

Selling the Value of APWU Health Plan

Presented by:
Chris Pratt, Vice President
The Summit Group

APWU HEALTH PLAN

Together. Better Health.®





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So Why Are We Here?



- Review the Behavioral Model for High Performing Sales People
- Review the Flow of an Effective Sales Conversation
- Introduce the APWU Health Plan Prospect Planning Tool
- Practice Engaging with Prospective Health Plan Members Using the Planning Tool
- Link the Elements of the Prospect Planning Tool to the Prospective Health Plan Members' Needs
- Practice Developing and Using Value Statements with Prospects
- Have Some Fun!!!

Session Agenda

- Review the Behavioral Model for High Performing Sales People
- Review the Value Selling Tools
    - Them-Us-Fit-Proof
    - Stages of a Sales Conversation
    - Prospect Approach Flow: The Questioning Model
    - Describing the Value of the APWU Health Plan
    - Value Statements
        - Them-Us-Fit-Proof Format
- Introduce the APWU HP Prospect Planning Tool
- Effective Prospecting Behaviors Exercise
- Value Statement Role-Plays

How Do You Define "Selling"?

"to persuade or induce someone to buy (something)"

Good and Bad Sales Behaviors

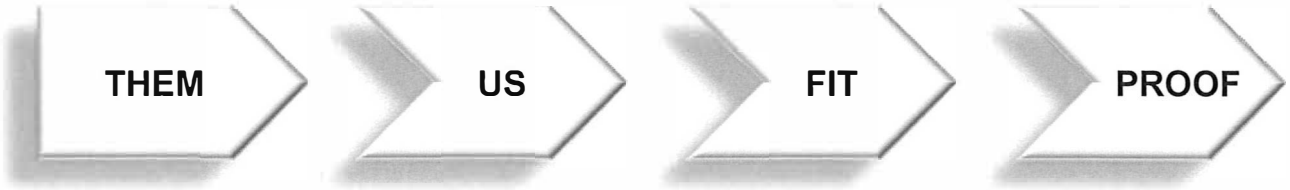
Bad Behaviors

- Pushy
- Arrogant
- Talk too much
- Don't listen
- Didn't "do their homework"
- Try to sell what you don't need
- Don't know products
- Only care about themselves
- No follow-up

Good Behaviors

- Be Interested, Not Interesting
- Empathizes with prospective member
- Humble
- Not pushy
- Ask good questions
- Great listeners
- Know their product
- Explains how the Plans meet prospective member's needs
- Good follow-up

Value Creation Thought Framework™



What do the prospective members care about?

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

What does the APWU HP have?

