

Working Direct Mail Leads



Medicare Café
[SMS-University.com](https://www.SMS-University.com)
By Mike Gattorna

Direct Mail

Direct mail is still a very relevant method of advertising to seniors. Even with more and more seniors turning to the internet for research, online enrollment has barely grown over the past 3+ years and mailer returns remain steady.

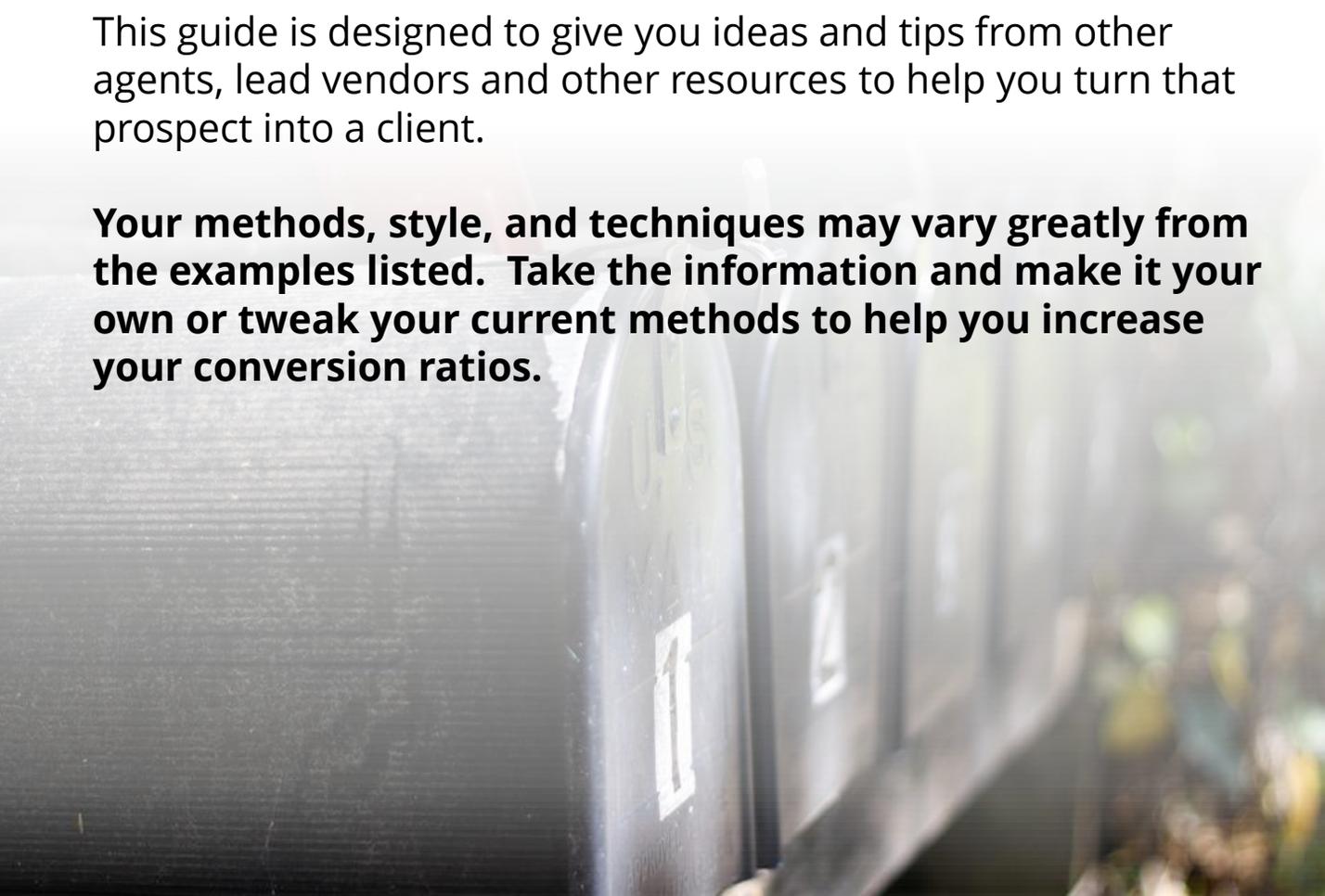
There are two important factors when working with leads:

The interest of the prospect – In this case, the prospect completed a reply card and is looking for information in return, so there is interest.

