Cold Call Script:

Hi, (First Name) this is (First Name) with [Name of Insurance Agency]. . . I was hoping you had a quick moment to help me out with something?

Great-

We're helping people in (County) understand what health plan options are available. I'm calling you today because: (write your own or choose one of the following :)

Possible reasons for calling:

1.   We spoke to you a few months back and we have some new information about health plans available in [County].   We wanted to follow up and let you know about a few of our services that a lot of people in your community are taking advantage of. Now that people have had a chance to use their new coverage, many are uncovering the fact that these new plans require the deductible be met before many services are covered. We offer a GAP plan that mitigates much of that cost; in fact, most of our customers were able to offset these costs for about $1 per day. Let me ask, do you currently have a plan to pay your out of pocket and lifestyle expenses when you file a claim?

2.   Now that open enrollment has ended we wanted to follow up and make sure you were aware that we still have affordable off-exchange products available. Were you able to find an affordable solution in time? May I ask, have you considered the items that Health Care Reform doesn't address like income replacement payments if you can't work, life insurance and accident coverage? Most people we talk to are shocked to find out that this protection is typically only a $1-$2 a day.

3.   Based on the information we have, it looks like your insurance coverage may not cover the #1 cause of medical bankruptcy. Were you aware that Harvard did a study and revealed that 80% of the people who filed medical bankruptcy had health insurance? What they didn't have was 1.GAP insurance to cover their OOP and 2. Income replacement protection to cover their mortgage, utilities and groceries in the event they couldn't work. Most people we talk to are shocked to find out that this protection is typically only a $1-$2 a day.