

PROTECTING THE CONSUMER'S FUTURE

NAHU

National Association
of Health Underwriters

AMERICA'S BENEFITS SPECIALISTS

RECRUITING & RETENTION MANUAL

2018

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Membership is the lifeblood of any organization/association, and for good reason – it represents a group of professionals that establish standards and ethics in a given industry and, more importantly, they drive revenue. That is certainly true at NAHU, and our members are dedicated to ensuring that everyone – individuals and employers, large and small – has access to adequate, affordable health coverage.

If membership is the lifeblood, then recruiting is the heart. Recruiting new members is one of the most important tasks that your chapter will face during the year. It is important because a vibrant and healthy chapter has to grow, and the only way to ensure that your chapter continues to be a strong, powerful voice is to keep its numbers multiplying. There is definitely strength in numbers!

While at first this task may seem overwhelming, it can be accomplished as long as there is a plan that has the buy-in of the board and the members. A cause that is not supported by everyone cannot succeed. ALWAYS THINK MEMBERSHIP!

The following pages will address these topics:

- Setting Goals
- Email Logistics and Metrics
- Sample Emails to use
- Phone Call Logistics and Metrics
- Sample Phone Tracks to use
- Answers to Objections
- Elevator Talks
- Recruiting Talking Points

Let's get started!

Setting Goals

There should actually be two goals as it pertains to membership – recruiting new members and retention. The communications to each group will be different, but the main theme will always be the same – the value of NAHU membership.

Recruiting new members:

Some chapters use a percentage of total membership as a measure of growth. For example, if the chapter is comprised of 100 members, it might have a growth rate of 10% - or 10 new members. The problem here is that retention is not taken into consideration. If the chapter gets 10 new members, but loses 20, they have a net of -10.

So that means you will need to look at retention numbers, especially if you have a long history of members lapsing each year. Once you determine what your retention rate will be (and the goal for your chapter should be at least 85%), then you can use that number to figure how many new members you need to reach your growth objective. In the example above, if the retention rate is 85% and 15 members are anticipated to lapse, then you will need 25 new members to reach your growth objective of net +10, or 10% in this case.

Prospect lists can come from many sources – you can buy a list of health producers by zip code, you can obtain a list from your state's Department of Insurance, or you can refer co-workers or others you know to be in the health insurance field. The nature of the list will determine the success rate of each. As you would expect, the warmer the lead (co-worker, friend in business, etc.), the better the success rate.

Renewing Lapsed Members

Renewing a member who is lapsing is a bit easier than recruiting new members, for the simple reason that he/she was a member and has some idea of what NAHU is about. When calling to reinstate members, it is important to not only ask them to renew their membership, but to find out the reason why they lapsed. It may be as simple as they just overlooked the dues payment renewal date, or it may be something different and they have a reason for their action. We will cover this and how to answer the objections to renewing in a later section.

Normally, you should be able to renew 80-85% of your renewing members and reinstate about 25-30% of your members who have lapsed each month, but it does take effort.

Email Logistics and Metrics

Emails are a means to contact many recipients at one time, but they are also the less effective than phone calling. Some associations adopt a centralized communication strategy whereby emails are created, reviewed and published through a single department. Other associations have adopted a decentralized strategy, giving greater autonomy to departments to authorize and send their own emails. Regardless of the strategy, associations are concerned about sending too many emails. Because of this, it is important to maximize the effectiveness of an email strategy by delivering them when subscribers are most likely to engage. That is where the email metrics and benchmarking become important.

Emails have some advantages – it is easy to send same message to multiple people, it allows the recipient to reply when they have the time, and it is good for getting simple messages across. But it also has its' cons – it is easier to ignore, it lacks voice, tone, and human quality, and it can take up a lot of time and energy emailing back and forth.

According to the 2017 Association Email Marketing Benchmark Report, the average email metrics for associations include a 98.3% delivery rate (those not blocked or bounced), a 35.6% open rate (those opened), and a 15.6% click rate (opened emails clicked by the recipient).

These numbers are affected when you consider **results by frequency** (number of monthly emails sent to subscribers). Here are those metrics:

Number of Emails	Open Rate	Click Rate
1-5	22.5%	9.8%
6-10	22.9%	9.5%
11-15	22.6%	9.7%
16-20	22.6%	10.8%
21-25	20.3%	14.8%
26-50	21.0%	11.4%
51+	25.1%	13.0%

What this says is that the click rates are higher as you send more emails out per month.

