



# Turning a Phone Call Into a Sale: Selling Insurance Remotely

While many agents (and clients) may prefer a face-to-face meeting to seal the deal on a new insurance policy, there are many avenues and platforms available to creative and forward-thinking agents. Phone sales are one of the classic methods of selling insurance, but not every agent is using their calls to its maximum potential. As every sale today requires more speed and ease, it's important to be efficient while competitive.

By combining preparation and improvisation, you can turn each phone call into a productive and fruitful meeting. Whether that's a sale or solidifying a budding agent/client relationship, ensure that you're not wasting the time of you or your client.

## Pre-Call Preparation

### Know the Local Plans

You never want to start a call with a client only to offer up an "I don't know" when it comes to plans they can actually sign up for. While an "I don't know" can be a powerful tool in certain circumstances, when you're billing yourself as an authority, these gaps can create a dent in your client's faith in you. To prevent this, research the plans that your client has available to them before the call. Your own [Medicareful site](#) can go a long way toward simplifying this research and further establishing your expertise with your client. Only available through Ritter, this unique platform is powered by our proprietary [Medicare Quote Engine](#), which is packed with plan premiums, deductibles, and copay data, along with much more.

Familiarize yourself with [Medicareful's plan finder](#) to learn about plans in your area and to guide your clients through the quote, comparison, and enrollment process. We suggest you really familiarize yourself with the plans in preparation for the call so that you can give in-depth answers about the differences in each plan. There are many plans out there with many similarities, so your client may need guidance through the subtle, but important, differences.

## Study Your Client's Needs

Mastering plan information is only half of the equation when preparing for any sale. This is especially true for phone sales, since your voice and your knowledge are your only sales tools (unless you have a personalized Medicareful site, that is). The other information you should be familiar with is about your client. If this is a returning client, you should have an idea of their needs and wants. If you have a Medicareful site, you may even have them signed up for a [Medicareful account](#), where you'll see their current plan details, prescriptions, and health information all in one place. If it's a newer client, you may need to ask them some important questions before or during the phone call.

Using this personal information, take the time to learn about the impact plans will have on your clients. Then give them a personalized rundown! If they have a certain condition, pick out a few plans that specialize in their needs to zero-in on during the call. If they're generally pretty healthy, maybe use this as an opportunity to find them a cost-saving plan. Whatever their needs are, by coming to the table with a few plans in mind that fit them, you'll assert yourself as an expert on the plans in your area.

## Prepare a Loose Script

The final bit of preparation before a phone call is to prepare a light script. Write out an introduction and greeting, a closing, and conversational prompts to guide the discussion in a specific direction. The loose script should be more along the lines of a guide through your conversation and a fact-organizer. If you can keep your information concise and organized, it will limit the amount you need to shuffle through papers and allow you to quickly find the details you're looking for. Some examples of details that are worth having in front of you would be any client's personal or health details you may have, current plan details, and proposed plan details.

When writing the script, think of any common questions that may be asked and write down concise but helpful answers to those questions. These can act as the conversational prompts we discussed earlier. Once they're written, run through the questions so that you are very familiar with the answers. The more familiar you are with the script, the less you'll need to check it during the call. Remember, the script shouldn't be read, because it's pretty easy to tell when someone is reading instead of speaking. The script is a resource in case you get lost or need a reminder.

# During the Call

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## Open with Confidence

Now it's finally time to make the call. When you get on the line with your client, you want to exude confidence and friendliness. If it's a new client, introduce yourself. If it's an older client, greet them warmly. Don't apologize for interrupting their day, instead get right to the point. Let them know why you're calling and roughly how long the call will take. There will be time for small talk later. Next, ask them if that's ok with them. This invites their active participation in the conversation and lets them feel somewhat in control.

Once you've established introductions, take a little time to get updated on their medical and personal information. If you have previous notes on the client, now's a good time to tell them what you have and see if that's all up to date. This will not only show the client you've done your homework, but that you care about their needs. Feel free to ask about family, friends, or their other interests at this point. Throughout all of this, listen carefully and take thorough notes.

