

OUTBOUND SALES SCRIPT

Hi, this is _____ calling with _____. Can I speak with _____ please?

Hi, _____, the reason I'm calling today is that your name came across my desk. It appears that you were looking to enroll or renew your health insurance for 2019 and I was assigned to make sure you got everything taken care of.

Who did you end up enrolling with?

If employer coverage, Medicare or Medicaid:

Great. Sounds like you are all taken care of.

If ACA or no insurance

Great! That's why I'm calling. As you know, there's been a lot of changes with healthcare reform and Obamacare. There are now **new options** that provide **better benefits, better coverage** and give you the freedom to see any doctor you want. Best of all these new options are saving my clients thousands of dollars. Now I'm not sure if you qualify, but I'd like to ask you a few questions to see if you do.

GO TO FACT-FINDING

INBOUND SALES SCRIPT

<<Introduction>>

Thank you for calling____, my name is ___ and I'll be your Licensed Benefits Advisor. Are you looking for affordable healthcare? **Let me ask, are you on Medicare, Medicaid, or Medi-Cal?**

YES -POLITELY END CALL.

NO- Great, I can help you with that. I'm going to ask you a few questions to see what you qualify for and which plan makes the most sense for your situation. I'll make this as painless as possible, so feel free to stop me and ask any questions you may have, okay?
(wait for answer)

Can you grab a pen and a piece of paper? I want to give you my name and number just in case we get disconnected and to take notes as we review options to find you the right plan. I'm also going to text it to this number.

FACT-FINDING

Fact-Finder Form

Thank you. Now there will be a number of plans that populate our search, have you given any thought on where you are trying to keep your insurance under? I would like to set this up to not be a financial burden for you.

It sounds like, based on what you've told me, that you need a plan with the ability to see a doctor if you need to, you want to be able to get your annual physical, you don't get sick often, but if you do, you'd like the option for some prescription help...besides that you just want to make sure if, heaven forbid, you have a heart attack or break a leg or anything like that, you won't have to come out of pocket much, does that sound about right?!

I'm going to search the state database to find the plan that fits your needs and most importantly, your budget. ***I'm going to place you on a brief hold while I complete my search.***

<<Put Prospect on Hold>>

RUN QUOTES / PLAN SELECTION

Aliera Quotes & Supplemental Benefits

www.wowquoter.com

Washington National Quotes Outside CA and/or Cancer Stand-Alone

<https://revolutioninsure.net/login>

- First allocate 20% of budget for Critical Illness
- Allocate 80% for healthcare plan
- \$25 for Healthcare Membership (if budget allows)
- Ask for more money if needed

ALIERA VS. ACA

Pre-Ex Coverage:	ACA
Expensive Meds:	ACA
CarePlus:	Low budget, Catastrophic only
PrimaCare:	Low budget, Preventive & Doc Visits
Value:	Mid-budget, 1 Doc Visit, No pre-ex
Plus:	Mid-budget, 3 Doc Visits, Urgent Care, No pre-ex
Premium:	Mid-budget, 5 Doc Visits, Specialists, No pre-ex
Silver, Gold:	High budget, Comprehensive Unlimited Doctor Visits, Rx Cost-Sharing, , \$5,000/\$10,000 benefits for Pre-ex

CRITICAL ILLNESS

Heart attack or stroke in past 5 years: Washington National Cancer with Accident Rider

Documented BP of 150/95 in past 6 months: Washington National Cancer with Accident Rider

Cancer in past 5 years: Washington National Heart/Stroke with Accident Rider

Guaranteed Acceptance: UBA or USA+ TriMed

PRESENT SOLUTION

I'VE GOT GREAT NEWS!

I found a healthcare plan that has everything you need and is within your budget for \$XXX a month. Is that affordable for you?

<<ALIERA>>

GREAT! This is a private healthcare plan and it has the nation's largest PPO network, so you can see almost any doctor or go to any hospital you want!

<<ACA>>

GREAT! Now this is an Obamacare plan with (CARRIER).

Do you have that pen and paper handy so you can take notes?

