Hello, my name is \_\_\_(Agents Name)\_\_\_\_ and the reason I am calling you today is to let you know there are price reductions available for Medicare supplement plans in your area.

You currently have Medicare right?

Great, and do you have a Medicare supplement? (They might say “No thanks, I’m already taken care of” or “not interested right now” If this happens, skip to next question)

You know I totally understand that, many of my clients first told me that until I shared with them they could save $40 to $80 dollars a month for the exact same Medicare Supplement. That equates to hundreds a year and in some cases over a thousand dollars a year in savings!

Many folks in (County) who have had their Supplement over a year have probably seen their monthly premiums go up.

Has that happened to you as well?

I have an awesome rate tool that can tell me within seconds who the lowest cost Medicare Supplement is in your area if you medically qualify.

Do you currently have Plan F, Plan G, or Plan N?

What is your current age? (check rate quote fast)

Our agency represents all the major insurance carriers like Aetna, Cigna, Mutual of Omaha, and United Healthcare.

Who do you have your plan with? (Whatever name they give, look it up on the quote tool to see what people enrolling today would be paying for that supplement)

I see that folks with (Carrier) plan in your area are paying around $$$ a month… which is REALLY HIGH… is that close to what you’re paying every month?

WOW … my rate tool says it’s one of the highest prices in your area. How long have you had that plan?

**NEXT STEP**

(Start Building Your Trust With Client By Telling Them About You. Use Your Presentation!)

My job, as a licensed agent, is to help educate and explain the confusing process that IS Medicare and make it easy to understand and navigate. I believe that if you treat people the right way, it comes back to you in one way or another plus I just really enjoy helping people.

My insurance lines of authority are Life, Health, Property and Casualty and I am **COMPLETELY** independent. This is a very important distinction that I make with all my clients because I want to make a point to show that I have **NO** loyalty to any company or any product, I only do what is in the best interest of the client.

Is your spouse on a Medicare Supplement as well? (what company, what age, and use their current price position and hook, especially if different companies without spouse discount)

**Fast Quote & Medical Takeaway**

Wow… my rate tool shows you can get the EXACT same Medicare Supplement Plan for only ($monthly) with (carrier) which would be a savings of ($yearly) if you medically qualify.

Now is there anything major in your medical history like Diabeties, Kidney Disorder, Liver Issues, COPD/Emphazemia, Heart Issues or needing assistance from a wheelchair or walker?

Are you currently taking any Medications? And what are you taking that for?

Can I ask, do you have email? (if “no” sell by phone only)

I ask because where other agents come to your kitchen table, I come to your computer screen. I want to share my computer screen with you so that I can show you the rate tool and insurance carriers that I am speaking about.

If you can open up an internet window I can quickly tell you exactly where to go to see my screen… tell me when you’re ready…

Do you see at the top of your screen where it says http://www and some address? Erase whatever is in there and type join.me

Are you there? Ok, great… I am going to use some technology to let you look over my shoulder and see my computer screen. Click on the top right where it says “Join Meeting” and “enter code” … go ahead and put in this secure code …. \*\*\*

**Now That You Are Sharing Your Screen, Go Through Presentation**

I appreciate you taking the time to look at my computer screen. Before we go any further I wanted to take a moment to let you know a little more about me and why I do what I do for a living.

Start Presentation

Show Yourself On Camera if Possible

Show Them Page 9 “Choosing a Medigap Policy Page 9, Section 2”

Show Rate Tool with Rate Increase urgency / Lock Quotes

Last thing I want to do is go through the underwriting questions to make sure you would qualify for this lower rate. Let me pull up the application and we can walk through it together.

(Walk into Underwriting Questions and once you are done, let them know you can have an effective date for the 1st of the following month. At this point you should be able to go into the closing if they have gotten this far.)