The ability of the insurance agent – This of course can vary greatly from agent to agent.

This guide is designed to give you ideas and tips from other agents, lead vendors and other resources to help you turn that prospect into a client.

Your methods, style, and techniques may vary greatly from the examples listed. Take the information and make it your own or tweak your current methods to help you increase your conversion ratios.



FOCUS on Selling

Listen to the professional marketers

Just like you expect your clients to come to you for professional insurance advice and direction, let your lead vendor help you with your marketing.

Many lead vendors evaluate thousands and thousands of mail drops for reply rates and other factors that can help you maximize your campaigns.

What to expect (conservative):

Standard lead drop = 1,000 pieces

1.5% return rate = 15 leads

2% return rate = 20 leads

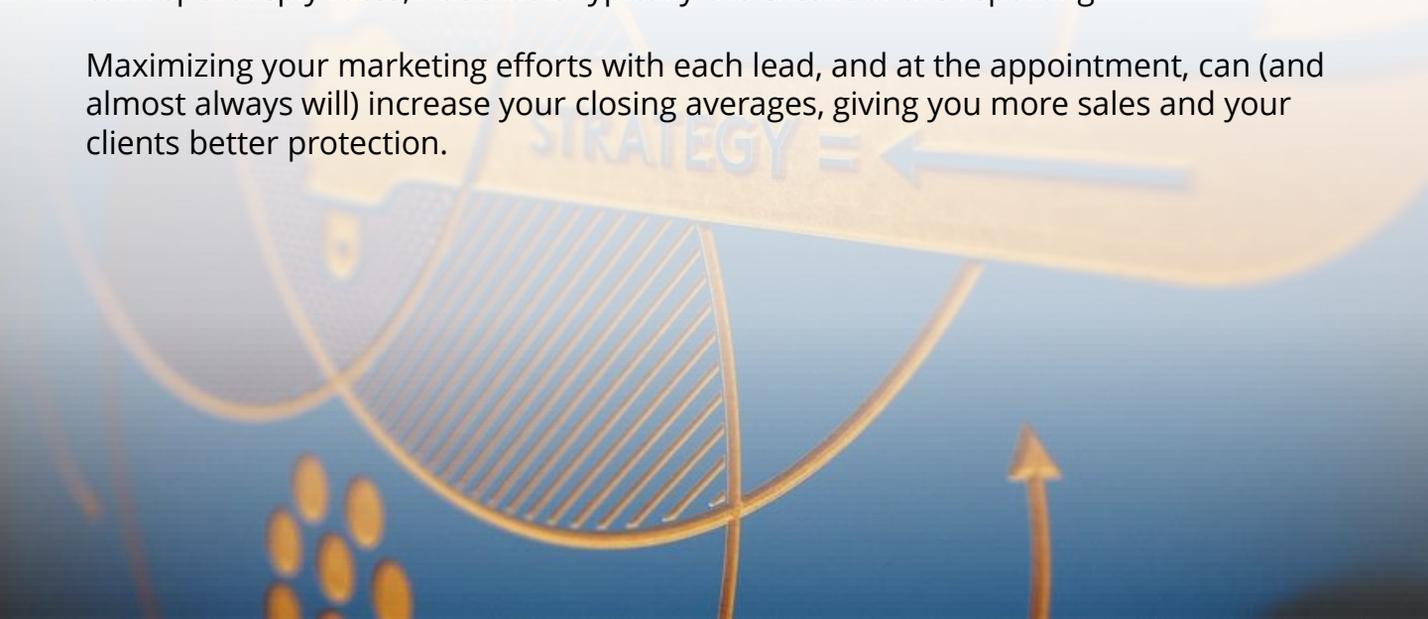
3% return rate = 30 leads

When planning your campaign, of course we want the highest return possible. However, you do not want to set your bar too high and then be disappointed with the return rate. 1.5% is a good base expectation to have, especially when trying a new campaign.

