

# That's New to Us!

## Introducing new Underage marketing tools

### Phone Script

At United American, our niche is supplemental insurance products, including Underage Health. Most of the Underage Health market is composed of the sole proprietor who cannot find health coverage or cannot afford major medical. The key to selling UA's underage plans is to identify categories of businesses which are mainly composed of the sole proprietor, such as mechanics, hair dressers, dry cleaners, etc. Often, these businesses may be identified by simply using the yellow pages. When calling a sole proprietor\*, the following is a script you might find effective:

**Agent:** Hello, my name is (state your name), and I work for a company called United American. We're in the individual health insurance business, meaning we don't sell to groups. We sell individual coverage to those who are unable to find health insurance or those unable to afford major medical. We know that many sole proprietors have been priced out of coverage. Is this your situation?

### Assessment Form

The Needs Assessment Form CAF 7-02 is to be used prior to the product presentation (see sample at right). The Assessment Form will be used to determine what products will be appropriate for the prospect by gathering household information such as family members, current health coverage, medical services used frequently by the insureds. Supplies may be ordered by contacting the Home Office.

### Consumer Form

Starting September 1, 2002, United American will require Agents to use the new Consumer Form 3748 with all CS1, MMXC, GSP, HSXC, and SHXC applications (see sample form left). Agents will be required to complete the form indicating which plan the applicant is purchasing. The applicant will then need to read each of the six statements and initial, documenting their understanding. The applicant and Agent will both sign the form. Agents are required to leave a copy of this form with the applicant and attach the original to the application.

It is also important to remember when taking applications for any of UA's Hospital/Medical/Surgical plans that these premiums cannot be billed to or paid by an employer. Supplies have been sent to Branch Offices. To order additional supplies, please contact the Home Office.

\*Note: UA's Underage Health policies may be sold to individuals only. These plans are not available to groups or businesses.