

## Agent SalesTips: The Value of Health Savings Account Programs

Use what you know about HSA programs to sell individual health insurance!



More consumers are buying qualified high deductible health plans and HSAs, and more agents are selling them! Learn as much as you can, reach out to people in your community who might be a perfect fit for these products, and help them determine if HSAs are right for them. Here are some tips to keep in mind as you navigate the HSA sales process.

### SalesTip One: Educate yourself

- Keep current with the latest trends in the marketplace. Bookmark these useful websites on your computer for easy access:  
**U.S Department of Treasury:** [www.treas.gov/offices/public-affairs/hsa/](http://www.treas.gov/offices/public-affairs/hsa/)  
**Celtic's Your HSA Resource Center:** [www.celtic-net.com/agent/HSA%20Resource/default.htm](http://www.celtic-net.com/agent/HSA%20Resource/default.htm)  
**Celtic Insurance Company and MSaver's co-branded website:** <http://www.celtichsa.com>
- Consider attending specialized training about how HSA's work, and read trade articles for different selling viewpoints. There's a great deal of information out there if you know where to find it. Insurance carriers like Celtic and insurance agent trade magazines are great places to look for product news, market research, and sales strategies.
- Talk with your Celtic District Sales Manager about selling HDHPs and HSAs. They'll provide you with product details, application guidelines, and valuable agent-tested advice you'll be able to start using right away. Plus, they can flip through an online CelticSaver HSA Health Plan training presentation with you to help you understand Celtic's plan and how it can meet many of your clients' needs.

### SalesTip Two: Tap Into a New Market

- Consider targeting consumers in the top three age segments:  
**20-29:** Young, healthy people looking for inexpensive health insurance coverage.  
**30-39:** You can establish long-term financial clients with these consumers. Great cross-selling opportunities with this segment!  
**40-49:** These consumers have a desire to be empowered to make their own health care decisions and remain in control of their money—ask them if an HSA would work for them!
- Try prospecting with referrals, product and service flyers, newspaper ads, targeted sales leads, and your website.

### SalesTip Three: Educate your clients

- Encourage them to set-up their HSA. Once they're covered under a qualified HDHP, they can open their HSA and begin making contributions based on a schedule that fits their needs.
- Assure them that their money rolls-over from year to year so they "won't lose what they don't use." Remind them that no minimum contribution is required, but annual calendar maximums are set by the IRS apply each year.
- Provide them with a general listing of qualified medical expenses and make sure they understand how their health plan works. You might want to share the web addresses in SalesTip One so they can study up on HSAs in their spare time!

Call a Celtic District Sales Manager at **(800) 477-7990** for answers to your questions, rate quotes, product information, sales and prospecting materials, and more. Visit [www.celtic-net.com](http://www.celtic-net.com) for service at your fingertips—and don't forget to visit *Your HSA Resource Center!*