



Overcoming Objections in Medicare Sales

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Objections are a challenging part of any sales role. With more sales being made over the phone, objections can stop you right in your tracks. Here are 3 tips to keep in mind and answers to 11 common objections in Medicare health sales.

3 Tips for Overcoming Objections

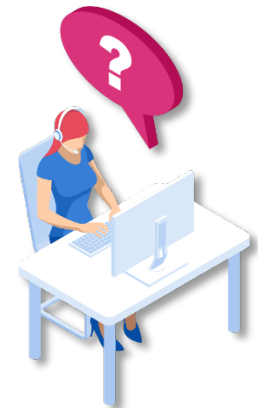
Whether your goal is to set up a follow-up appointment, get into a presentation on the same phone call, or close a sale in person, keep these tips in mind.

1. Listen Actively.

By listening carefully and seeking to understand your prospects well, you'll learn what's important to them. Once you know what's important to them, you can position your products in a way that solves their problems and answers potential objections before they even become an issue. **Remember: the best way to overcome objections is to prevent them in the first place.**

2. Ask Questions.

Start asking simple questions from the very beginning. Get to know your prospect personally. We like to tell agents: "Know how to talk about something besides insurance." Building rapport early helps to prevent objections later on. Once you turn the conversation toward insurance, **always start by asking, "Can I ask you a few questions?"** Getting someone to say "yes" early on will make it easier when you ask for the sale.



3. Always Acknowledge and Address the Objection.

Phrases like **"I completely understand," "I know how you feel," or "That makes perfect sense"** will disarm the prospect and ease some of the tension. Once you acknowledge the objection, always address it. If you leave it unanswered, the sale will be much more difficult, and the chances of the prospect canceling their new coverage soon after are higher.

11 Common Objections Answered

Now here are 11 common objections you will come across and how to address them.

1. “I’m not interested.”

“I completely understand that. But if you have just a few minutes, I think we can save you some significant money on your drug costs and get you more coverage for your dental costs.”

After you acknowledge the objection, restate the purpose of your call or meeting and jump straight to the point. Keep in mind the biggest benefits you can offer to a client: lower drug costs, more options for doctors/network, dental coverage, hearing aids, and glasses.

2. “Can you mail me the information?”

“Absolutely! Since I represent all of the major carriers in the area, can I ask you a few questions to make sure I send you the right information?”

If they agree, go through a [needs assessment](#) as needed. If they decline, ask if you can mail them your business card with a letter or brochure. No matter what, send the information and follow up.



3. “I’ve already taken care of my Medicare.”

“That’s fantastic. Did someone already explain to you all the differences between a Medicare Supplement and a Medicare Advantage plan?”

If they pause or hesitate, that gives you the option to review with them and make sure they have the plan they need.

4. “I’m not on Medicare yet.”

“No problem. I want to make sure you know about the penalties for enrolling in Medicare too late. Are you still working? When are you planning to retire?”

If the prospect has a retirement date set, ask if you can call them on a certain date to get them enrolled and make it a seamless transition from employer coverage.

5. “Why are you calling me?”

“I work with people on Medicare in your area. I got your information from the card you returned in the mail/when you submitted your request on Facebook/when you requested a quote online. Could I ask you a few questions?”

In general, tell the prospect exactly where you got their information, and get right into the discovery part of your process.

6. “I already have an agent.”

“I’m really glad to hear that. When was the last time you spoke to them?”

If it has been in the last few months, you can ask them if their agent talked about specific [ancillary products](#) like Hospital Indemnity or Cancer insurance.

If it has been around a year or more, you can say:

“That’s really disappointing. A lot can change in the amount of time. Let’s make sure you’re getting all of the benefits you deserve. Can I ask you a few questions?”



7. “I don’t want to make any changes right now.”

“I completely understand that. I don’t think a big change would be good for you right now, but I think we can get you a nice little upgrade/update. Here’s how this would work better for you.”

If they are adamant about not making any changes, you might ask:

“Can I call you back [on X date and time]? There will be some new information I can share with you then.”

Or you could ask:

“Can I mail you my information so you know how to get in touch with me?”

8. “I can’t afford that.”

“Of course, you know your budget much better than I do. Are you paying for any other coverages?”

Acknowledge the objection and be very careful never to push someone financially. It will never work out.

One agent recently discovered that a prospect was paying \$70/month for a \$1,000/day Hospital Indemnity plan by using this method. The agent was able to quote a more reasonable daily benefit that saved the beneficiary \$30/month.

9. “I need to talk to my son/daughter/POA first.”

“Absolutely. Have them give me a call. I’d love to talk to them too.”

Do not try to pressure a prospect like this to make a decision, even if they don’t have a POA.

10. “I need to talk to my doctor/pharmacist.”

Offer to call the doctor or pharmacist with the prospect right then to verify they accept the coverage you are presenting. If they insist they talk to the doctor or pharmacist by themselves, you might say:

“Sure thing! Talk to them, and I’ll call you back on Monday.”

Kindly remind the client that their doctor or pharmacist can’t legally offer them insurance advice, just as you can’t legally offer them medical advice.

11. “I don’t want to give you that information over the phone.”

“I totally understand why you may not want to share your information over the phone, but I need all of this information to make sure I can help get you these drug savings/dental benefits/ lower monthly costs we’ve talked about.”

You may start to hear this more and more if you are making presentations over the phone. While you don’t want to pry, you should reiterate why you need the prospect’s information. If they refuse, offer to meet them in person, even just briefly.

