

Health Insurance Sales Script Samples



Your first contact with a prospect kicks off the sales cycle. In fact, the first call is your best shot at getting them on the hook.

Agencies typically use their frontiers to confirm interest and qualifications, and successfully transfer them to an appropriate licensed insurance agent who can review actual plans with the policyholder.

They may not be ready to sign up on the first call. It may take time.

So, your initial approach needs to inject a bit of urgency without applying too much overt pressure. To do so, project a sense of convenience, an understanding of their needs, and confidence that you can help them meet those needs.



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

Although this approach has lost favor for many agencies, some health insurance sales calls strive to set an in-person appointment with a qualified insurance agent.

Sample Script

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

I'm getting back to you about your request for information on our newest health insurance 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 **qualify and transfer** a health insurance prospect

When a prospect fills out a form online expressing interest in your insurance plans, your call will focus on qualifying that policyholder for a transfer to a licensed insurance agent.

Sample Script

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

I'm getting back to you about your request for info on some affordable health insurance options. I know that with recent increases in healthcare costs, finding an affordable plan that offers the coverage you need can be tough and time-consuming.

With no obligation to you, we can create a custom plan that's tailored to your budget and care needs. If we can connect you with a plan you're happy with, would you be interested in getting covered today?

While initial openers can vary in their specifics, notice how this health insurance script example:

- Reminds a prospect of their interest

- References and alleviates common pain points (cost, difficulty)

- Projects convenience without pressure (e.g., "With no obligation to you...")

- Quickly clarifies prospect's interest level



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.

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Qualifying Your Health Insurance Prospects

Depending upon your offerings and preferred approach, you may wish to incorporate more direct qualifying questions rather than assess the prospect's readiness to convert.

Initial phone approach with **qualifying questions**

Sample Script

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

I'm getting back to you about your request for info on some affordable health insurance options. I know that with recent increases in healthcare costs, finding an affordable plan that offers the coverage you need can be tough and time-consuming.

We work with some of the country's top providers to connect people with the best possible care. With no obligation to you, we can create a custom plan that's tailored to your budget and coverage needs.

Our only requirements to get you enrolled are that you're under the age of 65 and are not currently enrolled in Medicare. Are you under 65 and not on Medicare?

If these are your only qualifying questions and the prospect qualifies, you can proceed with the attempt to transfer.

Sample Script

That's great, [Prospect Name]. Many of the providers we work with will be able offer you a lower monthly premium, and even lower prescription prices. If we can connect you with a plan you're happy with, would you be interested in getting covered today?

Additional Qualifying Questions

Every sales team qualifies prospects differently, and to different degrees.

After a “yes,” you may wish to transition from the above transfer attempt to additional qualifying questions. State something along the lines of “*Wonderful, I just need to ask you a few quick questions and then I’ll get our expert on the line.*”

Then, use the right combination of questions to confirm whether a prospect is a fit for the plans you’re offering and to gather information that may help your closing agent overcome pain points and successfully enroll them.

Sample qualifying questions

- Do you currently have a health insurance plan?
- What insurance provider are you with?
- Do you know what kind of coverage you have now? Is your network a PPO or HMO?
- How much is your current health insurance premium? What are your deductible and coinsurance?
- Are you self-insured or do you receive your coverage via your employer?
- Did you obtain your plan through the ACA marketplace or somewhere else?
- How old are you?
- Is anyone else besides you covered by your current plan?
- Are you looking for a plan that’s just for you or do you have family members that also need coverage?
- When are you looking for coverage to start?
- Do you ever reach your deductible?
- Do you or anyone else on the plan have a history of tobacco use?
- Do you take any prescription medicines?
- Are you or anyone on the plan looking to get pregnant in the next year?
- What is most important for you in a new plan?



Handling Objections

Respond strategically to objections to maximize your chances of getting a follow up meeting/ appointment scheduled.

Follow the sample scripts below.

Prospect: | “You need to see/talk to someone else.”

Sample Script | *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:

In-person meeting

Sample Script | *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]?*

Transfer

Sample Script | *Great! As I mentioned, we can create a custom plan that's tailored to your budget and coverage needs. And there's no obligation to you to enroll or make any decisions today. Can I connect you with one of our experts for a quick conversation?*

OR, IF OBJECTION PERSISTS:

Sample Script | *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 us understand your needs and prepare.” (No pause, proceed with qualifying questions.)*

Prospect: | “Send me the information.”

In-person meeting

Sample Script | *[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]?

Transfer

Sample Script | *[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 conversation, one of our health insurance experts can gather the information required to give you a quote, with no cost or obligation to you. Can I connect you with them today?*

Prospect: | “Too busy, vacation, etc.”

In-person meeting

Sample Script | *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?*

Transfer

Sample Script | *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. Can I connect you with one of our experts for a quick conversation today?*

Prospect: | “I am not interested in changing carriers.”

Sample Script | *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, we're often able to connect them with other top-rated companies with the same plan and qualify them at a much lower rate. Can I get you on the line with one of our experts now to see how we can save you some money?



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 attempted to reach them a few more times over a week or so, leave a second message with your contact information.

Sample Script | *It's _____. You requested information on lowering your health insurance costs, but we haven't been able to reach you. We don't want you to miss an opportunity to save money. So here's how you can reach us by phone so we can learn about your needs and help you select an appropriate health insurance plan. Call xxx-xxx-xxxx. We'll talk to you soon!*

If you use an autodialer, a **Smart Voicemail Drop tool** will allow 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. It's a numbers game though and persistence will pay off and gradually you will increase your book of business.



Two Key Points on Your Way to Sales Success

1. Compliance

Your script must include the appropriate language required by state and federal laws.

A Dynamic Scripting tool can help keep frontenders and closers on message and help you avoid hefty fines. It will automatically present the text they should be using.

And choose a technology partner with the tools to support outbound dialing that complies with state and federal laws. See **Convoso's Compliance Tools**

2. Contact Success

The best sales script on the planet is useless if you can't reach your leads.

Whether it's voicemail, Scam Likely and Spam Risk flags on your caller ID, a slow dialer, or poor lead management tools, many obstacles impact the number of leads you are able to reach.

So, do yourself a favor and make sure you have the best technology to drive your campaigns.



Find out how Convoso helps sales and lead gen teams reach more leads, faster, with a demo.

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