<<Presentation>>

Ok, now all of the benefits that we discuss are included in that pricing, ok? Based on what you told me you are looking for, I put together a great plan for you. This plan covers:

PrimaCare | **CarePlus Advantage** | **AlieraCare VPP** | **AlieraCare BSG**

- Preventive Care
- Telemedicine (*Aliera Only*)
- Doctor Office Visits
- Prescriptions
- Surgeries & Hospitalization
- MSRA/Deductible
- Accident & Critical Illness (*ACA: must say optional and not required*)

For anything major that happens, like a surgery or hospitalization, you will pay the first (\$MSRA), then the plan covers everything 100% after that up to (\$SHARING LIMIT PER INCIDENT)

But don't worry about that because I have you covered for most major things that can happen. If you think about it, there are two things that can happen a serious accident or injury and a critical illness - heart attack, stroke, cancer, major organ failure, coma, paralysis, etc. ... So I've included a second supplemental plan with (CARRIER) that pays you cash if you have an accident or a critical illness coverage.

The accident plan pays you cash benefits that you can use for your out-of-pocket medical expenses if you have an accident or serious injury.

Does that make sense?

Now, heaven forbid, if you have a heart attack, stroke, major organ failure or get diagnosed with cancer - all of the expensive things - the plan pays you a \$_____ LUMP-SUM, TAX-FREE CASH BENEFIT that you can use to pay for your out of pocket medical expenses or anything you want, like the mortgage or rent, food, utilities, etc. while you are off work recuperating.

Does that make sense?

<<CLOSE>>

So again, this is a great plan with everything you need **(quick recap of their needs)**. I'm glad that we were able to find the right plan for you! Coverage will start on **(date)**.

Now, do you have any questions before we begin your application?

ALIERA OBJECTIONS AND REBUTTALS

Perfect, let's make sure you have everything you need before we begin. You do have a valid address in **<STATE NAME>** correct? **(YES)** You have a valid email correct? **(YES)** Lastly, you have a valid form of payment to use, either a VISA/MC or checking account? **(YES)** Great, how do you want your names spelled on your card?

The last and final step is to review your application and have you submit your electronic signature. Would you like for me to email it to you or text it to you? Great, now let's review a few things:

<<Dental buy up>>

Health plans nowadays don't include dental and vision coverage. I can add a great PPO plan that allows you to go to any dentist for only \$___ a month. Should we add that in?

<<POST-CLOSE>>

Because Alieria Is a Healthcare Sharing plan, there is a Statement of Beliefs. I'm going to read them to you first to ensure you agree with them. **(Read Statement of Beliefs)**

As I mentioned, this is a healthcare sharing plan and it's not considered traditional health insurance. As long as you have not had any major health conditions in the past 24 months, all benefits are covered immediately. So any pre-existing conditions would be subject to a 24 month waiting period, but only for inpatient services in the hospital. The only other major difference is that you get up to a 75% discount on medications instead of paying a copay each time or a deductible.

Does that make sense?

<<APPLICATION>>

<<Alera Health Disclosure Questions>>

<<Washington National Underwriting>>

<<Breakdown Policies>>

I want to recap the names of the policies we are applying for, the start dates, and the payment dates so you know exactly what is coming out of your account and when.

Your healthcare benefits consists of ___ separate policies. The total as we discussed is still \$____, there will just be ___ drafts on your account, ok?

<<ALIERA>>

Your healthcare plan is with Alera and will be **effective on (date)** with a **monthly premium of \$XXX**. There is a one-time membership fee of \$XXX, so the total for the first month is \$____ and it will be \$____ each month thereafter. This will appear on your bank statement as **ALIERA HEALTHCARE INC.**

<<WASHINGTON NATIONAL>>

The second plan is your Critical Illness and Accident coverage with Washington National for \$____ per month. Washington National will draft the first payment on (the effective date) and every month thereafter. This will show up on your statement as **WASHINGTON NATIONAL PREMIUM DEBT.**

<<USA+>>

The third plan is your (USA+ dental and vision coverage/critical illness and accident coverage) with an effective date of today (unless 29th, 30th or 31st then it's the 1st) and is \$____ per month. The first payment will be drafted from your account today and every month thereafter on (effective 25th - 11th draft is on the 1st, effective 26th - 10th - draft is on the 15th) and will show up on your statement as **TEAMCORP**

TOTAL MONTHLY COST

The total for ALL (2/3/4) policies **is still \$_____ as we discussed**, but you will see (2/3/4) separate drafts on your account, ok?

