



# Price Increase

Facilitator Guide

## PURPOSE

This document is intended for the assigned facilitator to use when delivering increase procedures. It is **NOT** to be distributed to participants. A participant guide (PG) is provided.

## SECTION I: COURSE OVERVIEW

Use this facilitator guide (FG) actively during the training session. Take notes and write down important comments about the facilitation of the course and questions raised by participants that need to be addressed by the SME and / or added to the curriculum for future training.

### OVERARCHING GOAL

This session is designed to equip representatives to address the increase when speaking with applicants and customers.

### COURSE OBJECTIVES

- Explain the rationale for the increase
- Examine increase talking points and business rules
- Differentiate an applicant or customer's situation using business rules
- Formulate an appropriate response to a caller's situation
- Guide callers to self-service options

### KEY OUTCOMES

After completing the Increase course, participants will be empowered to discuss elements of the increase as set forth by XYZ COMPANY.

**COURSE DURATION:** 2 hours 45 minutes

### COURSE SCHEDULE:

- **Session 1** – Course Introduction ..... 15 minutes
- **Session 2** – Increase Details ..... 40 minutes
- **Break** ..... 10 minutes
- **Session 3** – Process & Procedures ..... 60 minutes
- **Break** ..... 10 minutes
- **Session 4** – Conclusion..... 30 minutes

## **TARGET AUDIENCE**

This course is designed for any representative who has contact with prospects, applicants and customers.

## **PRE-REQUISITE KNOWLEDGE, TRAINING, AND MATERIALS**

### **Pre-Requisites:**

- Business Rules 101
- Insurance 101
- Customer Service 101

### **Course Materials**

- Increase FG
- Increase PG
- Final assessment

## **COURSE REQUIREMENTS**

In order to successfully complete this course, each participant must attend an entire training session and must pass the final assessment with a minimum score of 80%.

## **REFERENCES**

### **Knowledge-Base References**

- 2019 Increase
- Salesforce log a call
- Salesforce admin case
- Escalation

## **TOOLS**

- XYZ COMPANY Website
- Salesforce

## SECTION II: FACILITATOR CHECKLIST

<b>TWO WEEKS BEFORE TRAINING</b>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Attend Train-the-Trainer session</li> <li><input type="checkbox"/> Review all training material / KB pages</li> </ul>
<b>ONE WEEK BEFORE TRAINING</b>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Review FG for any changes resulting from Train-the-Trainer session</li> <li><input type="checkbox"/> Prepare all training material</li> <li><input type="checkbox"/> Set up classroom</li> <li><input type="checkbox"/> Review class roster and agenda</li> </ul>
<b>DAY OF TRAINING</b>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Prepare a Classroom Covenant</li> <li><input type="checkbox"/> Take attendance</li> <li><input type="checkbox"/> Complete Classroom Tracker</li> <li><input type="checkbox"/> Document questions on a Parking Lot</li> </ul>
<b>AFTER TRAINING</b>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Gather answers from Parking Lot and distribute to participants</li> <li><input type="checkbox"/> Grade assessments as necessary</li> <li><input type="checkbox"/> Review class evaluations</li> <li><input type="checkbox"/> Attend lessons-learned meeting</li> <li><input type="checkbox"/> Update Training Tracker             <ul style="list-style-type: none"> <li>✓ Remove training dates from course task</li> <li>✓ Enter training notes</li> <li>✓ Remove name from task</li> </ul> </li> <li><input type="checkbox"/> Communicate any updates / changes to POC for entry into <i>Curriculum Updates Wiki</i></li> </ul>