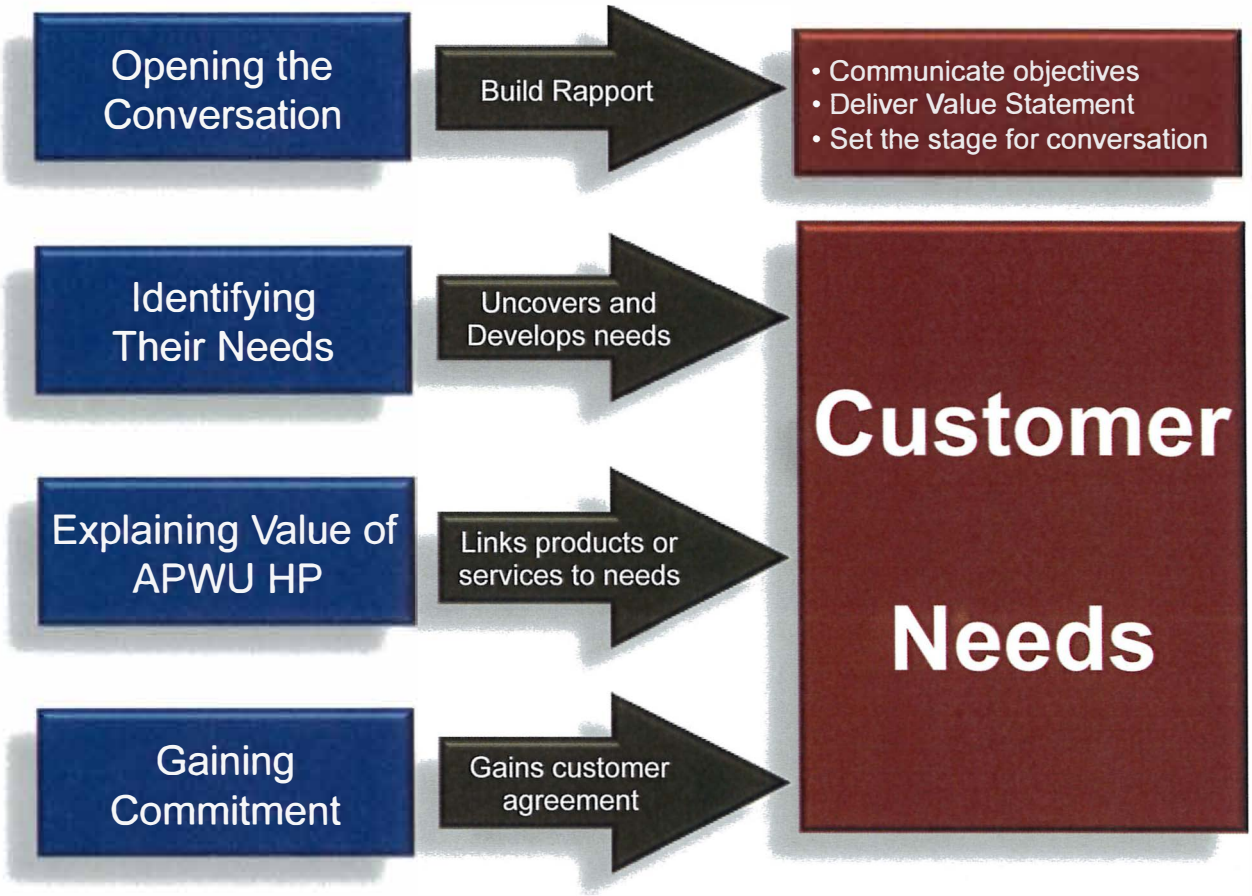
- High Option Plan
- Consumer Driven Plan

How does the APWU HP IMPACT what they care about?

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

- Prove it!!!!

The Flow of the Prospecting 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

Open Ended - 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?"

Closed Ended - Solicit "yes" or "no" answers

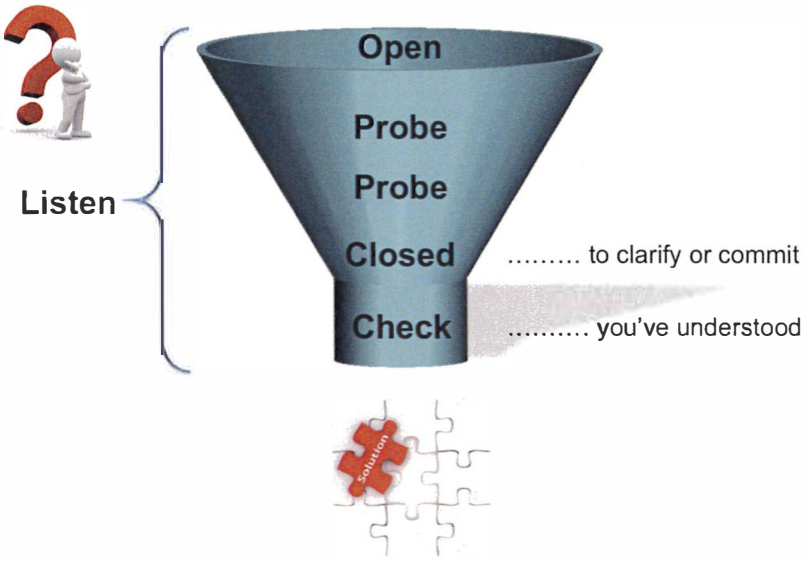
- Is, Does, Can, Will, Do, Would, Could….?
- "Do you need coverage for kids out of college?"
- "Is it important for you to have prescription coverage?
- "Do you have a co-pay with your current plan?"
- "Would you like to have wellness programs as part of your coverage?"

Reflective / Follow-on / Qualify - Solicit clarity to answers

- Asked in response to prospective member's answer
- Prospective member 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 member?