Do you have all that written down?

EMOTIONAL ANCHOR

Tell a story about someone you know that suffered a critical illness and didn't have coverage

1. Have them write your name and cell phone on a manilla folder
2. Place it in a drawer that family, neighbors, friends know where to find when you get rushed to the hospital
3. Put everything you get in the mail in that folder and place your ID card in your wallet or purse
4. You will file a claim and deliver a check for \$_____ when they get out of the hospital

<<NEXT STEPS>>

Ok Great! Now you'll want to be on the look-out for your confirmation email from Alera today. This is important because it is going to have your temporary I.D. cards and you will receive your permanent ID card in the mail in approximately 10 days. **I will be following up with you in (a few days or on the effective date) to answer any questions that may have come up, ok?**

FOLLOW-UP CALL

Walk the client through activating their benefits at
www.alierahealthcare.com

Healthcare Concierge & Member Services: **(844) 834-3456**

Activate Benefits:

<https://www.alierahealthcare.com/members/activation/>

Find a Provider:

<https://www.alierahealthcare.com/members/network/>

Activate Telemedicine

<https://www.firstcalltelemed.com/alh/register>

Activate Rx Valet:

<https://www.alierahealthcare.com/members/network/rx-valet-how-to/>

Healthcare Concierge Schedule an Appointment

<https://www.alierahealthcare.com/members/appointments/>

PRIMACARE is our most affordable plan with zero deductibles for day-to-day medical expenses, including wellness & preventive care, doctor office visits, urgent care, labs, x-rays, and diagnostics.

PREVENTIVE CARE

Preventive care is covered at 100% including your annual physical, lab work, OBGYN, pap smear after 9 months

24/7 TELEMEDICINE

You have unlimited access to board-certified physicians that will call you back within 6 minutes. They can diagnose 80% of common ailments that you would normally go to Urgent Care or see a doctor. This includes unlimited consults with no cost or copay.

DOCTOR OFFICE VISITS/URGENT CARE

Should you need to see a doctor in person, this plan includes (3 or 5) doctor office visits per year for each family member for only \$25. This includes all services such as lab work, x-rays, and diagnostics ordered by your primary care doctor.

You also get (1 or 2) visits to the urgent care covered for only \$40.

GENERIC & BRAND-NAME MEDICATIONS

You will receive discounts up to 75% on generic and brand-name meds and with the convenient mail order service, you can typically get 3 months of meds for the price of 2.

<<IMMEDIATELY GO TO ACCIDENT & CRITICAL ILLNESS>>

SUMMARY

CAREPLUS ADVANTAGE PLAN provides coverage if something major should happen. With this plan, you covered for ER visits, surgeries, and all medical care when you are in the hospital

24/7 TELEMEDICINE

Should you need to talk to a doctor for something minor, you can speak with a doctor on the phone 24/7 at no cost or charge. They can diagnose 80% of common ailments that you would normally go to Urgent Care or see a doctor. This includes unlimited consults with no cost or copay.

GENERIC & BRAND-NAME MEDICATIONS

You will receive discounts up to 75% on generic and brand-name meds and with the convenient mail order service, you can typically get 3 months of meds for the price of 2.

SURGERIES AND HOSPITALIZATION

All the major services, like surgeries and hospitalization, are covered in full after you pay the first (\$5,000 / \$7,500 or \$10,000) up to (\$150,000, \$250,000 or \$500,000)

<<IMMEDIATELY GO TO ACCIDENT & CRITICAL ILLNESS>>

PREVENTIVE CARE

Preventive care is covered at 100% including your annual physical, lab work, OBGYN, pap smear after 9 months

24/7 TELEMEDICINE

You have unlimited access to board-certified physicians that will call you back within 6 minutes. They can diagnose 80% of common ailments that you would normally go to Urgent Care or see a doctor. This includes unlimited consults with no cost or copay.