How many will I sell?

This is what this guide is designed to help you with. Almost all lead vendors cannot answer this question as agents do not report back their numbers to the lead vendor. So, once the lead is transferred to the agent, all reporting stops. The lead vendors can report reply rates, but that is typically the extent of the reporting.

Maximizing your marketing efforts with each lead, and at the appointment, can (and almost always will) increase your closing averages, giving you more sales and your clients better protection.



I have a lead card...

now what?

There are a couple methods to working the lead card, depending on the information provided.

The two main methods are:

- Call (if a phone number was provided)
- Door to Door

If there is a phone number, you may elect to call the client and set an appointment.

Example:

"Hello, may I please speak to Mr/s [name]?"

This is [your name] and I received your request for more information about Medicare [or what the lead card stated]."

At this point you can set the appointment:

"I just need a few moments of your time to meet with you and review what plans you have and make sure all your benefits are current."

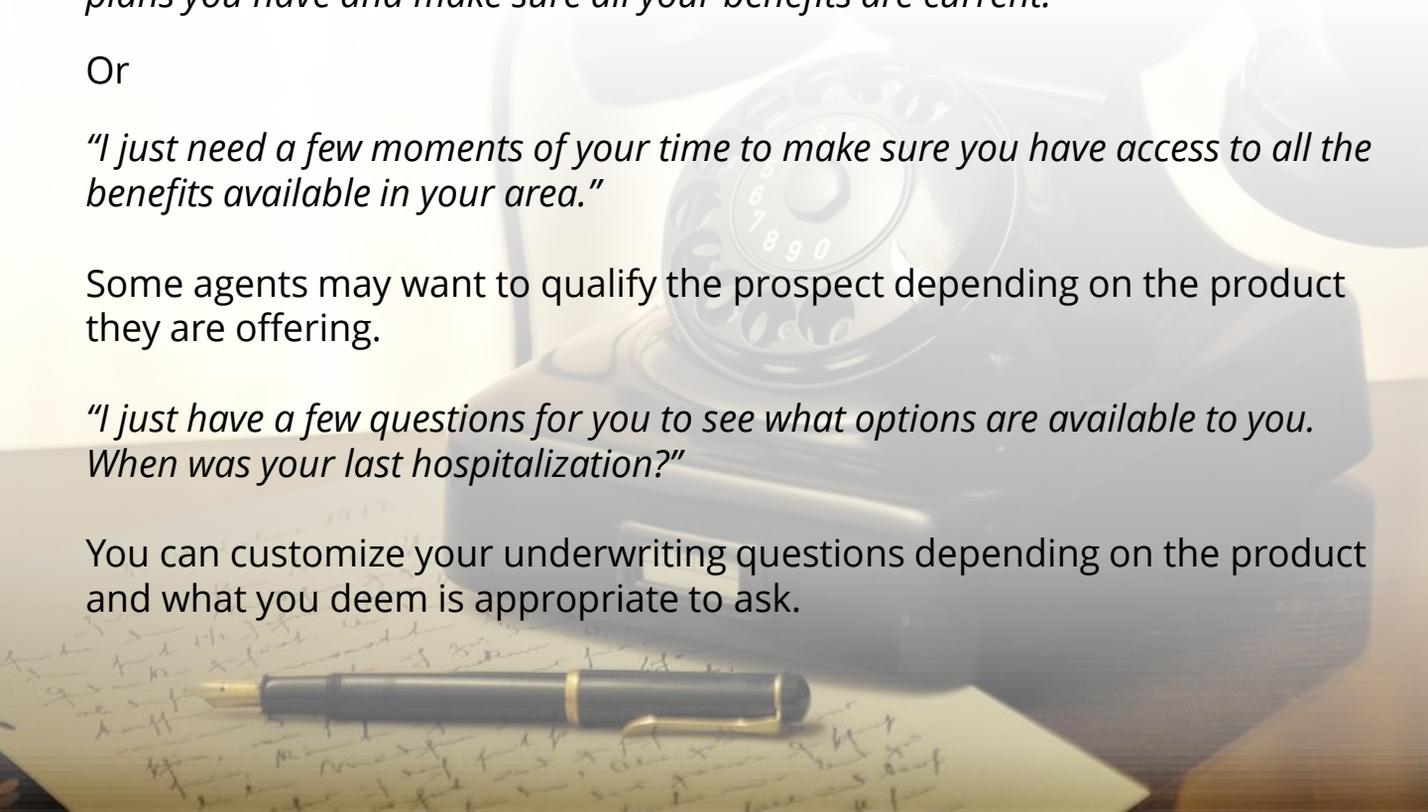
Or

"I just need a few moments of your time to make sure you have access to all the benefits available in your area."

Some agents may want to qualify the prospect depending on the product they are offering.

"I just have a few questions for you to see what options are available to you. When was your last hospitalization?"

You can customize your underwriting questions depending on the product and what you deem is appropriate to ask.



Knock on the Door

If your lead does not have a phone number or does not pick up the phone, then it is time to head to the door.

Your goal is to get into the home and talk to the prospect about their Medicare coverage. However, you do not want to seem too pushy as you are still a stranger to the prospect.

Unlike the phone, though, you can have a more personable conversation with the prospect as most people are more polite in person than over the phone.

The conversation may look like this (after they open the door of course):

*"Hello are you [name on the card]?
My name is [your name]. I am a local agent who specializes in helping people on Medicare. I'm here because you mailed in this card regarding [topic of the card]. What is your current situation?"*

Or

*"Hello, may I speak with [name on the card]?
My name is [your name]. I am a local agent who specializes in helping people on Medicare. I'm here because you mailed in this card regarding [topic of the card]. Thank you for reaching out. I am looking forward to helping you. What concerns do you have about your coverage?"*

Then focus on having a conversation. If the prospect is hesitant to invite you in, offer to set an appointment.



Non-RESPONDERS

Let's say you had a 2% return, which gave you 20 leads (off a 1,000 piece mailer). What about the 980 other people?

Working the List

Don't just accept the lead cards as your only leads, you have an entire list of prospects.

