APWU HEALTH PLAN

34th Annual Open Season Seminar

TOGETHER. BETTER HEALTH.®



"WE WANT YOU BACK"

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 HP 2019
- 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 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

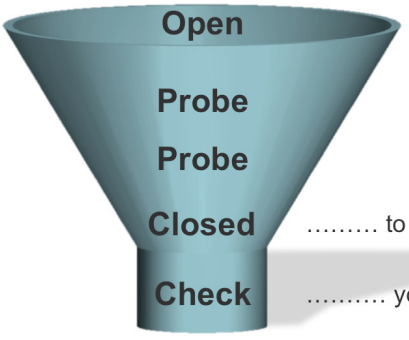
- Asked in response to customer's answer
- Customer can think, consider, expand their answer
- "What else can you tell me about that?"
- "What else is important about this?"
- "If I understand you correctly…"
- "So you mean…."

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



Selling Points: People Who Left

- Situation: Premium Costs
  - Selling Points
    - Premiums have gone down this year for APWU Members
      - High Option
      - Consumer Driven
    - Premiums for non-APWU Members
      - High Option – premium has gone down
      - Consumer Driven - 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 HP Headquarters
          - Health Plan Director
          - Rocky Midgett
          - Member Education Representative

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 HP Members
      - You have the HPR as a first point of contact
      - You have the team at APWU HP Headquarters
        - Health Plan Director
        - Rocky Midgett
        - Member Education Representative

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
      - United Health Care
    - 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 HP
    - 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 HP 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 HP
        - 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 HP 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 HP



Selling Points: People Who Never Joined

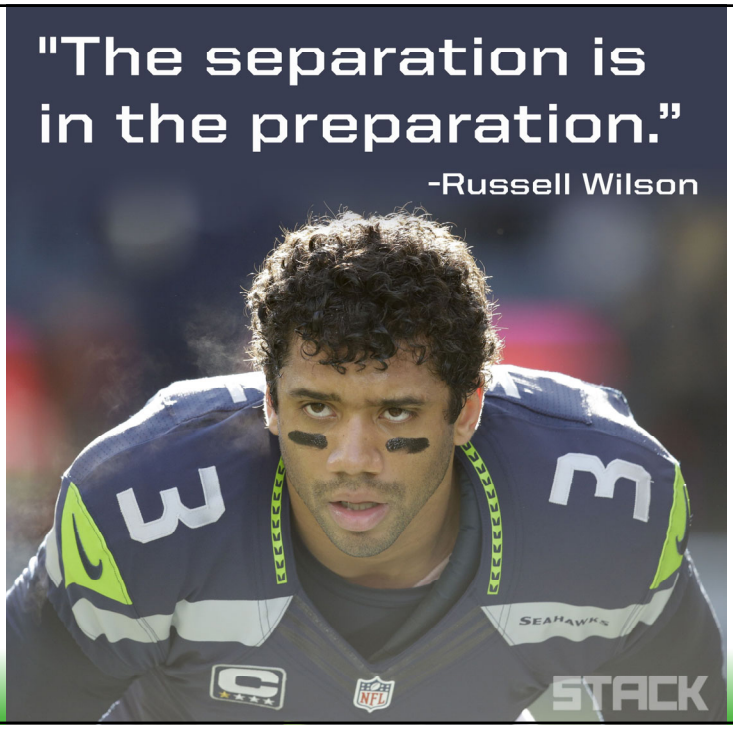
- Situation: Negative Feedback/Perception of the Plan
  - Selling Points
    - ASK THEM WHAT SPECIFICALLY THEY DO NOT LIKE OR THINK THEY DO NOT LIKE ABOUT APWU HP
      - Is the issue Perception or Reality?
    - ASK THEM WHAT SPECIFICALLY THEY LIKE ABOUT OTHER PLANS
    - Listen for:
      - If they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

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 HP 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.



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 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 HP, etc.
- If you have local literature, use the Open Season Article
- Make sure the APWU HP 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 HP????
- If you can get the stewards at this meeting, that would be good, too

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What Next?



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



Role-Play Scenario 1
Left the Plan
Health Plan Rep Role

Former Member Name: James

One of your coworkers is named James. You know that James has worked for the Postal Service for many years, however, he just transferred to your facility within the last few years. You know that James is a member of the union, but he does not always attend union meetings.

You have talked to James a few times over the years and have met his family at some Postal Service events. James has two children, and you remember that his wife works. James had coverage from the APWU Health Plan until last year. He dropped the plan. He and his family were on the High Option.

You have arranged to join James on break and go over the AWPU Health Plan. First and foremost, you want to find out why James left the plan.

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Role-Play Scenario 1
Left the Plan: Premiums Too High
Former Member Role

Former Member's Name: James

You are 41 years old and have worked for the Postal Service for 17 years. You transferred to this facility five years ago. You are a union member and support the union very strongly. You have always felt that the union did a good job of providing for your needs, especially the health insurance benefits. You had been a member of the APWU Health Plan for over 10 years. You always thought the coverage was great and the premiums and other costs were very reasonable.

Last year, the premiums went up a lot. You are trying to take care of a family and every dollar matters. You and your wife have two children - a daughter and a son. Your wife works, but you are the breadwinner for the family. Your daughter is about to start college, so that just makes the need to save money even more important. When the premiums went up, you felt you had to switch to something less expensive, so you switched to Blue Cross Standard.

Although you had always been in pretty good health, you were diagnosed with Type-2 Diabetes two years ago. You have to test your blood sugar levels several times per day and take injections of insulin. The cost of the insulin and diabetes management is a huge issue for you. In addition, your son has severe allergies. He has to see an allergist at least four times per year. The cost for co-pays for specialists is very important for you. Between the increase in premiums, the changes in diabetes coverage, and specialist co-pays, you felt like you had to switch. Today you are meeting the HPR on your break to go over this year's Plan. You always like the APWU HP coverage, so you're willing to listen.

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Role-Play Scenario 2
Prospective Member
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 25 years, always at your location. You worked directly with Mary many years ago. You know that her husband works, too.

You remember hearing that Mary's husband had some issues with his heart. For some reason, Mary has never been a member of the APWU Health Plan. You are going to meet Mary to discuss this year's Plan. You want to see if you can get her to switch to the APWU Health Plan.

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Role-Play Scenario 2
Never Joined the Plan
Prospective Member Role

Prospective Member Name: Mary

You are a long-time Postal worker. You are 55 years old and have worked for the Postal Service for the past 25 years. You are a loyal member of the union, and have always tried to be supportive of union programs. You have had your health insurance through Blue Cross since you came to work for the Postal Service. When you joined 25 years ago, Blue Cross was pretty much the only choice, so you went with them. You have stayed with them over the years, even though they have done things that you did not like.

You have had several issues with Blue Cross over the years. Five years ago, your husband had to have some testing done on his heart. The hospital that conducted the tests made a mistake and miscoded one of the procedures. As a result, Blue Cross rejected the claim. When you first called Blue Cross, they told you they would resolve it with the hospital. Then, when the issue was not resolved, Blue Cross told you it was your responsibility to work with the Insurance department at the hospital. It took over a year for the issue to be resolved. In the meantime, the hospital was sending you the bills. They eventually turned the matter over to a collection agency and it started to damage your credit rating.

Since you are 55 now, you need your coverage much more than you used to. Your children are all grown, but you and your husband have increasing health care needs. You have arthritic knees and your doctor has told you that you will need at least one of them replaced. You and your husband are planning to retire at age 62, so you need to know you are getting the right coverage, with good service, at the right price.

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