger coming into your home and I don’t need to.  We can talk on your porch or under your shade tree.  Better yet, why not invite a close friend or loved one over.  We might be able to help them, too!  Is morning or afternoon better for you?

**“I have all the insurance and benefits I need…”**

Mr./Ms.[name] I understand you have everything you need and we may not be able to help you get more benefits.  The sad fact is most Medicare beneficiaries, like you, aren’t getting all the benefits that they’re entitled to get.  It makes sense to make sure you’re not one of them, doesn’t it?  If [date/time] isn’t convenient, I’ll be back in the area [date/time] and [date/time].  Which is better for you?

**“Don’t remember sending in the card”**

“Mr./ Ms. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, my name is \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.  I am an insurance agent with Bankers Life and Casualty Company.  The reason for my call is to set a time to meet with you so that I can provide you with the information you requested about Medicare, Long Term Care and various options available to you with Medicare Supplement and Long Term Care insurance policies.  Medicare Supplement insurance products are available through another company that I represent, Colonial Penn Life Insurance Company.

(If soliciting a Medicare Supplement policy) Of course, you understand Mr./ Mrs./ that Bankers Life, Colonial Penn or their agents are not affiliated with or sponsored by the US Government or the Federal Medicare Program.

I’ll be in your area on \_\_\_\_\_\_\_\_\_\_(day/date)\_\_\_\_\_\_\_\_\_.  Would \_\_\_\_\_\_\_\_\_\_\_(time) \_\_\_\_\_\_\_\_\_or \_\_\_\_\_\_\_\_\_\_\_\_(time) be better for you?”

**I don’t remember requesting any information.**

“Don’t worry Mr./ Ms \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, that happens.  It could have been your (wife/ husband).  Mr. / Ms.  \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, many retired people I meet with are concerned about outliving their assets.  Is that a concern of yours?”

I think it is for most people.

“That’s the reason I want to get this information to you.  When we get together, I’ll show why this is such a concern for retired people.  I’ll be in your area \_\_\_\_\_\_\_\_\_\_\_\_\_.  Would (Time) \_\_\_\_\_\_\_\_\_\_\_\_ or \_\_\_\_\_\_\_\_\_\_\_\_(Time) be better for you?”

Confirmation:            Confirm address                   Basic Directions

                                    Will spouse be there?           Restate date and time

                                    Restate “reason to see”

**“I thought I would just get something in the mail.”**

“Mr./ Ms.  \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, my name is \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.  I am an insurance agent with Bankers Life and Casualty Company.  The reason for my call is to set a time to meet with you so that I can provide you with the information you requested about Medicare, Long Term Care and various options available to you with Medicare Supplement and Long Term Care insurance policies.  Medicare Supplement insurance products are available through another company that I represent, Colonial Penn Life Insurance Company.

I’ll be in your area \_\_\_\_\_\_\_\_\_\_\_\_\_ (Day/ Date) \_\_\_\_\_\_\_\_\_\_.  Would \_\_\_\_\_\_\_\_\_\_\_ (Time) or \_\_\_\_\_\_\_(Time) be better for you?”

(If soliciting a Medicare Supplement policy) “OK, I’ll see you then.  Of course, you understand Mr./ Mrs/ \_\_\_\_\_\_\_\_\_\_\_\_\_ that Bankers Life, Colonial Penn or their agents are not affiliated with or sponsored by the US Government or the Federal Medicare Program.”

**Can’t you just mail it to me?**

“Let me ask you Mr./ Ms. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, what did you have in mind when you sent in the request?”

I’m not really sure.

“Many retired people we talk to are concerned with outliving their assets.  Is that a concern of yours?”

I think it is for most people.

“I agree.  When we get together we’ll look at why this is such a concern for many people today.  We’ll go over what protection you have with Medicare and your Medicare Supplement insurance, and, more importantly what you don’t have covered.”

