

SERFF Tracking Number: BNLA-125628258 State: Arkansas
Filing Company: Bankers Life and Casualty Company State Tracking Number: 38826
Company Tracking Number: 14972 - 14987
TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A
Standard Plans
Product Name: Medicare Supplement
Project Name/Number: Phone Scripts/14972 - 14987

Filing at a Glance

Company: Bankers Life and Casualty Company

Product Name: Medicare Supplement

SERFF Tr Num: BNLA-125628258 State: ArkansasLH

TOI: MS051 Individual Medicare Supplement -
Standard Plans

SERFF Status: Closed

State Tr Num: 38826

Sub-TOI: MS051.001 Plan A

Co Tr Num: 14972 - 14987

State Status: Filed-Closed

Filing Type: Advertisement

Co Status:

Reviewer(s): Stephanie Fowler

Author: Janice Fron

Disposition Date: 05/09/2008

Date Submitted: 04/29/2008

Disposition Status: Filed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Phone Scripts

Status of Filing in Domicile: Authorized

Project Number: 14972 - 14987

Date Approved in Domicile: 10/04/2002

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 05/09/2008

State Status Changed: 05/09/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

Medicare Supplement Advertising

Invitation to Inquire

Phone Scripts

Form Numbers: 14972 - 14987

ATTN: Insurance Department Personnel

SERFF Tracking Number: BNLA-125628258 State: Arkansas
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Project Name/Number: Phone Scripts/14972 - 14987

Dear Sir or Madam:

In accordance with your state's requirements, we are filing the above captioned Medicare Supplement advertisement phone scripts for your review. These phone scripts will be used by our licensed agents as an Invitation to Inquire about our currently sold Medicare Supplement products and to arrange for prospect visits. These phone scripts have been filed nation wide and are currently being used including in our home state of Illinois.

As always, your prompt consideration of this filing for approval is sincerely appreciated.

Very truly yours,

Janice D. Fron

Product Approval and Compliance

Company and Contact

Filing Contact Information

Janice Fron, Filing Project Leader
222 Merchandise Mart Plaza - 19th Floor
Chicago, IL 60654

j.fron@banklife.com
(312) 396-7538 [Phone]
(312) 396-5907[FAX]

Filing Company Information

Bankers Life and Casualty Company
222 Merchandise Mart Plaza
Chicago, IL 60654-9988
(800) 621-3724 ext. [Phone]

CoCode: 61263
Group Code: 233
Group Name:
FEIN Number: 36-0770740

State of Domicile: Illinois
Company Type:
State ID Number:

Filing Fees

Fee Required? Yes

SERFF Tracking Number: BNLA-125628258 State: Arkansas
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Standard Plans
Product Name: Medicare Supplement
Project Name/Number: Phone Scripts/14972 - 14987
Fee Amount: \$400.00
Retaliatory? No
Fee Explanation: Arkansas requires \$25.00 per form.
\$25.00 x 16 forms = \$400.00
Per Company: No

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COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Bankers Life and Casualty Company	\$400.00	04/29/2008	19980002

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Stephanie Fowler	05/09/2008	05/09/2008

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Item Type	Item Name	Item Status	Public Access
Form	Phone Script	Filed	No
Form	Phone Script	Filed	No
Form	Phone Script	Filed	No
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Form Schedule

Lead Form Number: 14972

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed	14972	Advertising	Phone Script	Initial			14972 phone_script_call_mail_call.pdf
Filed	14973	Advertising	Phone Script	Initial			14973 phone script_Introduction for Non responder.pdf
Filed	14974	Advertising	Phone Script	Initial			14974-AR phone script non-responder LTC.pdf
Filed	14975	Advertising	Phone Script	Initial			14975 phone script Objections get something in mail .pdf
Filed	14976	Advertising	Phone Script	Initial			14976 Generic - phone script Objection I just wanted a booklet.pdf
Filed	14977	Advertising	Phone Script	Initial			14977 phone script Objection don't remember sending in card .pdf
Filed	14978	Advertising	Phone Script	Initial			14978-AR

