

Personal Health Interview Call Preparation

Be sure to review the carrier's PHI instructions in their agents guide.

Always prepare the client for the call. Their understanding of the process will lead to a smoother call and the most favorable result.

It is a best practice to place the call on speaker for the client portion, so that you can hear the underwriter's questions. You are not allowed to coach the client's answers, however, there may be a time that you would want to briefly mute the phone and instruct them to ask a specific question to help clarify, i.e. in the case of a prescription that they may not be sure about, mute the phone and instruct them to ask "who was the doctor and what would that be for?" Then be sure to unmute so they can ask the question.

Script

"Client name, we are going to complete a brief health interview by telephone. In 9 out of 10 cases this call will confirm that you will qualify for this plan. Here's how it works:

When I have the underwriter on the phone, they will ask me for some information about the plan we're applying for.

Then it will be your turn, I will place the call on speaker, so that I can hear both sides of the conversation, however I cannot tell you how to answer their questions.

You will be asked to confirm your identity– name, date of birth etc..The underwriter will then simply ask you all of the health questions we've already gone over, just to confirm that I've done my job properly.

They may ask you about some prescription medicines that you're taking, or may have taken in the past. It's important that you answer truthfully of course about any medications or medical conditions, including approximate dates for those situations.

It's also important that you don't give any more information than is asked, keep your answers simple – you have already given me all the details, the underwriter just needs to confirm the basic facts.

Once the underwriter has finish their questions, they will ask to speak me again, and I will take the phone up to hear the outcome of the call.

This will take about 5 to 7 minutes. Is there any additional information about your health that we should talk about before we make the call?"