### Qualification Worksheet

### *“Great, well I have just a few quick questions to help narrow down some plans…who are we looking to insure…”*

**Name**

**Email** **Address Zip \_\_\_\_\_\_\_\_**

**Cell:**  **Home:**

**Age Primary \_\_\_\_\_** **DOB**\_\_\_\_\_\_\_\_\_ **Smoker** Y/N **Height**\_\_\_\_\_\_ **Weight**\_\_\_\_\_\_

**Age Spouse\_\_\_\_\_\_ DOB**\_\_\_\_\_\_\_\_\_ **Smoker** Y/N **Height**\_\_\_\_\_\_ **Weight**\_\_\_\_\_\_

**Child age** \_\_\_\_\_\_M/F \_\_\_\_\_\_M/F \_\_\_\_\_\_ M/F \_\_\_\_\_\_\_M/F **Current Carrier:**

So what’s the current situation with your health coverage

Tell me about your medical history…

* Any medication? Who and what for…
* Any hospitalizations, surgeries or diagnoses in the last ten years

|  |  |
| --- | --- |
| I see that you’re *currently insured*  * What are you currently paying\_\_\_\_\_\_\_\_\_\_ * What’s your current deductible\_\_\_\_\_\_\_\_\_\_   -Have you had to change your deductible or any part of the plan since you started this plan due to rate increases?  -How big have your rate increases been and how often?  -What is your maximum out-of-pocket?   * Do you have office visits/drug plans? How does it work… * What do you *like* about your plan * What do you *dislike* about your plan * What are you most concerned about | I see that you *don’t have coverage*  * Has it been within the last 63 days * How soon are you looking to get something going…where are you in this process   -Are we just looking or is this something you want to get going in the next month  -If you are thinking 6 months from now I don’t want to waste your time or mine as many things can change over the next 6 months…how about if I put you on my calendar for (pick a date) and I will give you a call back at that time.  -What is your email and I will send over my contact information…if something changes just give me a call or drop me a note.   * How do you want the plan to work for you? * What are you most concerned about |

If something major happened, what is your max out of pocket?

What could you afford to pay out of pocket? (Lead them if needed: “I can afford $10,000.00 I cannot afford $100,000.00…I can always negotiate that $10,000.00…I will have a much harder time negotiating $100,000.00”)

Obviously the lower the deductible the higher the premium…the higher deductible the lower premium…***what have you set aside for health insurance premiums on a monthly basis\_\_\_\_\_\_***

(If they’re struggling just start throwing out numbers like $500.00 for a family or if they’re young $200.00. That gives them a starting point to work with.)

*Based on what you just told me, I can recommend a couple of options, one thing I cannot guarantee you is coverage as all applications must go through an underwriting process.  If you like what you hear, all we can do is complete an application and see what the underwriters say… All we are doing is seeing if you qualify, you have nothing to lose. Does that make sense?*