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				phone script Objection I don't need anymore insurance.pdf
Filed	14979	Advertising Phone Script	Initial	14979 phone script Turning 65 Script.pdf
Filed	14980	Advertising Phone Script	Initial	14980-AR phone script 20_20 phone script.pdf
Filed	14981	Advertising Phone Script	Initial	14981-AR phone script 20_20 phone script number two.pdf
Filed	14982	Advertising Phone Script	Initial	14982-AR phone script Medicare Supplement - other products page 2.pdf
Filed	14983	Advertising Phone Script	Initial	14983 phone script Other Objections .pdf
Filed	14984	Advertising Phone Script	Initial	14984 phone script Touch Four Script .pdf
Filed	14985	Advertising Phone Script	Initial	14985 phone script Referrals_con tacting the referral .pdf

Appendix 4: Telephone Scripts

Call – Mail – Call

“Mr./Ms. _____, my name is _____. I’m an insurance agent with Bankers Life and Casualty Company. The reason for my call is I’m going to be mailing you some information on Medicare and Long Term Care insurance. You are currently on Medicare, is that correct?” Wait for answer.

(Prospect: No thank you – End call politely)

“Great! Mr./Ms. _____, I will mail this informational booklet and a letter introducing myself, then I’ll call you back next _____ and make sure you have received it. I have your address as _____ (confirm address). Great! – I’ll look forward to talking with you next _____.”

During any initial phone call, if a prospect asks you to mail the information to them, you can easily take advantage of the Call – Mail – Call Strategy by using the following response:

“Mr./Ms. _____, what did you have in mind?” Wait for answer.

“Sure, I can mail you something. I have some information that I will put in the mail today. It will cover the basics about Medicare and Medicare Supplement and Long Term Care insurance. Of course, it won’t answer all of your questions, but I will put it in the mail today and will call you next _____ (Wed., Fri. or Sat.) at _____ (time) to set a time to get you the rest of the information.”

“Mr./Ms. _____, I’ll put that in the mail today and look forward to talking to you on _____ (Wed., Fri. or Sat.), and we’ll set a time to get together. (Confirm address.)”

Your state requires me to advise you that neither Bankers Life and Casualty Company nor its agents are connected with or endorsed by the U. S. Government or the Federal Medicare Program.

Bankers Life and Casualty Company nor its agents are connected with or endorsed by the U.S. Government or the Federal Medicare Program.

Telephone Script

Introduction for Non-Responders

“Hello Mr./Ms. _____.”

“My name is _____. I am an insurance agent with Bankers Life and Casualty Company. The purpose of my call is to follow up on some information that we recently sent you regarding (insert type of insurance: Medicare/LTC, etc) insurance on (insert date).”

“I’d like to introduce myself and review that information with you.”

“I’ll be in your area on _(Day/Date)_. Does __(Time)__ or _ (Time)__ work better for you?”

Great! Your state requires me to advise you that neither Bankers Life and Casualty Company nor its agents are connected with or endorsed by the U. S. Government or the Federal Medicare Program. Thank you for your time, and I will see you on (Date) at (Time).

Telephone Script **Non-Responders: Long-Term Care**

“Mr./Mrs. _____, my name is _____, I am an insurance agent with Bankers Life and Casualty Company. The reason I’m calling is that for some time now we have been sending you information regarding what Medicare does cover and, more importantly, what Medicare does not cover.”

Objection control:

“Mr./Ms. _____ are you currently on Medicare?”

Go to single Medicare offer.

“Have you known anyone that’s been affected by the higher deductibles and higher out of pocket costs in Medicare, for instance, having to leave the hospital before they were really ready?”

“It’s important to know how these changes may affect you and your family. What we do is sit down with you and, in 20 to 30 minutes, go over what Medicare does cover, and more importantly, doesn’t cover and how Bankers Life and Casualty Company can be of help to you. I would like to get this important information to you. I’ll be in your area on _ (Day / Date)_. Would __(Time)___ or __(Time)___ be better for you?”

Objection: “I’m not interested.”

“I understand. Then you already have a policy in place to take care of what Medicare doesn’t, such as Long-Term Care, is that right?”

*{ If “Yes”, ask, “Is your Long-Term Care the type that offers possible tax saving incentives?”
 { “No” - End call politely.*

“Let me ask you Mr./Ms. _____, many retired persons we talk to are concerned with protecting their assets from the cost of a long-term illness. Is that a concern of yours?”

(“Isn’t it for most people?”)

