Selling APWU Health Plan

Presented by: Christopher Pratt, Vice President
The Summit Group



APWU HEALTH PLAN TOGETHER. BETTER HEALTH.®

31st Annual Open Season Seminar

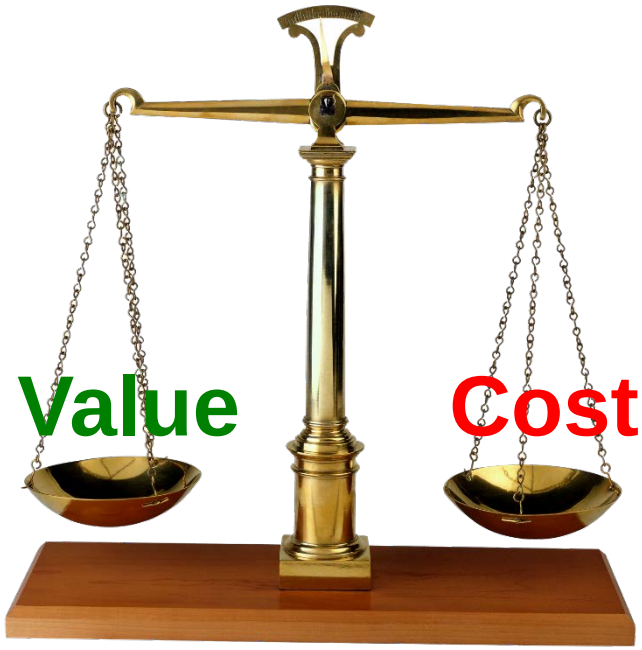
Today's Reality

Premiums

What should we do?



