

PHONE REBUTTALS:

“ALREADY GOT IT”

Perfect, that’s exactly why I was reaching out. We just wanted to make sure you received your policy packet in the mail. Have you gotten that yet?

Yes, they do have packet - Perfect. Let me get this updated for you so you stop getting all these calls. (Do you remember) which one of our companies did we get you set up with? Perfect. Now, is there a reason why you went with one of our secondary companies? That’s typically for people with major health conditions like cancer or a recent heart attack, stroke. Have you had anything like that?

No Policy Packet - Okay... That’s probably why they had me reaching out. Let me try to get this re-sent for you, do you remember which one of our companies we were able to get you approved with? Okay.. great I’ll work on getting another one sent out.. Now, is there a reason why you went with one of our secondary companies? That’s typically for people with major health conditions like cancer or a recent heart attack, or stroke. Have you had anything like that?

“NO” - Okay.. That’s interesting.. It sounds like you should've been put with one of our preferred companies.. **(Read and quote americo at SAME TIME)** do you remember roughly how much coverage we were able to get you? ... and do you remember roughly what they had you paying.

If americo is cheaper - Have you ever had any stents, diabetes, or neuropathy?
(continue call with medical inventory)

“YES” Okay, that might be why then.. was it the cancer, heart attack or stroke that you had? Okay.. and do you remember how much coverage we were able to get you? And do you remember roughly what they were charging you each month? That does still sound a bit high.. Have you ever had any stents, diabetes or neuropathy? **(continue medical inventory and then see if you can beat price)**

If our quote **IS NOT** Cheaper (create an opportunity)

- Why did you only get ____ set up?
- Was the ____ (coverage) a starting point where you were wanting to add more on later?
- Was the ____ (coverage) mainly for your final expenses?

“JUST GIVE ME A QUOTE/ HOW MUCH WILL THIS COST?”

Absolutely, that is what we are going to go over, go ahead and grab a pen and paper for me.

“NOT INTERESTED”

I completely understand, we do have to go over the options and close out your file, what you do with the information is up to you, go ahead and grab a pen and paper for me.

“TAKE ME OFF YOUR LIST, CANCEL IT”

Absolutely, that's why I am calling you. Your file is still open and my job is to close it out properly. It'll take about 5 minutes so you stop getting calls, go ahead and grab a pen and paper.

“IT WASN'T ME”

No worries you would have filled this out because you are on social security, disability, retired or still work, which one is it?

“IT'S TOO EXPENSIVE” “ITS OUT OF MY BUDGET”

Who said it would be too expensive?.....Oh okay, that's why they have me giving you a call to get you those updated options since I am a manager, it takes only 5 minutes, go ahead and grab a pen and paper for me and let me know when you're ready.

“I DON'T QUALIFY”

Who said you don't qualify?....Oh okay, that's why they have me giving you a call to get you those updated options since I am a manager, takes only 5 minutes, go ahead and grab a pen and paper for me and let me know when you're ready

“I'M REALLY BUSY CAN YOU CALL ME BACK?”

I hear you, it's been a crazy week for me as well, takes only a couple of minutes and I'll have you off the phone, go ahead and grab a pen and paper for me.

EAPP REBUTTALS

SOCIAL SECURITY PUSH BACK

“What Do You Need That For?”

For your application like I mentioned. Go ahead with your social.

Social Pushback X2

As I mentioned, this is for your insurance application. This is how they run your medical background to check your prescriptions and medical history. Go ahead with your social when you're ready.

“Not Feeling Comfortable Giving It Out”

This is for your application. This is how they run your medical background to check your prescriptions and medical history. Go ahead with your social when you're ready.

Social Pushback X2

As I mentioned, this is how all insurance applications work. They can't identify you without your social and check your medical background. Go ahead and verify your social.

BANKING PUSH BACK

“What Do You Need That For?”

For your application. Go ahead with the account number.

Banking Pushback X2

This is for your application, you've already been pre-approved so this is the method in which you're going to be paying for the policy. Go ahead with the account number.

Banking Pushback X2 (Option 2)

Yeah totally so this is the account that you're going to be using to pay for the policy of course (John). This is the last step, they just want to make sure you are who you say you are and no one is trying to get insurance in your name. Go ahead with the account number.

Banking Pushback X2 (Option 3)

(John), I'm sorry I must've confused you. I'm just talking about the routing and account number. You know the numbers on the bottom of the check, the same check that you would give someone for mowing your grass. Routing and account numbers are the safest way to pay. Checks are supposed to be given out, that's why they made them.

I don't need your debit card. Debit card is your personal information and you use that to pay for things. You don't ever want to give that information out to anybody. But the routing and account number that's on the bottom of checks. That's meant to be passed around, that's how you pay bills and pay people for things as well. Go ahead with the account number.

“I WANT TO TALK TO MY SPOUSE/ KIDS”

Absolutely, I totally respect that, you guys are a team. If it were up to you, which plan would you want to leave behind for ____ (beneficiary)?

Let's go ahead and be proactive and start with the _____. Once you talk to _____ if you need to make any adjustments, change beneficiaries, increase coverage, anything at all, I can help you with that. *Finish or Start app*

"I WANT TO THINK ABOUT IT"

I completely understand how you feel. Now, ____, most of the families I've helped this week also felt the same way and what we've found was that they wanted to be sure of 3 things before moving forward.

1. They wanted to make sure it solved their problem. Would you agree this coverage is the solution you were looking for?
2. They also wanted to be sure they understood the coverage. Is there anything about the coverage that you don't understand fully?
3. Lastly, they wanted to know the payment fit into their budget. Does the ____ fit into your budget? Is there anything about the price you're unsure of?