

HMA[®] Client Universal Sales Script For Brokers

Agent: I want to show you how I can save you up to 50% or more on your out-of-pocket, health care costs and more easily afford all of your family's medical expenses such as your prescription costs, doctor bills and the dental and vision costs for you and your children. This plan will also help you to save money on your medical costs that are not covered by your health insurance (or Medicare plans) such as your copays and deductibles.

In addition, how would you like to have the ability to choose various MD elective medical treatments not covered by your health insurance that you have always wanted or needed but could never afford before like plastic surgery, fertility treatment, lasik and dental procedures?

(After Client Shows Interest Continue...)

Agent: Did you know that health care costs are one of the biggest reasons why people file for bankruptcy (<https://www.cnn.com/2019/02/11/this-is-the-real-reason-most-americans-file-for-bankruptcy.html>)? This plan is the best medical savings plan available for you. It is called the Health Matching Account, also known as the HMA[®]. Here's how it works. With the HMA[®] Health Matching Account, you will be making a monthly contribution and then receiving a match in medical benefits on your contributions beginning the very first month and for every month thereafter. The benefits that you receive each month are applied on a debit card that you can use to conveniently pay for your out-of-pocket, medical costs by swiping or inserting this debit card at nearly any medical provider or pharmacy to pay for your medical services whether it be for dental or vision, pharmacy, chiropractors or any doctor or hospital visits.

Besides being easy to use with your debit card, it is incredibly simple to track the current amount of your plan's medical benefit that you have on either your HMA[®] mobile app or your member portal. The best part about the HMA[®] is that over time your plan will grow by an average of \$2 or more in medical benefits matched into your plan for every \$1 that you contribute into your plan on a monthly basis. As an example, if we put you on the HMA[®] 10000 plan, for only \$140 per month (do not forget that beginning at the HMA[®] 7500 level and higher, additional monthly charges applied are \$5 per month for the first dependent and \$10 per month for the second or more dependents), you can build as much as \$10,000 of medical benefits inside of your HMA[®] plan to use on your HMA[®] debit card for as little as \$4,900 over 3 years. This is basically double what you actually will put in. Once you reach that \$10,000 in medical benefits you are considered paid-up until you use your benefits again to pay for another medical expense, and you will only have to pay a small, monthly maintenance fee to maintain your benefits.

The HMA[®] is going to be an essential part of your health plan to not only complement your health insurance (or Medicare plan) but also to help you prepare for the unexpected and potentially save up to 50% on your health care costs as time goes by because of that \$2 for \$1 match we discussed that is provided. The monthly matching on this plan is also guaranteed as long as you keep your plan active by making the required monthly payments. There are 11 different monthly contribution options that each build up your plan to a predetermined target medical benefit cap that I can help you determine based on your needs and budget.

**(REMEMBER, DON'T ASK YOUR CLIENTS IF THEY WANT TO DO THIS PROGRAM. INSTEAD, ASK THEM:
"HOW LARGE OF AN HMA[®] PLAN MEDICAL BENEFIT WOULD YOU LIKE TO BUILD UP?")**

(Go through different plan options with client and close sale)

If they are not sure what HMA[®] plan level would be right for them ask them what their health insurance deductible is and double that to determine the HMA[®] plan level (Ex: If the client has a \$5,000 deductible they should at least purchase the HMA[®] 10000 level if possible, which will eventually cover their deductible for two consecutive years).

This sales script is only a brief summary on what to say to your clients. To assure that you make the sale and explain the HMA[®] program properly, refer to your "Broker Quick Start Sales Training Manual How To Sell The HMA[®] In 3 Easy Steps" to fully prepare yourself to close the sale and to be aware of all the product information that needs to be disclosed to your clients.