“That’s the reason that when we get together, you’ll see why this is such a concern for most people today. Is __(Day / Date & Time)___ or __(Day / Date & Time)___ better for you?”

Confirmation:	Confirm address	Basic Directions
	Will spouse be there?	Restate date and time
	Restate “reason to see”	

Your state requires me to advise you that neither Bankers Life and Casualty Company nor its agents are connected with or endorsed by the U. S. Government or the Federal Medicare Program.

Telephone Script

Objections: “I thought I would just get something in the mail.”

“Mr./Ms. _____, my name is _____. I am an insurance agent with Bankers Life and Casualty Company. The reason for my call is to set a time to meet with you so that I can provide you with the insurance information you requested from my company. I’ll be in your area __ (Day / Date)____. Would __ (Time)_ or _ (Time)_ be better for you?”

I thought I was just going to get something in the mail. I didn’t know someone was going to call me.

“I understand Mr./Ms. _____. A lot of companies will just mail you the information, but Bankers is a little different; we believe in personal service. We feel that when people have the courtesy to contact us, they deserve our personal attention and I wanted to take some time to get you the information you wanted. I’ll be in your area __ (Day / Date)__. Would __ (Time)____ or __ (Time)____ be better for you?”

Can’t you just mail it to me?

“Let me ask you Mr./Ms. _____, what did you have in mind when you sent in the request?”

I’m not really sure.

“Many retired people we talk to are concerned with outliving their assets. Is that a concern of yours?”

I think it is for most people.

*“I agree. When we get together we’ll look at **why** this is such a concern for many people today. We’ll go over what protection you have with Medicare and your Medicare Supplement insurance, and, **more importantly** what you don’t have covered.”*

Confirmation:	Confirm address	Basic Directions
	Will spouse be there?	Restate date and time
	Restate “reason to see”	

Your state requires me to advise you that neither Bankers Life and Casualty Company nor its agents are connected with or endorsed by the U. S. Government or the Federal Medicare Program.

Telephone Script

Objection: “I just wanted a booklet.”

“Mr./Ms. _____, my name is _____. I am an insurance agent with Bankers Life and Casualty Company. The reason for my call is to set a time to meet with you so that I can provide you with the insurance information you requested from my company. I’ll be in your area _____. Would __(Time)__ or __(Time)__ be better for you?”

I already got the free booklet. I didn’t want to meet with anyone.

“I understand Mr./Ms. _____. We’re getting more requests for this booklet than ever. Most people want all the information they can get before making important decisions. Was this on your mind when you sent for the booklet?”

I guess so.

“That’s why I’m calling. The purpose of the booklet is to raise your awareness of a problem many people face needing excellent health care at an affordable price. My job is to explain what this problem can mean to you personally. In about 30 minutes, we will review what you have with Medicare and your Medicare Supplement insurance and, more importantly, what you don’t have. In just a few minutes, we can make sense out of all of the information you have in front of you. I have some time on _____. Would __(Time)__ or __(Time)__ be better for you?”

Can’t you just tell me more about it without coming out here?

“Mr./Ms. _____, the problem of providing health care at an affordable price has so many aspects, it would be impossible to do my job well without meeting you and giving you the most accurate information I can. When we get together, we’ll sort through the information and make it clear how it can affect you and your family. Would __(Time)__ or __(Time)__ be a good time?”

Confirmation:	Confirm address	Basic Directions
	Will spouse be there?	Restate date and time
	Restate “reason to see”	

Your state requires me to advise you that neither Bankers Life and Casualty Company nor its agents are connected with or endorsed by the U. S. Government or the Federal Medicare Program. Thanks, and have a great day!

Telephone Script

Objection: “Don’t remember sending in the card”

“Mr./Ms. _____, my name is _____. I’m an insurance agent with Bankers Life and Casualty Company. The reason for my call is to set a time to meet with you so that I can provide you with the information you requested from my company on (Medicare Supplement, Long-Term Care, Home Health Care, etc.) insurance. I’ll be in your area _____. Would _____ or _____ be better for you?”

I don’t remember requesting any information.