## SECTION III: COURSE OUTLINE





SESSION	TOPICS	ACTIVITIES	RESOURCES	LENGTH
<b>Session 1: Course Introduction</b>	<ul style="list-style-type: none"> <li>○ Welcome</li> <li>○ Class expectations</li> </ul>	<ul style="list-style-type: none"> <li>○ Discussion</li> </ul>	- Participant Guide	10 mins
<b>Session 2: Increase Details</b>	<ul style="list-style-type: none"> <li>○ Tools and resources</li> <li>○ Talking points &amp; FAQs</li> <li>○ Business rules</li> <li>○ Communication skills</li> </ul>	<ul style="list-style-type: none"> <li>○ Discussion</li> <li>○ Role play*</li> <li>○ Case study</li> <li>○ Critical thinking</li> </ul>	<ul style="list-style-type: none"> <li>- Knowledge Base</li> <li>- Salesforce</li> <li>- XYZ COMPANY website</li> </ul>	40 mins
<b>Session 3: Process and Procedures</b>	<ul style="list-style-type: none"> <li>○ Sales points</li> <li>○ Price matrix</li> <li>○ deductible switches</li> <li>○ Add ons</li> <li>○ Roll offs</li> <li>○ Escalations</li> <li>○ Transfers</li> </ul>	<ul style="list-style-type: none"> <li>○ Discussion</li> <li>○ Role play*</li> <li>○ Case study</li> <li>○ Systems</li> </ul>	<ul style="list-style-type: none"> <li>- Knowledge Base</li> <li>- Salesforce</li> </ul>	60 mins
<b>Session 4: Conclusion</b>	<ul style="list-style-type: none"> <li>○ Review</li> </ul>	<ul style="list-style-type: none"> <li>○ Q&amp;A</li> <li>○ Assessment</li> </ul>	- Knowledge Base	30 mins









\*Role plays can be done by using any of the following methods:

ROLE PLAY OPTION 1	ROLE PLAY OPTION 2	ROLE PLAY OPTION 3
Pairs work through each scenario.	<p>Assemble the class into groups of 3. Each group will have:</p> <ul style="list-style-type: none"> <li>• 1 caller</li> <li>• 1 rep</li> <li>• 1 observer</li> </ul> <p>At the end of a role play, the observer provides feedback to the rep. Each customer should play each role.</p>	<p>Ask for volunteers to role play each scenario in front of the entire class.</p> <p>After each role play, invite class observers to provide feedback to the rep.</p>

**INSTRUCTORS NOTE: any activity can be modified for applicant-facing, customer-facing and retention representatives.**

## SECTION IV: FACILITATOR ICON GUIDE

ICON	LEARNING AID
	Section learning / performance objectives
	Presentation slide
	Participant Guide page
	Flip chart

ICON	FACILITATOR ACTION	ICON	FACILITATOR ACTION
	Explain, Say, Tell or Describe		Facilitate activity
	Distribute handout		Key point
	Ask		Resource
	Facilitate discussion		Break

## SECTION V: FACILITATION GUIDELINES

### FACILITATION STEPS

#### SESSION 1 - COURSE INTRODUCTION - 10 MINUTES



In this section, **participants** are expected to **learn / perform** the following:

- Explain the rationale for the increase
- Locate scheduled communications
- Identify tools and resources to implement processes



In this section, the **facilitator** is **responsible** for the following:

- Distribute the **Participant Guide**
- Explain the course **purpose** and **overview**
- Direct the class in an **activity that introduces** each participant
- Communicate the **course objectives**
- Conduct the attention-gaining **activity** or anticipatory set
- Set class expectations by providing a **Parking Lot**



PG PAGE 1



PG PAGE 11

#### Welcome and Course Overview



1. Welcome participants to the course
2. State the purpose and give an overview of the course. You might say:

*Today, we'll be taking a look at the **increase** also known as **The Rock Campaign**.*

- The **first** section focuses on talking points, communication skills of the increase campaign.
- The **second** section focuses on proper documentation, processes and procedures.
- The **last** section focuses on special situations such as escalations.

### 1.1 Class Expectations / Introductions



1. Clearly define course expectations. For example:

- Throughout the course, your **participation** and **input** is both **expected** and **valuable**.
- Keep in mind that you are not expected to do anything I am not willing to do myself. I am just asking for you to **engage** in what you are **learning**, AND be an **integral** part of how much you **take away** from this learning experience.



2. Conduct an introduction activity so each participant becomes familiar with the following information about each other:

- Name
- What you hope to get out of this session



**Suggestion:** set up a classroom covenant to establish the learning environment participants' desire. At the conclusion, ask participants to sign it.