Phone Numbers

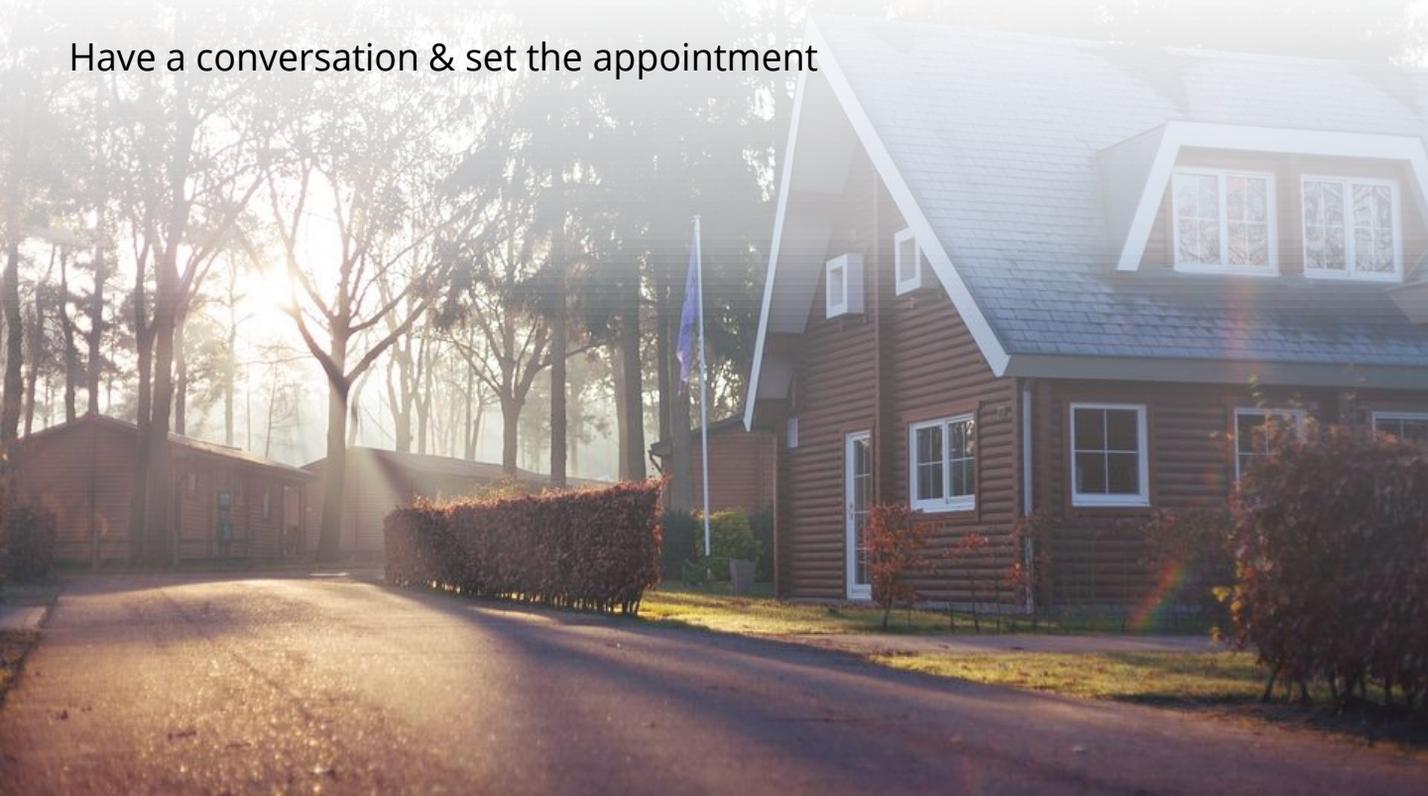
The average list will have approximately 12% of people who are not on the DNC list. For a list of 1,000 names, that equates to 120 people you can call.

What does that call sound like? Here is an example:

Hello, may I speak with [prospect name]?

My name is [your name] and I am a local agent for [city / location]. We are working with people who are on Medicare to make sure they are receiving all the benefits available to them. This is a no cost service and only takes about 10 minutes to meet. Do you have some time this [day] to have a quick conversation?"

Have a conversation & set the appointment



Non-RESPONDERS

Door to Door

If you do not have a phone number, go door to door with your list. There are several approaches agents use.

The Blank Card

Some agents will take blank lead card with them to the door and say:

"Hello. May I please speak with [prospect name]. We are working with Medicare beneficiaries in the area who are wanting more information about Medicare changes and making sure their coverage is current."