Confirmation:                        Confirm address                                                       Basic Directions

                                                      Will spouse be there?                           Restate date and time

                                                      Restate “reason to see”

**I have group benefits; I have chosen an HMO or I took a supplement with \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.**

“That’s great!  It’s good that you started planning.  Mr./Ms. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, there are still some areas that aren’t covered by MEDICARE or your insurance supplement to MEDICARE.  After we meet, I’m sure you will learn some information you were not aware of regarding MEDICARE and your coverage that may save you some money.  I have time at \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ or \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.  Which time is better for you?”

Go to Long Term Care

Key Points:

    “You owe it to yourself to sit down with me and get this information first- hand.”

|  |  |
| --- | --- |
| MAIL THE INFORMATION | M\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, we always like to extend the courtesy of a personal visit to make sure you completely understand the program and in the event you have any questions we can answer them for you. (\*Go to setting an appointment.) |
| WHAT’S THIS ABOUT? | M \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, this is an (idea, plan or concept) which is difficult to explain on the phone.  And I can show it to you much quicker than I can explain it over the phone.  I’d like to see you, so if you will grant me the courtesy of a meeting, I can explain properly what this is about (\*Go to setting an appointment.) |
| NO MONEY | M \_\_\_\_\_\_\_\_\_\_\_\_\_\_, that’s exactly what I want to talk to you about.  With the cot of living as it is, most (men and women) want to get the most they can for themselves and their family.  This (idea, plan, concept) is designed to help you do just that. (\*Go to setting an appointment.) |
| NOT IN THE MARKET | M \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, I’d have been surprised if you said you WERE in the market, but the ideas I have may still be of value to you.  (“Go to setting an appointment) |
| FRIEND IN THE BUSINESS | Well, M \_\_\_\_\_\_\_\_\_\_\_\_\_\_, I would also like to be considered your friend, and the idea I have could be worth money to you.  I’d like to discuss it with you and have the chance to meet you.  (“Go to setting an appointment.) |
| WASTING YOUR TIME | M \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, I’m willing to take that chance, because I feel that this (idea, plan, concept) is so valuable that the time invested will be well worth it for both of us. (\*Go to setting an appointment.) |
| NOT INTERESTED | M \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, you sound like a logical person.  Therefore, I’m sure you will agree that in order to make a fair judgment about an idea, you should know all the facts.  (\*Go to setting an appointment.) |
| NO NEED FOR INSURANCE | M \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, if you don’t need any insurance, I wouldn’t offer you any.  My concern is, wouldn’t it be a tragedy for you and your family, if this idea would be of value to you, and you didn’t even take the time to listen to it? (\*Go to setting an appointment.) |
| TOO BUSY | Perhaps, M \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, I’ve suggested an inconvenient time.  (\* GO to setting an appointment.) |
| WON’T BE IN | M \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, I assumed you would be busy.  That’s why I phoned first.  I didn’t want to drop in without an appointment.  Let me assure you, I will not take more time than you will give me. (\*Go to setting an appointment.) |
| LAST RESORT | Well.  M \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, I really would like to stop by and talk with you about (insert idea, plan, concept).  I really think it would benefit you or your family.  By your granting me the courtesy of a visit, you would at least have the benefit of knowing about (idea, plan, concept).  What you decide to do is, up to you.  The little time I need to explain this could be of great value to you and your family.  You really don’t have anything to lose.  (Go back to setting an appointment.)ORM \_\_\_\_\_\_\_\_\_\_, I understand how you feel.  You’re not sure if this (idea, plan, concept) would be of value to you.  Wouldn’t you agree that most of the (ideas, plans, concepts) you learned about were because someone shared them with you, either in person or in print.  With that in mind, if you’ll just grant me the courtesy of a brief visit, I’ll make you three promises:First, I’ll share at least one idea that you could use with your current insurance program.Second, I’ll take no more than 30 minutes.  AndThird,  I’ll not call back on you unless you feel it is of benefit to you.  Under these circumstance, may we get together on (day) at  (time) or would (day) at (time) be better. |

    **Good overall statement to make:**

“Most companies tell you what MEDICARE does cover; I’m going to educate you on those things that MEDICARE leaves you to pay.”

“I promise you I’ll only take 20 minutes of your time.  If I stay longer, it will be because I can answer the questions that you may have.”