

Medicare Sales Training Flashcards for Closers

Card 1

Front: I already have Medicare.

Back: Original Medicare leaves gaps.
Are you covered for deductibles, copays, and prescriptions?

Card 2

Front: I don't need a supplement.

Back: Would you prefer predictable costs or unexpected bills?

Card 3

Front: Medicare covers everything.

Back: It covers about 80% — you're responsible for the rest.

Card 4

Front: I'm healthy.

Back: That's when you qualify for the best underwriting options.

Card 5

Front: I'll wait until later.

Back: Enrollment windows matter.
Waiting can mean penalties.

Card 6

Front: I can't afford it.

Back: Let's look at plans that fit your monthly budget.

Card 7

Front: I don't want another premium.

Back: It protects you from much larger out-of-pocket costs.

Card 8

Front: I'm confused.

Back: Let me simplify Medicare into Parts A, B, C, and D.

Card 9

Front: What's the difference between Advantage and Supplement?

Back: Advantage = network-based with copays.
Supplement = flexibility with predictable costs.

Card 10

Front: My doctor might not take it.

Back: Let's verify your doctors before enrolling.

Card 11

Front: I travel a lot.

Back: Supplements allow nationwide coverage.

Card 12

Front: I don't take prescriptions.

Back: Part D penalties increase if you delay.

Card 13

Front: I'll just keep what I have.

Back: When was the last time you reviewed it?

Card 14

Front: I don't trust Advantage plans.

Back: Let's review the provider network and maximum out-of-pocket.

Card 15

Front: Supplements are too expensive.

Back: They provide predictable coverage and flexibility.

Card 16

Front: What if I don't use it?

Back: Insurance protects against the unexpected.

Card 17

Front: I don't want referrals.

Back: Supplements typically don't require referrals.

Card 18

Front: I'm worried about penalties.

Back: That's why reviewing during your enrollment window is important.

Card 19

Front: I don't understand Part D.

Back: It covers prescriptions and prevents lifetime penalties.

Card 20

Front: I'm still working.

Back: Let's coordinate Medicare with your employer coverage.

Card 21

Front: I don't want to change doctors.

Back: We'll confirm your providers before making changes.

Card 22

Front: I'll review next year.

Back: Plans change annually — reviewing now protects you.

Card 23

Front: What's the catch?

Back: There isn't one — just understanding your options.

Card 24

Front: I've had bad experiences.

Back: I'm sorry. What happened?
Let's make sure this is structured properly.

Card 25

Front: I don't want to commit.

Back: We'll review plan flexibility and options.

Card 26

Front: My spouse handles this.

Back: Let's schedule a joint review.

Card 27

Front: I'm overwhelmed.

Back: We'll focus only on what affects you personally.

Card 28

Front: I don't need dental.

Back: Many plans include preventive benefits.

Card 29

Front: I don't need vision.

Back: Vision coverage helps reduce out-of-pocket costs.

Card 30

Front: I'm healthy and active.

Back: That's when planning makes the most sense.

Card 31

Front: What if rates increase?

Back: We review annually to keep you competitive.

Card 32

Front: I don't like networks.

Back: Supplements allow nationwide provider access.

Card 33

Front: Advantage plans are free.

Back: They have copays and maximum out-of-pocket limits.

Card 34

Front: I don't go to the doctor.

Back: One unexpected hospital stay can change that.

Card 35

Front: I'm turning 65 soon.

Back: Your Initial Enrollment Period is critical.

Card 36

Front: I missed enrollment.

Back: Let's see if you qualify for a Special Enrollment Period.

Card 37

Front: I don't want sales pressure.

Back: My role is to educate so you can choose.

Card 38

Front: I've seen too many ads.

Back: Let's personalize your options.

Card 39

Front: I don't want to switch prescriptions.

Back: We'll check formularies before enrolling.

Card 40

Front: My income is limited.

Back: We can review low-income subsidy options.

Card 41

Front: I don't trust government programs.

Back: Medicare is federal, but private plans vary.

Card 42

Front: I don't want hidden costs.

Back: We'll review premiums, copays, and max out-of-pocket.

Card 43

Front: I'll just stick with Original Medicare.

Back: Let's review the 20% exposure risk.

Card 44

Front: I don't need hospital coverage.

Back: Part A covers inpatient — but not everything.

Card 45

Front: I don't need outpatient coverage.

Back: Part B covers outpatient and doctor visits.

Card 46

Front: I'm retiring soon.

Back: Transition timing is critical to avoid penalties.

Card 47

Front: I don't want paperwork.

Back: Enrollment can be completed electronically.

Card 48

Front: I've never had issues before.

Back: Planning protects you from future surprises.

Card 49

Front: Let me shop around.

Back: What criteria will you compare?

Card 50

Front: I'm not convinced.

Back: What would give you full confidence today?
