



M A G E L L A N  
H E A L T H C A R E

## Fail-Proof Appointment Scripting

1. Intro/Rapport Building
2. Individual and Spousal Fact Finding
3. Cast the Vision of Appointment
4. Original Medicare Overview
5. Category 1: Med Supp vs. Med Advantage
  - *Get their commitment of which one they want before moving forward*
6. Category 2: Prescription Drug Overview
  - *Use the average PDP cost of \$25 for estimating*
  - *Target a cancer cross-sale here as applicable*
7. Category 3: DVH
8. The Premium Summary
  - *Write it out for them using future-casting as you do*
9. Create the Timeline
  - *Step by Step Action Plan*
10. The Close

✚ BONUS CONTENT: SALES SOLIDIFICATION AND POACHING PREVENTION SCRIPT

## 1. Intro/Rapport Building

- Missed > You wanted x, you missed it, I'm here to help and jump in...
- You attended but didn't schedule > Get zip code and jump in...
- You scheduled, let's get you your personalized roadmap now! Jump in...

## 2. Individual & Spouse Fact Finding

- You must have a birthday coming up, what month do you turn 65?
- Are you working or retired?
- Are you taking social security yet?
- How do you get your current medical coverage?
- Are you single or married?

## 3. Cast the Vision of Appointment

- Tell them exactly what you are going to do on call today

➤ **TODAY I AM GOING TO EDUCATE YOU ON HOW MEDICARE WORKS, WHAT YOUR OPTIONS ARE, AND WHAT STEPS WE'LL TAKE TOGETHER TO GET YOU COMPLETELY ENROLLED, BEFORE YOUR 65<sup>th</sup> BIRTHDAY**

➤ **TODAY I'M GOING TO REVIEW YOUR CURRENT MEDICARE ENROLLMENTS AND WE'LL EVALUATE WHERE THERE MAY BE OPPORTUNITIES FOR COST SAVINGS OR ENHANCED COVERAGES**

## 4. Original Medicare

- Explain Part A and B
- Explain premium on both
- Tell them when their coverage starts
- How to sign up for A and B
- Cover 'Major Holes' in Medicare coverage

## 4. Category 1: Med Supp vs. Med Advantage

- Compare: Coverage, Price, Networks, Drug Plan Differences
- Get Supp vs. MAPD commitment
  - ❖ Some states may have a MSA option, only discuss for on fence clients or confirmed MAPD client

➤ **WHICH OPTION DO YOU WANT TO MOVE FORWARD WITH**

 **DO NOT MOVE FORWARD UNTIL THEY MAKE THIS CONCISE, DECISION**

## 6. Category 2: Prescription Drug Overview

- Explain basics of premium and copays
- Tell them we will schedule later date to discuss details
- Add in the CANCER PLAN pitch when applicable

## 7. Category 3: DVH

- Alright John the third and final category is everything else. It's your dental, vision, and hearing coverage and I assume that is something you were looking to add?
- **IF NO** – PERFECT I'LL MARK YOUR FILE YOU DECLINED DVH COVERAGE, IS THAT WHAT YOU JUST SAID?
  - a. Oh...no, do you want me to explain it?
- **IF YES** – OK PERFECT THE BIGGEST COMPLAINT WE HEAR ABOUT DENTAL IS THAT A LOT OF THESE COVERAGES ONLY PAY OUT 1,000 OR 1,500 A YEAR....WE'VE ALL SEEN HOW BAD IT CAN BE
  - The great news is in there is a newer plan in the market from MANHATTAN LIFE THAT PAYS UP TO 3,000 towards DVH for the year.... would you like more details on this?
  - Great in year one it covers xyz
  - In year two it increases to xyz AND now it covers xyz
- The price is super competitive and only xyz

➤ **DO YOU HAVE ANY OTHER QUESTIONS ABOUT THE COVERAGE?**

## 8. The Premium Summary

- No pre-made paper – you want to write this budget out and say that to them as you do it – lets write your budget out together, do it like below and make sure your voice is trailing as writing like recapping, DVH will be in the total but not listed separately but you will go over all premiums in app process separately so don't worry about not disclosing:
  - a) **Part A: No Cost (generally)**
  - b) **Part B: \$174.70**
  - c) **Medicare Supplement Plan G with CARRIER - \$115.00**
  - d) **Part D Drug Plan: RANGE \$ 15**
  - e) **Cancer plan with AETNA: \$40**
  - f) **DVH with Manhattan Life RANGE \$50****TOTAL MONTHLY BUDGET: \$399.70 per month**

➤ **DOES THAT MAKE SENSE <USE THEIR NAME>?**

➤ **9. Create the Timeline - Step by Step action guide**

- Step 1: Enroll in Plan G with CARRIER, which will take us about 5 minutes. We'll also take care of the DVH plan that you want.
- Step 2 (if not taking SS) In, INSERT MONTH, manually enroll in Part A and B online at [www.ssa.gov](http://www.ssa.gov)
- Step 3: In INSERT MONTH, after you get your Medicare ID card in the mail make sure you call my office to enroll in your Drug Plan

➤ **DOES THIS THREE STEP PROCESS MAKE SENSE TO YOU <USE NAME>?**

**10. The Close!**

- What we'll do now John, is get Step 1 checked off your list! I have the AETNA Plan G app open here and the first question is What is your zip code and I have that as (confirm zip code), DOB, etc.

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**The Solidification of Sale and Poaching Prevention:**

Joe and Mary, we got you signed up for your Medicare Supplements, PDPs, DVH, and Cancer plans today.

I promised you many things today such as: *(List all the promises you made today)*

** Joe and Mary can you promise me two things?**

1. First, if at any time another agent tells you they have a better plan for you, promise me you will take the time to listen to what they have to offer and take the information to review, sound good?

2. Second, promise me you'll call me so we can review it together just to be sure. If it is better, GREAT, I'll even help you do the paperwork to get you into that better plan....but if it isn't....I want you to understand why and I'll even call that agent with you so they understand why it isn't better for your situation

** Joe and Mary can you make me those two promises?**