

Sales Tool – Using Access Plans to Grow or Protect Your Book

What Market Are You In?

Ask Yourself These Questions

1) Do the following represent your current or preferred clients/prospect base?

- Medium-sized (50 to 1000) hourly employees working 30+ hours per week?
- Over 50% medium to low wages blue collar/service sector employees?
- Service Employers: *Food Services, Hospitality, Agricultural, Nursing Homes*
- Franchise owner groups or single owner multiple franchises?

2) Have you recommended, inherited or been asked to evaluate any partially self-funded MEC/ MVP or Indemnity Plans?

- If Yes to the above - Do you have a sufficient information/experience or access to resources that can help you in your evaluation and consultation?

3) If you are not 100% certain to can assist your client in this area, would you consider using (Access Plan expert or General Agent) particularly for the following?

- Creation of an **ACA compliant employee recruitment, reward and retention strategy.**
- Evaluation and comparison of client/prospect MEC/MVP/Indemnity Plan?
- Evaluation and comparison of the top competitive MEC/MVP/Indemnity Plans available on the marketplace?
- Marketing plan using Access Based plans?
- Implementation of a “Reduction in Turnover” program using Access Based Plans?



Dialing for Dollars

(The Easy Way)

Here are some relatively easy ways to (A) Meet new employer prospects (B) Rescue them from unnecessary cost and risk and (C) Look smarter than your competitors

The next time you are speaking with a prospect/client, ask the following questions.

I guarantee you will pick up one new client for every ten you ask these questions of.

1. Does this prospect/client suffer from more than 50% turnover in their hourly workforce?
2. Does this prospect/client employ more than 100 hourly or part-time employees working between, 30 – 40 hours per week?
3. Do they currently offer these hourly workers a limited medical plan, MEC (Minimum Essential Coverage) or MVP (Minimum Value Plan)?

4. Do their MEC plans include a supplementary indemnity benefit? Or are they MEC only? (Note: Try to determine if they pay more than \$50 per member per month for a MEC only option)
5. Does their MVP plan have any enrolled employees? If yes, this is a red flag for follow-up
6. Does their MEC plan return unused claims surplus to the employer? Another red flag
7. Has your prospect/client experienced unusually poor administrative service from the carrier or TPA sponsoring their MEC or MVP programs? *Likely you will find that most service has been anywhere from poor to horrible*