APWU HEALTH PLAN

34th Annual Open Season Seminar

TOGETHER. BETTER HEALTH.®

"WE WANT YOU BACK"

PRESENTED BY

CHRIS PRATT
THE SUMMIT GROUP



Agenda

- Introduction
- This Year's APWU Health Plan
- Activity: People Who Left/People Who Never Joined
- Value Statements
- Activity: Value Statements
- Questioning Skills
- Selling Points of APWU Health Plan 2019-2020
- Activity: Role-Plays
- Preparing for Open Season

Group Discussion: This Year's Plan

- As a group we will discuss the following:
  - What are the critical elements of this year's APWU Health Plan?
  - What are the Good Points of the Plan?
  - What are the Challenges?
  - What do we need to do to take advantage of the Good Points and overcome the Challenges?

Activity: People Who Left/People Who Never Joined

1. You will be divided into 4 teams for this activity
2. Your facilitator will designate 2 teams as Left APWU HP and 2 teams as Never Joined APWU HP
3. Two teams will consider the situation of people who have left APWU HP. Using your flip chart, answer the following questions:
   A. Why did they leave?
   B. What do we have to entice them back?
   C. How would you begin the conversation?
4. Two teams will consider the situation of people who never joined APWU HP. Using your flip chart, answer the following questions:
   A. Why haven't they joined?
   B. What do we have to entice them to join?
      a) CONSIDER THE VALUE OF JOINING – How could someone use the money they saved by having APWU HP?
   C. How would you start the conversation to attract them?

Activity: People Who Left/People Who Never Joined

People Who Left	People Who Never Joined
Why did they leave? • • • •	Why haven't they joined? • • • •
What do we have to entice them back? • • • •	What do we have to entice them to join? • • • •
How would you begin the conversation? • • • •	How would you start the conversation to attract them? • • • •

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…

Activity: Value Statements

1. You will continue to work in your 4 teams for this activity
2. Your facilitator will designate 2 teams as Left APWU HP and 2 teams as Never Joined APWU HP
3. Using the Value Statement Template and your flip chart, you should do the following:
   a) Two teams will create a Value Statement to begin a conversation with a prospect who was a member of the APWU Health Plan but left
   b) Two teams will create a Value Statement to begin a conversation with a prospect who has never joined the APWU Health Plan
4. Be prepared to share your results with the group

Activity: Value Statement

Their Healthcare Issue	What APWU Health Plan Has	Impact

Knowing your concern for…

-
-

We can help you with…

-
-

We do this by…

-
-

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 copay 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

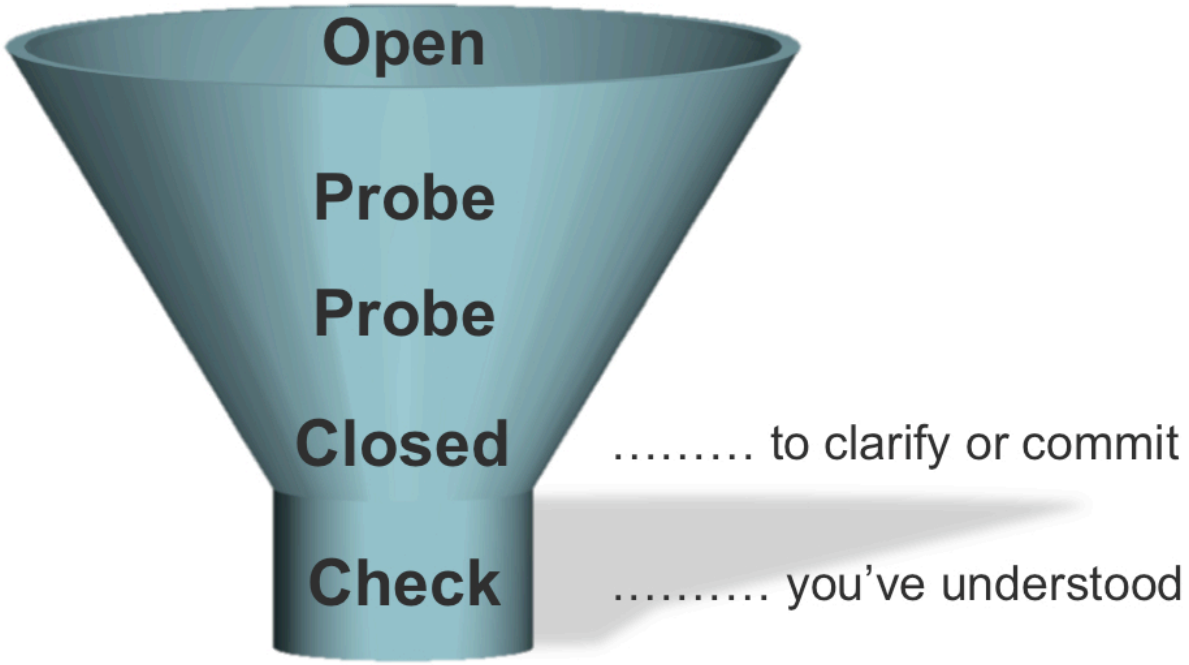
- Asked in response to customer's answer
- Customer can think, consider, expand their answer
- "What else can you tell me about that?"
- "What else is important about this?"
- "If I understand you correctly…"
- "So you mean…."

