



ACA PREP CLASS

(How **Health** Sales Can *Transform your Insurance Career*)

Clay Peek

www.peektraining.com | 877-612 7317



What is the “Individual” Health Insurance Market?



There are 5 kinds of “Individual” Health Sales

1. **Affordable Care Act/ACA** – for those who have a low to middle income level and get a **Subsidy/Premium Tax Credit** or higher income people with health issues
2. **ACA Clones** – for healthy Self Employed over age 45 who don't get a subsidy
3. **Short Term Medical** – for healthy people between jobs, near Medicare, etc.
4. **Medical Cost Sharing** – the best ones have *unlimited* benefits for the most serious medical expenses, are GI, are very affordable, and have a “pre-ex” limitation. 2+ million Americans use healthcare like this.
5. **Hospital Indemnity** – best used as GAP plans or, occasionally, for those who can't afford better coverage but don't want an MCS plan. Use with great caution.

ACA Selling is Different. Better.

If you tried to market ACA health in *the first year or two* and stopped, you don't know what the market is like now.

- Simple, Fast quotes and a 5-minute enrollment
- Reliable commissions that are *increasing*
- We can sell ACA **12** months a year!

Whether you've ever sold ACA before or not ...

- A LOT of people don't have coverage:
- There are **2 Million fewer** insured with ACA than in 2016
- **Fewer agents** selling ACA than in earlier years
- More than **80%** of our sales are **\$0 Monthly Premium** sales!
- Virtually **NO** Marketing restrictions ... be licensed/certified, work hard & *tell the truth!*



You can sell a TON of health insurance

Most ACA agents *only* sell during **Open Enrollment Period/OEP**
November 1 – December 15

However, Full Time agents should always sell **150 – 300 cases**
during the OEP

PPI agents can create **Special Election Periods/SEP** to sell **ACA**
12 months a year!

Add in our “**Non-ACA**” portfolio of health plans & marketing tools
and this becomes a very profitable market!



**Special Note for *curious Non-Health Agents*
who are “checking us out”**

This class is **not** about moving you from your preferred market

Rather, we want to help **sustain you** until your market “reopens,” post COVID

Challenging times for some markets

If you can't **meet** the client **face to face**
... how much more *challenging* is:

Final Expense Selling
Medicare Advantage & Medicare Supplement Sales
Mortgage Life Sales
(The FE/MA&MS/ML Markets)

Know the challenges of phone sales in the FE/MA&MS/ML Markets

Sure, phone selling is great ... but in this space

- Some of your prospects won't even **talk** to you on the phone
- It's much harder to build **trust**
- If they're not computer savvy, harder to **explain** your plan
- Very challenging to "**combo** sell"
- Almost no **referral** business



The FE/MA&MS/ML Markets

You won't get to see their *neighbors* or the *businesses next-door* to **introduce** yourself

Less **persistence** (More **Chargebacks!**)

If you buy leads, your **cost per sale** almost **triples** as compared to face to face selling!

(Most call centers say the average **cost per sale** on the phone is **\$200 - \$300 each**)



Pro's & Con's of Phone Sales in varying markets

Some markets are **more easily accessible** for phone sales and some are *less*:

- Those who are more **computer savvy** – favors young vs old
- Those who have more **acuity** – favors young vs old
(keenness of *thought, vision* and/or *hearing*)
- Those who haven't endured decades of **fear mongering like:**
"Scammers are trying to take advantage of you"



Phone Selling is great in the Health market

We have a fantastic LEAD PLATFORM to assist you in your selling, 12 months a year

The **ACA** and "**Individual Health**" are great markets for *phone* selling **and** is **also** more accessible for "*face to face*" selling than other markets.

... We still can do a lot of marketing face to face even during COVID.



Is it worth it?

The national average commission for ACA plans is between \$15, \$20 and in some states/plans as high as \$25 Per Member, Per Month.

That's **\$180 to \$240 to \$300** per year for an **individual** sale ... **or**
\$720 to \$960 to \$1200 for a **family** of 4
... **Renewals** are usually **LEVEL** ...

(By the way, how much do you make on your *Final Expense* or *Mortgage Life* years **2, 3, 4** etc.?)

Some ACA carriers also pay **bonuses**

So How Do I Prepare to sell ACA Health?