What is the best day and time of the week to send an email?

For the second consecutive year of this study, Tuesday-Wednesday-Thursday had the highest email volume, accounting for 64% of emails sent. But the study found that the day with the highest open rate (36.7%) and click rate (16.2%) was Friday. The days with the second highest click rate (15.9%) were Wednesday and Thursday.

The time of day also matters when sending an email. Emails sent in late afternoon had the highest open rate of 36.5%. Emails sent mid-day still account for the largest percentage of emails sent and have the highest click rate (15.7%). The worst times to send an email? If you look at open rates it is Morning, and if you look at click rates it is Nighttime.

Finally, email results can also differ by subject line length. Subject lines with less than 10 characters had the highest open rate at 44% and accounted for less than 1% of the volume. Interestingly, email with subject line lengths greater than 40 characters accounted for 50% of the volume, yet had open rates lower than the benchmark standard of 35.6%. In fact, the more characters you have in the Subject Line, the lower the Open Rate percentage.

So what does this all mean? If you are sending out emails, you can maximize the effectiveness by doing this:

- Send out more than 1 or 2. Consider a “drip” campaign where an email is sent out many times over the course of time.
- Friday has the best open rate and click rate.
- Send out the emails midday or late afternoon.
- Make your Subject Line short but informative – the recipient needs to know the general topic of the email but also needs to be enticed to click on it and learn more.

The following pages have sample emails to use. You can take these and modify them to fit your needs and personality, but always remember that the goal is to entice the non-member to sign up, and the lapsing member to renew. You must sell NAHU and the value that membership brings!

Sample Email to a Lapsed Member:

**Subject Line: Act Now - Your Valuable Membership With NAHU Has Lapsed!
(Attachment - Value of NAHU Membership)**

Good Morning!

Your valuable membership with NAHU has lapsed. Your membership in NAHU was paid through 2/28/2018. Our industry is faced with many challenges and it will take everyone working together to make the kind of differences that matter. We need you! Please consider renewing your membership today. It's your support of the association that allows us to keep you informed and ready to meet the health, financial and retirement security needs of all Americans through education, advocacy and professional development.

I have attached a piece that shows the value of your NAHU membership, but let me hit the highlight - services like these are worth \$8,000/year. That's a return on investment of up to 20:1! Please consider renewing your membership today.

Please respond to this email so I can code you correctly in our database. If you have already renewed, thank you!

You can renew online at <https://nahu.org/membership/renew-now>

Or complete and submit this form by filling out the information below and hit reply,

Or call me at 202.595.7564.

Please check the appropriate response below:

___ NOT RENEWING - REASON

___ RENEW NOW

Credit Card: (Circle One) Visa / MasterCard / American Express / Discover Card

I hereby authorize NAHU to charge my MEMBERSHIP DUES ID # D on the following account:

Name on Card:

Card Number:

Exp. Date:

3 or 4 digit code:

Or set me up on a monthly bank draft:

Routing Number

Account Number

MONTHLY ____ ANNUALLY ____

Thank you for your response and for your support of NAHU!

Sample Email to use for non-members attending an NAHU event (sales meeting, Medicare Summit, etc.):

Subject Line: Special Offer to Join NAHU!

Good Afternoon Everyone:

Thank you for attending the <ISAHU Medicare Summit>. I hope you found the time was well invested.

I want to talk to you about joining NAHU. It's your support of the association that allows us to keep you informed and ready to meet the health, financial and retirement security needs of all Americans through education, advocacy and professional development.

As someone who works in the <Medicare-eligible> market, you know too well the regulations and legislation of this market. It is essential to be up to date and fully informed on the latest happenings. That is where NAHU becomes your advocate. We know this market and they know us. It takes years of hard work to become an effective advocate, and we have been extremely involved in the <Medicare-eligible> market for the past <15+> years.

(If you are extending an offer to join: Because I believe so strongly in this association and what we can do for you, I am extending a special offer to you. Join NAHU by < > and get \$50 off the national dues!)

Your NAHU membership has tremendous value - it is worth \$8,000/year. That's a return on investment of up to 20:1!