The Flow of Questions
The Funnel



The Rule of Five "Why's?"

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



Conversation, Not Interrogation

Describing the Value of the APWU Health Plan

- What is 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?

APWU Health Plan Differentiators for 2015

- Maternity covered at 100%
- Preventive care and screenings covered at 100%
- Secure online access to health care data
- Almost 1 million providers
- Get care nationally and abroad
- No referrals needed
- High Option Plan
  - Office visits (including specialists) $18 copay* (HO)
  - Urgent care centers $40 copay (HO)
  - Use LabCorp and Quest Diagnostics for 100% coverage
  - Diabetes and hypertension (HO only) covered at 100%*
  - Preventive care and screenings covered at 100%*
  - Routine dental covered at 70% (HO only)
- Consumer Driven Plan
  - No upfront deductible and copay
  - Diabetes Management Program
  - Healthy Pregnancy Program
  - Healthy Back Program

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 HP Has	Impact

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

Value Statement Formulation Template

Their Healthcare Issue	What APWU HP Has	Impact

Value Statement

Value Statement Flow

- Knowing your focus on…
  -
  -
- The APWU Health Plan can help you with…
  -
  -
- We do this through….
  -
  -

Handling Objections

	What to Do
Probe and Listen	Use Questions
Confirm Understanding	Rephrase and Probe
Prepare Customer for Answer	Empathize "If…, Then…"
Answer Objection	Persuade the Customer
Take Action	Follow up

Handling Objections Example

Prospect: The plan sounds good, but I'm comfortable with my existing plan.

HPR: What is it that you are comfortable with?

Prospect: Well, I think my existing plan has a more extensive network of providers.

HPR: Why is that important to you?

Prospect: Very important. My daughter has bad allergies and asthma. We have a great respiratory specialist who takes care of her. I don't want to be in a situation where she wouldn't be able to see that specialist because he's not in the coverage of my insurance.

HPR: So, it's really an issue of whether your daughter's doctors are in our network, specifically her specialist, right?

Prospect: That's right.

HPR: Well, that makes perfect sense, especially for someone with the situation like you have with your daughter. If I can relieve that concern, then would you be comfortable going with the APWU Health Plan?

Prospect: Yeah, if our doctors are in you're network, I think everything else looks good.

HPR: Well, we have a network of over a million doctors and providers. Chances are, your daughter's specialist is in the network. To make sure, if you could give me your daughter's doctor's name, I will check to see if he's in there. If not, we can easily begin the process to get him in there. Once I know about the specialist, I will get back with you. How does that sound?

Prospecting with the Walk Around List

- Develop a list of prospects you will meet with
- Start with the people you know
  - How well do you know the person?
  - Do you know their families?
  - Do you know what is important to them regarding Health Care?
- Then meet with the people on your Walk Around List that you do not know
- Develop your Introduction Letter
- Complete an APWU Health Plan Meeting Plan
  - Information about the Union Member
  - Develop your Value Statement
  - Develop the questions you will ask about their Health Care needs
  - Think about what Coverage is important to this Union Member
  - Be prepared to discuss the specifics of the options as they align with the Union Member's Health Care Needs
- Arrange a time and a place to meet
  - Break
  - Lunch
  - At the union hall
- Use the Meeting Plan during your conversation
- Leave a copy of the Meeting Plan with the prospect
- Follow Up on all Action Items