- Do your **CMS Certification**. It's free. <https://portal.cms.gov> and do the "**Help on Demand**" course to get **free leads**.
- Check out the **US** and **State Map(s)** in areas you wish to sell
- Choose and **contract** with **all** carriers in your sales area
- Watch **ACA University** "ACA Foundations" Class
- Sign up for your own free **HealthSherpa** ACA enrollment site
- Learn to use the "**Client Data Sheet/CDS**" and **Federal Poverty Level** Charts
- Watch the advanced *ACA University* "Marketing" classes (**3 & 4**) and build out your sales lists

Tools, Tools, Tools

- **Everything you need** is on two of our sites
www.peakperformanceinsurance.com
www.peaktraining.com
- “Register” on each site *separately* and choose your own user/pass
- For the www.peakperformanceinsurance.com site, choose the
 1. “**Agent Home**” tab
 2. *Products & Marketing*
 3. *Under 65 Individual*
 4. *ACA Health Plans* – Most **ACA related info** is here
 5. *Non-ACA Health Programs* – the other **4** kinds of health plans that you need!



On the *Peek Performance Insurance ACA* Page

- National and several State ACA **maps**
- All **carrier** info
- **CMS Cert** instructions and “agent help” resources
- **HealthSherpa** sign up and training
- **Client Data Sheets & Federal Poverty Level** docs for better selling
- **Lead Platform** set up and training
- **ICHRA** Training (Selling ACA 12 months a year)
- Connection to agent **Training** classes

Tools, Tools, Tools

- On the www.peaktraining.com site choose the
 - **Agent Resources** tab
 - **Agent Contracting**
 - “**Agent Contract Request**” form. Check the “**Individual**” and “**Ancillary Plans**”
 - Request **all** necessary ACA plans in every market you’ll be selling in
 - Get “**Non-ACA/IHA**” ACA Clone contracting
 - Choose **National General** for Short Term Sales & Trio Med (Acc, CI, ADD)
 - Choose **Sedera** for affordable “Medical Cost Sharing”
 - Choose “**CUL/Manhattan Life**” plans for HI, GAP, DVH, Cancer, Accident
 - “**On Demand Training**”
 - You’ll see **ACA Clone, Sedera** and **Manhattan Life Intro** classes
 - Under “**Additional Training**” you’ll see
 - **ACA University** and **Health Insurance University** Classes*

* *In order to access these advanced classes, you must have submitted your contracts*



Advanced Training

- The **ACA University** classes 3 & 4 “Marketing” classes will help you sell **100+** ACA plans during OEP. *Period.*
- The **Health Insurance University** will help prepare you for selling the *other* kinds of health plans ... **12** months a year.



I'm one of the few FMO's who've "*actually done it.*" I've sold 4000+ cases 'face to face' in the health market.

I can *save* you a lot of time, *avoid* a lot of errors and *make* you a lot more sales if you'll engage in these courses.

PPI exists to help you "**See More People and Sell More Insurance**"

After OEP is over

- Our **Lead Platform** will help you sell all year long
- People are either
 - ***Paying too much*** for an ACA plan, if healthy
 - Buying a ***dangerous, shallow*** (regarding the level of benefits) plan
 - Or ***going without healthcare*** because of price, confusion or frustration
 - ALL THREE of those are poor choices ... and **you** can help them!
- There is no *better* plan for healthy Self-Employed people who don't get a subsidy than our "**ACA Clone**."
- Our "ACA Clone" and MCS plans are awesome and you can **replace a LOT of BAD healthcare**.
- You'll want to get "**non – resident**" licenses in **4-5** additional states.

The 2nd 3rd & 4th sale

- You'll also make a lot of 2nd , 3rd and 4th sales with our **Manhattan Life** portfolio
 - An almost GI "Gap" plan
 - "Out of Pocket Protector"
 - *Best* Cancer plan in America
 - A DVH plan to \$3000 a year that you can sell to age 85
 - Accident, CI, etc.
 - Electronic app – and **you** can **sign** on behalf of your clients!
 - **Advanced commissions** so you'll have **CASH FLOW** during the OEP
- **Forester's** or other Life carriers will round out your portfolio. Advanced Commissions.



Clay Peek
peektraining.com
877-612 7317

We can help!

If you have questions, our helpful Internal Marketing Team awaits your call.
877-612-7317