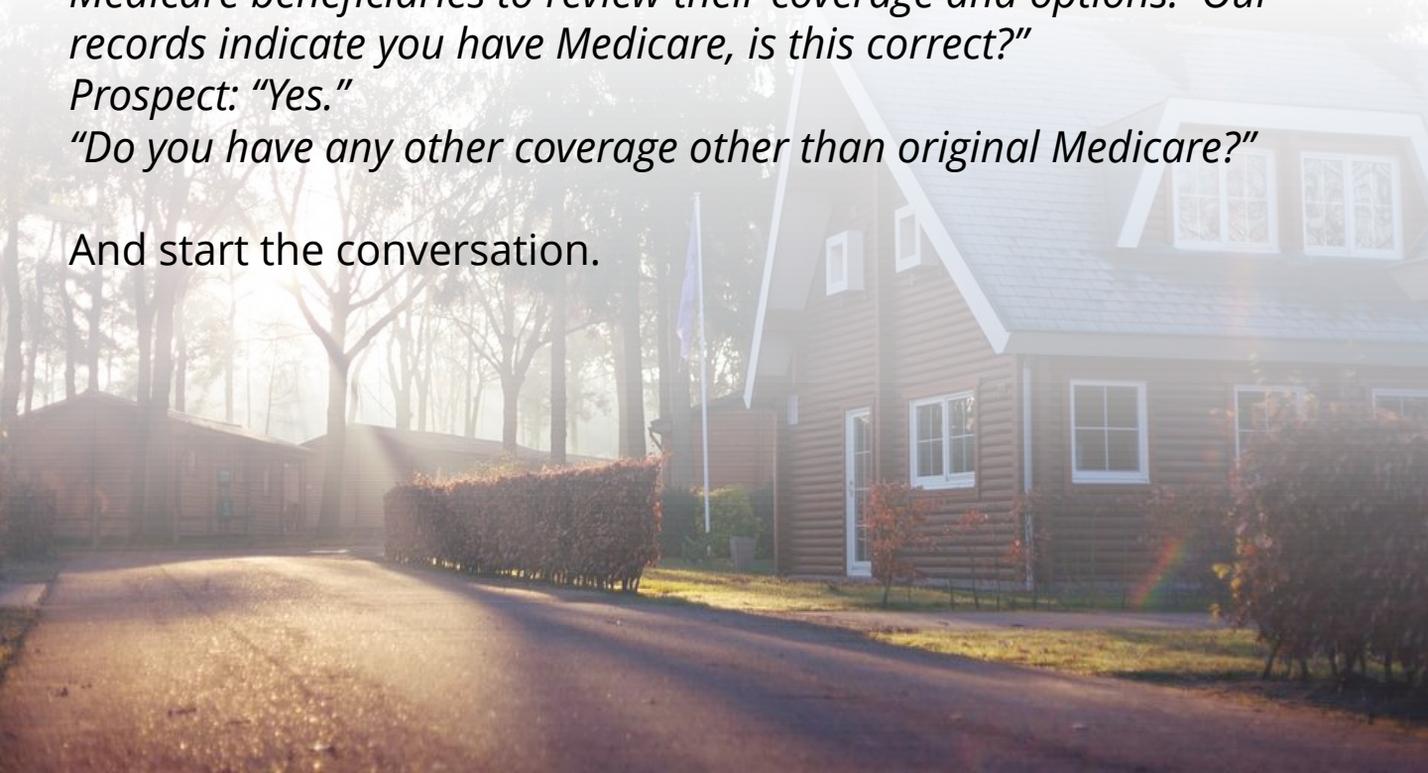
Or you may say:

"Hello. My I please speak to [prospect name]. My name is [your name] and I am a local insurance representative who works with Medicare beneficiaries to review their coverage and options. Our records indicate you have Medicare, is this correct?"

Prospect: "Yes."

"Do you have any other coverage other than original Medicare?"

And start the conversation.



Pro Corner

Tips from *insurance professionals*

WORK YOUR LEADS

You should always continue to work your leads until they tell you to stop. If you have never heard from a prospect, "Thank you for your persistency," then you are not working your leads enough. Remember to be professional, not a pest! If they don't want to change now, offer to contact them during AEP!

STAGGER YOUR TIMES

Make sure you contact your leads at different times on different days.

ALWAYS KEEP YOUR LEADS

With AEP, your prospects may not have a need at the moment, but since their plan may change and usually do with Medicare Advantage or Part D. You want to be the one there during AEP.