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

The Flow of Questions - The Funnel



Listen





The Rule of Five "Why's?"

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





And Always Remember….



Conversation Not Interrogation



Selling Points: People Who Left

- Situation: Premium Costs
  - Selling Points
    - Premiums have gone down this year for APWU Members
      - High Option
      - Consumer Driven Option
    - Premiums for non-APWU Members
      - High Option – premium has gone down
      - Consumer Driven Option - premium has stayed the same
    - Please take a look at the premiums for your existing plan/other plans
      - Use the Plan Comparison Tool on OPM.gov/Insure
        - Show them how it works
    - This is a PPO Plan – You get more coverage than an average HMO
    - Reinforce the Personal Care Account on the Consumer Driven Option
    - Reinforce the copays are still very good compared to other plans

Selling Points: People Who Left

- Situation: Benefits weren't right for me
  - Selling Points
    - ASK QUESTIONS TO FIND OUT SPECIFICALLY WHAT WAS NOT RIGHT
      - What's the specific coverage/benefit that wasn't right?
        - Why do you think that?
      - Was it an issue with Claims/Customer Service problems?
        - You have the HPR as a first point of contact
        - You have the team at APWU Health Plan Headquarters:
          - Health Plan Director
          - Rocky Midgett, Chief Operating Manager
          - Member Education Department Staff

Selling Points: People Who Left

- Situation: Service/Claim Issues
  - Selling Points
    - SHOW INTEREST IN THE PROSPECTIVE MEMBER
      - IMMEDIATELY TAKE OWNERSHIP OF THE ISSUE
      - STAY PROFESSIONAL – DON'T GET DEFENSIVE OR TRY TO PASS THE BUCK
    - ASK QUESTIONS TO UNDERSTAND THE ISSUE
      - Was it an issue with Claims/Customer Service problems?
      - Understand the implications to the member
    - Reinforce the resources available to APWU Health Plan Members
      - You have the HPR as a first point of contact
      - You have the team at APWU Health Plan Headquarters:
        - Health Plan Director
        - Rocky Midgett, Chief Operating Manager
        - Member Education Department Staff

Selling Points: People Who Left

- Situation: Network Issues - Not enough Providers in your area
  - Selling Points
    - We can get the provider into our network
    - Point out the extensive networks of providers – Over 1 million
      - Cigna
      - UnitedHealthcare
    - You do have out-of-network benefits
      - If you only see that provider 1-2 per year
      - Many other plans do not offer that choice

Selling Points: People Who Left

- Situation: Prescription Drug Coverage
  - Selling Points
    - Remind them that there is the Cost Calculator on APWUHP.com
      - Use smartphone or computer to work through this with prospect
      - Update drug lists frequently – quarterly
      - See how much that drug would cost today
    - Point out the cost advantages of the In-Network Mail Order option
    - Talk to doctor about possibility of generic drugs – saves money regardless of health insurance plan

Selling Points: People Who Never Joined

- Situation: “I’ve Had Blue Cross for 20 Years and It Works Fine”
  - Selling Points
    - ASK THEM WHAT SPECIFICALLY THEY LIKE ABOUT EXISTING PLAN
    - AKS THEM WHAT THEY ARE LOOKING FOR IN HEALTH CARE COVERAGE
    - Reinforce Premiums advantages of APWU Health Plan
    - Reinforce the network – Changing Plan Does Not Mean Changing Doctor
    - Refer them to OPM.gov/Insure to compare plans
      - Walk them through it
    - DO NOT DISPARAGE YOUR COMPETITION!!!!!