Our Sales Response



Sell The Value vs. The Cost



Focus on Consumer Driven

Particular Emphasis On…

UNITED STATES POSTAL SERVICE ®

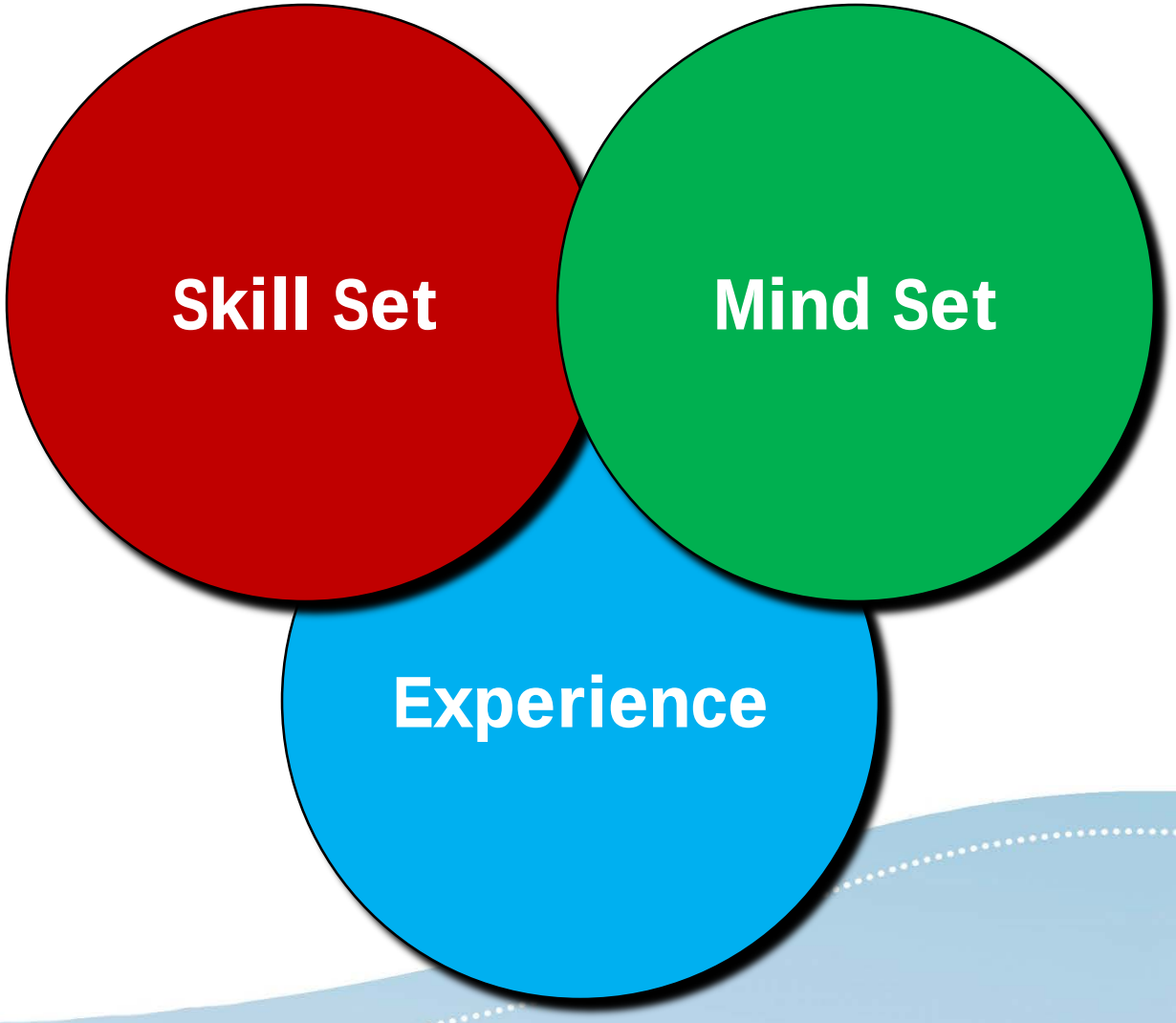
Health Fairs



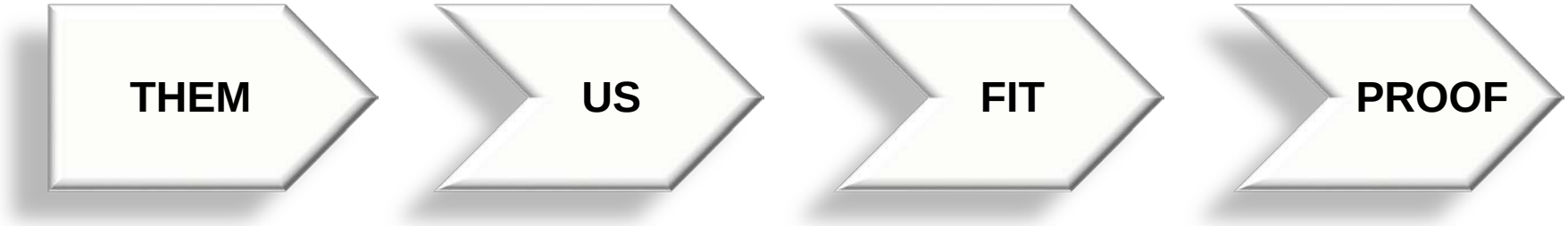
Session Agenda

- Review the Value Selling Tools
- United Healthcare Microsite Demonstration
  - Demonstration of Microsite
  - How To's…..
- Techniques for Capturing Attention at Health Fairs
  - Best Practice Sharing
  - Attention Grabbing
  - Shortened Questioning
  - Balancing Multiple Prospects
- Activity: Building the Value Statement for the Health Fair
- Activity: Value Statement Role Plays

What Makes Up Competency?



Value Creation Thought Framework™



What do the union members care about?

- What are their critical healthcare issues?
- What is most important to them about their coverage?
- Who do they also support?

What do you have?

- High Option Plan
- Consumer Driven Plan

How does the APWU Health Plan IMPACT what they care about?

How do you explain this value and support it with relevant examples?