To join, click on the link: <https://nahu.org/membership/join-now>

You can also call me at 202-595-7564 or 317-507-6387 and I will work with you to complete the membership application over the phone.

Again, thank you for attending the <Summit>. I hope to see you at future NAHU events. Have a safe weekend!

Sample Email to use for thanking those attending a NAHU event:

Good Morning Everyone:

I want to take this opportunity to thank you for attending the 4th Annual ISAHU Medicare Summit on March 20th. Attendance increases every year, which is a testimony to the quality speakers and topics addressed at this Summit. The Medicare-eligible market is growing, and that provides opportunity for you to grow your business and help those in need of your services.

NAHU has been and will continue to be extremely committed to the Medicare-eligible market. NAHU has a Medicare Advisory Group that works on your behalf, as well as a Medicare Principals Council that is a consultative resource.

This market is heavily regulated and legislated (as you know), and as such, you need an advocate working for you - to keep you informed and educated on the latest news and requirements. NAHU is that advocate. Our stated mission is to advocate for our members, provide professional development, and deliver resources to promote excellence.

If you are a member, thank you. It's your support of the association that allows us to keep you informed and ready to meet the health, financial and retirement security needs of all Americans. If you are not a member, please consider joining. The value of being a member is calculated to be \$8,000 on an annual basis. That's a return on investment of 20:1!

If you have any questions or concerns, please contact me at my email (btretter@nahu.org) or my phone number (317-507-6387).

Have a terrific weekend.

Sample Email to use for non-members (general):

Good < >:

The National Association of Health Underwriters represents more than 100,000 licensed health insurance agents, brokers, general agents, consultants, and benefit professionals through more than 200 chapters across the country. Every day NAHU members help their clients with their health insurance needs. NAHU conducts advocacy efforts at the state and federal levels of government to advance the interests of health insurance professionals and to promote affordable and responsible private health insurance market solutions.

NAHU members help millions of consumers by guiding them through the complexities of health insurance purchasing and enrollment while ensuring they get the best policy at the most affordable price. Our members seek to understand each personal situation to create recommendations that complement their clients' financial and medical security needs. HANU's mission is to advocate for our members, provide professional development and deliver resources to promote excellence.

As a professional in the health insurance industry, the question is – Why aren't you a member of NAHU?

You will be making a tremendous investment in yourself, and reap the value of being an NAHU member. A recent analysis of our member benefits show that the value of NAHU membership is worth \$8,000/year. That's a return on investment of up to 20:1!

Please go to our website to join by clicking on this link:

<https://nahu.org/membership/join-now>

You can also call me at 202-595-7564 or 317-507-6387 and I will work with you to complete the membership application over the phone.

Join today! Don't get left behind when it comes to investing in your future.

Phone Call Logistics and Metrics

The second method of communication is the phone call. A person's tone of voice can help with directing the course of the conversation, and personality can shine through better when building a relationship. Phone calls also allow for quicker responses and opportunities for clarification. Phone calls make it easier to explain complex ideas and have a back and forth conversation. Phone calls, however, present the greatest risk for disrupting your recipient's workflow. This comes as a result of breaking his or her concentration on a task to answer the phone. Phone calls take more effort than sending off a quick email, and usually require a quiet place to work. It also takes a considerable amount of time to regain that mental focus after hanging up the phone.

But according to Grasshopper Resources, phone calls are 10 times more likely to lead to sales than an email. Why is that? Well, 57% of people think email is spam unless it is directly relevant to them, even if they know the vendor. So the message may get lost before the game even begins.

So let's look at the metrics involved with making phone calls.

What is the best day of the week to make a phone call?

According to The Lead Response Management Study done by insidesales.com, the best days to make contact with a lead are, in order from best to worst:

1. Thursday
2. Wednesday
3. Friday
4. Monday
5. Tuesday

In fact, Thursday is a 49.7% better day to call than the worst day, Tuesday.

What is the best time of the day to make a phone call?

According to the same study, 8:00-9:00 a.m. and 4:00-5:00 p.m. are the BEST times to call. In fact, calling from 8:00-9:00 a.m. is 164% better than calling at 1:00-2:00 p.m., right after lunch. That's a big difference!

