Common Objections & Rebuttals

Learning that objections are not simply “NO”, but instead are an uncovered need is very important. Instead of hanging up with a client after the first objection, try the following. If a rebuttal is not covered, keep this in mind. Never hang the phone up, keep asking questions. If the client hangs up on you, you’ve done all you could. Until then, just keep asking questions trying to uncover the need. Below are some common objections and proven rebuttals.

**Objection: I would like some time to look over some other plans.**

Rebuttal: I can appreciate that, just to let you know, I am an independent broker and have access to most of the top-rated carriers here in the state, what other companies or plan types were you interested in?

**Objection: I've already been helped and have applied for a plan.**

Rebuttal: That’s fantastic, I’m glad you were helped quickly. Let me ask, if I could find you another plan with similar benefits and less money, could I possibly earn your business?

**Objection: I've received so many calls from my inquiry online, I'm just tired of it.**

Rebuttal: Oh, I apologize, were you visiting multiple sites or did you only visit one? Well I can definitely feel your pain, just curious, was anyone able to help you? ….. If yes, which plan did you go with? If no, what exactly were you looking for, I’m sure I can help regardless of your situation.

**Objection: I’m just looking for quotes.**

Rebuttal: I’m the right person for quotes. I’m a master broker and work with many of the top health insurance providers here in the state. I have the ability to run a quote matrix to compare prices and find the plan which best fits your needs. Now what I usually like to do is ask you a few questions to find out what type of a plan we need to quote. (Get into qualifying questions)

**Objection: I’m not looking to purchase now, I was just researching my options.**

Rebuttal: I can understand that, what are you doing for health insurance at the moment? (next get into qualifying questions)

**Objection: I found out that I was uninsurable.**

Rebuttal: I’m sorry to hear that. Let me ask, what condition do you have which deems you uninsurable? I may in fact be able to help you. (If uninsurable, help them onto the State high risk plan. Afterwards, try to insure the family on an individual plan or ask for referrals if there is no family.)

**Objection: I found out that I was eligible for COBRA.**

Rebuttal: To be honest with you, if you are insurable, I’d recommend finding an individual plan, whether it’s with me or not. The reason is because if anything were to happen to you while you are covered with COBRA, they are only required to cover you for 18 months. Let’s say you were to have the worst happen and come up with cancer, you would lose your coverage after 18 months and be uninsurable. I’d recommend finding a permanent plan which can’t cancel you. Would you mind if I ran some quotes to see how we compare? (Get to qualifying questions.)

**Objection: I recently started a new job.**

Rebuttal: Does your employer cover you right away? (If no, ask about short-term medical until his/her other coverage kicks in.)
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**Objection: I'd rather purchase direct.**

Rebuttal: Please don’t take this as me being pushy, but let me explain why it’s more of an advantage to purchase from an Independent Agent rather than directly with the companies. As an independent agent I can offer you an unbiased opinion to find a plan which best fits you and your family. The insurance company is obviously out for themselves and are going to recommend products which are very profitable to them. Also, the insurance company can not offer a plan for any lower of a price than we can provide you. The state mandates that nobody can sell insurance for a discounted rate. Lastly, if you need help with a claim or have questions, rather than call into a large call center, you can simply call me and I will take the burden of dealing with the insurance company.

**Objection: Not enough money.**

Rebuttal: Our agency works with many people who are not able to afford the traditional style health plans. We work with a carrier which offers a cost driven health plan. (Talk about the Assurant Health Save Right or Right Start with the client)