

# QUALIFYING **MEDICARE PROSPECTS**

*A GUIDE TO ASKING THE RIGHT QUESTIONS*



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A Guide to Asking the Right Questions

Why are you looking for new

**Medicare Health insurance options?**

Something sparked their interest in shopping for a new Medicare Health plan. If you identify why they need to make this switch, it can help you decide if the timing is right or they are just shopping.

Are there reasons you wouldn't work with  
**a New Medicare insurance agent?**

If your prospects agent is a friend or family member, they probably won't switch anyways. Some people occasionally talk to other agents to check their insurance pricing and ensure they get the best price. You don't want to spend time on these prospects.

Does anyone else have a say

**in the decision-making process?**

The prospect might be gathering information for their spouse, adult children, or parents. Ask them what their decision-making process looks like.

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Have you presented other insurance options to the decision-maker before? **What was their response?**

Asking this will tell you how aggressively the prospect and their family is looking for new insurance options, the deal-breaker concerns of the decision-makers, and the likelihood that your pitch will be accepted.

What is your timeline for **for making a decision?**

It's good to know how soon your prospect wants to have their new Medicare Health plan in place. Are they turning 65? Are they covered by an employer sponsored plan? Waiting until their current coverage ends?

Do you have a **budget in mind for this?**

It's good to aim to understand the budget and help determine what products that fit their needs. If a prospective client tells you they have a budget of \$200 per month, if you have options - you wouldn't want to give them options that don't fit their needs financially.