The Walk Around List

Report ID: WalkAroundList
Run Date: September 03, 2015

Eau Claire Area Local
Local: 0102

First Name	Last Name	Street Address	City	State	Zip	Sex
Chad	Abramson	13556 42nd Ave	Chippewa Falls	WI	54729-5533	M
Charles	Adam	W4215 STATE ROAD 37	EAU CLAIRE	WI	54701-9585	M
Robert	Aumueller	1526 Elk Creek Rd	Eau Claire	WI	54703-9629	M
Daniel	Barile	38 E Birch St	Chippewa Falls	WI	54729-2519	
Dawn	Benson	12020 State Hwy 64	Bloomer	WI	54724-4744	F
Charles	Bergeron	S2655 S 140th Ave	Fall Creek	WI	54742-4930	M
Bruce	Blum	312 Wheaton St	Chippewa Falls	WI	54729-2140	M
Stacy	Bronner	3603 Hamliton Ave	Altoona	WI	54720-1110	F
Ann	Burns	3508 Mayo Street	Eau Claire	WI	54701-7352	F
Catherine	Cerutti	1412 Daniels Ave	Altoona	WI	54720-1737	F
Cindy	Ewert-parsons	3019 Anstad Pl	Eau Claire	WI	54703-2644	F
Christine	Gilbert	PO Box 56	Elk Mound	WI	54739-0056	F
Lynn	Greene	20622 57th Ave	Cadott	WI	54727-6091	F
Timothy	Gullikson	2560 Woodhaven Ave	Eau Claire	WI	54703-9753	M
Carl	Gumz	16354 County Hwy J	Chippewa Falls	WI	54729-8076	M
Debbie	Haas	9020 345th St	Stanley	WI	54768-6018	F
Rodney	Harrison	701 STEPHEN MOODY ST SE APT 7	ALBUQUERQUE	NM	87123-4016	M
Christopher	Heil	3128 Monroe st	Eat claire	WI	54703-0978	M
Becky	Hoff	3901 Kane Road	Eau Claire	WI	54703-3822	F
Larry	Hoffstatter	439 Hewitt St	Eau Claire	WI	54703-1548	M
Daniel	Hogan	853 Bauer Avenue	Eau Claire	WI	54703-0000	M
Ronald	Hunter	215 W Fillmore Ave	Eau Claire	WI	54701-6009	M
Delon	Lambert	19528 County Hwy F	Bloomer	WI	54724-6105	M
Steven	Lindquist	1824 Conifer Ct	Eau Claire	WI	54703-1627	M
Cynthia	Loiselle Nazer	13398 132nd St	Chippewa Falls	WI	54729-6246	F
Allen	Lunsman	7669 Peet St	Danbury	WI	54830-9711	M
John	Marino	S12225 Lowes Creek Road	Eleva	WI	54738-9047	M
David	Marucheck	3620 Rudolph Rd	Eau Claire	WI	54701-7744	M
Debra	Mason	2233 County Highway H	Stanley	WI	54768-6319	F
Joy	Matye	5422 SW 22nd Park	Topeka	KS	66614	F
Randy	Miller	N12009 890th St	Colfax	WI	54730-4836	M
Roger	Miller	3228 Venus Ave	Eau Claire	WI	54703-0921	M
Michael	Miller	720 Mcclaflin Ave	Eau Claire	WI	54703-2020	M
Richard	Morgan	13253 138th Ave	Chippewa Falls	WI	54729-5316	M
Calvin	Norby	126 W Fir St	Strum	WI	54770-7800	M
Maria	Oemig	908 Squire Dr	Cornell	WI	54732-8124	F
Gerald	Olson	733 Summit Ave	Chippewa Falls	WI	54729-3524	M
John	Parsons	3019 Arnstad Place	Eau Claire	WI	54703-2644	M
Andrew	Pawlak	2612 W Princeton Ave	Eau Claire	WI	54703-1363	M
Daniel	Posda	10176 County Highway K	Cadott	WI	54727-5524	M
Sally	Ray	2519 DALE ST	EAU CLAIRE	WI	54703-1999	F
Julie	Roloff	4126 144th St	Chippewa Falls	WI	54729-7800	F
Bonnie	Rosolowski	N2691 E LIMIT ST	CONRATH	WI	54731-9764	F
Jill	Saxe	3510 Hogarth St RM 100	Eau Claire	WI	54703	F
Darlene	Schmitt	9522 320th St	Boyd	WI	54726-6065	F

SAMPLE MARKETING LETTER

October 2015

Dear American Postal Workers Union Member:

APWU Health Plan is the plan that works for you. Together. Better Health. With two smart options to meet your needs—both a High Option and a Consumer Driven Option—you have choices. And, as a postal employee and member of the APWU, your enrollment helps the union. The APWU receives funds from OPM for sponsoring the APWU Health Plan. And, APWU Health Plan is one of the lowest priced health plans, with rich benefit options:

