

# YOUR BACKSTORY

*Why you are offering the plans to your clients and  
why your clients should care*



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# THE BACKSTORY TO YOUR PRODUCTS

Your backstory is the reason *why* you are offering the product. This can be broken down in three areas:

- *What is the issue*
- *What problem this creates*
- *How does this solve or ease the problem*

Explaining the issue can help the client relate to the situation, especially if they are experiencing the same issues or situations. This will help them realize the problem that may have and not realize or of a potential future problem which not taking any action can create.

Rather than just sell the concept or a product to a client, now you are relating the product to them, which they can **better personalize and truly see the need for**.

The following pages will give examples for home health, hospital indemnity plans and final expense. These are for you to use or modify to suit your style and techniques.

BONUS: Not sure how to start? Go simple with dental / vision / hearing plans (DVH) – See the next page:

# DENTAL / VISION / HEARING

**Why start with DVH?** Most people who are coming off group coverage had some type of dental coverage, so it is a familiar plan. Plus, there is no underwriting and most can be sold right from the brochure.

The Issue = Medicare has basically no coverage for DVH

The Problem = Seniors are 100% out of pocket and may not be aware

The Solution = A DVH policy

Example:

*A lot of my clients had a dental plan when they were covered by their employer plan. Then they come onto Medicare and realize there is no routine dental coverage, so they add a dental policy to their Medicare Supplement, usually very similar to their dental plan they had on their employer coverage.*

*Medicare has virtually no coverage for dental, vision or hearing benefits, which a lot of people find out the hard way when they are handed a bill for services. However, we offer our clients a dental / vision / hearing package that can help offset these costs.*

Sample Transition Phrase:

*When you had group benefits, did you have a dental plan with it?*

*PLUS DVH plans are on the Scope Of Appointment form so they can be sold at the same time as Medicare Advantage plans, which if they have dental benefits, can be very limiting.*



# HOME HEALTHCARE

The Issue = Not many seniors have LTC coverage

The Problem = No resources to help recovery not become a LTC issue

The Solution = A Home Health Care Policy

Example:

*One thing we have seen in the past few years is that most people on Medicare do not have a LTC policy. Mainly because once someone crosses over into Medicare rates seem to get high and it is difficult to qualify for.*

*However, my clients have been asking me what they can do to help avoid the nursing home or if there is any extra help when they are recovering from post-hospitalizations or skilled care. I found this benefit from Kemper that gives extra funds to people when they are receiving home healthcare, which happens typically after a hospitalization or skilled stay that gives them access to extra funds to help aid in their recovery. They can use these funds however they want, for follow-up doctor visits, extra help from a temporary private duty care taker, or prescription drugs.*

*Plus, the benefit gives a rebate on your drugs regardless if you are receiving home healthcare benefits. This can offset the cost of the plan greatly!*

Sample Transition Phrase:

*Do you have any plans in place currently should you need recovery from an accident or illness?*



# HOSPITAL INDEMNITY

The Issue = MA plans may have high in-patient hospital costs

The Problem = Can create a financial burden for clients

The Solution = A hospital indemnity plan

Example:

*A lot of my clients enjoy the low costs they have for Medicare Advantage plans. However, they face high costs if they are hospitalized, which can create a financial strain, at a time when they are trying to recover from an illness or injury. I personally don't wish this on anyone.*

*Many of my clients have chosen to add a hospital benefit to their Medicare Advantage plan that can pay for some or even all the hospital co-payment so they can recover without worrying how to pay the hospital.*

Sample Transition Phrase:

*Do you have the additional hospital plan with your coverage (can be used when talking to a prospect who already has an MA plan)?*

*Let's see how this hospital benefit would look like for you.*

NOTE: Remember HIP (Hospital Indemnity Plans are on the Scope Of Appointment (SOA) forms. Make sure you are telling your clients about all their coverage options!



# FINAL EXPENSE

The Issue = Burial costs are high

The Problem = Can create a financial burden for family

The Solution = A final expense policy

Example:

*Many of my clients who have left a group coverage plan, also leave their life insurance as it was usually company sponsored. However, the need for life insurance does not go away as a life insurance claim can take months to receive, which can create a real financial strain on the family who usually has less than a week to come up with thousands of dollars for a funeral, travel plans, loss of work, etc.*

*My clients who have children or family out of town use a final expense plan to help offset travel expenses, which can really add up if there are last minute plane tickets that need to be purchased.*

*With a simple life insurance policy, the family has some relief and can focus on paying their respects and not scrambling over funds.*

Sample Transition Phrase:

*What life insurance do you have in place?*

*Have you made any final arrangements?*

*Does your family know where to find them?*

*What do your final wishes consist of? (many clients may have burial plots only and have not planned any further)*



# NEXT STEPS

- Go through your product portfolio
- Answer these three questions for each product:
  - What issue does this product relate to
  - What problem does this issue create for clients
  - How does this product solve this problem
- Create a simple dialogue to explain this to your clients
- Form a transition phase - Examples (depending on the situation / product):
  - *Do you face the same situation?*
  - *From what you said earlier, you have the same concerns as other clients I have talked to...*
  - *Do you have plans in place already for this?*

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