Selling Points: People Who Never Joined

- Situation: Postal Support Employees (PSE) start with USPS Plan
  - Selling Points
    - They are eligible for APWU Health Plan after Year 1
    - Reinforce the Advantages of Consumer Driven Option of APWU HP
      - Compare to USPS Plan
        - Out-of-pocket costs are less
      - Ask what they want/need in their Health Care Plan
      - Remember it's easier to stay with current plan, even if that plan isn't as good as APWU Health Plan
        - Go to the package they received to compare plans
      - Is it an issue of them not knowing how to switch?
        - Walk them through the process of making the change
        - Tell them about PSEs section on APWUHP.Com

Selling Points: People Who Never Joined

- Situation: We Use My Spouse/Partner's Coverage from Their Job
  - Selling Points
    - What about your spouse/partner's plan caused you to use that plan?
    - What specifically do you like about that plan/coverage?
      - Based on answer, stress comparable coverage/benefit/advantage of APWU Health Plan Options
    - Remind them that in order to take APWU HP coverage into retirement you must be covered for your last five years of work
    - Ask who spouse/partner works for to determine if that plan is Federal or Commercial
      - If the spouse/partner is in the Federal system and are on a Federal plan, go to OPM.gov/Insure to compare
      - If the spouse/partner is covered under a Commercial plan, use the flyer to illustrate the benefits and rates on APWU Health Plan

Selling Points: People Who Never Joined

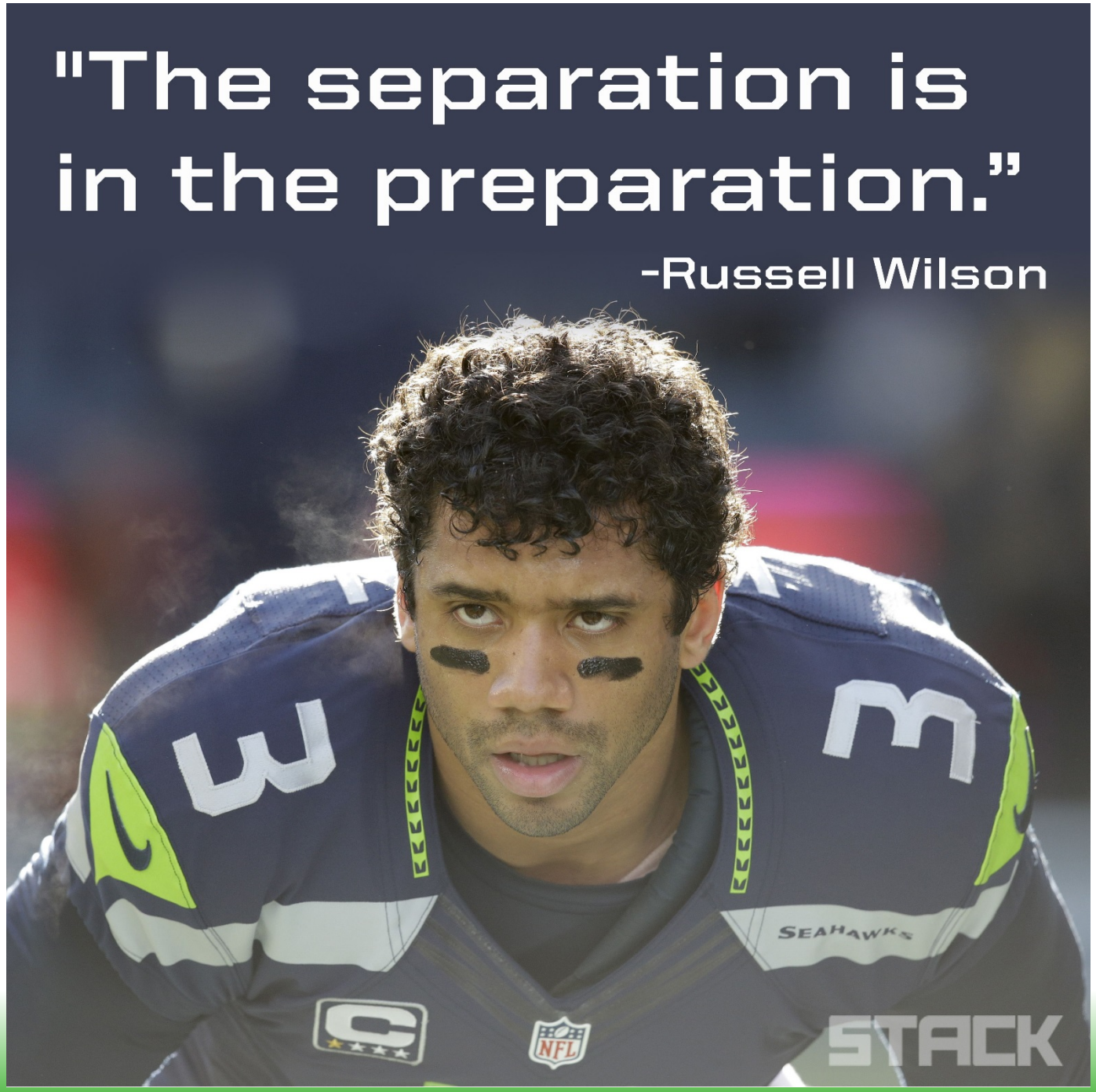
- Situation: Negative Feedback/Perception of the Plan
  - Selling Points
    - ASK THEM WHAT SPECIFICALLY THEY DO NOT LIKE OR THINK THEY DO NOT LIKE ABOUT APWU HEALTH PLAN
      - Is the issue Perception or Reality?
    - ASK THEM WHAT SPECIFICALLY THEY LIKE ABOUT OTHER PLANS
    - Listen for:
      - If they work at a Federal Agency, the perception is APWU HP cares more about Postal workers than Federal workers
      - "It's not a very good plan."
      - "Doctor is not in the network."
    - Stress the size of the two provider networks
      - Cigna and UnitedHealthcare
    - For Postal Employees, stress the resources available specifically to them within APWU Health Plan

