**Health Insurance Script**

**(Opening/Introduction)**

Hey, this is “\_\_\_\_\_\_\_\_\_\_\_\_\_” with “**Affordable Health Plans** or **Us Health Benefits** or **The National Health Advisor Network**”.

How are you doing today?

**(Reason)**

We are calling to inform everyone the rates on health insurance has dropped down by huge margin, and we are now providing a no cost, no obligation quote for health insurance.

**(Opt-in)**

Let me ask you, if you got something better and cheaper than what you are paying right now you would at least think about it RIGHT? (Must say, **yes)**

**(Qualification)**

Just need to confirm some information.

* Are you covered by, Medicare, Medicaid or Obama Care? (Must say “NO”), Great.
* Are you currently getting insurance from your employer or privately paying for it? (Must be privately paying for it)
* And roughly, how much are you paying a month for your health insurance?
* If may I know How old are you? (Must be below **“64”**) Wow, you sound young!
* Must be paying **$150** + for **INDIVIDUAL PLAN**
* Must be paying **$300** + for **FAMILY PLAN**
* And are you looking for quotes on an **Individual plan** or a **Family plan** today? ALRIGHT!
* What is your full name? and State and Zip code? Thank you.
* By the way what insurance company are you with right now?

**(Closing)**

That’s all the information I needed,

* Let me ask you, after listening to your options and rates if you find a policy according to your needs and budget are you looking to start immediately or within 30 days? (Must take an acknowledgment) – Only one rebuttal can be used.

**TCPA DISCLAIMER VERBATIM:**

Before I connect you, I would like to confirm that you agree to receive information via live, autodial or prerecorded calls or through email or text messages from our licensed agents at the telephone number you provide. The communication will override any State or Federal Do Not Call list you may be on?

Do you understand? Need to take “Yes”

**“Cannot have any rebuttal if the customer does not agree hang up and dispose the call of as a DNC”**

That’s it for now; I have a licensed agent waiting on the other line from your state and zip, is it ok for me to connect the call? (Must say yes), if yes Thanks hold on the line while I connect you.

**Transfer Protocol:**

Hi “Licensed Agent”, I have “Customer name”, who is currently looking for an individual plan or family plan paying $ a month with XYZ insurance company. Please let me know when I can bring them in. (If yes,) as soon as you hear the beep, please start talking.

**(Buffer Starts 120 Seconds, when the license agent and prospect is connected)**

**QC/Quality Parameters:**

* Must be below 64
* Must not have stated funded Insurance(Medicare, Medicade or Obama Care)
* Must confirm they are not getting insurance through their employer, or if it’s privately paid.
* Must confirm what plan are they looking for (Individual or Family Plan)
* Must be paying $150 or above for individual plan, and must be paying $300 or above for a family plan.
* Must confirm how much are they paying with their current insurance company
* Must confirm what insurance company they are with.
* Must ask if they find a policy and coverage if they can start today or within the next 7 days
* Must get an acknowledgement on the TCPA statement.
* Must follow transfer protocol.

**Health Insurance Rebuttals:**

**If customer interrupts or asks a question during your opening** — (ex.- What's the cost? Or what’s the price? How my doctor does visits work? What if I have a heart attack?)—That's a great question, once I transfer you to the licensed agent in your state, they will go over ALL that information with you. (BACK TO SCRIPT)

**Where are you calling me from? —** I'm calling from the Health Registration Department. We are a nationwide firm with headquarters in California. (BACK TO SCRIPT)

**If they ask specific location**- We have satellite offices nationwide and home office located in California. (BACK TO SCRIPT)

**Where did you get my name! Where did I fill this out?** —You filled this out (On our website or one of our affiliate websites....) you put here that (use their information from the application, name, email and etc). Is that correct? (BACK TO SCRIPT)

**I already have Insurance Rebuttal -** Great! Who did you end up going with? What was the name of the Carrier? How much are you paying? Are you happy with the coverage? We can get you a free quote from a licensed agent to see if we can find you a plan that meets your needs and budget.

**I’m not interested** – I understand but all we’re doing right is now helping you compare rates and see your options, afterwards you can be the judge (BACK TO SCRIPT)