

2017 Health Coverage

Use this health coverage needs analysis worksheet to help enroll your client's in the best coverage!

Step 1: What is the current coverage?

Warm call passed to Agent from Lead Specialist.

Introduction: *"Thank you for waiting -- can I help you with your Health Insurance today?"*

[Yes] *"Great! Do you have current coverage?"*

[No] (Move directly to #5-6 below)

[If they have current coverage, ask them some questions]

What plan do you have? Do you have the card handy?

What do you like about your existing coverage?

What do you NOT like about your existing coverage?

Let me review some details of your current coverage:

1. Max Out-of-Pocket (MOOP)

2. Current Premium

3. Drug Risk

4. Hospital Risk

5. Health Status/Pre-Existing Conditions

6. What is most important right now? Benefits or Cost.

Step 2: Choose New Coverage

Select appropriate direction based on preferences and health needs.

1. Medishare + Ancillary

(Accident, CI, Indemnity, Cancer/Heart Attack - Cigna, GTL, UHC One)

- Must have Christian life style and make a faith based attestation
- Medishare will email or fax faith based attestation sheets and forms to the beneficiary. If they have any questions, let them know they can give you a call.
- Medishare is not insurance, and payments are not guaranteed by the government.

2. ACA + Ancillary

(Accident, CI, Indemnity, Cancer/Heart Attack - Cigna, GTL, UHC One)

Scripting Guidance for Medi-share

We have a couple of options for health coverage. You can either purchase an Obamacare plan or a Healthcare sharing ministry plan. The ministry plans are cheaper if paired with the right gap policies.

Would you be interested in hearing about a ministry plan?

[If yes] *Currently the one that is available is Christian based. Are you comfortable attesting to a personal relationship with the Lord Jesus Christ and profess the Statement of Faith to join?*

Note to Agent: Please reference the Important Medi-share questions information

Step 3: Add Gap Coverage

Review gaps in the beneficiary's current coverage. Based on any savings (or needs), add additional gap plans. If they had existing coverage, adding gap coverage protection will likely not change the monthly total premium but **WILL** provide much more coverage. Pair medical with a Cancer plan, dental etc. If no coverage exists, discuss savings for the monthly drugs etc.

Step 4: Discuss Complete Package

Take the time to discuss the complete coverage. There should be peace of mind had by building a package that has strong coverage. Make sure they understand their coverage, how much they're paying in premiums, and if any gaps exist in the package.

Step 5: Enroll!

Example Health Resources

Example Numbers for 45 Year Old Male

ACA	Deductible/OPM	Cost
Gold 20%	1,000/3,000	\$591
Silver 20%	2,500/5,500	\$465
Bronze 20%	5,500/6,500	\$364
Indemnity		
\$2,000 per day		\$92
Accident		
Benefit 2,500		\$15
Benefit 5,000		\$17
Benefit 6,500		\$19
Critical Illness		
Benefit 10,000		\$16

Current Coverage ACA Gold

Cost:	\$591
Gaps:	\$3,000 - Drugs, Hospital Stays, ER Visits, Etc.

Bronze ACA Coverage with Supplement Coverage

Plan/Policy	Benefit	Cost
Bronze Plan		\$364
Accident	\$6,500	\$19
Critical Illness	\$10,000	\$16
Total:		\$399
Savings: \$192		
<i>Gaps for Accidents/Critical Illness also largely go away</i>		

Example Health Resources

Critical Illness

Critical illness defrays cost incurred from a facility or Rx needs due to a major illness - Max Out-of-Pocket and Copays.

- Heart Attack
- Stroke
- Loss of Hearing/Speech/Vision
- Transplant
- Paralysis
- Coma
- Renal Failure

Indemnity

Indemnity plans pay to defray cost from being admitted to the hospital - Deductibles and Max Out-of-Pocket.

- Pays upon admission into hospital

Accident

Accident plans defray cost incurred due to an accident - Deductibles, Max Out-of-Pocket, and CoPays.

- Pays on treatment from an accident