

Home Healthcare Agent Cheat Sheet

Get rid of the #1 objection right away: Clients and agents alike are under the misconception that Medicare pays fully for HHC. In reality, Medicare won't pay for private duty care, meal prep, and other important services for recovery. Be aware of what Medicare does and doesn't cover by clicking [HERE](#).

Clearly outline the benefits to your client. The more concise you are, the better. Here's some information to remember:

- Issue ages: 40-85
- 6 month waiting period for pre-existing conditions
- Only one health-related question means easy underwriting

Stay focused on the need of this product: it keeps your clients out of a nursing home and in their own home with their loved ones.

With only three sentences, you can add a ton of money to your bottom line! Here's what I use:

"Many clients are concerned about out of pocket costs that Medicare does not cover. Specifically, care in your own home; this can cost over \$5000 a month... Now that would put a dent in anyone's pocket. (pause) Have you thought about how you would pay for those costs if you needed care in your own home?"

Power phrases:

"Wouldn't you rather stay at home?"

"Have you known anyone that needed care in their home after an accident or injury?"

Common Objections / Rebuttals

I cannot afford it.

"This plan comes with a \$300 per year refund on your prescription drugs which can offset some or even all of your premiums."

"When recovering at home, private duty care can cost about \$20 per hour, which can be funded through this plan."

My kids / friends / neighbors will take care of me.

"Do they know that? I am not trying to be condescending, but they probably work full time and have children with numerous activities. Having access to funds to pay for additional help can help not only you recover at home, but ease the burden off your family as well."

I've been sick, can I qualify?

"This plan has very limited underwriting so qualifying for this plan is easier than you may realize."