

Health Insurance — Sales Script

Disability Income (DI) — Opening

"[Name], did you know that your most valuable asset isn't your home or your car — it's your ability to earn a paycheck? State Farm's Disability Income insurance ensures that if you're ever unable to work due to illness or injury, you'll still have income coming in. Can I show you what that would look like for your situation?"

Disability Income — Key Questions

- How long could you pay your bills without a paycheck?
- Do you have sick days or short-term disability through your employer?
- If you were out of work for 6 months, how would that impact your family?
- How much of your monthly income would you want to replace?

Hospital Income (HI) — Opening

"Most people don't realize that even with great health insurance, a hospital stay can cost thousands of dollars out of pocket. Our Hospital Income policy pays you a daily benefit for every day you're hospitalized — you can use it however you need. Would you like to see how much coverage you could get for just a few dollars a day?"

Supplemental Health — Transition

"Now that we've talked about protecting your income, let me show you our Supplemental Health Insurance. This policy is designed to help cover the gaps your primary insurance doesn't — things like deductibles, co-pays, and even everyday expenses while you're recovering."

Closing the Health Sale

"Based on your situation, I'd recommend _____ coverage. With State Farm's e-signature, I can get your application started today. Does this work for you?"