## Don't Be Afraid to Go Off Script

As the conversation evolves, you may find that your script isn't covering where the direction is going. This isn't the end of the world because this is exactly why you did all that research before the phone call. In fact, if you find that you're drifting away from the script, the worst thing you could do is to artificially drag it back to what you've prepared. This can decimate any authenticity you've built up prior. Instead, use your knowledge and research to gently guide the conversation back on topic naturally. This will make you seem more personable and prepared without making the call feel overly salesy.

At the same time, don't let bouts of off-topic discussion and improvisation go to waste. If your client is asking you about something, it's because it has piqued their interest. This can tell you a lot about your client and their needs. If you're talking to your client about Medicare Part D plans, but they start asking about Medicare Supplements, the last thing you want to do is shut down that avenue of interest to stay on script. Take note of this interest and either get plan details for them then and there (the Medicareful plan finder is great for this) or follow up with them on the subject at a later date. Then you can gently move back to the subject you initially called about.

Congratulations! Not only have you navigated a potentially tricky bit of improvisation; you've set up an additional potential sale in the future.

## Keep Your Phone Calls Efficient

You need tools and information the moment your clients request it, and it needs to be as accurate and up to date as possible. This keeps your call short and to the point and your client focused and willing to stay on the call with you. One great tool for this is the Medicareful plan

finder. Share search results for your client's zip code with just a few clicks so the client can see what you're talking about and review the plan benefits together. Along with your own preparation, this can help your client visualize the plans you're discussing, increasing their confidence in you and the plans. You can even enroll them online – no physical signature required.

This type of presentation is possible outside the Medicareful platform, but in a more roundabout way since you would need to gather and share the information yourself. There's also a chance your client may show interest in a local plan that's not in your portfolio but which can bring the sales process to a screeching halt. If you find yourself in this situation, Ritter can help. Our streamlined online contracting application connects you with the products your clients want. Use pre-filled contracting with Ritter's online licensing system after your phone call. Our full-time licensing team touts a rapid turnaround on contracts year-round. This won't be a problem if you're using your personalized Medicareful site, which only showcases plans in your portfolio. This can keep the conversation focused on plans you can personally help your client with, right then and there.

## Build Relationships for Long-Term Sales

Don't forget to take a little time to build a rapport with your client, old or new. Get invested in your clients and they'll be more willing to trust you. Learn about what your clients seek in an insurance plan by asking about their future plans, their daily life, and health concerns. Make sure you take notes throughout this conversation. The best way to remember your clients' needs for future reference is by taking notes!

Use the [CRM within the Ritter Platform](#) to take notes while on a call, create tasks, and store info while selling insurance over the phone. As your relationship with your client grows, you can look at previous notes and bring up something they mentioned the last time you spoke on the phone. With this personability, you're acknowledging your client as more than business, and ensuring retention and loyalty.

Selling insurance over the phone is a great way to reach many clients without requiring travel – for both you and the client. If you're practicing poor phone sales habits, though, you may be doing more damage than good and missing out on an excellent sales tool. Preparing, but giving yourself room to stray, can help you master selling insurance over the phone, in a way that doesn't even feel like sales.

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### Useful Resource Links

Get Your Own Medicareful Site Today - <https://www.ritterim.com/agent-tools/medicareful/>

Medicare Quote Engine - <https://ritterim.com/agent-tools/medicare-quote-engine/>

Medicareful Plan Finder - <https://medicareful.com/>

The Ritter Platform Launches 3 New Tools & Shared Client Records - <https://www.ritterim.com/blog/the-ritter-platform-launches-3-new-tools-and-shared-client-records/>

Online Contracting Application - <https://ritterim.com/agent-tools/online-contracting/>

Ritter Platform - <https://ritterim.com/agent-tools/the-ritter-platform/>