

HOSPITAL INDEMNITY PLAN SALES TECHNIQUES



SENIOR MARKETING
SPECIALISTS

GENERIC TRANSITION PHRASES

"I am going to ask you some questions that may sound a little bit different. I'm doing this to make sure we have all of your concerns covered as Medicare may not provide coverage for certain situations and I don't want you to be surprised should that happen."

"I am going to ask you some questions about topics that may be uncomfortable and not very enjoyable to talk about, but as your agent, it is my job to have these uncomfortable discussions NOW so that if or when any of these things should happen to you in the future, you are prepared for them, covered for any expenses they may present, and you are as comfortable as you can be THEN."

HOSPITAL INDEMNITY SPECIFIC TRANSITION PHRASES

"What do you currently have in place to cover you Hospital copays?"

"Mrs. Smith, you have the (insert name of MA plan) and that is definitely the right plan for your needs, however it does leave behind copays and deductibles that we have a way to help cover for you. Would you like to hear about it?"

"If it would be difficult to pay the premiums on the plan, just think how hard it would be to come up with (insert dollar amount for Cancer, Hospital, or Funeral expense)"

Bringing up Hospital Indemnity as you go through the summary of benefits on a MA plan. "Mrs. Smith, the daily copay is \$300 on this plan but we have additional coverage that will take care of that for you if you will remind me when we get through this application"

"By having a Hospital Indemnity plan you can rest assured know that (insert any of the covered services) will be taken care of for you so that you can just focus on getting better"

OBJECTIONS & REBUTTALS

Objection 1: I don't have the money/I can't afford that.

Rebuttal: I understand that money can be tight, but if it is difficult to come up with \$30-\$50 in premium each month, just think how difficult it would be if you had to pay for your hospital copays of (insert amount for their MA plan). Now wouldn't you be much more comfortable knowing that you wouldn't have to worry about paying for any of those additional costs?

Objection 2: Well I'm in good health now and don't need that, maybe I'll consider it later.

Rebuttal: And hopefully you stay in good health, but you never know when something can happen and you have to go to the hospital. And, unfortunately, if that were to happen then it would be too late to get this coverage and you would be forced to pay the full (insert amount for their MA plan) that your Medicare Advantage plan leaves you exposed too. Now why don't we go ahead and get you approved now.

Objection 3: What if I don't ever go to the hospital and use the plan?

Rebuttal: Well of course we hope that is the case, but as you get older the chances of having to go to the hospital increase, as well as the amount of time that you could spend there. And all of my clients who have had this plan and have had to file a claim because they have had a hospital stay have been so glad they were covered. They have thanked me for their coverage when they get a check from the company to cover their bills. I would much rather have my clients telling me that, than that they were in the hospital and then had bills waiting for them when they got home that they could have avoided.

