

THINKING ABOUT IT

STEP 1: (Application Close) **“We need to think about it.”**

RESPONSE: “Oh, not a problem, while you're thinking about which one is best for you, I'll go ahead and ask you all of the medical questions to see if you can even qualify.” (Answer medical questions and continue filling out the application. Then ask the closing question again.)

Don't stop at the medical questions. Continue with the entire application process and ask the closing question as an afterthought. If they are insistent about thinking about it, they will stop you during the application process.

STEP 2: (Walk Out Close) **“We still want to think about it.”**

RESPONSE: “Oh, not a problem, I am going to mute up and turn my camera off. You go ahead and take 5-10 minutes and talk with each other to figure out which one works best. I'll be back on soon. (When you come back in, start off by asking if they have any other questions.)

This response works well when one spouse is committed to enrolling, and one is not. Or when they tell you they don't make decisions on the spot. Give them a little time between themselves. There is only one way to correctly perform this response. As soon as you start to say it, you need to rise from your chair and leave the Zoom while saying it on the way to turn your camera off. Do not sit at the desk and look for confirmation and then try to leave.

STEP 3: (Isolate Real Problem and Adjust) **“We still really need time to think about it.”**

RESPONSE: “Well actually, I have one question for you. Usually, when members feel they need to think about these benefits, it's for one of three reasons: 1. They feel they don't need all the benefits, 2. There are some questions I didn't answer, or 3. They feel they can't afford all the benefits—which one is it for you?”

The purpose of this response is to try and isolate the reason which is usually affordability. Then assume the sale using the affordability close.