Medicare Sales
Script Samples

The Initial Phone Approach

Your first contact with the prospect or client is the beginning of the sales cycle. The purpose of the phone approach is to get the appointment or complete a transfer, not to get a lead to sign up for a new policy. After all, under Medicare guidelines you cannot enroll a beneficiary on an outbound call. This is important to keep in mind as you take a gentler approach at the outset. Too much information on the front end can cause a potential customer to feel pressure. This is not what you want. Instead of hurry or urgency, you want to project a sense of convenience.

Initial phone approach to set an **in-person meeting**

Agent: *Hello, this is (Name) with (Company Name). Is this (Lead Name)?*

I'm getting back to you about your request for the new information on our (Medicare Advantage/Supplement) options. I'm actually going to be in your neighborhood (tomorrow/other date) and can stop by to drop off the information you need and answer any questions you might have. It will only take about 15 minutes of your time and there's no cost or obligation to you. Are mornings or afternoons typically better for you?

Initial phone approach to set up a **follow-up phone call** after the discovery/qualifying call

Agent: *Hello, this is (Name) with (Company Name). Is this (Lead Name)?*

I'm getting back to you about your request for info on (Medicare Advantage/Supplement) options. I'd love to (learn more about your needs/connect you with a Medicare expert who can learn about your needs) and see if we can't save you some money on your healthcare. Would you have some time on (DATE) at, say, (TIME) or (ALTERNATIVE TIME)?

Initial phone approach to offer a free quote

Agent: *Hello, this is _(Name)_ with _(Company Name)_. Is this _(Lead Name)_?*

You recently requested a quote for _(Medicare Advantage/Supplement)_ plans. I'm just calling back to see how I can help.

OR, for example, on a cold call offering a free quote for Medigap plans:

Agent: *Hello, this is _(Name)_ with _(Company Name)_. Is this _(Lead Name)_?*

*I'm just reaching out because you may qualify for a rate reduction on your Medicare Supplement plan. Am I correct that you're currently on Medicare? _(If yes, proceed with qualifying questions.)_*

Drive more sales with Dynamic Scripting

Improve conversion rates, reduce onboarding time, and keep conversations in compliance with regulations by guiding your call center agents with customized sales scripts that adapt to the flow of each conversation and update in real time with your CRM.

Schedule a demo

Handling Objections to the Appointment

Respond strategically to objections to maximize your chances of getting a follow up meeting/ appointment scheduled. Follow one of the scripts below.

Prospect: *You need to see/talk to someone else.*

How to respond to an objection when trying to set an in-person meeting or **follow-up call**

Agent: *I understand these are often decisions made as a family. What do you think they would say if they knew you could save ($AMOUNT) every month and get the exact same coverage?*

IF POSITIVE:

Agent: *Great, then perhaps we could all sit down and talk. As I mentioned, I'll be in your area on (DATE). I'd really like to stop by and understand what you need. Do they have time available on (DATE) at (TIME) or (ALTERNATIVE TIME)?*

OR

Agent: *Great! I'll be glad to meet with/talk to whomever you recommend. (No Pause)*

As I mentioned, I'll be in your area on (DATE). I'd really like to stop by and understand what you need. Do they have time available on (DATE) at (TIME) or (ALTERNATIVE TIME)?

OR, IF OBJECTION PERSISTS:

Agent: *No problem. I'd be happy to talk to them when they have time available. If I could just ask you just a few general questions about your current situation that will help me prepare. (No Pause)*

(Proceed with qualifying questions)

Prospect: *Tell me about it on the phone now" or "I want to talk to a local agent*

Agent: *That's not a problem at all, (Lead's Name), but let's just make sure you qualify first.*

(Proceed with qualifying questions)

Prospect: *Send me the information.*

How to respond to an objection when trying to set an **in-person meeting**

Agent: *(PROSPECT'S NAME), I'd be happy to do that if it was possible. However, the companies won't allow me to mail out the information required. If I could come by for a quick 10-minute discussion, I can get you all of the specific information that's necessary and find the best option for you.*

As I mentioned, I'll be in your area on (DATE). Do you have time available at (TIME) or (ALTERNATIVE TIME)?

How to respond to an objection when trying to set a **follow-up call**

Agent: *(PROSPECT'S NAME), great, I'd be happy to do that. However, the material we have won't be personalized to your particular needs. With a quick 15-minute follow-up, a Medicare expert can gather the information required to give you a quote, with no cost or obligation to you.*

Are you available on (DATE)? Would you have some time at (TIME) or (ALTERNATIVE TIME)?