**Suggestion:** keep a list of what participants would like to get out of the session. Review during Session 4.

### 1.2 Course Objectives



1. State the course objectives
2. Ask the class how their individual learning / performance goals tie in (think about how the course can be individualized to suit the audiences' desires and adjust accordingly)
3. State tools used in course

## SESSION 2: INCREASE DETAILS – 40 MINUTES



In this section, **participants** are expected to **learn / perform** the following:

- Formulate responses to questions posed by applicants and customers regarding the increase
- Locate the business rules that apply to applicant and customer situations
- Relate to applicants and customers the estimated pricing increase using the pricing matrix
- Communicate appropriately to applicant and customer inquiries and concerns

In this section, the **facilitator** is **responsible** for the following:

- Facilitate **activity** on **communication**
- Focus on **KB pages**
- Facilitate **activity** on **case studies**

### 2.1 Tools & Resources

1. Tools used in this course:

- Knowledge Base
- Salesforce
- XYZ COMPANY Website

2. Ask probing questions to gauge participants' connection between tools and talking points. You might say:



*Why would we need Salesforce?*

- Logging calls
- Creating admin cases
- Verify current monthly increase amount
- Verify current deductible level
- Verify if Health Partner or Health Incentive Discount

## How will the XYZ COMPANY website be used?

- Self-service options
- Increase calculator (once updated)

### 2.2 Scheduled Communication



1. Guide participants to KB page: Increase 2019
2. Increase 2019: Communication tab



- Facilitate discussion on details of scheduled communication: **communication date, medium, audience, and correspondence**
- Provide an opportunity for participants to explore posted correspondence already posted in KB

### 2.3 Talking Points / FAQs



1. Guide participants to KB page: Increase 2019: Talking Points / FAQs



2. Facilitate discussion on details of increase:

- Rationale of increase
- Perks of Insurance
- Healthcare costs nationwide
- Increase amounts



3. Facilitate activity: **ROLE PLAY**  
Divide class into pairs. Take turns asking questions about why there is an increase. Use the talking points and FAQs to practice responding to questions.



4. Facilitate activity: **CASE STUDY**
- APPENDIX A**



PG PAGE 2&3

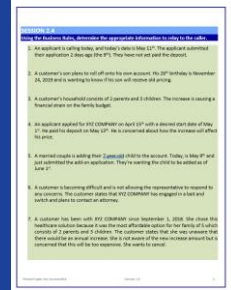
## 2.4 Business Rules



1. Increase 2019: Expanded / Special Business Rules



2. Facilitate activity: **CRITICAL THINKING**  
**APPENDIX B**



PG PAGE 4

## 2.5 Communication Skills



1. Guide participants to KB page: Increase 2019:  
Expanded / Special Business Rules tab



2. Facilitate activity: **CRITICAL THINKING**  
**APPENDIX C**



PG PAGE 5

## BREAK – 10 minutes



## SESSION 3: PROCESS AND PROCEDURES – 60 MINUTES



In this section, **participants** are expected to **learn / perform** the following:

- Recognize the deductible switch rules
- Relate deductible options in order to suit a caller's needs
- Document calls in Salesforce
- Create admin cases in Salesforce
- Identify when an escalation is appropriate
- Recognize when a transfer is appropriate

In this section, the **facilitator** is **responsible** for the following:

- Focus on **KB pages**
- Facilitate **role plays** and **case studies**

### 3.1 Sales Points



1. Review the **importance** of conveying the **perks of Insurance**. You might say:  
*Communicating **brand loyalty** is not just the job of **Retention**. It is for **all of us**.*



2. Facilitate activity: **ROLE PLAY**  
**APPENDIX D**  
Review options for the role play in Section III for instructions.



3. Facilitate activity: **CASE STUDY**  
**APPENDIX E**  
Assemble the class into pairs or small groups to work through the case study and questions.  
Reassemble the class back into a large group to debrief the case study.



PG PAGE 6-8

### 3.2 Putting it all together



1. Review all topics explored thus far:

- Talking points / FAQs
- Business rules
- Communication skills
- Sales points



2. Facilitate activity: **ROLE PLAY**  
**APPENDIX F (*print prior to class*)**

Review options for the role play in Section III for instructions.

For each role play, fill in the ‘Caller’s Decision’ column with the result of the role play



3. Guide the class to log in to the Salesforce sandbox.

4. Facilitate activity: **SYSTEMS DOCUMENTATION**  
**APPENDIX G**

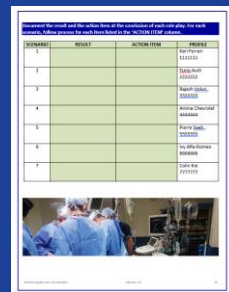
Review **role play results** from the previous activity.

Devise the **action items** necessary to document the call and carry out each **caller’s request**. Take action per the results from the previous role play activity in the Salesforce sandbox.



