

FINAL ROOKIE SCRIPT

Hey (their name), it's (your name) with the health insurance, I see you were looking for quotes awhile ago? (NO PAUSE) I wasn't sure what you were looking for (let them answer) was that for just yourself, family, or small business? (let them answer)

How soon are you wanting this coverage to start?

SELF/FAMILY/BUSINESS

Ok, did your premiums go up, did you lose coverage, tell me about your current situation?

PREMIUMS INCREASED

1. Ok - what did your premiums go up to?
2. What was your plan running before it went up?
3. Was that through an employer or the marketplace?

LOST COVERAGE

1. Ok - when did it end?
2. Was that through the marketplace or an employer?
3. Ok, and what was the plan running you a month?

PLAN ENDING COVERAGE

1. Ok & when does your coverage end?
2. Was that through an employer?
3. What was that plan running you per month?

So when it comes to health coverage, there are really only 3 ways to get it! 1. Through the marketplace - so ACA/Healthcare.gov 2. Employer provided or 3. Private coverages which include short term/sharing and underwritten plans - which are based on your health...

HEALTH:

Ok (their name), would you consider yourself relatively healthy? The family? Any MEDICATIONS you or the family take regularly? (If Yes, any other medications? What medication, for what condition, who prescribes it (PCP/Specialist/Psych), How long?

How about any major pre-existing conditions (cancer, heart attack, stroke, diabetes type 1 or 2?), hospitalizations, surgeries in the past 5-7 years?

BUDGET:

As far as your budget goes, what are you currently paying? Was there a particular amount you needed to stay within? *(Don't sell the pen! Remember Age=Budget give big ranges ex: \$200-\$500)*

ARE YOU A TOBACCO USER? YES/NO

Now, (their name) is there anything else that you haven't mentioned that may show up in your medical history? I just want to make sure that anything pre-existing is covered.

POWER STATEMENT (their name), based on the information you've given me I BELIEVE that you may qualify for our private exclusive coverages that are reserved only for those with generally good health. Just to confirm, I have your zip code as...

Zip	Name	Age/DOB	Phone	Email	Doctors	D/V/L (L need Ht/Wt)

Great- let me grab my benefits specialist to review your options. /OR/Ok, I'm going to do some research with all our carriers- my next appoint is... will __ or __ work better? Ok great I'll send you a text and a calendar invite.