



Comprehensive Needs Assessment Checklist

Use this checklist to uncover a client's financial risks, health insurance gaps, and supplemental insurance needs.

Step 1: Understand Client's Personal and Household Details

- Age, marital status, and dependents (spouse, children, other dependents).
 - Employment type: full-time, part-time, self-employed, or unemployed.
 - Primary source of income (salary, hourly, retirement, etc.).
 - Household monthly income and estimated expenses.
 - Lifestyle details (hobbies, physical activities, kids activities)
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Step 2: Assess Current Insurance Coverage

- Type of current health insurance (e.g., ACA, STM, Medicare Advantage).
 - Deductible, coinsurance, and out-of-pocket maximum amounts.
 - Are prescriptions covered adequately under their plan?
 - Coverage gaps for specific scenarios (e.g., accidents, critical illness, hospital stays).
 - Availability of short-term or long-term disability income coverage.
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Step 3: Identify Financial Risk Areas

- Does the client have savings to cover 3 months of expenses in case of lost income?
 - Could the client's household function financially if their income is disrupted?
 - Is the client concerned about:
 - High deductibles or copays.
 - Costs associated with hospital stays or skilled nursing care.
 - Affording daily living expenses if injured or diagnosed with a critical illness.
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Step 4: Explore Future Health and Wellness Needs

- Does the client have a family history of critical illnesses (e.g., heart disease, cancer, diabetes)?
 - Does the client participate in activities that increase the risk of injury (e.g., travel, sports, DIY projects, kids sports)?
 - Has the client experienced high unexpected medical bills before?
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Step 5: Discuss Accident and Critical Illness Needs

- Would the client need help covering non-medical expenses (e.g., rent, groceries, childcare) during recovery?
 - Does the client value having cash benefits for flexibility in using funds (medical or non-medical)?
 - How important is it for the client to have peace of mind for unexpected medical events?
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Step 6: Present FlexBenefits Supplemental Options

- Discuss accident disability income to cover lost income from an injury.
 - Present indemnity plans for daily hospitalization or recovery costs.
 - Offer critical illness coverage to provide lump-sum cash payouts.
 - Review accidental medical expense coverage to manage high out-of-pocket costs.
 - Explore smart virtual care options to enhance access and convenience to care .
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Step 7: Address Potential Objections

- Explore affordability concerns with budget-friendly options.
 - Clarify how supplemental plans complement existing insurance.
 - Reassure the client about the simplicity of filing claims and payout speed.
 - Provide examples of real-life scenarios where supplemental coverage has helped clients.
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Step 8: Final Steps

- Summarize how the plan addresses the client's specific needs and concerns.
 - Confirm the client's preferred budget and timeline for enrolling in a plan.
 - Set a follow-up date for additional questions or final decisions. It helps to tie any follow-up to a specific event or date.
 - Regardless of outcome, you should encourage referrals.
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By checking off each item, you'll systematically identify the client's needs and offer FlexBenefits products that fit their specific situation while addressing objections.

This tool is meant as a reminder to help prompt your discussions. There is no replacement for experience. We only hope to provide you with suggestions that you can make your own. Check out our youtube video series on [Mastering the Art of Cross-Selling Supplemental Health Insurance](#).

Good Luck!



Luck is when preparation meets opportunity.
- Seneca