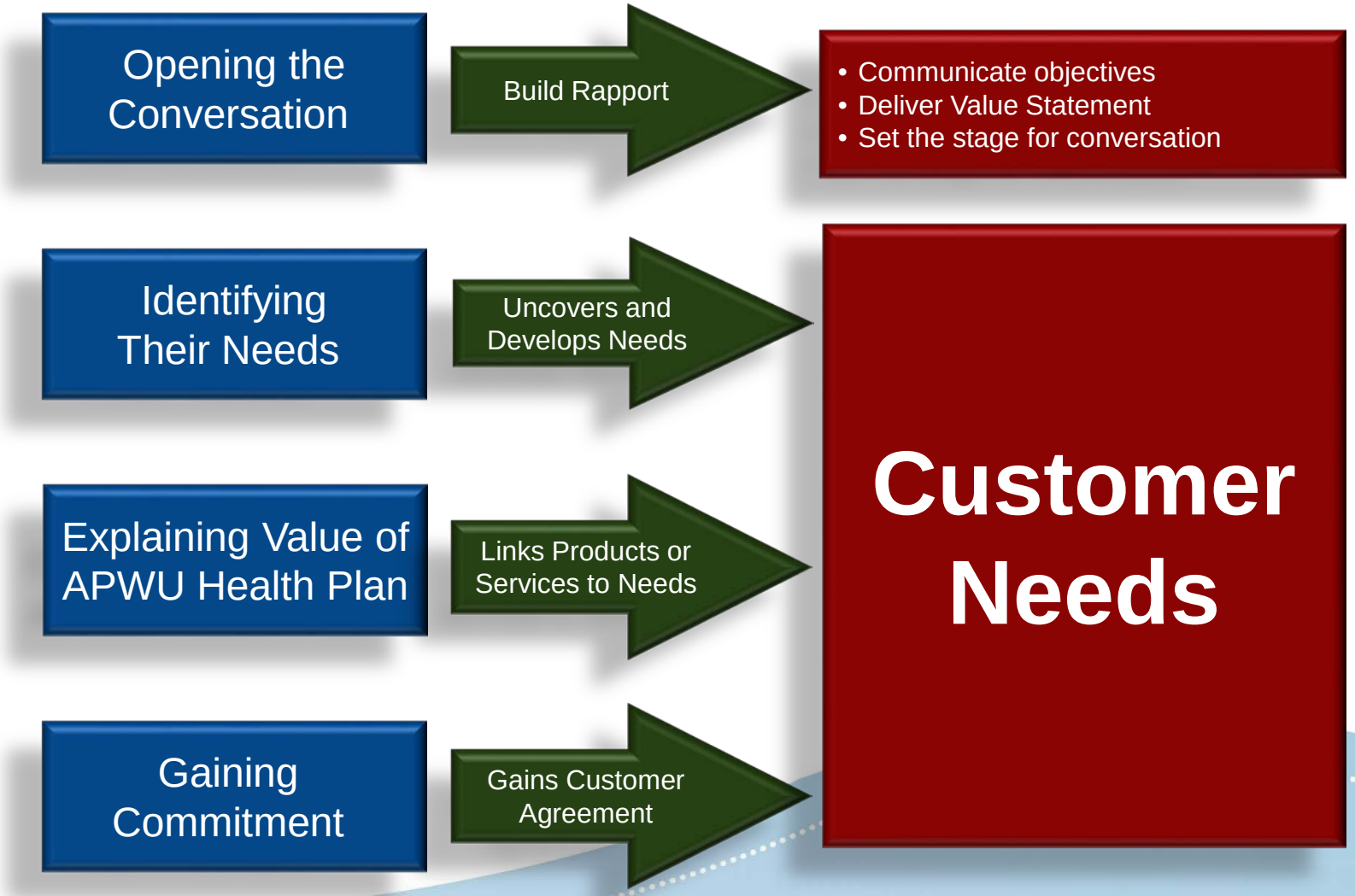
- Prove it!!!!

