



Asking the right questions

when qualifying ACA insurance prospects

Why are you looking for new ACA insurance options?

Something sparked their interest in shopping for new ACA health insurance. If you identify why they need to make this switch, it can help you decide if the time is right to purchase a plan or if they are just exploring their options.

Are there reasons you wouldn't work with a new ACA insurance agent?

If your prospect's current agent is a friend or family member, they probably won't switch. Some people occasionally talk to other agents to check their insurance pricing to be sure they're getting the best price. People who are only interested in price comparing are not likely to become viable sales prospects.

Does anyone else have a say in decision-making process?

The prospect might be gathering information for their spouse, adult children, or parents. Ask them what the decision-making process looks like.

Have you presented other insurance options to the decision-maker before? What was their response?

Asking this will tell you how aggressively the prospect and their family are looking for new insurance options, the deal-breaking concerns of the decision-makers, and the likelihood that your pitch will be accepted.

What is your timeline for making a decision?

It's good to know how soon your prospect wants to have their new ACA health plan in place. Are they currently without coverage? Or are they waiting until their current coverage ends?

Do you have a budget in mind for this?

It's good to understand the budget to help determine what products fit their needs. If a prospective client tells you they have a budget of \$200 per month, you wouldn't want to give them options that don't fit their financial needs.