*“Don’t worry Mr./Ms. _____, that happens. It could have been your **(wife/husband)**. Mr./Ms. _____, many retired people I meet with are concerned about outliving their assets. Is that a concern of yours?”*

I think it is for most people. (Proceed)

No. (End call politely)

*“That is the reason I want to get this information to you. When we get together, I’ll show **why** this is such a concern for retired people. I’ll be in your area _____. Would ___(Time)___ or ___(Time)___ be better for you?”*

Confirmation:	Confirm address	Basic Directions
	Will spouse be there?	Restate date and time
	Restate “reason to see”	

Your state requires me to advise you that neither Bankers nor its agents are connected with or endorsed by the U. S. Government or the Federal Medicare Program.

Thank you for your time, and have a great day!

Telephone Script

Objection: “I don’t need anymore insurance”

“Mr./Ms. _____, my name is _____. I am a licensed insurance agent with Bankers Life and Casualty Company. The reason for my call is to set a time to meet with you so that I can provide you with the insurance information you requested from my company. I’ll be in your area _____. Would __ (Time) __ or __ (Time) __ be better for you?”

Thanks, but I don’t need anymore insurance.

“That’s great! It sounds like you already have insurance. Let me ask you, do you have the non-qualified or tax qualified Long-Term Care program that offers possible tax saving incentives and are your benefits the most up-to-date?”

No. (End call politely)

I don’t know. What do you mean? (Proceed)

“Well, making sure you had the most up-to-date coverage was probably on your mind when you sent in your request. When we get together, we will review what you currently have and look at the difference between the qualified and non-qualified type of insurance policies. I have some time on _____. Would __ (Time) __ or __ (Time) __ be better for you?”

Confirmation:	Confirm address	Basic Directions
	Will spouse be there?	Restate date and time
	Restate “reason to see”	

Your state requires me to advise you that neither Bankers Life and Casualty Company nor its agents are connected with or endorsed by the U. S. Government or the Federal Medicare Program. Thanks, and have a great day!

Telephone Script

Turning 65 Script

“Mr./Ms. _____, my name is _____. I am an insurance agent with Bankers Life and Casualty Company. The reason for my call is that I understand you will be turning 65 in (“a few weeks” or in “month”), is that correct?”

Prospect response.

“Mr./Ms. _____, I specialize in helping people like you understand your upcoming MEDICARE benefits and I’ll be in your area _____. I have some time on (Date)___ (Time) ___ or (Date)___ (Time)____. Which time is best for you to get the information?”

I already have the information. (Proceed)

No thank you. (End call politely)

“I understand. I’m sure you are receiving a great deal of calls and information as a result of being eligible for MEDICARE. Let me ask you, have you actually had a chance to sit down with an expert to see exactly what your MEDICARE benefits are going to look like this year for you? Mr./Ms. _____, that’s what I do – when we get together I’ll go over what MEDICARE does cover and more importantly what it doesn’t cover for you. I have time at (Date)__(Time)___ or (Date)__(Time)____. Which time is better for you?”

Confirmation:	Confirm address	Basic Directions
	Will spouse be there?	Restate date and time
	Restate “reason to see”	

Your state requires me to advise you that neither Bankers Life and Casualty Company nor its agents are connected with or endorsed by the U. S. Government or the Federal Medicare Program.

Thanks, I will see you on (Date) and (Time). Have a great day!

20/20 PHONE SCRIPT

“Hello, Mr(s). _____, this is _____ calling.

“How are you today...?”

“I’m an Insurance Agent with Bankers Life and Casualty Company. The reason for my call is to find out if you are aware of the tax incentives available to you regarding the costs that Medicare does not cover such as Long-Term Care.”

“We’re finding that most people aren’t aware of the tax incentives...”

No thank you. (End call politely)

(No response – proceed)

“And I’m mailing out information to people who may qualify for the tax incentives, but before I do that, let me ask you a few questions so I can send you the proper information.”

“Are you currently insured under both parts A & B of Medicare?”

“Is your spouse currently insured under both parts A & B of Medicare?”

*“Have you heard of Bankers Life and Casualty Company?”
(How have you heard...), (Are you a client...)*

“I need to confirm your address; Are you still at _____. Great!”

“I’ll be mailing this information out to you, addressed in red ink; I’m doing this so you can watch for it more easily. I’ll be calling you back in about a week to see if you have any questions.”