The Overall Mindset

"Be Interested, Not Interesting"



The Flow of the Sales Conversation



Keys to Effective Questioning



- Prepare categories of questions in advance
- Don't create a list of questions
- The question AFTER the answer is the MOST important question
- The secret to effective questioning is ***active listening***

Questioning for Results

Authentic Questioning



- Open-Ended
- Close-Ended
- Reflective / Follow-on / Qualify

Authentic Closing Techniques

Types of Key Questions

Authentic Questioning



<u>Open Ended</u> - Solicit multiple word answers

- Who, What, Why, How, Where, Describe
- "What are the important elements of your current healthcare coverage?"
- "What sort of health-related issues do you think might come up in the next few months?"
- "How would you describe an ideal healthcare plan for you and your family?"

When is this most important in a conversation with a prospect?

Types of Key Questions

Authentic Questioning



<u>Closed Ended</u> - Solicit "yes" or "no" answers

- Is, Does, Can, Will, Do, Would, Could….?
- "Do you need coverage for kids out of college?"
- "Is it important for you to have prescription coverage?
- "Do you have a co-pay with your current plan?"
- "Would you like to have wellness programs as part of your coverage?"

When is this most important in a conversation with a prospect?

Types of Key Questions

Authentic Questioning



<u>Reflective / Follow-on / Qualify</u> - Solicit clarity to answers

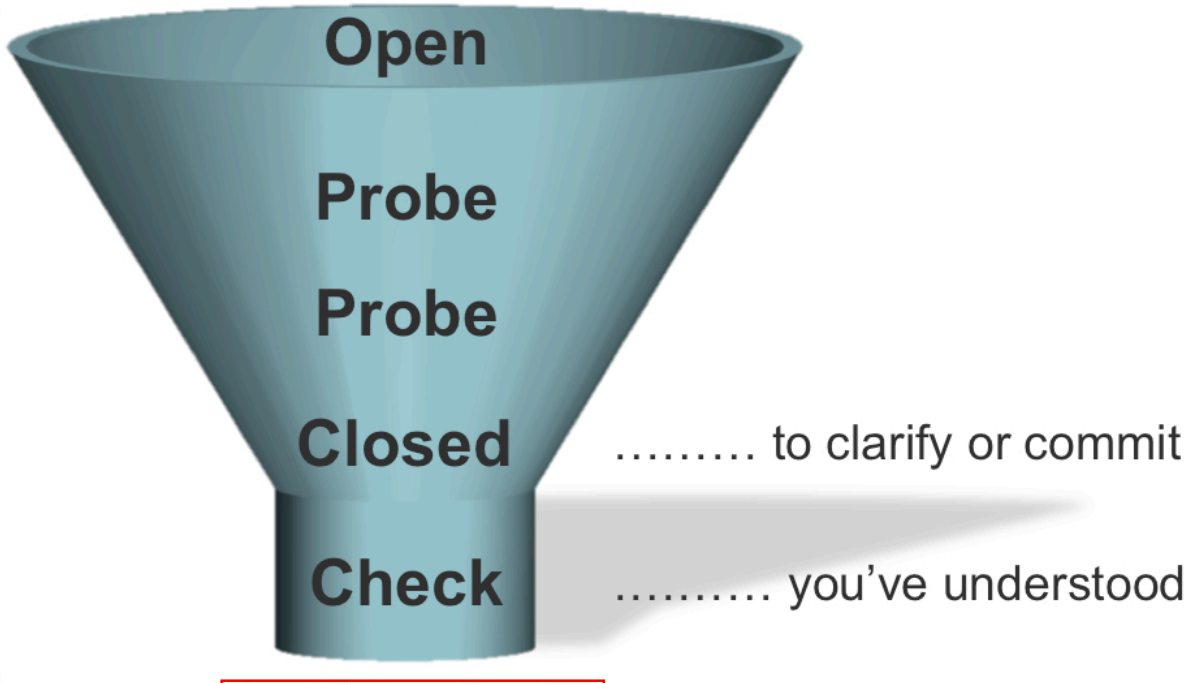
- Asked in response to customer's answer
- Customer can think, consider, expand their answer
- "What else can you tell me about that?"
- "What else is important about this?"
- "If I understand you correctly…"
- "So you mean…."