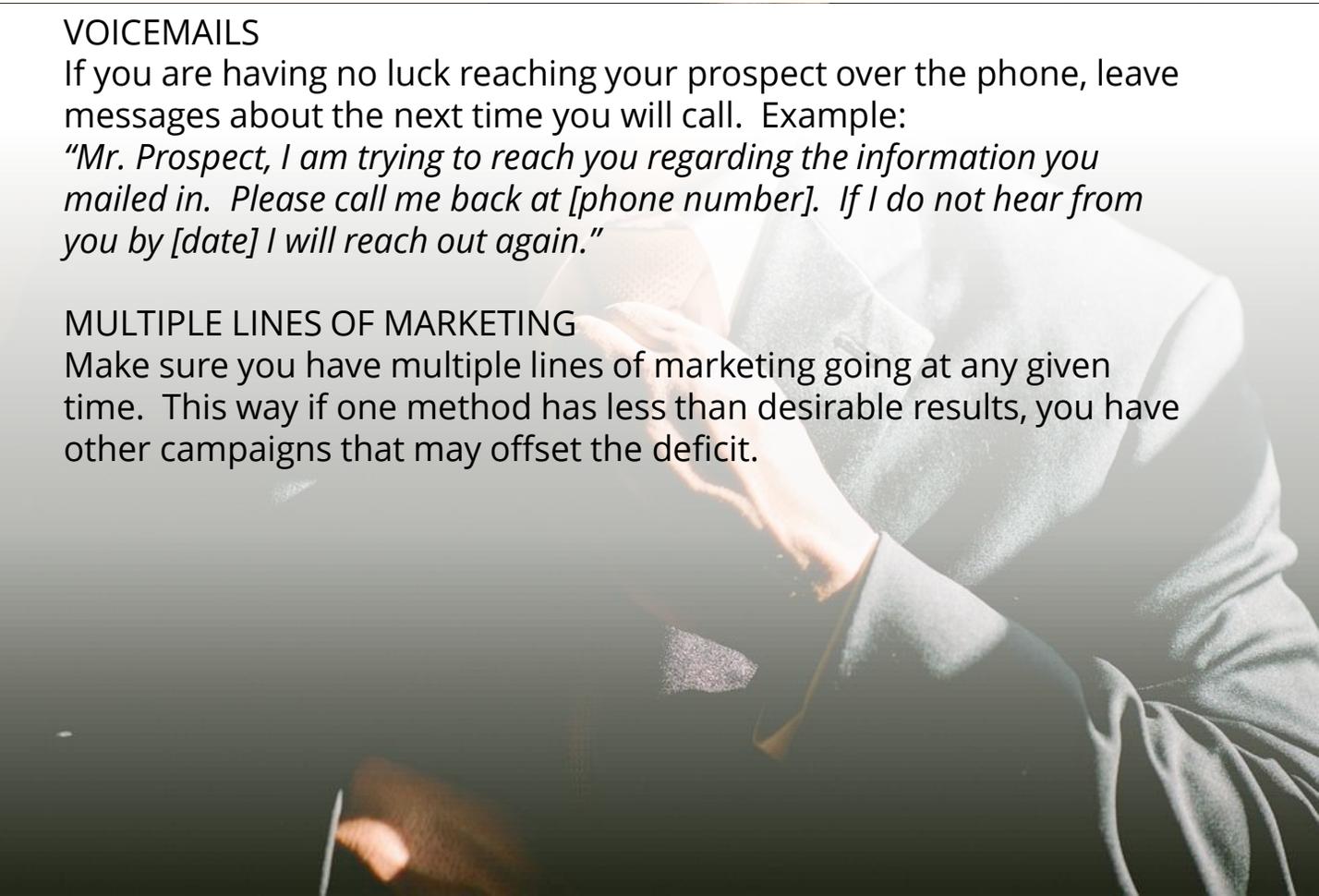
VOICEMAILS

If you are having no luck reaching your prospect over the phone, leave messages about the next time you will call. Example:

"Mr. Prospect, I am trying to reach you regarding the information you mailed in. Please call me back at [phone number]. If I do not hear from you by [date] I will reach out again."

