



CROSS SELLING SYMPOSIUM

BACKGROUND & THEORY

Brought to you by:

SMS  UNIVERSITY
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If you are not cross selling, you are working twice as hard and giving your clients half the coverage

It's not about offering products to your clients they don't want or need, it is about finding out what is important to your clients and helping them create a healthcare program that gives them peace of mind.

 Don't do this!!!

However, many agents do not take the time to find out what areas of concern their clients have. They simply fill the need of their basic coverage, with either a Medicare Supplement and Part D plan or a Medicare Advantage plan, and then pat themselves on the back for helping their client.

What about when your client needs a root canal? Or they have numerous co-payments for chemotherapy treatments? Or they are trying to recover at home after an illness and avoid the nursing home? Or they have a large hospital bill after an accident? Or they think their funeral plans are all set and all they have is purchased a plot? Or any other situation your clients may not have realized Medicare will not pay for?



Most of your clients have never bought health insurance

Read that again. And again. “But Mike, they came to me with group coverage!”

Did they buy insurance, or were they handed insurance? They did not have to go out and shop for insurance, or compare rates, or talk to an insurance agent; they just had to sit with their HR person and sign a form to enroll in coverage.

Then, in many, if not most cases, the HR person will cross sell them additional benefits, such as:

- Dental
- Life Insurance
- Short Term Care
- Cancer Coverage
- Accident Plan
- Etc.

Your prospect just sits, checks the boxes they want, and then signs. They were allowed to have additional coverage that was important to them.

Then they get to the Medicare market, where they can have:

- Dental
- Hospital Indemnity
- Home Healthcare
- Life Insurance
- Cancer
- Etc.

Take a Human Resources Approach

What do most agents offer other than a Medicare Supplement / Part D plan and a Medicare Advantage plan?

These are the additional benefits they are offered:

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Those are blank because most agents never tell their clients what is available. Most clients don't know to ask, the agent never offers, and the client is left with assumptions there is no other coverage available or it will be covered by Medicare or their insurance plan automatically. Is that truly servicing your clients?

So, how do I offer additional benefits?

Great, I am glad you asked! It is simple; act like the HR person they are used to.

You can start by asking your prospects:

“When you had group coverage, what did that look like?”

Let your clients tell you what is important to them, and then design a solution based on their needs.

That sounds so simple! It is, but you can make it as complex as you like, because you know how much most people love to make complex health insurance decisions. That was sarcasm. Don't do that.

The easier you make it for the prospect to say yes, the more they will.

FAQ:

How do I attend?

If you are registered for the Medicare Café, you are good to go! You will be emailed reminders 1 day and 1 hour prior to each daily event. Not registered? [CLICK HERE](#)

What if I miss a day?

We are recording each session in case you missed a day or want a review. Links will be emailed out the following week.

Can I ask questions during the sessions?

Yes! And we hope you will comment and ask questions! Just type your questions and/or comments on the question on the user panel and we will address them. Only we can see them, so feel free to comment away!

Can I get additional help after the event?

Yes! Just call Senior Marketing Specialists (800) 689-2800 and talk to your sales director. Don't have one, call and we can get you set-up!

Will it be worth my time?

If we didn't think so, we wouldn't do it.

Will there be coffee?

Yes, but since it is all virtual, you have to bring your own. Sorry.



CROSS SELLING **SYMPOSIUM**

April 9th through the 13th
10:00am (Central) Daily

We look forward to seeing
you there!

**Dental | Final Expense | Hospital Indemnity |
Cancer Plans | Home Healthcare**