Consumer Driven Option

- Some of the lowest premium costs available
- **New** Self Plus One coverage
- Completing a Health Risk Assessment adds $75 Self/$150 Self Plus One or Self and Family to PCA
- 100% coverage for in-network preventive care
- 100% coverage for in-network Maternity care
- Diabetes Management Program that offers care at little to no cost
- Tobacco Cessation Program offering 100% coverage in-network
- Personal Care Account (PCA) provides 100% coverage for the first $1,200 of your annual medical and prescription expenses for Self Only and $2,400 for Self Plus One/Self and Family

High Option

- Premium costs that are a great value
- **New** Self Plus One coverage
- **New** Healthy Pregnancies, Healthy Babies program gives financial incentive to enroll-$150 first trimester or $75 second trimester
- 100% coverage for in-network preventive care and screenings
- Extra dental discount provided when a Health Risk Assessment is completed
- 100% coverage for in-network Maternity care
- 100% coverage for labs when you use Quest Diagnostics or LabCorp
- 100% coverage accidental injury
- Low $18 copayment to see an in-network doctor (including specialist)
- Diabetes and Hypertension Management Programs that offer care at little to no cost
- Weight Management Program that provides 100% coverage for a visit to an in-network dietician or nutritionist

Open Season is November 9– December 14, 2015. Call the Health Plan's toll-free Open Season Hotline for more information at 1-800-PIC-APWU, or check out the Health Plan's website at www.apwuhp.com.

Yours in Union Solidarity,

President
Health Plan Representative
APWU, AFL-CIO

The APWU HP Meeting Plan

APWU Health Plan Customer Meeting Plan

Union Member Name: _____ Date: _____

Work Location : _____ Do You Know the Member? ☐ Yes ☐ No

Other Dependents Who Will Be Covered: _____

What Does the Union Member Care About?	What Does the APWU Health Plan Have?	How Does the APWU Health Plan Meet the Member's Needs?

VALUE STATEMENT

Questions to Ask:

- What are the most important things for you when it comes to health care coverage? _____
- What do you like about your current health care coverage? _____
- What would you like to see improved about your current health care coverage? _____
- What special health needs do you or any of your family members have? _____

What Coverage Is Important to This Union Member?:

☐ Copays	☐ Hospital Coverage
☐ Premiums	☐ Urgent Care
☐ Tobacco Cessation Program	☐ Maternity Coverage
☐ Weight Management	☐ Cancer Treatment
☐ Diabetes Management	☐ Dental Coverage
☐ Hypertension Management	☐ Hearing Aid Benefit

High Option

2016 APWU Career Rates
Self: $68.14 | Self Plus One: $129.46 | Self & Family: $188.46

- No referrals are needed
- Office visits (including specialists) $18 copay*
- Urgent care centers $40 copay
- Maternity covered at 100%*
- Use LabCorp and Quest Diagnostics for 100% coverage
- Diabetes and hypertension management covered at 100%*
- Preventive care and screenings covered at 100%*
- Routine dental covered at 70%
- Secure online access to healthcare data
- Almost 1 million providers
- Get care nationally and abroad

Consumer Driven Option

2016 APWU Career Rates
Self: $10.39 | Self Plus One: $22.85 | Self & Family: $24.93
2016 APWU Non-Career (PSE) Rates
Self: $51.94 | Self Plus One: $114.27 | Self & Family: $124.65

- No referrals are needed
- No upfront deductible, coinsurance or copay
- Maternity covered at 100%*
- Diabetes management covered at 100%*
- Preventive care and screenings covered at 100%*
- Secure online access to healthcare data
- Almost 1 million providers
- Get care nationally and abroad

The APWU HP Meeting Plan

Section 1: Prospect Information

- Union Member name
- Work location
- Do you know the member?
- Who else will be covered?

Section 2: The Value Statement

- What does the Union Member care about?
- What does the APWU HP have that aligns with that care about?
- How does the APWU HP meet the member's need?
- Create the Value Statement

Section 3: Questions to Ask the Prospect

- What are the most important things for you when it comes to health care coverage?
- What do you like about your current health care coverage?
- What would you like to see improved about your current health care coverage?
- What special health needs do you or any of your family members have?

Section 4: What Coverage Is Important to This Union Member?

