

# Phone Appointment Script

## Phone Objections

### The First and Most Important things to remember!!!

- You are trying to set an appointment to meet with the client, **not sell them, pre-qualify them or find out what they have over the phone!!!!**
- They don't know you, so **why would they tell you the truth** over the phone or give you all their information, you are a stranger who just called them!! (reply card or no reply card)
- you need to go and meet with them and **do a great warm up** so they feel comfortable with you!!!
- That being said, **I want you to stop here!! No really stop!!!** And re-read the last 3 sentences 1 more time slowwwwwly... until you understand that you are only calling to set an appointment! And not pre-qualify!!

When calling leads to set appointments, remember, YOU are calling to set an appointment to go out and meet with them, **TO- review their current "Medicare and You Book"** As well as see if they may qualify for any of the new programs that are now available to seniors thru the State of Illinois. (L.I.S to help pay their Part B premium, Tax exceptions they may not be aware of as there are 7) You are NOT calling to find out who they have their med sup thru.

**Do NOT, Do NOT,** discuss product or their current Medicare Sup / Medicare Advantage over the phone.. Remember we don't care who they have!! WE come out and do a Medicare Book review using our *FLIP BOOK PRESENTATION!!* (then we fill in the gaps and concerns with all types of products and it is your job to GO to the home and find the gaps.)

WE sell Life, LTC, Dental, Annuity, ect.. **So if they say, "I am all set!, I already have BC/BS, Humana, AARP, whoever!!,** **YOU RESPOND by saying, That is Great, but that is not why I am calling. I service your area and I am licensed by the State of Illinois, I've been assigned to you and my job is to come out and review the current "Medicare and You" book. You did get your current "Medicare and You book" this year, correct? (If they say, YES or NO, say) OK, sorry it is my job to come out and explain the changes AND I will need you to have your "Medicare and You book" out and a pen or highlighter if possible and I can see you on \_\_\_\_\_ or \_\_\_\_\_, what works better for you. After they pick a day, SAY, Do Mornings or Afternoons work better for you? And set the appointment.**

**If you only focus on talking about their Medicare sups or MAPD,** Can you tell me how much life insurance they currently have or don't have? Can you tell me if they need a Dental plan? Can you tell me if Cancer, Heart Attack or Stroke runs in their family? Can you tell me if they are interested in LTC? Can you tell me if they need a Hospital Indemnity plan? Can you tell me if they have money for an annuity? **THE answer is NO!!!!** Because you focused or got stuck on the call talking about their Medicare supplement or current Medicare plan..

You need to go out and earn their trust and do the "Medicare and You" Flip Presentation we gave you... SO focus on setting the appointment first and not answering questions. Once you are in their home you can do a warm up, get to know them and show them the flip book explaining some of the concerns with Medicare they will trust you a lot more than answering questions over the phone.

**REMEMBER, YOUR JOB IS to:** focus on making appointments for the week so you can go out and meet with seniors. **YOUR JOB IS NOT:** to see are willing to switch if you can save them money, or ask / answer questions over the phone.

**FIRST - Focus** on setting 3-6 appointments per day for 4-6 days a week. A FULL time Career!

**SECOND - Stick** to the fact that you are coming out to Review their "Medicare and You book" and go over the new changes!"

**THIRD - It will take 15 – 20 minutes** to review the changes and you need them to have their "Medicare book" out if possible.

**FOURTH – They may qualify** for New State Programs for Seniors as well as up to 7 tax exemptions if they qualify.

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### **MUST REMEMBER SENTENCES AND CONTROL QUESTIONS**

- **PRINT THIS AND KEEP THIS IN FRONT OF YOU WHILE ON THE PHONE SETTING APPOINTMENTS SO YOU CAN LOOK FOR A QUICK RESPONSE.**

1. I service the area and I'm licensed by the state. I have been assigned to you and my job is to come out and review the current "Medicare and You Book", you did get your current Medicare and you book this year correct?

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2. I understand, I'm just doing my job... as I mentioned, I service the area and you have been assigned to me. Is morning or afternoon better for you?

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3. You should be all set, if you didn't have Medicare you wouldn't have been assigned to me. Again my job is to come out and go over the "Medicare and You Book", as well as see if you qualify for any of the new state plans. Again, I will be meeting with other seniors like yourself. Do mornings or afternoons work better for you?

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*If 1, 2, or 3 from above don't work then and only then try 4 – 7 below, but first keep repeating 1, 2, or 3 staying away from benefits or products as long as you can. If not, you will get drug into an argument about their product's, they already have coverage, they don't want to change, they are all set, etc. Again they are talking about Medicare Supplement or Medicare Advantage, We Just Want To Set An Appointment To Do A Review.*

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4. Do you have the partial or complete plan?

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5. Did you but the basic or the comprehensive coverage?

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6. Did you buy a pre-package plan or did you build your own benefits plan?

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7. What do you like most about your plan? What do you like least about your plan?

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8. (MAPD CLIENTS ONLY) Changes are your health insurance plan leaves you with out of pocket expenses and co-pays. Have you looked into the new advantage plus plan for seniors that pays your out of pocket and co-pay medical expenses?