Prospect: *Too busy, vacation, etc.*

How to respond to an objection when trying to set an **in-person meeting**

Agent: *Okay, (PROSPECT'S NAME). I can certainly understand that, but I don't want you to miss out on this savings opportunity/miss out on the deadline to enroll. I'll also be in your area on (DATE). Could we go ahead and pencil something in for then?*

How to respond to an objection when trying to set a **follow-up call**

Agent: *Okay, (PROSPECT'S NAME). I can certainly understand that, but I don't want you to miss out on this savings opportunity/miss out on the deadline to enroll. May I call you back on (DATE]) around (TIME) or (ALTERNATIVE TIME)?*

Prospect: *I am not interested in changing carriers.*

Agent: *I understand you're happy with (Carrier Name). I also write a lot of policies for (Carrier Name), but I know many clients aren't very happy about the latest rate increase. Luckily, I'm able to connect them with another top-rated company with the same plan and qualify them at a much lower rate.*

Qualifying Your Medicare Prospects

So, you've made it beyond your initial hook. Maybe your prospect is interested in meeting in-person. Maybe they're holding out for more information. In any case, you need to ask the right questions and accomplish two things:

1. Show them the value, e.g., cost savings, that you can deliver with the plans you have at your disposal

2. Ensure that the prospect actually qualifies for one of these plans.

Underscoring the value of choosing one of your plan options is often the simplest task. At the end of the day, if you're able to deliver the same coverage at a lower monthly rate, most prospects will be happy to make the switch.

However, making sure that the switch is right (and possible) for them is more complicated. Your qualifying questions need to qualify prospects on the grounds of their healthcare needs, their health (i.e., whether they can pass underwriting), and their budget. The trick is getting this information you need efficiently while making sure that your prospects are comfortable enough to provide it. Because remember: Medicare prospects are never obligated under any circumstance to provide personal and health information over the phone.

Qualifying Questions

The exact qualifying questions you need to include within your Medicare scripts will vary according to the plans that you are able to offer. Nevertheless, these variations on openers can help you get on the right track before moving on to more particular questions about their health and their healthcare needs:

- "If you can provide me with some basic information about your current health and your finances, I'll be able to provide you with the best possible information about what plans will work best and save you money. Are you comfortable doing that with me now?"
- "Do you know about how much you're paying per month right now? The best premium I have for folks in your area is ($AMOUNT) , which would save you about ($AMOUNT) every month. Would you mind if I just ask you a few questions to see if you qualify medically to receive those savings?"
- "I see that you are with [Company] with a Plan F, is that correct? There are few carriers in your area that may save you money. All I need to know is your date of birth and whether you have used tobacco in the last few years to get us started saving you money."

Closing Questions

Sometimes the most important (and most difficult) questions to put to prospects and points to get across aren't those that help you qualify prospects based on their health and budget but based on their needs. Medicare agents needs to strike a delicate balance between uncovering helpful information and selling prospects on the benefits of a solution.

When deployed in the right moment of your script, the following questions and lines can be powerful Medicare sales tools: On the one hand, they can help you qualify your prospect's needs. On the other, they can help you push the prospect closer to conversion.

- Unfortunately, Social Security is never going to give you a raise. But with the best plan I have here for you, you'll basically be getting a _($AMOUNT)_ raise starting next month. How does that sound?
- What if I could show you how to reduce what you're paying every month while still keeping all of the same coverage you have today?
- This option would save you _($AMOUNT)_ starting next month. That adds up to [$AMOUNT] per year. What would you do with all that extra money going back into your pocket next year?

Using Voicemail

Leave a brief message the first time and don't ask them to call you back unless they know you or have requested information from your company. You shouldn't expect them to call you back.

After you've called a few more times over a week or so leave a second message. "It's _________. You requested information on lowering your Medicare costs, but we haven't been able to catch up over the phone. I just want to be sure we don't miss an opportunity to save you some money, so I'll call back later. Thanks!"

If you use an autodialer, a Smart Voicemail Drop tool allows you to create strategic automated voicemail cadences, customized to each drop, saving time and increasing callbacks.

Voicemail is just another obstacle and the best answer is persistence and determination.

There are no tricks and no easy way to get decision-makers on the phone. However, know this: every salesperson faces the same obstacles. In response, there are two kinds of people, those who look for an excuse and those who find a way.