

Introduction:

- **Greet the person:**

“Hi, [Name]? This is [Your Name], I’m getting back to you regarding your request for additional veteran’s benefits.”

Discuss the Facebook Post:

- “When you saw the Facebook post, I know it mentioned that you can get \$1800 back—did that sound like something that could help you?”
- “Yeah, extra money could help anyone these days, especially with how expensive everything has gotten.”

Ask About Military Service:

- “Tell me a little about your time in service.”
- “What branch did you serve in?”
- “What years did you serve?”
- “What was your job during your service?”
- “Were you stationed overseas or mostly stateside?”

Relate to Their Experience:

- Share a personal connection or mention people you know who have served.

Thank Them for Their Service:

- “Awesome, well, thank you for your service!”

Ask Questions to Understand Their Situation:

- “Well *Client's Name*- there are a lot of different ways that I might be able to help out.”
- “To see if I can even help out, I have a few questions to better understand your situation.”
- “First, are you using the VA for healthcare?”
- “Do you also get your prescriptions through the VA?”
- “Do you have Medicare Parts A and B?”
- “Do you have a Medicare Advantage plan or a Supplement plan?”

Fact Find (most important part):

- “What does your current plan cost you? Do you pay anything for that?”
- “How long have you had that plan?”

- “Who helped you get that plan?”
- Is there anything with your current plan that is not working at the level it should be?

Social Security and Medicare Part B/ find their problem:

- “Are you currently collecting Social Security?”
- “Are you getting the full \$185.00 taken out of your Social Security each month?”
- Confirm: “So, you use the VA for healthcare and prescriptions, but you’re still paying for Medicare Part B—is that correct?”
- Create uncertainty: “Have you ever wondered why you’re paying all this money for Medicare when you’re using the VA?”
- If that \$185 was lower, would that help you? How would it help you?

Present Solution:

- “It sounds like I can absolutely help you. There are veteran plans and programs that cost you nothing and actually give you a reduction in your Part B premium.”
- “For example, some plans offer a \$50 reduction in your Part B each month, and some could give you up to \$150 back monthly.”
- “Can I ask why you haven’t looked into something like this before? Was it something you didn’t know about or just never heard of?”

Gather Information:

- “Let me check some options available in your area. Your zip code is [Zip Code], is that correct?”
- Confirm the county: “Is that in [County] or [County]?”
- “Do you see any civilian doctors?”

Present Available Plans:

- Pull up the highest giveback Medicare Advantage plans in the area.
- Discuss benefits: “This plan includes [list of benefits such as dental, vision, hearing, OTC, Silver Sneakers, etc.].”
- Talk about costs and coverage.

Close the sale:

- "It seems like this is all a no brainer, the only downside is that we can't get it started until next month, you ok waiting a little bit to save that money/get those benefits?"

Write the application:

- Follow all steps and maintain compliance.

Insulate the Client:

- "We are your Medicare advisors for life, and we can always help you navigate these options."
- "We represent every carrier, so if this plan doesn't work or you find something better, you can call me to help you switch."
- "If anyone else calls you about Medicare, just hang up and call us—we don't want you to lose out on any benefits."
- "We helped you save [X amount] today, so if you make any changes later, you'll lose those savings."
- "If you have issues or questions, don't call the carrier—call us! We're your agents, and we'll handle any communication with the insurance company for you."

Additional Support:

- Offer to help find doctors: "Let me help you find a doctor in your area. I can email you a list of doctors you can use, including dentists, vision doctors, hearing specialists, etc."
- "I can also email or have service mail you an OTC catalog for your new plan."

Close the Conversation:

- Reaffirm that you're available for any further assistance and encourage them to reach out if they have questions in the future.