



## **OVERCOMING CALL RELUCTANCE**

*How to go from "I can't" to "I am looking forward to our appointment."*

# The Medicare Café

*Where agents drink java and talk shop.*

SMS-University.com

(800) 689-2800



# CALL RELUCTANCE

I can't make a cold call!

What if they hang up on me?

I need to study [subject] incase the prospect asks me about them!

It is dinner time, I cannot call them now!

What if they say no!?!

**EXCUSES ARE LIES  
WE TELL OURSELVES  
SO THAT IT DOESN'T  
HAVE TO BE OUR  
FAULT.**



# CALL ANXIETY

Cold calling or cold prospecting can make even the most experienced agent nervous.

Being nervous is normal. Having that nervous or anxiousness prohibit your calling, that is when it becomes an issue.

If you are struggling to move forward in your prospecting, here are some ideas to help you overcome your feelings and make some connections!

# THINK POSITIVE



It may sound simple, but it can make a big difference!

Your brain is like Google. If you tell it to do something, it will. Example: If you think you are bad at cold calling, your brain will reinforce the thought that you are.

However, if you think “How can I get better at cold calling?” your brain will start to give you ideas to help you improve your cold calling techniques.

Change the way you are looking at negative prospecting situations and start to seek out ways to get past or improve them rather than sabotage yourself.

# SET A TIMER



Getting into the office and thinking “Wow, I need to cold call for 8+ hours!” can be very overwhelming.

Break it down into easier time blocks to manage.

## THE 48/12 RULE

Cold call for 48 minutes then break for 12 minutes. It is easier to work with purpose when you have a hard break that is closer than further out.

That 12 minute break can help you reset and re-motivate you. Stand up, go for a brief walk, socialize with others, etc. But don't let that 12 minute break turn into something longer. After all, you know in 48 minutes you will have that break again!

Depending on your schedule, your times may vary. 45/15 or 50/10. Just make sure you are back prospecting at the end of your break and go for it!

A blurred background image of a desk with a pen and a notebook. The pen is silver and has the name 'LAWRY' on it. The notebook is open and has lined pages. The background is out of focus, showing a dark surface and some warm lighting.

# BUILD A SCRIPT

You don't have to read a script when talking to someone, but you do need to know what you are going to say. Having a list of bullet points can help you move the conversation along and give your prospect confidence they are dealing with a professional.

## SCRIPT IDEAS:

Focus on having a conversation and not a presentation. You want the prospect to be involved.

Educate. Your job as the insurance agent is to educate your client on why they should be doing business with you.

Don't be afraid to explain yourself. Studies have shown successful calls you may talk more than the prospect. You are the expert. This is expected.



Ask “How have you been?” This can increase your success rate of talking to a prospect by 6.6X! How have you been is something friends say to each other. This type of question, while very similar to “How are you?” has shown to increase the response from prospects and engage in more conversation.

“The reason for my call is...” They know you are a stranger. They want to know why you are calling. This simple statement can increase your success by 2.1X!

Use collaborative language such as “we” instead of “I” or “our” rather than “mine.” This will get the prospect to think more along the lines of doing business with you.

Focus on next steps. You have them on the phone and are having a conversation. What now? Make sure you leave time in your call to explain the next steps.

Don't ask “Did I catch you at a bad time?” If it was a bad time they would not have answered the phone. Assume by the prospect answering the phone they have a few minutes to talk.

These are just a few ideas to get you going. You may have other phrases or terms to use that will help you convert more calls into appointments. Over time you will have more natural and better phrases. Do your research on what works, what others are doing, and keep learning.

# GO FOR NO

So you got told no...that is one call closer to a yes! You will have more rejection in prospecting than you will successes, but that is expected.

**Don't take it personally.** The prospect may be having a bad day. You may be following another solicitors call.

**Don't get all involved in their negativity.** If you have a prospect who is "going off" on you (upset that you contacted them) simply apologize and move on. There is no reason to let their bad attitude effect your progress.

**You are really going to help someone.** Know that the person you do help will be very grateful for you. They may not know there is an answer to their concerns. Help them by getting in touch and keep going!





# OVERCOMING OBJECTIONS

“Oh my! I am so glad you called! When can you come over?”

I am willing to say most (if not all) prospects will not say that when you contact them. More likely they will give you some objections to either get you away from them or stall the process.

Having a natural flowing and confident reply to objections will help you convert even the most skeptical prospect. What works for one agent may not work for another depending on their styles, techniques, etc. However, through practice, trial & error, and research you can craft your own replies that are natural to you.

Here are some replies to common objections:

## OBJECTION:

### Can you just send me some information?

## REPLY:

Yes you can. You don't want to give your prospect a hard no and have their "wall of defense" go up.

So what are you going to send them? That depends. You can inform your prospect you will send them some info but need to make sure it is relevant. You can then ask a couple questions to keep the dialogue going.

*I would be happy to send some info for you to look over. Just to make sure it is relevant to you, what type of coverage do you currently have?"*

Or replace the last part to:

*"Is dental coverage important to you?"*

You can even go further if you are local and ask:

*"Do you use \_\_\_\_\_ hospital?" (local hospital)*

*"Do you ever attend the \_\_\_\_\_ senior center? The reason I ask is I perform seminars there from time to time."*

When you start naming local places you are now making yourself more of a neighbor and not just a random stranger calling.

So what are you going to send them?

That depends on the conversation. What part of the conversation did they prospect express the most interest? Focus on that and send it out.

If you are emailing, make sure you make the email clear and to the point. The more you write in the email, the less they will read.

Make sure your follow up is clear and established before you get off the call.

## **OBJECTION:**

**I don't have time to talk right now.**

## **REPLY:**

This is more of a brush off. After all, most people have caller ID and if they didn't truly have time to talk, why did they answer the phone?

What can you say? Here is one example:

*"I understand and I apologize for reaching you at a bad time. I just want to make sure you are not missing out on what your neighbors are taking advantage of. When can I call you back?"*

People hate missing out. This will either get their attention and keep them talking to you, set a time for you to talk to them, or just blow you off.

## **OBJECTION:**

**I am not interested.**

## **REPLY:**

If they tell you this before you have said the reason for your call, then it is a brush off. If it is after you have explained the reason for your call, this may be a genuine objection. After all, roughly 30% of seniors have coverage from their employer and are hesitant to add coverage to their plan or replace it all together.

You can use the same reply as "I don't have time to talk right now" or you can reply:

*"I understand. One of your neighbors told me the same but we were able to get them home care coverage and \$250 back from their prescription drugs. Can we help you do the same?"*



# START

## NEXT STEPS

- Think “How can I get better at prospecting?”
- Set up Call Times
- Know what you are going to say
- “No” is nothing personal
- Get ready for objections

**You got this!**

**Coffee up and go prospect!**

# THE MEDICARE CAFE



**Tuesdays at 10:00 am Central!**

***Where agents drink java and talk shop***

The Medicare Café is a live 20 minute chat about all things Medicare:

- Industry Updates
- Marketing Ideas
- Sales Practices
- Compliance
- Bad jokes
- And more...

## **What agents are saying:**

"Mike and Olivia are great, I always leave the cafe with useful information. The whole SMS team is great, I have never had a bad experience anytime I have called them. Keep up the good work."

"Informative and interesting they keep me engaged and not bored..."

"Very informative information with a nice dab of humor to keep you watching-listening."

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