**PG PAGE 9**

*Print the cards in Appendix F ahead of time. Allow only the partner playing the caller to see the scenario and result.*



**PG PAGE 10**



**BREAK – 10 minutes**

## SESSION 4: CONCLUSION – 30 MINUTES



In this section, **participants** are expected to **learn / perform** the following:

- Demonstrate understanding of all concepts in this course
- Demonstrate use of resources related to the increase
- Demonstrate use of tools discussed in the course

In this section, the **facilitator** is **responsible** for the following:

- Gather all final **parking lot** items as appropriate
- Ask the group if the **classroom covenant** was kept
- Review desires increased during the introduction to see if **wishes and requirements** were met as appropriate



PG PAGE 11



*Suggestion: Review what participants wanted to get from this course to verify that inquiries and concerns mentioned at the beginning of the session.*

### 4.1 Review



1. Conduct a Q&A session to ensure comprehension of concepts
2. Review any concepts that are unclear

### 4.2 Final Assessment



1. Administer final assessment
  - Open book assessment
  - Participants are free to leave upon completion of the final assessment
2. Collect assessments
3. Grade assessments

## APPENDIX A: SESSION 2.3

**Analyze the conversation by answering the questions that follow.**

**Caller:** *Hi—umm—yeah. I just got my bill in the mail and my premiums are going up by \$60 a month. Last year, you guys increased my premium by \$70 a month. I'm paying \$130 a month more for this than I was two years ago. I can't afford this anymore. What is going on over there?*

**Representative:** *Well, first of all, I'd like to thank you for being an XYZ COMPANY customer for the past 4 years. Yes, increases are increasing because the cost of medical care is increasing.*

**Caller:** *What do you mean medical expenses are increasing? That's what you guys told me last year. I asked my doctor's office, and they haven't changed their prices in 3 years. I see pictures of your nice new building online and you're expanding all over the place. I guess we're paying for all that.*

**Representative:** *Since you seem to be very concerned about money, why don't we raise your deductible?*

**Caller:** *What? You're completely missing the point. I don't want to change my deductible. I'm wanting an explanation of what you guys are doing with my money every month. I pay in way more than I ever get out.*

**Representative:** *My name is Mercedes.*

**Caller:** *Mercedes—you have an extremely condescending attitude. I want to talk to your manager.*

**Representative:** *My manager isn't going to be able to change your monthly payment amount—she has zero authority. These increases are set by the company, and it is what it is. Insurance isn't for everyone. I can put you through to a Senior Solutions Specialist—but let's be real. There's no solution and there's nothing special about your situation. It's*

*happening to everyone. I'm an XYZ COMPANY customer too and my monthly increase is going up as well. We're in the same boat, my friend.*

**Caller:** *Are you kidding me right now? I'm calling to have a civil conversation about why you people are raising my price again, and all you can say is there's nothing anyone can do and you won't even listen me?*

**Representative:** *Sir, I am listening to you—hence my responses to your questions. I'm going to ask you to be civil and reasonable. Your increase is going up. My increase is going up. Everyone's increase is going up. I have bills to pay too—I get it. Bottom line: there's nothing you can do. Either you can pay the new price, raise your deductible, or go elsewhere. Remember though, if you get traditional insurance, it'll be twice what you're paying now, so you're still getting a great deal.*

**Caller:** *I want you to cancel my account right now!*

**Representative:** *Sir, please calm down. I can't cancel your account right now. According to the policy, which are customer voted, cancellation requests need to be submitted 5 days prior to the effective cancellation date, which is the 1<sup>st</sup> of each month. Today is May 2. You'll have to pay for all of May and then you can cancel at the very end of the month—but you can't do it right now.*

**Caller:** *(click)*

1. What was the result of the phone call?
  - The caller requested a cancellation but was not granted his request.
  - The caller hung up the call which may result in another representative receiving a call from the same customer.
2. What accurate information did the representative provide?
  - Healthcare costs are rising
  - Increase does not affect the admin fee

