

## Agent SalesTips: Selling Individual Health to the Employed Uninsured

Use what you know about employed uninsureds to sell individual health insurance!

**Employed uninsureds** – take a look at MaryAnn, Paul, Kathleen, Gary and Dan. Are they already in your book of business? Maybe they work next-door or in an office down the street. Do you know if they've got the health coverage they need? You can help them—and others facing the same challenges—find individual health coverage!

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**Mary Ann**  
Software Consultant  
and "Soccer Mom"

Mary Ann, a divorced mom of two teenagers, works as a professional consultant out of her home office. She's ineligible for group coverage through her current employer due to her job status as a contract worker. Her children get health coverage through their dad, so Mary Ann needs an individual health plan to protect her from unforeseen medical costs as well as routine office visits and prescription drugs. An individual health plan offering a wide range of flexible major medical benefits would suit her health needs and budgets.

**Can you help her find coverage? (Consider the CeltiCare II Health Plan!)**

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**Paul**  
Sales Executive

Paul recently changed jobs, and his new employer requires a 90-day waiting period until benefits begin. Extending the term of his previous health plan through COBRA, however, is too expensive and beyond his budget—especially before he starts earning commission checks. He doesn't want to go without coverage in case an accident or serious illness should strike while he's uninsured, so an individual short-term health plan would fill his 3-month gap in coverage perfectly. **Can you help him find coverage? (Consider the Celtic Short-Term Health Plan!)**

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**Kathleen**  
Real Estate Agent

Kathleen's employer, a successful real estate agency employing 35 people, plans to drop their group health insurance plan and give each employee a monthly health expense allowance to help them pay for their own coverage. As one of the top-producing agents in her company, Kathleen earns a sizable income and would like to apply for a HSA-qualified high deductible individual health plan and open a Health Savings Account in which she plans to invest her annual maximum contribution. **Can you help her find coverage? (Consider the CelticSaver HSA Health Plan!)**

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**Gary**  
Small Business Owner

Gary owns a popular sporting goods store in his community. His interest in fitness and participation in multiple triathlons ensures he enjoys helping his customers find the equipment they need to live a healthy lifestyle, but his busy schedule and high overhead make it administratively and economically implausible for him to offer his three part-time employees any form of quality major medical insurance coverage. **Can you help him—and his employees—find individual health coverage? (Consider the Celtic Basic Health Plan!)**

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**Dan and Danny**  
No Dependent Coverage

Dan's company dropped dependent coverage from their health insurance plan. Family rates for their group policy were climbing higher and higher until it became too expensive for the mid-sized marketing agency to extend benefits beyond single coverage. Dan wants to find a good individual health plan for his nine year-old son, Danny, so he can rest assured his son's routine medical costs are covered—as well as accidents. A benefit-rich child-only individual health plan would meet their needs.

**Can you help them find coverage? (Consider the CeltiCare II Health Plan!)**

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