When is this most important in a conversation with a prospect?

The Flow of Questions – The Funnel



Listen



…… to clarify or commit

…… you've understood



The Rule of Five "Why's?"

- "Why?"
- "Why?"
- *"Why?"*
- **"Why?"**
- **"Why?"**



And Always Remember….



Conversation Not Interrogation



Describing the Value of the APWU Health Plans

- What the specific benefit of the plan?
- What value does the benefit create?
  - So What?
- Who cares about that?
- How do you describe the value it creates in a compelling way?

Effective Value Statement

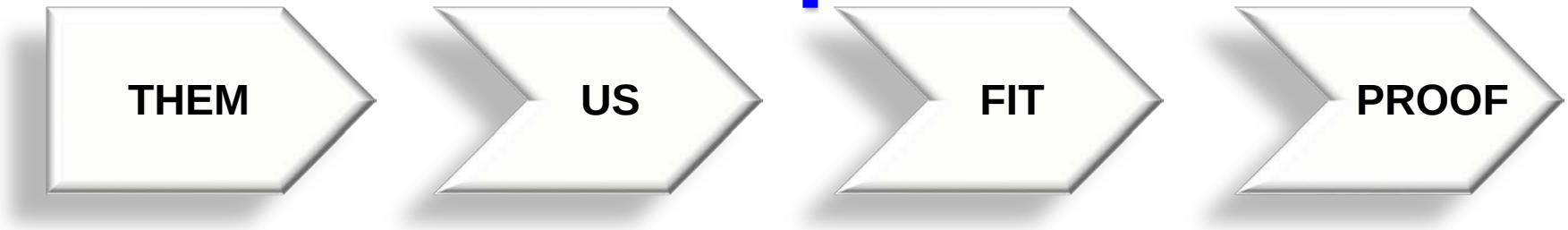
- Sets the stage for the conversation
- Encourages them to open up with you
- The other person forms their opinion of you within 30 seconds
- Describes type of impact that the APWU Health Plan can have on their key concerns
- Basis for instant credibility
- Well-rehearsed, but natural

Create a Compelling Value Statement

Their Healthcare Issue	What APWU Health Plan Has	Impact

- Identify customer issues
- What could APWU Health Plan potentially offer?
- Describe impact in 1-3 word phrases
- Prioritize and order the impact phrases

Value Statement Formulation Template



Their Healthcare Issue	What APWU Health Plan Has	Impact
Value Statement:		

Value Statement Flow

- Knowing your concern for…
- We can help you with…
- We do this through…

Making Introductions – That Awkward "First Hello"

- Introduce yourself to the prospect
- Explain that you are the Health Plan Representative
- Value Statement like this:
  - "Generally, we find that Postal Service employees are concerned with getting the best healthcare possible for their families and the best price. And, as union members, they are concerned with supporting the union. The APWU Health Plan does provide great coverage for our members and their families at vary affordable rates. And we put money right back into the APWU Treasury. Now, to make sure how our Plans best fit your needs, I'd like to find out specifically what your health care needs are. Is it okay if I ask you a couple of questions?"
- Transition into questioning