3. What inaccurate information did the representative provide?
  - The representative advised that a cancellation request needs to be submitted 5 days prior to the effective cancellation date. The actual time frame is 15 days prior to the effective cancellation date.
4. How early in the call could you detect the result?
  - The first question the caller asked was “what is going on over there?”
  - The caller stated that his doctor’s office did not raise prices and could not see the rationale for the price increase.
5. What did the representative do well?
  - The representative thanked the customer for being a customer for 4 years
  - The representative offered to raise the customer’s deductible
6. What could the representative have done differently?
  - The representative could have expressed empathy
  - The representative could have been more polite by saying “please” and “thank you”
  - The representative could have offered information about switching the customer’s deductible
7. What phrases could the representative have used to diffuse a frustrating situation?
  - I understand how this impacts your budget / situation.
  - We certainly do appreciate your business with us and we are sad to see you go.
  - Please know that you are welcome back into business at any time.
  - I want to make sure you have enough time to make the right decision for your situation/family/budget. Have you gathered all the information you need?
  - In addition to using PPO providers for discounts, we have internal processes to negotiate with your providers on your behalf for even more savings.

## APPENDIX B: SESSION 2.4

**INSTRUCTOR'S NOTE: Answers may vary. Below are sample responses.**

**Using the Business Rules, determine the appropriate information to relay to the caller.**

1. An applicant is calling today, and today's date is May 11<sup>th</sup>. The applicant submitted their application 2 days ago (the 9<sup>th</sup>). They have not yet paid the deposit.

The caller should be advised the first month's increase needs to be paid by 5/15/2019 at 11:59pm EST in order to receive the older pricing or new, increased pricing will apply.

2. A customer's son plans to roll off onto his own account. His 26<sup>th</sup> birthday is November 24, 2019 and is wanting to know if his son will receive old pricing.

No, the new pricing applies as the roll off will be processed well after May 15<sup>th</sup>.

3. A customer's household consists of 2 parents and 3 children. The increase is causing a financial strain on the family budget.

A higher deductible could be offered and/or the additional perks of being an Insurance customer can be reiterated (telehealth).

4. An applicant applied for XYZ COMPANY on April 15<sup>th</sup> with a desired start date of May 1<sup>st</sup>. He paid his deposit on May 13<sup>th</sup>. He is concerned about how the increase will affect his price.

Old pricing applies until 1/1/2020 as the first month's increase was received by May 15<sup>th</sup>.

5. A married couple is adding their 7 year-old child to the account. Today, is May 9<sup>th</sup> and just submitted the add-on application. They're wanting the child to be added as of June 1<sup>st</sup>.

Old pricing applies as the application received date was between 2/15-5/15 2019 and the start date is prior to 7/1/2019.

6. A customer is becoming difficult and is not allowing the representative to respond to any concerns. The customer states that XYZ COMPANY has engaged in a bait and switch and plans to contact an attorney.

### ESCALATION PROCESS

7. A customer has been with XYZ COMPANY since September 1, 2018. She chose this healthcare solution because it was the most affordable option for her family of 5 which consists of 2 parents and 3 children. The customer states that she was unaware that there would be an annual increase. She is not aware of the new increase amount but is concerned that this will be too expensive. She wants to cancel.

- Talk with the customer about her concerns. By asking probing questions you are in a better position to customize a solution to her issue with the increase
- Perhaps focusing on the value of Insurance compared to other healthcare options may help her to see the value of her account
- Suggest to keep the account for a combination of family customers rather than all 5 on the account to lower the monthly payment amount
- Create an admin case in Salesforce if she still would like to cancel

## APPENDIX C: SESSION 2.5

**INSTRUCTOR'S NOTE:** Answers may vary. Below are sample responses.

Read the responses in the 'Don't Say' column. Fill in an appropriate response in the 'Say' column.

DON'T SAY...	SAY...
You're just going to have to deal with this.	I understand how this makes an impact on your (self / family / budget / situation).
We have plenty of customers. We don't need you.	We value each customer.
Hurry up and make a decision!	I want to allow you enough time to make the right choice for your (self / family / budget / situation).
This is a waste of money anyway. I agree with you.	I have spoken with other customers who felt that same way. What they found is that this is the most affordable solution for their situation.
I'm a customer too and I just have to deal with it.	[IF YOU ARE A CUSTOMER] I felt that same way because I am also a customer. What I found is that this is the most affordable solution for my situation.
Time is running out so you have to decide.	[IF CUSTOMER IS UNDECIDED] Could we take a moment and discuss your situation?
I'm sorry you didn't plan for this but that's not my problem.	I can understand how this is not convenient.

