

COURSE OBJECTIVES

- Explain the rationale for the share increase
- Examine share 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

TARGET AUDIENCE

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

COURSE DURATION: 3 hours



IMPORTANT KNOWLEDGE BASE ARTICLES:

Use this space for notes on KB articles

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 1st 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?
2. What accurate information did the representative provide?
3. What inaccurate information did the representative provide?
4. How early in the call could you detect the result?
5. What did the representative do well?
6. What could the representative have done differently?
7. What phrases could the representative have used to diffuse a frustrating situation?

SESSION 2.4

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 11th. The applicant submitted their application 2 days ago (the 9th). They have not yet paid the deposit.
2. A customer's son plans to roll off onto his own account. His 26th birthday is November 24, 2019 and is wanting to know if his son will receive old pricing.
3. A customer's household consists of 2 parents and 3 children. The increase is causing a financial strain on the family budget.
4. An applicant applied for XYZ COMPANY on April 15th with a desired start date of May 1st. He paid his deposit on May 13th. He is concerned about how the increase will affect his price.
5. A married couple is adding their 7 year-old child to the account. Today, is May 9th and just submitted the add-on application. They're wanting the child to be added as of June 1st.
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.
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.

SESSION 2.5

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

POWER PHRASES

I apologize for the inconvenience.

I want you to have enough time to make the right decision for your situation.

USE CAUTION

I understand.

Actually...

PHRASES TO AVOID

It's in the policy.

You misunderstood.

You agreed to the policy.

It's like I already told you.

SAY...	DON'T SAY...
	You're just going to have to deal with this.
	We have plenty of customers. We don't need you.
	Hurry up and make a decision!
	This is a waste of money anyway. I agree with you.
	I'm a customer too and I just have to deal with it.
	Time is running out so you have to decide.
	I'm sorry you didn't plan for this but that's not my problem.

SESSION 3.1

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

Telehealth

PPO Network

Deductible Options

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!

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3. What inaccurate information did the representative provide?
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SESSION 3.2

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

CALLER'S DECISION

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CALLER'S DECISION



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			Kari Ferrari 1111111
2			Turiq Audi 2222222
3			Rajesh Volvo 3333333
4			Amina Chevrolet 4444444
5			Pierre Saab 5555555
6			Ivy Alfa-Romeo 6666666
7			Colin Kia 7777777



PERSONAL PARKING LOT

Use this space to record questions or concepts that need clarification



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