

Questions to ask **BEFORE** you set an appointment

Always keep It casual - Not authoritative!

When they call... You WILL set and maintain control by asking these questions... BUT... you want the agent to remain the expert. You are not supposed to know as much as they do, okay? Allow them their ego's. You'll get much further with your questions by speaking gently.

By asking these questions, and checking up on all of the information the agent provides, you will have more than enough information to make an insurance buying decision WITHOUT an agent coming to you home. If this is what you prefer, then everything should be able to be done over the phone and / or mail.

Also, I'm not trying to be grammatically correct here. I'm trying to give you some conversational techniques to use.

Don't let an agent tell you they can't give you a quote upfront before coming to see you. That is just a way they have of getting their foot in the door

Hey there. What's your name?

(ask this question like you knew it at one time but forgot - high pitched like)

(Name), do you work with just one company... or do you work with a bunch?

(YOU know that's called a being a Broker. No "one line" agents)

How many (providers - companies) do you guys work with?

What's the name of your agency?

Hey, do you guys have a website? Can I find more (provider / company) information there? What's your web address?

Having a website lends a great deal of credibility to the agency. If they don't have one you might want to find someone who does.

Keep It casual... conversational... you aren't trying to scare them off. You need their help

(Name), I think I'm looking for... what's it called... um... Major... uhh... Medical?

(they'll probably answer "medical" for you if you pause long enough - have fun with this - play ignorant - you're fishing for information)

Can / Will you help me if I have pre-existing conditions?

If you do have pre existing conditions, have the name(s) of your condition(s), know how long you have had it / them. Be prepared before hand with any and all medications. List the dosages and how often they are taken (time taken daily, as needed, etc.). Allow the Broker to ask you a few questions regarding your conditions so you are not wasting time for EITHER of you. If the pre existing condition(s) is severe enough this agent may not be able to help you or even WANT to go through the "hassle" of helping you. Many agents only want to work with "healthy" people. It's much easier for them that way.

Condition(s)

Rx

X per day

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I / we can't afford a whole lot. Do you offer something just in case I need to go into the hospital?

(hospitalization only) Even though YOU know it's called catastrophic, you're playing ignorant remember? This is for those on a very tight budget. Hey, it's better than no coverage at all.

Do you offer supplemental policies? Who do you offer? This should be very important to you.

This can cover gaps in high deductible policies. Normally you can have a high deductible Major Medical plan AND a good gap coverage plan that includes dental and vision...usually for less premium than a stand alone, low deductible plan.

How do I know if the (company / provider) is any good or not? Is there some way you guys know how good they are?

The agent SHOULD know about [A.M. Best](#) and [Standard & Poors](#) if they are worth their salt. They need to be at least "A" or "A-" - verify their answers as ratings change over time. The agent should also be able to tell you where to find their [state data link](#)

Do you know for sure? I mean... have you checked them out for yourself?

This goes to credibility - a company will tell their agents that a company is "A" rated and the agent takes their word for it without verifying for themselves. **I got caught taking an agency's word for it once when it wasn't true.**

Who manages your "provider networks"?

The insurance company provides the insurance. The "provider network" is managed by another company that most people mistake for one in the same. The insurance company could have the best plan out there, but if the network provider is difficult for you and / or your doctor / hospital to work with it is all for naught and the insurance provider gets the blame. Most doctor's offices **can't** tell you which insurance companies are good, but can certainly tell you about the network managers by how easy they are to work with. Call your doctor's office and speak with their billing department for more info.

Is there a state website I can go to check out these companies?

Where can I verify your credentials / license? Can I get your license number?

Not all agents will know their license number. That's okay. You can look them up by name at your state web site. If your State doesn't have an online verification system call your State through their contact page.

Can I find out about your agency there?
