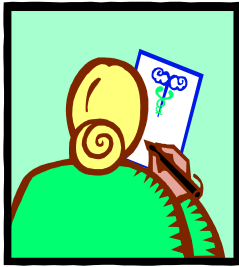


Agent SalesTips: Understanding the Rising Costs of Health Care

Use what you know about the rising costs of health care to sell individual health insurance!



You're dealing with a wide variety of clients—some are willing to spend more on premium for health insurance that provides first-dollar benefits and rich coverage; for others, a plan's price is more important. Still others are looking to cost-share and receive tax advantages through a qualified high-deductible health plan and Health Savings Account. With so many options available to your clients, your knowledge can make a big impact on the individual health insurance solution they choose.

When meeting with your next individual health prospect, use these tips for selling success!

SalesTip One: Identify your client's needs.

Identifying what type of plan your client needs is the first step in finding an affordable health insurance solution. Not only do you want to meet their price requirement, but you want them to be happy with their health plan's coverage. Think of this process as *diagnosis*! You can begin by asking probing questions like these:

- How much can you afford to spend each month/quarter/year on health insurance?
- Are you willing to cost-share by taking a plan with higher or additional deductibles?
- What benefits do you need your health plan to cover—Rx drugs, office visits, preventive care?
- Would a savings vehicle like a HSA fit into your lifestyle?

SalesTip Two: Select the plan whose price *and* coverage is right.

Once you can match your client with the type of health plan they're looking for (comprehensive, basic benefit, HSA, etc.), work with carrier sales personnel like your Celtic District Sales Manager to run quotes and ask questions about coverage. Not all plans are created equal. Sometimes the plan with the lowest price doesn't provide what your client is expecting...and sometimes a plan with "richer" benefits has a competitive price point.

SalesTip Three: Help your client understand (and use!) their health plan.

- ✓ Encourage your client to read their policy. Make sure they know what's covered—what benefits are first-dollar, what circumstances will require use of their deductible, how dependents factor in, etc.
- ✓ Prepare them to pay attention to policy correspondence, from bills and notices to claim forms and EOBs. Tell them it's important to always check for accuracy.
- ✓ Suggest they ask questions of their providers (doctor, pharmacist, specialist) about the most cost-effective tests and treatments, including generic vs. brand name drugs.
- ✓ Remind them that simple things like leading an active lifestyle, eating well and not smoking can make a difference on their future medical expenses.

In practicing SalesTip Three, not only are you offering sound advice, but you're providing value to your agent-client relationship—the kind of value that helps you cross-sell over the years!

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** for service at your fingertips.

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