MULTIPLE LINES OF MARKETING

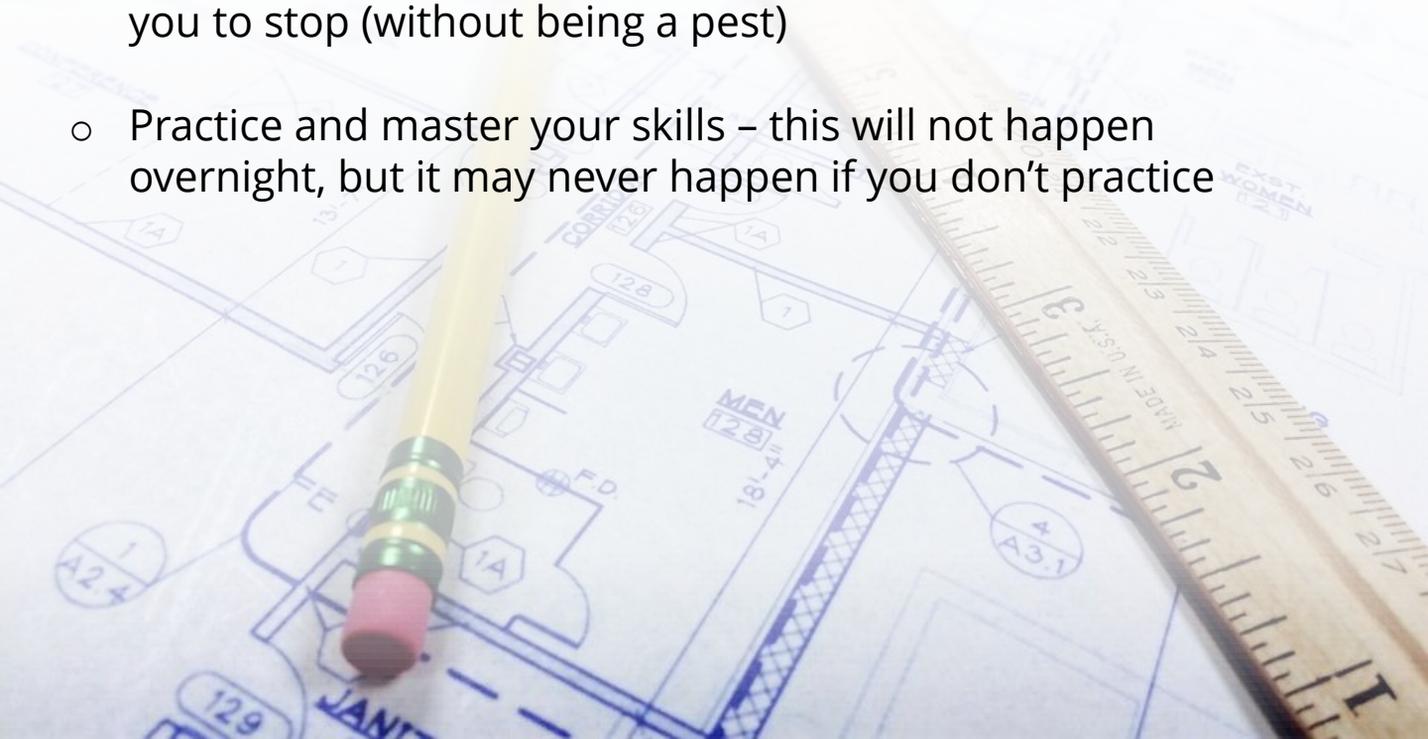
Make sure you have multiple lines of marketing going at any given time. This way if one method has less than desirable results, you have other campaigns that may offset the deficit.



Next Steps

What to do now:

- Work with your lead company - Pick the campaign that works with your desired product offering / marketing plan
 - Remember they are the experts
- Order the list they send the campaign to (sometimes called a galley list)
- Practice your openings so they sound natural – focus on having a conversation
- Start working the lead cards as soon as they start arriving
- In between lead cards, map out the non-responder list to either call or go door to door
- Keep working your leads until they become clients or tell you to stop (without being a pest)
- Practice and master your skills – this will not happen overnight, but it may never happen if you don't practice





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every week on the Medicare Café

Tuesdays @ 10am (central)
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