

PHONE SCRIPT FOR STATE REGULATED FINAL EXPENSE (WHEN CLIENT MAILED IN DM LEAD)

Hey____, its (Your first name).... I'm getting back to you about the form you filled out and Mailed in for the state regulated final expense benefits program. I apologize i'm just now getting In touch with you. I've tried calling a few times, but you are probably like me and don't answer numbers you don't recognize.

But I am the state field underwriter for (name county) that was assigned to you case file. My job is really simple. I check your eligibility and review what assistance you may qualify for.

____, I'm going to be all over (name county) tomorrow meeting with clients about their benefits to see if they are eligible for state assistance, so I wont have a lot of time, can you think of any reason you wouldn't be available between (noon and 2pm)?

(Nope I will be here)

***Fantastic____, you put (123 elm st) as your address, is that correct??

Is it an apartment, mobile home or house? Is the house numbers out on the mailbox or on the actual house? (wait for answer).... And incase I have a hard time finding it, what color is your house? (wait for answer)... and____ you don't have any dogs that are going to eat me do you?

Ok____, make sure you write down my name. My name is____ and I will be driving a (black car) so you know it's me and I will have my state ID available as well for you to see before I come inside. Ok?? Remember tomorrow between (noon and 2pm) meeting with (your name) right?

Ok____ I look forward to meeting you tomorrow. Bye bye.

“Can’t, I am busy/I have another appointment”

That’s exactly why I am calling. I need to make sure you are home and available to complete your review to see if you are eligible for state assistance. It will take about 15 minutes so we need to make sure you have that time set aside. When will you be home from that appointment? (Once they give a time, back to above***)

“I haven’t mailed anything in/filled anything out”

____, Im sure you recall about a month ago receiving a notice in the mail about the new state regulated final expense benefits being offered starting (January 1 st 2020) and you filled out the form and mailed it back in requesting to meet with a case advisor to see if you may be eligible for state assistance to help lower your premiums. It just take about 15 minutes. I just have to verify your benefits. Make sure you are above ground, not hooked up to a hospital bed, and don’t weight 5,000 lbs... so is there any reason you wouldn’t be available between (12 and 2pm) tomorrow?? (Once they give a time, back to above***)

“I’m not interested anymore”

____, Not a problem. You’re a busy man/woman and I can certainly appreciate that. Some days they have me seeing 15 - 20 clients a day. I just noticed your house is on my route around (time), and I figured I would try to get you marked off my list. I truly mean no harm. My job is just simply to get this information to you and what you choose to do with it after that is totally up to you. Either way, I’m sure you requested this for good reason and I only get paid if I get this to you. Sounds like we are in a good position to help each other out. I’m willing to work around your schedule. What’s the best time to catch you tomorrow? (Once they give a time, back to above***)

“I said I’m not interested (anymore)!”

That’s perfectly fine____, but since you filled out the form, and so I can close out your case file, I’m just going to drop the information off to you and what you choose to do with it after that is completely up to you! So do you think you’d be avilable between (noon and 2) or would earlier work better for you? (Once they give an answer back top***)

“Can you just mail it to me”

_____, I really wish I could, but the office doesn't pay for that because there are way too many companies the state is contracted with. So I wouldn't know which company you qualify for. It's something like \$6 a piece to mail each company, and I get so many of these requests for help, that if I had to mail them all, I wouldn't be able to afford to do this job. The good news is, I have a lot of people on my list so this isn't going to take very long. Would tomorrow afternoon be ok or would (wednesday) work better for you?

“Are you going to try to sell me insurance”

Social security does pay a small subsidized death benefit. My job is simply to explain how that works and what available state approved final expense options you have that may act as a supplement to that.