Selling Points: People Who Never Joined

- Situation: Not Enough Coverage – "What's the Catch?"
  - Selling Points
    - ASK THEM SPECIFICALLY WHY THEY ARE SAYING THAT
    - Remind them that APWU Health Plan is a PPO Plan
      - Have more coverage than an HMO or a Regional Plan
    - Stress how easy it is to get their doctor added to the network
    - No referrals are needed
    - Nationwide coverage
    - If the issue is related to them living in a remote area, remind them that our technology allows us to overcome those issues
      - For example, Virtual Visits

Activity: Role-Plays

1. You will work in two-person teams for this activity, so pick a partner.
2. 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.
3. Choose one of the scenarios. Decide which of you will be the HPR and which will be the member.
4. Read the appropriate information.
5. Make sure to take five minutes to create a Value Statement for the role-play.
6. The focus of the role-plays is to practice handling prospects who have left the APWU Health Plan, or who have never joined.
7. When you have finished, pick another scenario, reverse roles and role-play again.


"The separation is in the preparation."
-Russell Wilson
SEAHAWKS
NFL
STACK

Preparing for Open Season

- Open Season Checklist
- Meeting with Local President
- Things to Remember

Open Season Checklist

- Understand This Year's Plan
  - Understand changes to the Plan
- Have Your Walk-Around List
  - Current Members
  - People Who Left
  - People Who Never Joined
- Open Season Letter
- Marketing Materials

Open Season Checklist

- Use Social Media to provide information about Open Season, APWU Health Plan, etc.
- If you have local literature, use the Open Season article
- Make sure the APWU Health Plan is on your Local's website
- Add in discussion of the Dental Coverage to the "Prep for Open Season" section
- Also include talk with Local President/Stewards, etc.
- Build your network – build a team to help you
- The Local President should be in the Plan – that's your first prospect to go after
    - Local President will be the first person a new employee speaks to
        - New employees ask President for advice

Meeting with Local President Checklist

- Make sure President received the Walk-Around List and sample letter
  - President sent out the sample letter
- President should schedule time for HPR to be in the cafeteria and publicize this
  - President coordinates with the Post Master
- President gives the HPR time to present during regularly-scheduled Union meeting
- President gives the HPR time to present during New Employee meetings
- Review the Federal and/or Postal Health Fairs in the area and your commitments to them
  - Remind President of the incentives to the union of bringing in Federal workers to the Union Health Plan
- Is the President a member of APWU Health Plan????
- If you can get the stewards at this meeting, that would be good, too

APWU HEALTH PLAN

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WHAT NEXT?



34th Annual Open Season Seminar

THANK YOU!

You will receive an email following our Seminar with a link to fill out your class evaluations online.

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:

Monday, October 28, 2019

