



Medicare First Dollar FAQ Handouts - Agents

Questions that Agents May Ask:

Will I come across to my clients as too “salesy” or pushy?

A: No! By analyzing your clients needs and wants, you are ensuring that the client is protected from future out of pocket expenses not necessarily covered by traditional health insurance.

How can I feel more confident and comfortable explaining supplemental insurance products?

A: That’s where we come in! Our dedicated team at LeClair can help you learn how to explain these products to your clients. We have many training opportunities as well as a dedicated team of carrier partners that help educate you on the product types, quoting, underwriting, etc.

I am worried that time constraints won’t allow me to cover supplemental insurance solutions with my clients:

A: Absolutely. Agents often have limited time with clients and may prioritize core products like life or health insurance. Do not be afraid to let your clients know that you can help them with solutions such as supplemental insurance. Set up a second appointment to address these needs so that they do not feel overwhelmed.

I am afraid of client rejection!

A: Some agents fear hearing “no” or believe clients will automatically say they can’t afford more coverage. This can prevent them from even offering the option. Take the time to get to know your clients and their needs during your initial conversation. This will help you discuss solutions to their concerns, worries, and future cost protection.

Q: Could assumptions about a client’s financial situation be holding agents back?

A: Definitely. Agents may sometimes assume a client isn’t interested or can’t afford additional coverage without asking. This can unintentionally limit the client’s choices and financial protection.

Why do some consumers hesitate to purchase additional insurance products?

A: Many people believe their current health or life insurance is enough. If they don’t fully understand what supplemental products cover, they may not see the value in adding more coverage.

Could cost be a concern for consumers?

A: Absolutely. Even if a plan is affordable, consumers may be on a tight budget and hesitant to take on any extra monthly expense—especially if they don’t see an immediate need.

Do consumers always understand what these additional products actually do?

A: Not always. Terms like “hospital indemnity” or “critical illness” can be confusing, and without clear, simple explanations, people may tune out or decline coverage they don’t fully understand.

Might people think, “That won’t happen to me”?

A: Yes. Many people underestimate their risk of accidents, serious illness, or unexpected medical expenses. This “it won’t happen to me” mindset makes it harder for them to see why they need extra protection.

Are consumers sometimes overwhelmed with too many insurance options?

A: Definitely. When faced with multiple plans, terms, and coverage levels, people can feel overwhelmed and default to doing nothing rather than making a decision.

Could trust play a role in their hesitation?

A: Yes. If a consumer feels like they’re being “sold to” rather than helped, they may resist buying more—especially if they feel the recommendation isn’t personalized or in their best interest.

How can agents or benefits advisors help consumers overcome these concerns?

A: By taking time to listen, understand their needs, and explain the coverage in plain language. Showing real-life examples of how the coverage has helped others can also make the benefits more relatable and clear.

What’s one message that helps consumers think differently about supplemental insurance?

A: Instead of focusing on “extra insurance,” frame it as affordable protection for life’s unexpected moments—like a backup plan that helps keep their finances stable when things go wrong.

Do agents worry about overwhelming clients with too many choices?

A: Yes. If clients already seem unsure or overwhelmed, agents may hold back from introducing more products—even if those products could provide valuable protection.

How can these hesitations be addressed?

A: Training, product education, and role-playing can help agents feel more confident and natural when offering additional coverage. Framing the conversation around needs and benefits—rather than just selling—can also make a big difference. At LeClair, we are here to help you with overcoming these hesitations.

What’s one mindset shift that helps agents sell more effectively?

A: Instead of thinking, “I’m trying to sell something extra,” agents can think, “I’m helping protect my client from financial risk they may not be thinking about.” That shift puts the focus on service and trust. You are looking out for their future.

I already have health insurance—why would I need anything extra?

A: That’s a common question. While health insurance covers a lot, it often doesn’t cover everything—like high deductibles, copays, or non-medical expenses. Supplemental insurance helps fill those gaps, so you’re not left paying out-of-pocket during a medical emergency.

It feels like just another expense. Is it really worth it?

A: It’s understandable to be budget-conscious. The good news is, most supplemental plans are affordable—often just a few dollars a week. And they can pay out hundreds or even thousands when you really need it, which can help protect your savings and reduce financial stress.

What are the chances I'll even use this type of coverage?

A: Hopefully, you won't need it! But accidents, injuries, and serious illnesses can happen unexpectedly. These plans act like a safety net—there when you need them, and offering peace of mind when you don't.

Isn't this just overlapping with my current coverage?

A: Not exactly. Supplemental insurance doesn't replace your health insurance—it adds cash benefits that are paid directly to you, not the doctor or hospital. That means you can use the money however you need—whether that's medical bills, transportation, lost income, or even groceries.

I don't like being pushed to buy more. How do I know this is actually in my best interest?

A: That's a valid concern. A good advisor should explain the coverage, show how it fits your personal situation, and leave the decision up to you. The goal isn't to sell—it's to help protect your finances in case something unexpected happens.

What if I can't afford to take on another monthly bill right now?

A: Many people feel the same way. But even small, low-cost plans can make a big difference when emergencies happen. Some protection is better than none—and there are usually flexible options to fit different budgets.

Isn't this just for people with serious health issues?

A: Not at all. These plans are often most useful for healthy individuals—because they're more likely to qualify, and they can protect you if something unexpected happens down the road, like an accident or diagnosis.

How do I know which type of supplemental insurance I really need?

A: It depends on your lifestyle, family needs, and financial situation. For example, if you have a high-deductible health plan, hospital indemnity or accident insurance might help. If you have a family history of illness, critical illness insurance may be worth considering. A trusted insurance agent can help you decide what fits best.