Start Selling Over the Phone

Senior Marketing Specialists University
www.SMS-University.com

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Phone Selling

There has been a shift in the industry from face to face selling to phone sales.

Automatic phone dialers, VOIP (Voice Over Internet Protocol) and electronic applications now allow agents to prospect and sell from a single location all over the US.

It is easier than ever to get started! This guide will give you all the tools you need to be up and running.

You can still do your face to face and local market selling. However, now you can sell across the state or country too, from the comfort of your home or office.
Getting Started

This start up guide will focus on the 4 main areas you will need to get up and running.

1. Scripts / Phone Sales  
2. Phone Dialers  
3. Data  
4. Electronic Apps

You can start calling across your state without worrying about non-resident licenses
Develop a Script

A prospect just picked up the phone...now what?

Selling over the phone is a different approach to prospecting, but it maintains the same basic sales fundamentals:

• Qualify the prospect
• Build rapport
• Present the plan
• Close
• Enroll
• Maintain your clients

While scripts can be very useful, you want to make sure you are still having a flowing conversation with the prospect and not sound like a robot. Make sure you are varying the pitches in your voice, you know, like humans do!

However, when you are first starting out, a script or some notes can help you track your results and make adjustments to maximize each call.
Develop a Script

Basics of a Script

**Opening** – Needs to be quick and concise – too long and the prospect may just hang up.

**Fact Finding** – You want to qualify the prospect at first so you are not spending too much time with someone on the phone when there is nothing you can do for them. You will need:

- Age
- Smoker / non smoker
- Current insurance coverage
- Monthly premium
- Health information (underwriting)

**Explaining the Plan** – Tell them what you are offering them - this could be the same coverage they currently have only through a different carrier or an alternate plan option.

**Close** – Ask for the business – Offer to enroll them over the phone.
SAMPLE CALL
Hello, my name is ____. I am an independent insurance agent in your area/state specializing in Medicare Supplement insurance. There was a large rate increase in your area for Medigap plans. Have you had a recent spike in what you are paying?
Prospect: Yes
Well I can help you find the exact same coverage you have now for a lower cost. What letter plan do you have?
Prospect: I have plan F
Great. That is a very common plan who many of my clients enjoy because of no copayments. I have your zip code as 11111. Is this correct?
Prospect: Yes.
Okay, and may I ask your age?
Prospect: I am 68
Okay, who do you carry your coverage through?
Prospect: I have ABC insurance.
That is a great company. I am running a market analysis now and it looks like the current rate for that plan is $X per month. Is that what you are paying? (NOTE: If you do not have access to their plan you can always ask their monthly rate). I can get you the same coverage as you have now, all the same benefits and you would not have to change any doctors or providers, but for $x less per year. When is the last time you used your coverage?
Prospect: I saw the doctor a few months ago...
Hi this is __________ with __________ here in ____________. We are surveying Medicare customers to let them know the rates have changed in _________ county and we just need to ask you a couple of questions.
Do you have part A and B Medicare?
Do you have a supplement plan?
OK, great are you interested in saving money on your Medicare plan.

Thank you, Mr. Agent will follow up with you within 2 days to see if you can save money, is that OK? Repeat agency name and agent name.
Sample Markets to Target

T65
Turning 65 market – these are individuals who are aging into the Medicare market

T67 / T69
These are Medicare beneficiaries who have been on Medicare for a few years, who may not have had the service or guidance after their initial enrollment

Specific Market Increases
Senior Marketing Specialist’s quote engine has an exclusive rate change report you can use to target specific markets and carriers who have had rate increases
Phone Dialer

Save time and effort

A phone dialer is an automated system which dials the numbers for you. There is no equipment to purchase, it is all internet based. The most popular option for agents is a three line system.

The dialer systematically, pauses dialing, resumes dialing, plays on-hold recordings and intuitively calls back on-hold calls so you don’t have any missed opportunities.

Remember, Sales is a numbers game and dialers allow you to call more prospects. If you commit to lead generation daily, you’ll generate more prospects and in turn close more sales. And if you talk to more people you’ll hone your phone and sales skills quicker as well.

This saves you a lot of time from manually dialing one phone number at a time. You just have to sit back and wait for someone to say hello to start your call.

Senior Marketing Specialists has partnered with Sales Dialers to bring you a 3 line dialer, access to numerous scripts, and even provides data for only $99 per month!
Who are you going to call?

There are numerous options to receive data.

Sales Dialers has their phone dialer and data package, as mentioned on the previous page. This is the most efficient and cost effective way to get call lists.

You may also feed your own data to a dialer or manually dial off your own lists. This can be useful for calling your own clients for retention, or if you have a unique list you want to prospect.

**Filters to use**

There are various filters you can use to get targeted lists for your calling campaigns. Some of these filters include:

- Geographic
- Age
- Income
- Net worth
- Homeowner / Renter
E-Enrollment

Certain carriers offer enrollment over the phone with no face to face requirement

And others available...
Call across your state
Start by calling across your state as this will not require any new state licensing, plus you are still a more local presence

Once you get more comfortable on the phone, you can start expanding your sales and cross state lines

Rejection
Phone sales are much less personal, at least in the initial connection, than face to face. You will be reaching out to far more people, which means far more people telling you no thank you, not interested & hanging up.

Remember not to take this personally and every no gets you that much closer to a yes.

Smile
This may sound very basic, but it is hard to sound unpleasant when you are smiling. People will feed off the way you sound, and it is hard to sound monotone or upsetting when you smile.

Headset
If you choose to use a dialer, you will need a headset for your computer. You can choose a wired, USB connected headset or a wireless option. Both can be found at your local computer store or at online resellers, such as Amazon.com.

We recommend a wireless option with a wired back-up The wireless option give you the freedom to move about and talk, without being “attached” to your computer.

HERE is a basic headset for $25 Wireless Option
SMS & SalesDialers do not endorse either option.
**Additional Tips**

**Best Times to Call**
1. Evenings 6-8pm
2. Saturday mornings 9:30-11:30am
3. Weekdays 10:30am-12:30pm

This is a place to start and may change. Keep in mind many seniors are still working because they have or want to and/or lead very active lifestyles. So reaching them after business hours or on weekends is still a viable option.

Remember when calling across the country to factor in time zones.

**Other Features**
The SalesDialer.com also features:
- Real time reporting & statistics
- Pre-Recorded message drop for answering machines
- Email blasts, drip emails and email on the fly
- Daily planner for scheduled calls
- And more...

Senior Marketing Specialists features:
- Top contracts for key carriers
- eApp support and training
- Active online university
- Data options
- And more...
Quick Start

**Step 1** – Get contracted with eEnrollment friendly carriers (800) 689-2800

**Step 2** – Call Sales Dialers and get their $99 dialer, script, and data package (800) 662-4009

*Other packages & details are available...click here*

**Step 3** – Get a headset for your computer

**Step 4** – Start the dialer, connect with prospects, and start selling from your home or office

*Yes, it is that simple!*
Partnering

Start Now...

Senior Marketing Specialists can:

• Provide additional training and educational opportunities
• Contract you with the most competitive carriers
• Support you and your office staff
• Create marketing plans
• And more...

(800) 689-2800