## APPENDIX D: SESSION 3.1

**INSTRUCTOR'S NOTE: Answers may vary. Below are sample responses.**

**Review key features of XYZ COMPANY below. Formulate a statement to educate a caller on each feature.**

### **Telehealth**

Have you ever used telehealth? What is great about it is that you can see a doctor without taking time from your busy schedule. Especially, if one child gets sick, you know the other child(ren) will get sick too. This is not just a great option. It's FREE!

### **PPO Network**

We are connected to one of the nation's largest PPO networks. It is easy to find a provider who is connected with the PPO network.

### **Deductible Options**

There are more deductible options than traditional insurance. Typically traditional insurance offers a high deductible and low deductible. We offer multiple options for deductibles.

## APPENDIX E: SESSION 3.1

Analyze the conversation by answering the questions that follow.

**Caller:** *Oh my I can't believe this another increase. This email states that there will be an increase. I was told me a year ago that this wouldn't happen again. How much more is this going to cost me? Is this going to keep happening?*

**Representative:** *I can understand why this is frustrating. It was not expressly stated in any previous communication that there would not be another increase. I apologize for any prior contact you have had with us that may have caused confusion on this issue. I want to take time to address all of your concerns. How can I help you Mrs. Suzuki?*

**Caller:** *Yes, I would appreciate that. Can we begin by reviewing the information regarding the dollar amount for my increase? Where do I fall on this spectrum? I need to be able to prepare my finances, it's becoming increasingly difficult for me to afford this.*

**Representative:** *Mrs. Suzuki, I see that you are currently on the \$5,500 deductible which includes your husband, Michael.*

**Caller:** *Yes that is correct.*

**Representative:** *Thank you for verifying that information for me. I have had an opportunity to take a look at your account, your current monthly payment is \$147. As of July, it increases to \$166. That is an increase of \$19.*

**Caller:** *Wow, that's almost \$20 more every single month.*

**Representative:** *Yes, Mrs. Suzuki. Has anyone discussed the health incentive discount with you? This could save you up to 20% of your monthly payment. It will be my pleasure to review the qualifications with you. I value your time and appreciate your patience as I research your account. Do you have a moment to review the requirements?*

**Caller:** *Absolutely, Thank you for taking the time to research possible solutions.*

**Representative:** *It's my pleasure to assist you. You and your husband will want to log into the Insurance Customer Center through the website. Once logged into the Customer Center, click on "Apply for Health Incentive." This will take you to the Health Incentive Discount landing page, which provides a brief introduction and instructions. Simply click on "Apply." Mrs. Suzuki, you will need to complete the online health form and once complete, submit the form. Remember your husband will need to complete a separate health assessment through his login as well before the application can be approved.*

**Caller:** *Ok, I am logged in now. I see it and that's a nice savings if we are approved for the health incentive discount. I was never aware of this potential savings.*

**Representative:** *Yes. I want to also make you aware of the cost savings of staying inside the PPO network. This saves money for both you, which keeps increase prices low.*

**Caller:** *Oh, I rarely go to the doctors but it's great to know.*

**Representative:** *Telehealth and Careington are other cost saving measures. There are no hidden costs to your family, and we all hate having to go to the doctor for the common cold. Telehealth is free and physicians are able to prescribe medications as well.*

**Caller:** *Thank you so very much. I really appreciate your clear explanation of why the increase took place, but more so, the solution you provided me to offset some of the cost.*

**Representative:** *You are most welcome. If there are no additional questions, I'd love to give you a reference number in case you want to discuss this more at a later time.*

**Caller:** *Absolutely!*

1. What was the result of the phone call?

- The caller was pleased with the explanation for the increase
- The caller was satisfied with the possibility of qualifying for the Health Incentive Discount.

2. What accurate information did the representative provide?
  - Written communication previously sent did not state there would never be another increase
  - Health Incentive Discount is a way to reduce the cost of the monthly increase amount if qualified
  
3. What sales points did the representative mention?
  - PPO network
  - Telehealth
  - Careington
  
4. How early in the call could you detect the result?
  - The first question the caller asked was “is this going to keep happening?”
  
5. What did the representative do well?
  - Took time to answer all of the customer’s questions
  - The representative was very polite and reassuring that time was not limited
  - The representative offered to raise the customer’s deductible
  
6. What could the representative have done differently?
  - Mention that healthcare costs are rising
  - The representative could have offered information about switching the customer’s deductible
  - Mention increase does not affect the admin fee
  
7. What phrases could the representative have used to diffuse a frustrating situation?
  - I want to make sure you have enough time to make the right decision for your situation/family/budget. Have you gathered all the information you need?
  - In addition to using PPO providers for discounts, we have internal processes to negotiate with your providers on your behalf for even more savings.