“Your state requires me to advise you that neither Bankers nor its agents are connected with or endorsed by the U. S. Government or the Federal Medicare Program.”

Close the phone call.

20/20 PHONE SCRIPT 2

“Hello Mr./Mrs. _____ this is _____ calling. How are you doing today?”

“I’m an Insurance Agent with Bankers Life and Casualty Company; the reason for my call is I had sent you some important information regarding: (Pick one)

- 1. The changes to the Medicare program*
- 2. How Medicare affects extended care or home care*

Did you receive that?”

CLOSE:

“I’m going to be in your area on _____ seeing some other folks to review their insurance situation and I have set aside some time for you as well. What time will be better for you _____ or _____?”

“Your state requires me to advise you that neither Bankers Life and Casualty Company nor its agents are connected with or endorsed by the U. S. Government or the Federal Medicare Program.”

(EXPECT AN OBJECTION)

I DIDN’T RECEIVE THAT INFORMATION:

“Well I am glad I called! This is important information that you should know about. What I can do is drop off that information and answer any questions you may have.”

“What time will be better for you _____ or _____?”

“Your state requires me to advise you that neither Bankers Life and Casualty Company nor its agents are connected with or endorsed by the U. S. Government or the Federal Medicare Program. Thanks and have a great day!”

I RECEIVED THAT INFORMATION AND I AM NOT INTERESTED:

“I can understand you saying that Mr./Mrs. _____.”

**No thank you. (End call politely)
(Pivot to topic on next page.)**

Use with 20/20 script #2

Medicare Supplement and other product phrases to use to get an appointment.

MEDICARE SUPPLEMENT

*“I’ve been able to save some people a significant amount per year on their Medicare Supplement insurance premiums. I may be able to do the same for you if you’ll allow yourself some time.” **Ask for appointment.***

Rx

*“We’ve been able to provide substantial savings on our client’s prescription service, through a program designed to offer significant savings on prescriptions. I may be able to do the same for you if you’ll allow yourself some time.” **Ask for appointment.***

LTC

*“Long Term Care is a difficult topic to talk about. What I do for folks, is educate them on what all their options are. Actually, the people I sit with find that knowing all of their options allows them to make informed decisions. Isn’t that what you are looking for too Mr./Mrs. _____. ?” **Ask for appointment.***

YES

Great! So that I can be sure that I bring the proper information, let me ask you a few questions.

Your state requires me to advise you that neither Bankers nor its agents are connected with or endorsed by the U. S. Government or the Federal Medicare Program.

CRAZY 8 Score Sheet (Internal use only)

“I look forward to meeting you on _(Day / Date)_ at _(Time)_. If you would, can you mark me down on your calendar? ...I’ll wait while you get a pen. Thank you for your time and I’ll see you then.”

Use with 20/20 phone script #2

Medicare Supplement and other product phrases to use to get an appointment.

MEDICARE SUPPLEMENT

*“I’ve been able to save some people money on their Medicare Supplement insurance premiums. I may be able to do the same for you if you’ll allow yourself some time.” **Ask for appointment.***

Rx

*“We’ve been able to provide savings on our client’s prescription service. I may be able to do the same for you if you’ll allow yourself some time.” **Ask for appointment.***

LTC

*“Long Term Care is a difficult topic to talk about. What I do for folks is educate them on what all their options are. Actually, the people I sit with find that knowing all of their options allows them to make informed decisions. Isn’t that what you are looking for too Mr./Mrs. _____. ?” **Ask for appointment.***

YES

Great! So that I can be sure that I bring the proper information, let me ask you a few questions. (*Questions are qualifying questions, such as age, general health, prescriptions, etc*)

CRAZY 8 Score Sheet (Internal use only)

*“I look forward to meeting you on **_(Day / Date)_** at **__(Time)__**. If you would, can you mark me down on your calendar? ...I’ll wait while you get a pen. Thank you for your time and I’ll see you then.”*

Telephone Script

Other Objections

I have group benefits
I have chosen an HMO

“That’s great! It’s good that you started planning. Mr./Ms. _____, there are still some areas that aren’t covered by MEDICARE or your insurance supplement to MEDICARE. After we meet, I’m sure you will learn some information you were not aware of regarding MEDICARE and your coverage that may save you some money. I have time at _____ or _____. Which time is better for you?”