UHC Consumer Driven Microsite

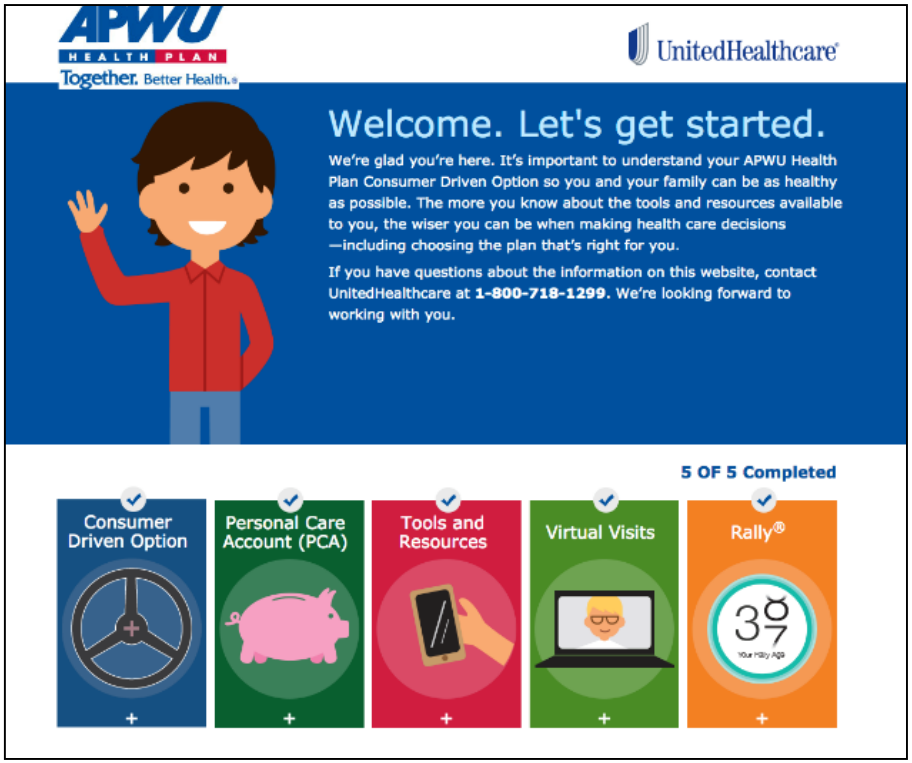
How much do you know about the APWU Health Plan Consumer Driven Option?

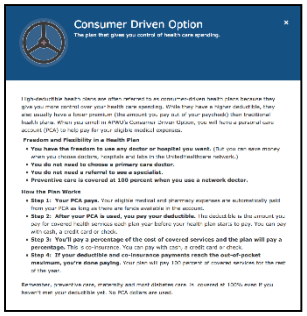
- UnitedHealthcare has created a microsite to educate members on the APWU Health Plan Consumer Driven Option.

Visit **apwucdo.uhcmyhealth.com** to learn more about the following:

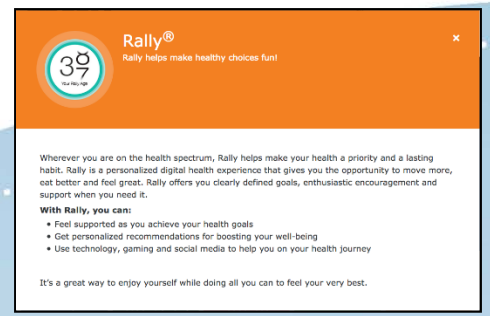
- APWU Health Plan's Consumer Driven Option benefits
- Advantages of a Personal Care Account (PCA)
- UnitedHealthcare online tools and digital resources
- Convenient virtual visits
- Health and Wellness Experience launching January 2017 - Rally®

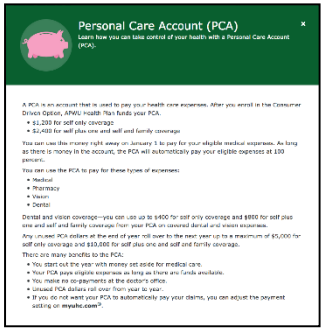
UHC Consumer Driven Microsite Demonstration

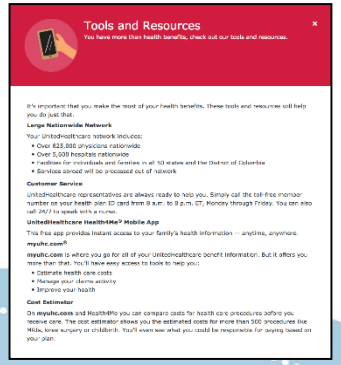












Tips For Using the Microsite at Health Fairs

- Set the stage with prospects
- Keep it professional
- Know the content – You're the one talking
- Practice! Practice! Practice!
- Make sure the Internet connection is fast enough
- Test out the entire presentation

Source: 5 Tips on Effectively Using Videos in Presentations
Posted by: Gordon McMahan, Oct 24, 2013

"The slides should supplement the talk, not give it. The speaker is the performer, and the slides are supporting actors."

