FULL BROKER DAY 1–2 HYBRID SCRIPT (INDEPENDENT AGENT – NON-PUSHY, SCREEN-SHARE LED)

OPENING / PERMISSION

Hey [Their Name]? Hey [Their Name]! This is [Your Name]. Is now a good time to chat for a few minutes?

ROLE SETTING / TRUST BUILDING (BEFORE FAMILY & DOBs)

Perfect. Before we dive in, I want to give you a quick idea of what I do so you know who you're speaking with.

I'm an independent, licensed health insurance agent, and I work closely with all the major providers in the state — both public and private.

Because I'm not tied to one company or one plan, I'm able to compare options without bias and help make sure you're getting the best deal without sacrificing what's important to you.

My role is really to guide you, answer questions, and make this easier — no pressure.

SELF OR FAMILY

Now, were you looking for coverage just for yourself, or for your family as well?

If FAMILY:

Okay, perfect. And who all are we looking to cover — spouse, kids, anyone else in the household?

To make sure I'm pulling up the most accurate options from the start, can I grab the dates of birth for everyone who would be covered?

- Name / DOB:
- Name / DOB:
- Name / DOB:

REASON FOR LOOKING

What has you looking for coverage right now? - Did your premiums go up? - Did you lose or are you losing coverage? - Or are you just shopping ahead of time?

Premiums Went Up: Okay, what did they go up to? And what were you paying before? Was that through an employer or the Marketplace?

Lost / Losing Coverage: When does that coverage end? Was it through an employer or the Marketplace?

No Coverage: When was the last time you had coverage? Was that through a job or on your own?

TIMING / EFFECTIVE DATE

If we do find the right fit, are you looking for coverage as soon as possible, or are you aiming for a specific start date — like the first of next month?

(Clarify ASAP vs 0/1 start date)

EDUCATION – TWO MARKETS (SIMPLE)

Outside of employer coverage, there are really two main ways people get health insurance.

One option is the public Marketplace, which is based on household income.

The other option is private coverage, which is based more on health and how you actually use healthcare.

We don’t have to decide anything yet — this just helps us figure out where to start.

INCOME (MARKETPLACE ELIGIBILITY)

Do you have a general idea of what your household income will be this year?

That helps me check whether Marketplace plans make sense or if private options are a better value.

What do you do for work, by the way?

HEALTH (PRIVATE SIDE PRE-QUAL)

Now I’ll ask a few high-level health questions — nothing detailed yet.

How would you describe your health overall?

Any medications you take regularly?

Any major conditions, surgeries, or hospitalizations in the past?

Do you smoke or use tobacco?

Is there anything else you think might come up if an insurance company reviewed your history?

PRIORITIES

What matters most to you when it comes to coverage? - Keeping certain doctors? - Lower monthly cost? - Predictable copays? - Lower deductible? - Dental or vision included?

TRANSITION TO SCREEN SHARE (WHY WE DO IT)

I'm a very visual person, and instead of just talking through numbers, I find it's much easier when you can actually see the plans.

What I like to do is share my screen so we can look at everything together — premiums, deductibles, copays, networks, and doctor access — side by side.

That way you're not just trusting what I'm saying, you're seeing it for yourself.

Would you be open to doing that?

SCREEN SHARE SETUP

I'm going to send you a secure link. You can open it on your phone or computer.

What's the best place to send that?

(Launch Screen Share)

Can you see my screen okay?

MARKETPLACE FIRST (IF APPLICABLE)

Let's start with the Marketplace options since those are income-based.

I'm going to scroll to the most affordable plans first.

Here's the monthly premium.

Here's the deductible.

And here's the network type.

A deductible is the amount you pay before the plan starts sharing costs.

You'll notice many Marketplace plans have higher deductibles and more limited networks.

At this stage, I'm not worried about doctors yet — we'll do that once we narrow things down.

If we move to a lower deductible plan, you can see how the premium increases.

This gives us a good baseline.

TRANSITION TO PRIVATE OPTIONS (IF APPROPRIATE)

Now, because you're relatively healthy, I also want to show you the private side.

Private plans are not income-based — they're more about health and usage — and often offer: - Lower deductibles - Predictable copays - Broader networks

Let's compare these side by side.

PRIVATE PLAN WALKTHROUGH (VISUAL)

Here's the monthly premium.

Here's the deductible.

Here are the copays for office visits.

Here's the accident deductible, if applicable.

You can see how this plan handles everyday care differently.

Now let's look at the network.

DOCTOR LOOKUP (ON SCREEN)

Now that we've narrowed this down, let's make sure your doctors are covered.

What's the name of your primary doctor?

(Search and highlight)

Any specialists or hospitals you want to keep?

(Scroll and confirm)

This way there are no surprises later.

DENTAL & VISION (OPTIONAL ADD-ON)

Would you like to look at dental and vision options as well, or keep it medical-only for now?

APPLICATION FRAME (ASSUMPTIVE BUT EASY)

If this option makes sense, the next step would be submitting an application.

There's no obligation — it simply allows the carrier to review eligibility and lock in the start date you want.

Applications include: - Basic personal information - Your chosen effective date - Payment information - And for private plans, a few medical questions

Would you want coverage to start as soon as it's approved, or on the first of next month?

START APPLICATION

Alright, let's go ahead and get this started.

What's the legal spelling of your first and last name?

(Address, DOBs for household, contact information)

CLOSE (CALM & SUPPORTIVE)

Once this is submitted, I'll stay with you through approval and beyond.

If you ever need help with changes, questions, or claims, you'll come back to me — not a call center.

Before we wrap up, what questions can I answer for you right now?

I'm glad we were able to walk through this together.