

From the moment you walk in the front door, it's very important you carry yourself with a lot of positive energy.

Before starting the presentation, you may actually want to establish control by asking for a drink of water or turning down the volume on the TV.

You always want to dictate where you sit... at a kitchen table, or at a desk.

They should know that you care about them, and that your purpose is to help fill their needs. They should be able to view you as a mirror image of themselves. In other words, you are just another person trying to help others.

You are not trying to sell them anything. You are trying to figure out their need. If you don't have something they need, then you won't get a commitment. If you DO have something they need, then it will be that much easier to get a commitment. The only way to find this out is to ask questions.

You need to be viewed as an educator... a “consumer advocate” to them. This education starts by showing them very easy to see and understandable facts. Prior to the appointment you will compile and take with you all of the necessary forms to enroll the client in the program that is right for them. Having all the printed forms ready, and then walking the client through them, will put the client at ease as they understand the coverage they are going to be applying for.

The **Income Guideline Sheet** shows them where their family's income falls. You want to circle their income level.

The **Coverage Type** pages show them the co-pay amounts they will be responsible for. You want to just touch on 3 or 4 of the major plan features such as co-pays for doctors, MRIs and emergency room visits.

Once they review the plan and are ok with it, explain what we will need to submit to the state and why?

Go over the **Eligibility Review Form** with them as this contains all of their personal information. It's pretty self-explanatory.

The next step is to collect **Income Verification**. Collect copies of pay stubs, tax information, and Social Security statements, etc.

The **State Training Manual** will help you determine what verifications are required in any of the situations you will run into such as child support orders, or pension statements.

Identity Verification is required. Collect Birth Certificates, Drivers Licenses or Passports to prove their citizenship and identity to the state.

The **Designated Representative Form** allows us to represent and talk to the state on the client's behalf so we can take care of everything without bothering them.

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The **Disclosure Form** explains the services we provide, and that use of our services is optional. But just like using a CPA for taxes, even though we could file tax returns on our own, we use their services because they have years of knowledge at expertise at their disposal.

And finally the **Draft Form** that allows us to charge a monthly fee for our services. We charge this fee because of the time and effort required to keep up with the ever changing programs. Once the client is approved by the state, we enroll them in their plan and help them choose a Primary Care Physician. If the state terminates them from a plan or sends them any correspondence during the course of the year, we are the ones that sit on hold for 3-5 hours getting problems fixed. We handle it all, making their lives simple and worry free. We also complete their yearly review as part of our services.

Once you have collected all the needed forms and satisfied the client's health care needs, it's time to make your secondary sale.

For instance, if we know they have no life insurance coverage (from our prior phone call) this is where we bring it up along with any other needs you may have uncovered.

Annuities

Remember when we look at their tax return or they told us about interest income, it has to have come from somewhere, let's find the source.

Life insurance

Remember ask about a need...

Do they own their home?

What about Mortgage Protection? If they don't, you know to ask them about income replacement.

Dental coverage

A very simple sale to add on

Disability insurance

Business owners, singles or families can be approached from different angles.

- Single people need the income to keep living
- Families - the spouse needs the money as he or she can't do the other's job
- Business owners - how much would it cost to have someone do their job

Auto Insurance / Homeowner's Policies / Etc.

These coverage's are easy to quote and everyone loves to save money, especially from the person who just helped them solve one of their greatest needs.

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There is a lot we can help with, but you need to keep it simple.

DO NOT GO FOR ALL OF THESE SALES AT ONCE! Look for the path of least resistance.

So, how do you transition? Here are some ideas.

Mortgage Protection

“Well, now that we have all your health coverage in order, I recall that you mentioned to me that neither of you currently have any life insurance coverage.

Let me ask you; do you own this home or rent?

You own it... that's great.

So what I'm going to do for you is the same thing I do for all Homeowners that I meet with, and that is to protect your mortgage so your family never has to worry about losing their home.

What is the payoff amount on your loan?”

From there, go right into the Mortgage Protection concept.

Income Replacement

For renters you want to go over all of their living expenses.

You want to ask, “If you had a dollar amount that you needed to survive every month, what would you say that amount would be?”

From there, you can transition into a Critical Period Concept or Protecting the Children until they are on their own; or any other need you may have uncovered.

The health sale is important of course, and you make a nice commission on it, but you can increase your income many, many times over with the secondary sale.