DAY 1 – 10:00 AM TRAINING: AGENT IDENTITY, MINDSET & PROFESSIONAL STANDARDS

Time Block: 10:00 AM – 11:00 AM
Purpose: Provide a clear, high-level overview of how agents should think, act, and present themselves so clients feel safe, respected, and confident.

KEY POINTS OVERVIEW

- You are a **licensed professional**, not a telemarketer
  As a licensed agent, you are held to legal and ethical standards. Clients are trusting you with personal, financial, and health-related decisions. How you speak, listen, and explain information should reflect that responsibility.

- Your value is **clarity, honesty, and guidance**
  Most clients are overwhelmed by health insurance. Your job is not to impress them with terminology, but to simplify options so they feel confident and informed.

- Clients rely on you to simplify complex health insurance decisions
  Deductibles, copays, networks, and plan types are confusing. When clients understand what they're choosing, they are more satisfied and more likely to stay enrolled.

YOUR ROLE AS AN AGENT

- **Educator:** Explain plans, costs, and networks in plain language
  Never assume a client understands insurance terms. Use simple explanations and examples so clients know exactly how their plan works.

- **Guide:** Help clients compare options without bias
  As an independent agent, your role is to present multiple options fairly. Explain trade-offs honestly so clients can make the best decision for their situation.

- **Advocate:** Protect the client long-term and prevent poor plan fit
  Advocacy means thinking beyond today's enrollment. The right plan reduces future frustration, surprise bills, and coverage gaps.

MINDSET STANDARDS

- No pressure selling
  Pressure leads to regret, cancellations, and complaints. A calm approach builds trust and better outcomes.

- No rushing decisions
  Health insurance impacts finances and care access. Clients need time to process information and ask questions.

- Confidence comes from knowledge, not memorized scripts
  Scripts provide structure, but real confidence comes from understanding how plans work.

- A calm, patient approach builds trust
  Clients feel safer when they are not rushed or talked over.

AGENT EXPECTATIONS

- Be on time and prepared
  Punctuality shows professionalism and respect for others' time.

- Be camera-ready and professional
  Clients judge credibility visually before you speak.

- Stay engaged and take notes
  Active participation leads to faster growth and fewer mistakes.

- Ask questions when unsure
  Clarifying early prevents errors later.

COMMUNICATION STANDARDS

- Speak clearly and calmly
  A steady tone helps clients stay relaxed and focused.

- Ask permission before sensitive questions
  Topics like income, DOB, or health should always be approached respectfully.

- Never assume client understanding
  Always explain terms and confirm comprehension.

- Pause often and confirm comprehension
  Silence allows clients to process and ask questions.

PROFESSIONAL APPEARANCE

- Business casual minimum
  Professional appearance reinforces trust.

- Clean, neutral clothing
  Avoid distractions so focus stays on the conversation.

- No hats, hoodies, or distracting attire
  Clients should see a licensed professional, not a casual salesperson.

KEY LINE TO REMEMBER

> **"My job is to help you make a smart decision — not to sell you something you don't understand."**

WHY THIS MATTERS

Clients decide whether they trust you in the **first 30 seconds**.

Professionalism builds credibility. Credibility builds confidence. Confidence builds long-term success.