Assurity®

Talk Tracks for Supplemental Sales

Start the coverage gap conversation during ACA enrollment

The Coverage Match Question

What kind of extra coverage did you have through your employer? Let's try to match the protection you had in place so you're not losing ground.

Use when: Client recently left a job, retired early, or is newly buying ACA/individual coverage after losing group benefits

Accident Insurance

Your health plan comes with a deductible of $X – do you have that amount of cash handy if an unexpected bill pops up?

Use when: Client has a high deductible or limited emergency savings

Do you have an active lifestyle?

Use when: Client mentions exercise, sports, outdoor activity, or an active daily routine

Do you have kids, or kids that play sports?

Use when: Client has children, especially school-age or active kids

Quick Issue Critical Illness Insurance

Does anyone in your family have a history of cancer, stroke, heart attack or advanced Alzheimer's Disease?

Use when: Client has concern because of their family member's experience

If a serious illness forced you to take time off work for treatment or recovery, how would that affect your household finances?

Use when: Client has limited paid leave, relies on hourly or variable income, or is their family's primary wage earner

Do you feel comfortable your savings could handle your deductible and your regular expenses — mortgage, childcare, everything else — if a serious illness hit?

Use when: Client has limited savings or significant monthly expenses

The right question can help clients look beyond ACA coverage, opening the door to stronger protection and more revenue during Open Enrollment Period.

Get sales resources
assurity.com/accident | assurity.com/quickissueci

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