

Objection – I already enrolled in Medicare Advantage or Supplement?

Oh wonderful... which one?

I've heard that's pretty good but I think I have something better that will work for you.

Objection – Can you just send me info by mail?

Yes I could do that, however this option is costly both in time and money and once I show my clients how easy it is to share this important information online, they all tell me how happy they are that they took 5 minutes to review this information online with me. What is your email address? I can send you the link that takes you directly to my computer screen, it only takes about 30 seconds to send it to you. Remember, there is no obligation, my main concern is making sure you have all the latest information on what is happening in the Medicare market.

Objection – I thought I could only change my plan during a certain time of the year? Annual Enrollment Period or something?

That is true for certain plans, like your drug plans. With your drug plans you can only switch plans from October 15th through December 7th. But with your Medicare Supplement, you can switch anytime a lower Medicare Supplement comes into your area..... as long as you qualify through underwriting. I can tell you within 30 seconds if we can save you a substantial amount of money for the same exact insurance plan you have now..... what is your zip code?

Objection – What company are you calling about?

Well, (Big Name Insurance Company) is a brand new carrier to your area. It's a big strong financial secure company that has just come into your state. That is just one of many companies that we represent because we are an INDEPENDENT AGENCY. We work for you and are not employed by a specific insurance company. We do this so that we can always offer you the lowest premium for the exact same insurance. Since the government standardized the Medicare Supplement plans in the 1990's, a Plan F is the same, no matter which company offers it, the only difference is the price.

What do you currently pay for your Medicare Supplement? I can tell you in about 30 seconds whether we could save you a substantial amount of money or not. What is your zip code?

Objection – I have employer insurance?

Are you also on Medicare? – If no, ask "Are you 65 or older?" – If no move on. If yes see below:

I think it is important that we compare the cost of Medicare with a Supplement vs your group plan and also compare coverage including deductibles, co-payments, co-insurance and prescription drug coverage. I have saved many clients hundreds, if not thousands per year on many occasions when doing these comparisons. More times than not, Medicare with a Supplement ends up being a better option.

Objection – How do you know you can save me money?

There are always new Medicare Supplement companies that come into your state. 9 times of 10 they come in with a very competitive rate because they don't have any history of claims in that state. IT is the same Medicare Supplement Plan F or G that you currently have, same benefits, only difference is that we can potentially save you a substantial amount of money for the same exact plan. And unless you have switched Medicare Supplement insurance companies in the past 6 months, it is very likely that we can save you money. It only takes 30 seconds, and I only need to ask you 5 basic questions:

1. What is your zip code?
2. Obviously I can tell that you are a (Male/Female)
3. Are you a smoker or non smoker?
4. What is your age as of today?
5. Which supplement do you currently have and what is your current premium?

Objection – I like my plan and don't want to change!

That's great Mr. ____! That's great that you like your plan! Do you have Plan F or Plan G?

That's great that you like your Plan G, the new companies that have just come into your state have the exact same Plan G. You will not lose any Medical health benefits whatsoever because they are ALL Medicare plans. So you keep same Dr, same hospital, same benefits, but the rates are better than what you currently pay now. It only takes 30 seconds to find out, and I only need to ask you 5 basic questions:

1. What is your zip code?
2. Obviously I can tell that you are a (Male/Female)
3. Are you a smoker or non smoker?
4. What is your age as of today?
5. Which supplement do you currently have and what is your current premium?

Objection – What would I have to do to change plans?

That's the best part Mr. _____. It's very, very easy. To change plans we just have to ask you a few health questions to see if you would qualify to make a change. There's no physical exam, there's no paperwork to do, and we can do everything right over the phone in about 10 minutes and tell you whether you would potentially qualify. It's a very easy process.

Objection – My plan has paid all my bills and I am very happy with my plan.

That's great Mr. ____! Do you have Plan F or Plan G?

I'm glad that you like your Plan G with your current company! That's great, because all plans have to pay all the bills! They must! They have to because Medicare has standardized this process. And if a company doesn't pay the bills, they get in trouble with Medicare, and nobody wants to get in trouble with Medicare. So all companies pay the bills the same, the difference is that new companies that have just come into your state with the exact same Supplement offer better rates.

So while it's great that your company paid all the bills, all companies have to pay all the bills. What it comes down to, is what are you going to pay to have those bills covered? You could be overpaying.

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