Don’t let objections derail your sales process. Use these tips, figure out what works for you, and start closing more sales today!

Need More Help Handling Objections?

The NCC team is happy to answer any questions you may have about how to answer objections or any other part of Medicare sales.

Call an NCC Marketing Specialist at [800-695-0280](tel:800-695-0280) today.



National
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More Agent Resources



5 Best Medicare Ancillary Products
for financial peace

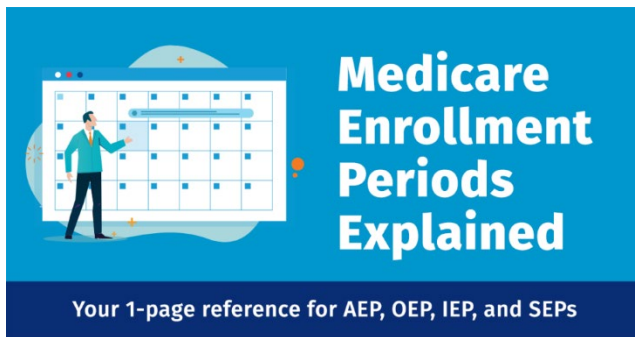
Illustration of five diverse people meditating.



Medicare Needs Assessment Form
for Medicare, MA, PDP & Medicaid

Fillable • Printable

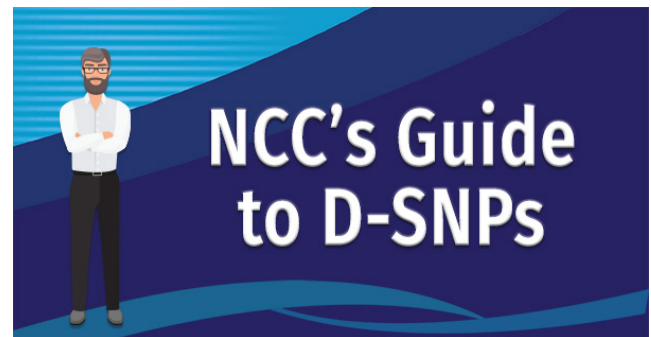
Illustration of a hand holding a pen over a checklist with four green checkmarks.



Medicare Enrollment Periods Explained

Your 1-page reference for AEP, OEP, IEP, and SEPs

Illustration of a person pointing to a calendar grid.



NCC's Guide to D-SNPs

Illustration of a man with arms crossed.

Medicare Advantage Tools



Medicare Quote Engine

Instant quotes for Medicare Supplement, Medicare Advantage, PDP and Final Expense



AHIP & Certification Central

Guide to AHIP and carrier-specific certifications



How to Do a Medicare Advantage Needs Analysis

10 questions that will uncover the client's needs



Find Plans by State, Carrier, or Product Type

Plans from 40+ carriers in our easy-to-use Product Finder



Product Kit

State-specific apps, brochures, rates and commissions for any of our plans



Enrollment Central

Online quoting and enrollment tool for Medicare agents



Agent Black Book

Find phone numbers, agent portals, contracting, links and more



Supply Ordering

Links and detailed instructions for ordering supplies from a number of insurance carriers

NCC's Product Catalog

Products

Cancer, Heart Attack, Stroke	Hospital Indemnity
Critical Illness Expense	Long Term Care
Dental, Hearing, Vision	Medicare Advantage
Disability	Medicare PDP Part D
Home Health	Medicare Supplement

Carriers

Aetna	Lumico
Americo	Manhattan Life
Amerigroup	Medico
BlueCross BlueShield of TN	Mutual of Omaha
Capitol Life	National Guardian Life (NGL)
Cigna	New Era (NEC, NEMC, PALIC)
Clover Health	Oxford Life
Combined Insurance	Pekin Life Insurance
Companion Life	S.USA
CSO	Shared Health of MS
EnvisionRxPlus	Shenandoah Life
GPM Life	SilverScript
Great Southern Life	Standard Life and Casualty
Great Southern Life	Thrivent Financial
Guarantee Trust Life (GTL)	Transamerica Life
Humana	United American
Individual Assurance Company	UnitedHealthcare
Lasso Healthcare	WellCare
Liberty Bankers Life	All Carriers



About National Contracting Center

National Contracting Center is an insurance Field Marketing Organization (FMO, also known as an IMO, VMO, or NMO). Founded in 1992, we have helped thousands of independent insurance agents and agencies to grow their sales of Medicare and senior health and financial products.

"As a new agent with no insurance experience, looking to switch careers midlife, I was overwhelmed by all of the steps and options. Choosing to use NCC as my FMO was the right decision."

- Melissa, Illinois

What We Do for You

- ❖ Marketing and lead generation
- ❖ Sales and compliance training
- ❖ Supplies and product information
- ❖ Questions about carriers and commissions
- ❖ Back office support so you can focus on selling
- ❖ Contracting and licensing

We Know the Business Because We're in the Business



Jerold Johnson

National Contracting Center is the kind of FMO that every agent wants because an agent designed it. Jerold Johnson created NCC to be a different kind of FMO. He started selling insurance in 1983 and founded NCC in 1992. The readers of City View magazine have named Jerold "Best Insurance Agent in Knoxville" every year from 2014 to 2018.

An agent built NCC, we're here for agents, and many members of our staff are agents themselves. Our team of insurance pros delivers the advice, answers, and services our clients need. In other words, we do all the things that take time that don't make money. That frees you to focus on selling.

NCCagent.com

[Contact Us](#)

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