



Referral Phone Script

"M/M _____, my name is _____ with National Family Care Life Insurance company. *(Show a lot of enthusiasm and personality; don't be a robot.)*

The reason for my call is that we have a mutual friend in common. I work with _____ and I believe what we do for _____ would benefit you as well. I promised _____ I would give you a call and set up a time to drop off some information and introduce myself to you or setup a virtual call. What time tomorrow works best for you? Morning or afternoon? 10 am or 6 pm?" *(The sooner the better; be persistent.)*

Tell me who you are again.

"My name is _____ with NFC. M/M ____ has been with us for years and your name came up. I told _____ it would be no problem to drop some information off to you. Let's see you're in __city__ correct? Would 11 am or 4 pm work better?"

I'm very busy, just call me later.

"Sure, I'd be happy to do that, but I'm actually in your area this week and would at least like to get you the information before I leave. I promise I won't keep you long. Did you say mornings or evenings work best for you?"

Can you just tell me over the phone?

"Sure. I can do that but M/M _____ thought it was important enough to mention your name so I would really like to at least get the material to you in person. It just takes a few minutes and I'll be in your area so it won't be a problem at all. How about 4 pm or would 11 am be better?"

If they ask what is this about or what do you do...

"I am with NFC and we pay cash directly to you when you need it most. I would be glad to get into more detail when I drop off the information to you. What time is best tomorrow?"

I really just don't have the time.

"I do understand, it sounds like you stay as busy as I am. This literally just takes a few minutes and I assure you I will be very sensitive to your time. It sounds like we may not be able to get into a lot of details, but I did promise M/M ____ I would get the information to you. Why don't we say 11 am and I promise to be brief?"

How long does this take?

"It just takes a few minutes. It's a short meeting, but an important one. Would mornings or afternoon be best for you?"

Already have that covered.

I understand. Most of the folks we meet have traditional coverage in place. They usually have coverage to pay the doctors and hospitals, but not to themselves. What we do is different, but just as important. I would just like to get the information to you and you can decide, that's all. Would tomorrow at 11 or 3 be better?

Exactly what is it you do?

"M/M____, I'm glad you asked. We pay cash directly to our clients when they need it the most. We actually have several different ways that we help people and I would love to get into more detail when I drop off the information to you. I promised M/M____ that I would get you some info and I promised you to keep it short. I'd like to stop by around 3, or would 11 be better for you?"

I'm just not interested. (1/3)

"That's fair because I wouldn't expect you to be interested just now, but let me ask you one quick question. If you were sick or hurt and could not work would you still get a paycheck? Would that be a problem for you? Give me five minutes and if I'm there any longer it's only because you asked me to stay. Do mornings or afternoons work best for you?"

I'm just not interested. (2/3)

"I wouldn't expect you to be interested yet because I haven't explained how our coverage works. I would like to get the information to you and answer any questions you may have and I promise to keep it short and sweet. What time tomorrow would be best for you?"

I'm just not interested. (3/3)

"I'm not surprised to hear you say that. Many of my clients say the same thing until they actually sit down with me and take a look at what we do. M/M____ thought it was important enough to give me your info, I think it's worth five minutes of our time. I promise to keep it brief. Would afternoon or evening be better for you?"

Important things to do after they agree to the appointment:

1. Verify address: Is it a business, home, or apartment? Get apartment number, suite number, business name, etc.
2. Ask them to set a reminder in their calendar or write a note somewhere so they don't forget about you
3. Verify that they have a bank account: Who do you bank with?
4. Verify that they aren't on Medicaid: Who do you carry your major medical with?

Keys:

1. Never set exact appointment times. Use time slots such as 10 am to 2 pm, or 3 pm to 6 pm
2. Call at different times of the day until you get ahold of them. After five or more failed attempts to contact, you can leave a voicemail. Keep the voicemail brief like this: "Hello, my name is _____ and I promised M/M_____ that I would give you a call. Please call back at your earliest convenience. My number is _____. Thank you! "
3. Be extremely enthusiastic and have personality over the phone. DO NOT be a robot.