## APPENDIX F: SESSION 3.2

**INSTRUCTORS NOTE:** Print these cards ahead of time. Only the participant playing the role of the caller, will see the card (scenario and caller's decision). The participant playing the role of the representative must use problem-solving skills to handle the call.

**Role play the scenarios with a partner. One partner will play the caller. The other partner will play the part of the representative.**

SCENARIO	CALLER'S DECISION
An applicant is calling today, and today's date is May 11 <sup>th</sup> . The applicant submitted their application 2 days ago (the 9 <sup>th</sup> ). They have not yet paid the first month increase.	Resolve to pay the first month increase by the deadline to receive pricing before the increase takes effect.
A customer's son plans to roll off onto his own account. His 23 <sup>rd</sup> birthday is November 24, 2019 and is wanting to know if his son will receive old pricing.	The customer is satisfied with the information about the November roll off.
An applicant applied to Insurance on April 15 <sup>th</sup> with a desired start date of May 1 <sup>st</sup> . He paid his first month's increase on May 13 <sup>th</sup> . He is concerned about how the increase will affect his price.	The applicant was just seeking information but does not wish to withdraw the application.
A married couple is adding their 7 year-old child to the account. Today, is May 9 <sup>th</sup> and just submitted the add-on application. They're wanting the child to be added as of June 1 <sup>st</sup> .	The customer is satisfied with the information for now. The customer will call again when they are ready to add on the new baby.
An applicant is becoming difficult and is not allowing the representative to respond to any concerns. She has not yet paid her first month increase and is uncertain that she will	Follow the escalation process.

<p>now. She states that Insurance has engaged in a bait and switch and plans to contact an attorney.</p>	
<p><b>SCENARIO</b></p>	<p><b>CALLER'S DECISION</b></p>
<p>A customer has been with Insurance since September 1, 2019. She chose this healthcare solution because it was the most affordable option for her family of 5 which consists of 2 parents and 3 children. The customer states that she was unaware that there would be an annual increase. She is not aware of the new increase amount but is concerned that this will be too expensive. She wants to withdraw.</p> <p><b>INSTRUCTORS NOTE:</b>  <b>Reps: handle as normal</b>  <b>Retention: handle as normal</b></p>	<p>The customer is requesting a full cancellation.</p>
<p><b>SCENARIO</b></p>	<p><b>CALLER'S DECISION</b></p>
<p>A customer is requesting to withdraw because the increase is too much for his budget. He lost his job a few months ago and wanted to keep his account in case of a medical emergency. The customer is not aware of the exact amount that his monthly increase will be. He is convinced that he will not be able to pay it monthly any longer because he is on unemployment benefits currently while he is looking for a new job.</p> <p><b>NOTE:</b>  <b>Reps: handle as normal</b>  <b>Retention: handle as normal</b></p>	<p>The customer wants to increase his deductible to the highest level.</p>

## APPENDIX G: SESSION 3.2

Document the result and the action item at the conclusion of each role play. For each scenario, follow process for each item listed in the 'ACTION ITEM' column.

SCENARIO	RESULT	ACTION ITEM	PROFILE
1	Resolve to pay the first month increase by the deadline to receive pricing before the increase takes effect.	Log a call	Kari Ferrari 1111111
2	The customer is satisfied with the information about the November roll off.	Log a call	Turiq Audi 2222222
3	The applicant was just seeking information but does not wish to withdraw the application.	Log a call	Rajesh Volvo 3333333
4	The customer is satisfied with the information for now. The customer will call again when they are ready to add on the new baby.	Log a call	Amina Chevrolet 4444444
5	Follow the escalation process.	Escalation case	Pierre Saab 5555555
6	The customer is requesting a full cancellation.	<b>REP:</b> transfer to Retention <b>RETENTION:</b> sales techniques / full cancellation process	Ivy Alfa-Romeo 6666666
7	The customer wants to increase his deductible to the highest level.	Direct to self-service option or create admin case for deductible switch  Log a call	Colin Kia 7777777

## Version Control Tracking

For administrative purposes only

Revision (include section #, title, and page #; source / reason for change )	Name	Date	Version (change in footer)
Creation	Rachael Assignon	5/6/2019	1.0