“Your state requires me to advise you that neither Bankers Life and Casualty Company nor its agents are connected with or endorsed by the U. S. Government or the Federal Medicare Program.”

Go to Long Term Care

Key Points:

- ⇒ *“You owe it to yourself to sit down with me and get this information first-hand.”*
- ⇒ *“Most companies tell you what MEDICARE does cover; I’m going to educate you on those things that MEDICARE leaves you to pay, and provide you with some options that can help cover those costs.”*
- ⇒ *“I promise you I’ll only take 20 minutes of your time. If I stay longer, it will be because I can answer the questions that you may have.”*

TOUCH FOUR PHONE SCRIPT

“Hello Mr./Mrs. _____, My name is _____. I am an insurance agent with Bankers Life and Casualty Company right here in _____.”

“The reason I am contacting you is my company recently sent you a package in the mail on the changes in Medicare and information on the fact and fiction of nursing home costs. I noticed you didn’t request our free booklet and I wanted to go ahead and get that information out to you today but wanted your permission first.”

“This is at No Cost or obligation. I am mailing some of your neighbors and saw that you had not responded.”

“May I verify your address?” Your address is:

“Now, once you get this, if you have any questions, please call me.”

Have prospect write your name and number down.

“Your state requires me to advise you that neither Bankers nor its agents are connected with or endorsed by the U. S. Government or the Federal Medicare Program.”

“Thank you for your time!”

TELEPHONE SCRIPT

REFERRALS: CONTACTING THE REFERRAL

*Is Mr./Mrs. _____ there? Hi, Mr./Mrs. _____,
This is _____. I am an insurance agent with Bankers Life and
Casualty Company here in your area. The reason I am calling is we have a
friend in common. Mr./Mrs. _____ over on _____ street.*

*I was helping Mr./Mrs. _____ last week and your name
came up. In fact, he/she spoke very highly of you and felt you were someone
I should meet. You see, I met with Mr./Mrs. _____ to give
them insurance information on:*

“The changes in Medicare and Medicare Supplement Insurance this year.”

OR

*“Long-Term Care and the changes Medicare made regarding
their long-term care coverage.”*

*Mr./Mrs. _____ thought that you would benefit from this
information.*

You’re currently on Medicare, is that correct? Great!

*I am going to be in your area (Monday, Tuesday, Thursday) and I have an
opening at __**(Time)**__ or __**(Time)**__, which would be better for you?*

*Your state requires me to advise you that neither Bankers nor its agents are
connected with or endorsed by the U. S. Government or the Federal
Medicare Program.*

*I look forward to seeing you on **(Date)** and **(Time)**. Have a great day!*

POINT OF SALE SCRIPT

REFERRALS: TRIFOLD PRESENTATION

After qualifying names and information from neighbor list, say:

“Thank you very much. These are the life-blood of my business.”

“Maybe there is another way you can help me. Who do you know who might benefit from what I do?”

Most of the time the response will be that they don't know anyone.

Then you will follow up with the prompting questions:

“Who do you know that: ...Is about to retire?
 ...Is about to turn age 65?
 ...Etc.

APPENDIX 5: REFERRAL SCRIPTS

Referrals: Neighbor List Script

“Is there anything that you would like to add?” No

“Mr./Mrs. _____, have we done a good job for you today?” Yes

“Are you happy with the service we have provided?” Yes

“Have we conducted ourselves in a professional manner?” Yes

“Great!”

“The toughest part of my job is finding new people to sit with each week and I wanted to know if you would help me with this.”

No thank you. (End call politely)

Ok. (Show neighbor list)

A. *“These are people just like yourself who wrote in looking for information on (**Medicare Supplement Insurance; or Home Health Care, or Long Term Care Insurance, etc...**) insurance, and I wanted to know if you would look through these to see if you know anyone ...”*

OR

B. *“These are people like yourself who have been corresponding with us about (**Medicare Supplement Insurance, Long Term Care and Long Term Care Insurance, etc...**) information and I wanted to see if you knew anyone ...”*

(Let the names flow. After all are done, go back for detailed information.)

Thank you for your help. Your state requires me to advise you that neither Bankers Life and Casualty Company nor its agents are connected with or endorsed by the U. S. Government or the Federal Medicare Program.

