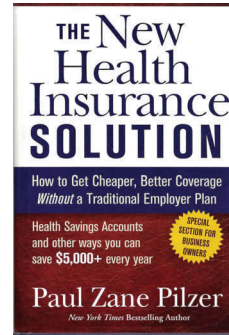




Dealing With Prospects Currently On “Group Insurance”

Paul Zane Pilzer, New York Times Bestselling Author gives insight into the New, Cheaper, Better, Smarter way For Americans to obtain high quality, affordable Health Coverage in this book. A must read for every self-employed person & every Insurance Broker.



**One Of The Biggest Selling Opportunities
in the Years To Come!**

Dear Brokers/Agents and Insurance Professionals,

When we get a lead on a prospect who currently has group insurance through a spouse, employer affiliation or some other arrangement, we have found that a large percentage of those leads can and ARE being converted successfully to individual health plans.

Many self-employed may have coverage through their “spouses” employer plan, **But fret not...** if they are contributing financially for that coverage you can easily convert them to buying their own personal, private, portable, affordable, permanent plan! Here’s how:

- Explain the volatility of having health insurance connected to an employer – employee relationship. *(If the spouse loses the job they lose their coverage)*
- Explain the potential non covered expenses they may incur if they are injured while working “ON THE JOB” as a **self employed business owner**. *(Most Group plans clearly will not pay for injury or illness incurred as a result of work related matters.)*
- Explain that small Group Plans often include expensive, mandated benefits which may not be in the best interest of a prudent, self employed business owner/insured. *(example-maternity, wellness, mental health etc.)*
- Explain that costs in a Group Plan are often on the rise because they are benefit rich and invite “over utilization.” Moving away from a group may be a prudent decision as most self employed are not abusers of health insurance. *Why pay ever increasing premiums to support the abuse and over utilization of others for every sniffle, hiccup and nosebleed?*