David Epstein
Sports Science Reporter
TED Talk Presenter



Murphy's Law

"Anything that can go wrong, will go wrong."

Murphy LOVES Technology!!!

Health Fair Best Practices

- Group Discussion
  - What has worked for you at Health Fairs?
  - What are the keys to success?
  - What challenges or barriers can come up?

Handling The Crowd

- Types of Visitors at the Health Fair
  - The Grab and Go
  - Have Done Research – Validate
  - Shopping Tables
- Your objectives:
  - Keep ALL engaged
  - Inform/Educate – Use Microsite
  - Generate Interest
  - Convince them of APWU HP
- The Approach
  - Value Statement – Generic
  - 1-2 Probing Questions – THEM
  - APWU HP Benefits the Fit – US/FIT
  - How to enroll
  - Literature



Questions – The Short List

- What's the most important thing to you when it comes to health care?
- What medical issues do you or your family members have that would impact your health care choice?
- If you could change one thing about your current coverage, what would it be?

Capturing Attention at Health Fairs

1. Be prepared: *Know your role, know your demo*
   - You represent the APWU Health Plan to every visitor
   - Practice delivering the UHC Microsite Demo
2. Be on time: *Don't be late and don't wander off*
   - Honor your schedule, be on time, be in the booth for entire shift.
3. Be approachable: *Don't give any visitor any reason not to approach you*
   - Don't stand in circles and talk with your colleagues
   - No eating, drinking, talking on the phone, or reading. Visitors will not interrupt you.
4. Be ready:
   - Your 30-second Value Statement
   - Some qualifying questions – "Quick List" or Regular Questions
5. Manage your time: *Be in control of how much time you spend with visitors*
   - When the booth is busy, have shorter conversations

Capturing Attention at Health Fairs

6. Don't make visitors wait:
   - Acknowledge waiting visitors
   - Add waiting visitors to your conversation
7. It's okay to interrupt: *There are no private conversations in the booth (if there are multiple people working booth)*
   - Interrupt politely and ask how long your colleague will be
   - Ask permission to add a visitor to an on-going conversation
8. End the conversation: *3 ways to end a conversation*
   - Generate a lead
   - Give them information/collateral
   - Dismiss them
9. Every visitor should have a positive experience:

   It's all about the visitors!

ACTIVITY: Crafting a Value Statement

1. You will work in groups for this exercise.
2. Imagine you are working a Health Fair.
3. As a group, develop a Value Statement to use with prospects at the Health Fair booth. Some groups will be handling a Fed Government Health Fair, while others will be working at a USPS Health Fair
4. Consider the following:
   - What would most prospects care about?
   - What does the APWU Health Plan have to address those care abouts?
   - What is the impact?
   - How would you communicate that value to a prospect?
5. Be prepared to discuss your decision with the group.
6. You have 15 minutes

ACTIVITY: Role Play Exercises

1. You will now have an opportunity to practice developing and using a Value Statement to use when presenting the Health Plan to prospective members.
2. You will work in two-person teams for this activity, so pick a partner.
3. On the next few pages of your workbook, there are two Role Play Scenarios. Each scenario contains two pages of information. One is for the person playing the role of the prospective member and one is for the person playing the role of the Health Plan Representative.
4. Chose one of the scenarios. Decide which of you will be the HPR and which will be the member.
5. Read the appropriate information.
6. Make sure to take five minutes to create a Value Statement for the role play.
7. The focus of the role plays is to practice handling a Health Fair sales situation and using the UHC Consumer Driven Microsite.
8. When you have finished, pick another scenario, reverse roles and role play again.

Thank You!

Please fill out the class evaluation form provided and place it in the collection box.

Please note any questions for the **Roundtable** discussion on the card provided and place in the drop box at the Registration Desk.

The Roundtable discussion will be during Closing Session:

Thursday, October 20, 2016