



## “6 Qualifying Questions To Help You Sell Medicare to Business Owners”

If you ask any insurance agent the type of clients he or she would like to gain, you’re going to hear the same thing over and over: *business owners!* Business owners are among the most desirable clients for agents who provide Medicare, Life Insurance, Annuities, LTC, Buy/Sell Agreements, Retirement Planning, and Health Insurance!

***No matter what your market, getting in front of business owners will help you grow your business.***

But did you know that of the 6 million small businesses in the United States, over 1 million have owners over age 65? These business owners are great candidates for Group Medicare, a unique door-opener to help you build relationships and open doors to new, high-value clients.

*In your prospecting, use these 6 questions to help you gain the interest of and close for the appointment with a senior business owner:*

- 1. Does your company pay your Medicare supplement premium today?**
  - a. Most of the time, the answer here is no; Individual Medicare Supplements cannot be paid for by a business. Let the prospect know that you have a solution that will let him or her pay for a Medicare supplement on a tax-advantaged group basis.
- 2. Who can help you if you have a claims issue or need a prescription drug?**
  - a. For business owners, an Individual Medicare Supplement cannot provide him or her the service to which they’re accustomed. Let the business owner know that with a group Medicare supplement he or she will always have direct support to help him or her for any and all claims, Rx, or CMS issues.
- 3. Are you still covered by a major medical plan?**
  - a. If this is the case, you can save your client significantly. If a business owner is Medicare eligible, your client will be excited to know that he or she can significantly reduce premium and/or increase coverage by moving to a Group Medicare Supplement.
- 4. Does your Part D card have a “Donut Hole”?**
  - a. Every Part D solution in the individual marketplace has at least some cost exposure in the coverage gap. With a group solution, you may be able to offer a retired employee coverage all the way through the “Donut Hole.”
- 5. What will happen to your healthcare plan when you retire or sell your company?**
  - a. Group Medicare solutions are 100% portable and a retiree can transition to an at-home billing at the same rate and coverage.
- 6. Does your health insurance have a network?**
  - a. True Medicare supplements, whether Group or individual, are not subject to provider networks—94% of doctors in the country accept Medicare assignment. The ability to see any provider (and have excess charges covered) is a great proposition to a business owner who is concerned with receiving the best possible healthcare.

**CALL US TODAY! (855) 344-7747**

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