**Medicare sales call scripts**

General practices to follow:

* The first 30 seconds of the call are most important
  + Opinions vary with this but I feel it is usually best NOT to ask “how are you today” or “How are you doing”
* Intro- “Hello (prospects first name)”
  + Don’t ask if they are there or if you can speak with them. Assume it is the person you are calling
* “This is “Your first name””.Keep in on a first name basis to start. No need for last name or company name
* “I am getting back to you about your request for Medicare plan information”
* “Let me confirm some information”. Confirm any identifying information such as address or something specific if they asked for it”
* Do not ask yes or no questions

So the beginning of the call would be

Hello Sue

This is Bob

I’m getting back to you about your request for Medicare plan information

Let me confirm some information. Your address is (their address) and you are looking for “if they put something specific on the lead”

**Mail reply card- Face to face appointment**

Hi Sue

This is Bob

I’m getting back to you about your request for Medicare Plan information

Let me confirm some information

I am local here in (town name) and will drop off the Medicare information. I’ll be there on (Pick a day) Should I drop it off in the morning or afternoon?

Objection to this: Say..

“I understand”

“Its my job to get you the information. What you do with it after that is up to you”

“Should I drop if off in the morning or afternoon?”

The whole point is to get in the door so don’t try to sell them on the phone

**Selling by phone with phone enrollment or online enrollment- online lead or some other type of response or inquiry from prospect**

“Hi Sue”

“This is Bob”

“I am following up about your inquiry on Medicare and Medicare supplement plans”

“How can I help you today?”

“Do you have a Medicare plan currently?”

“Do you have a Medicare Advantage or Medicare supplement plan?”

Note: The goal is to quickly figure out what they are looking for. If you can determine advantage or supplement, that will help.

Determine what type of plan they have or want: If they know the plan they want, review benefits and enroll them over the phone online

Not sure what they want: Explain the difference between Medicare advantage and supplement

“I can provide you with quotes right over the phone” Run quotes on Connect4Medicare or quote site

Find a plan they like “Ok we can get your enrolled today in about 10 minutes”. Lets get started.”

Note: If they do not have email you an do a telephonic enrollment if the company is available to enroll that way

Objection: Just mail me some information

"We do are enrollments and send information electronically. If you provide your email address I can email you some information.” Send them the email then while on the phone to confirm they have it

“I will give you some time to review them and can call you back on (pick a day) to go over it and ask questions” Is (day) better in the morning or afternoon?

**Turning 65 call script online or phone sales**

“Hi Sue”

“This is Bob”

“We received your name as somebody who will be joining Medicare soon and we would like to help guide you through the Medicare process.”

**They might ask how you got their number** - "...that information is publicly available and your name was on a list of those who might be having some frustration with all of the options available. That's where I can help."

“I can help you with Medicare A and B information and enrollment and explain all the plan choices to you. Your first step is A and B. Are you enrolled yet?”

If they are enrolled, move on to plan choices, if they are not enrolled, email them the link to get set up on A and B and set a follow up to talk about plan choices

Either way, email them value added things such as a guide on A and B benefits, IRMAA chart and a plan rate chart

Already have A and B “Are you planning on getting a Medicare supplement and drug plan”

If they want to talk about advantage, $0 premium plans or plans with extra benefits…: ”You are talking about Medicare Advantage plans, I can review those with you but need to send you an email to confirm you want to discuss them.”

Send electronic scope through connect4Medicare and proceed

**Note:** If cold calling t-65 lists , you cannot lead in with Medicare Advantage or Part D. You can only discuss supplements. If they want to discuss Advantage or Part D, send them a scope electronically. If it was an online lead or mail reply card you may talk about all product types (Advantage, Part D and supplement)