DOCTOR OFFICE VISITS

Should you need to see a doctor in person, this plan includes (V=1, PLUS=3 PREMIUM=5) doctor office visits per year for each family member for only \$20. This includes all services such as lab work, x-rays, and diagnostics ordered by your primary care doctor. *Will (1, 3 or 5) visits be enough?*

GENERIC & BRAND-NAME MEDICATIONS

You will receive discounts up to 75% on generic and brand-name meds and with the convenient mail order service, you can typically get 3 months of meds for the price of 2.

SURGERIES & HOSPITALIZATION

All the major services, like surgeries and hospitalization, are covered in full after you pay the first (\$5,000 / \$7,500 or \$10,000).

**<<IMMEDIATELY GO TO ACCIDENT
& CRITICAL ILLNESS>>**

PREVENTIVE CARE

Preventive care is covered 100% including your annual physical, lab work, colonoscopy, OBGYN, pap smear, and all wellness screenings.

24/7 TELEMEDICINE

You have unlimited access to board-certified physicians that will call you back within 6 minutes. They can diagnose 80% of common ailments and can call your prescription into your local pharmacy. This includes unlimited consults with no cost or copay.

DOCTOR OFFICE VISITS

In addition to the FREE telephone consults, you get UNLIMITED doctor office visits for (BRONZE=\$50, SILVER=\$35, GOLD=20)

GENERIC & BRAND-NAME MEDICATIONS

You get a discount up to 75% on generic medications and name-brand medications are covered at 75% after the first \$1,500.

SURGERIES & HOSPITALIZATION

Now everything else, like surgeries and hospitalization are covered at 70% after you pay the first (\$1,000, \$2,500, \$5,000, \$10,000)

All the major services, like surgeries and hospitalization, are covered in full after you pay the first (\$5,000 / \$7,500 or \$10,000).

<<IMMEDIATELY GO TO ACCIDENT & CRITICAL ILLNESS>>

We believe that **our personal rights and liberties originate from God and are bestowed on us by God.**

We believe **every individual has a fundamental religious right to worship God** in his or her own way.

We believe **it is our moral and ethical obligation to assist our fellow man when they are in need,** according to our available resources and opportunity.

We believe **it is our spiritual duty to God and our ethical duty to others to maintain a healthy lifestyle** and avoid foods, behaviors or habits that produce sickness or disease to ourselves or others.

We believe **it is our fundamental right of conscience to direct our own healthcare,** in consultation with physicians, family or other valued advisors.



Thank you for calling _____. I'm _____ your licensed agent today and who do I have the pleasure of speaking with?

Name: _____ Phone: _____ Email: _____

State: _____ Zip: _____ County: _____ Individual or Family Plan: _____

What has you looking into coverage: _____

Currently insured? YES NO If no, when is the last time you were? _____

Type of coverage? NONE PRIVATE EMPLOYER MEDICAID/MEDI-CAL MEDICARE

Carrier: _____ Monthly Premium: _____

Is there a QLE?: _____ Date: _____ QLE Docs Handy: Y / N

Lost Coverage? Married? Had Baby / Adopted? Residency Change? Court Order?

in household & on tax return: _____ Ages: _____ Ages Enrolling: _____

Est 2018 Income: _____ Anyone use tobacco? NO YES If YES, list names or ages below

Anyone have ongoing medical conditions? NO YES Conditions: _____

Other than for your annual physical and simple things like a cold or the flu, how many times did you go do the Doctor in the last 12 months for ? 0 - 1 times 2 - 4 times 5+ times

Anyone take meds? NO YES If YES, list scripts & condition below MyRxValet/GoodRX Price: _____

Anyone see specialists more than 1-2 times a year? NO YES # of visits: _____

Any planned procedures, pregnancies, more involved testing like MRIs or CT Scans? NO YES

Procedure & Date: _____

What's most important to you in a health plan? (network, cost, Rx, Dr visits): _____

Important Doctors/Hospitals:

Name: _____ In Network? YES NO

Name: _____ In Network? YES NO

Name: _____ In Network? YES NO

When do you want coverage to start? ____/____ What are you expecting coverage to cost? \$ _____

FACT FINDER THEN PUT ON HOLD