- Check list of key coverages
- Go over with prospect during meeting

Section 5: The APWU Health Plan Options and Premiums

- High option
- Consumer-driven option

ACTIVITY: Prospecting Behaviors

1. You will work in groups for this exercise.
2. You will work with your Walk Around Lists
3. Choose a prospective member from one of your team member's Walk Around List
4. Review the information about the prospective member
5. Determine your goals for the meeting
6. List three or four questions that you would to understand their healthcare needs
7. How can the APWU Health Plan help them?
8. What coverage would you emphasize to the member?
9. Complete an APWU HP Meeting Plan
10. Be prepared to discuss your decision with the group
11. 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 Health Plan members.
2. You will work in two-person teams for this activity, so pick a partner to work with.
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. Complete an APWU Health Plan Meeting Plan for this meeting. Make sure to take five minutes to create a Value Statement for the meeting.
7. The focus of the role-plays is to practice using the Meeting Plan tool and the Value Statement.
8. When you have finished, pick another scenario, reverse roles and role play again.

Role-Play Scenario 1
The Break Room - Health Plan Rep Role

Prospective Member Name: Paul

One of your coworkers is named Paul. You have been working at this Postal Service facility for 18 years now, and Paul was here before you got here. Paul is a great guy. You know that Paul is a member of the union, but he does not always attend union meetings. You have met his wife and kids at family events organized by the Postal Service. You recall that his wife was always a heavy smoker. You are actually surprised that Paul is not already using the APWU Health Plan, so you want to meeting him in the break room at lunch time to discuss this.

Role-Play Scenario 1
Walk Around List - Prospective Member Role

Prospective Member Name: Paul

You are 41 years old and have worked for the Postal Service for 21 years. One of the best things about working for the Postal Service is the benefits. When you talk to your friends and neighbors, you get a clear picture of how great the coverage is and how little you have to pay out of your pocket. You have always worked at this facility. You are a union member and support the union very strongly. You had your health insurance with APWU Health Plan about 10 years ago. The support and service was so bad that you switched.

You have always been in good health, and have tried to take care of yourself. You played a lot of sports when you were young and managed to avoid any serious injuries. Your wife is not so lucky. She used to smoke but you convinced her to try quitting. She has tried several times, but can't quite seem to make it. Three months ago, she had a physical examination and your family doctor said she is seeing early signs of heart problems. You are concerned that your current health insurance might not provide the coverage that your wife will need if things continue.

Prospect Objection: "You're not going to get me to sign up for the union's health plan. I support the union, but their health coverage is not any good. I had coverage with APWU several years ago. I had huge problems with you guys processing and paying claims. My doctors would call me about paying the bills. I could never get anybody at APWU Health Plan to fix it. I was getting calls from collection agencies."

Role-Play Scenario 2
The Walk Around List - Health Plan Rep Role

Prospective Member Name: Mary

One of the names on your Walk Around List is Mary. She has worked for the Postal Service for over 30 years. You worked directly with Mary many years ago. You know that she has a daughter that should be about finished with college, if you remember correctly. Since Mary is not currently using the APWU Health Plan, you want to talk to her about it.

Role-Play Scenario 2
The Walk Around List - Prospective Member Role

Prospective Member Name: Mary

You are 54 years old and have worked for the Postal Service for 31 years. You are a loyal member of the union and have always tried to be supportive of union programs. You have a 22 year old daughter who just graduated from college and is about to start graduate school. You thought you were finished with college costs when she graduated, but now she is going on to get her Masters and is talking about a PhD. You want to be able to help her as much as possible with tuition and other costs. This means continuing to live on a tight budget. You want to be able to carry the best health insurance plan, but without spending more than you need to. Your health plan is currently with another health insurance provider. Your monthly premium is $192.68.

You are glad that the Affordable Care Act lets you keep her on your insurance until she is 26. When she was 9 years old, she was diagnosed with Type 1 Diabetes. You have always made her treatment a priority. You think that her Primary Care Physician and the specialists she sees are all fantastic. When it comes to health care coverage, being able to keep going to those doctors is your number one issue. You will not switch to another plan if it means you lose those doctors.

Prospect Objection: I just don't think that the APWU Health Plan offers me the same value that I get with my current provider. You have been told by other people that the APWU Health Plan does not have as rich a network of providers as your current plan. Keeping the doctors for your daughter is critical for you.