The worst times to call are from 11-12:00 pm, and 2:00-3:00 p.m.

There is always concern that you are calling too much, and bothering the person. But according to the study, by just making a few more call attempts, reps can experience up to a 70% increase in contact rates. That's important, since your objective of making a phone call is to talk to someone.

The numbers show that you should always make at least 6 call attempts, because if you do, your chances of making contact are 90%. Remember, you have NOT reached someone if you've only left a voice-mail message or sent an email.

Consider how persistency increases the chance of making contact:

Number of Call Attempts	Chance of Making Contact
1	35%
2	60%
3	75%
4	80%
5	85%
6	90%

The bottom line – don't give up. Your chances of making contact increase dramatically the more attempts you make.

Emails and phone calls are used in tandem in many cases. An email will be sent out, and a phone call will be made 2-5 days after to discuss the contents of the email. When making phone calls like these always reference the email that you sent out.

The following pages will have some sample phone tracks. Again, take these and use them as you like, and modify them to your personality and comfort.

Sample phone track to non-members / generic track:

Good Morning/Afternoon, this is < >, from the National Association of Health Underwriters.

Do you have a few minutes to talk about NAHU?

(At this point they may ask who NAHU is, or something like that. Continue on)

The National Association of Health Underwriters represents more than 100,000 licensed health insurance agents, brokers, general agents, consultants, and benefit professionals through more than 200 chapters across America. I belong to the < > chapter here in the area.

NAHU members are dedicated to ensuring that everyone has access to adequate, affordable health coverage. Our members help millions of consumers by guiding them through the complexities of health insurance purchasing and enrollment. Our staff works tirelessly advocating for public policies that will make health insurance coverage more affordable.

It is so important to invest in your career and profession, and studies have found that our benefits of membership equal about \$8,000/annually. That's a 20:1 return on investment.

There is strength in numbers, and we cannot accomplish what we have done and plan to do without the support of members nationwide. Will you join us and become a member of NAHU?

(If yes, then take down their information or guide them to the NAHU website)

(There will more than likely be an objection. The list of common objections, with replies, will be found on pages 15-17.)

Thank you for your time today!

Remember, they are busy, so you need to be professional, courteous, and succinct with your message.

You need to let them know who NAHU is and what we do, and why it is important for them to join.

And always ask them to join! If they are interested, they will ask more questions which you can answer since they will normally be about logistics of meetings, events held, etc.

Sample phone track to non-member who recently attended an NAHU event:

Good Morning/Afternoon, may I speak with < >? This is Bob Tretter, VP of Marketing and Recruiting at the National Association of Health Underwriters. How are you today?

Thank you for attending the <ISAHU Medicare Summit>. I hope you found the time was well invested. Events like that are just a part of what NAHU is all about. We keep you informed and ready to meet the health, financial and retirement security needs of all Americans through education, advocacy and professional development.

I understand you are not a member, and that is the purpose of my call - I want to talk to you about joining NAHU.

Simply put, it's your support of the association that allows us to do what we do for our members every day. As someone who works in the <Medicare-eligible> market it is essential to be up to date and fully informed on the latest happenings. That is where NAHU becomes your advocate.

There is strength in numbers, and we cannot accomplish what we have done and plan to do without the support of members nationwide. Will you join us and become a member of NAHU?

(If yes, then take down their information or guide them to the NAHU website)

(There will more than likely be an objection. The list of common objections, with replies, will be found on pages 16-18.)

Thank you for your time today!

Sample phone track to a member who is lapsing:

Good Morning/Afternoon, may I speak with < >? This is Bob Tretter, VP of Marketing and Recruiting at the National Association of Health Underwriters. How are you today?

I'm calling for two reasons. Number one, I show that your membership with NAHU is about to lapse/has lapsed. I see that you were a member for X years. I am calling to remind you to renew your membership, as this may just be an oversight on your part. That happens, especially with annual payments. So I hope you will renew, as NAHU is doing some terrific things on behalf of the members.

But reason number two, if it is your intention to lapse your membership, I would appreciate knowing the reason for that. Is it your intention to not renew?

(At this point, you will get a reason or objection. Pages 16-18 will have a list of objections and suggested responses. It is VERY important to get at the real reason for not renewing. Once you do, you can then discuss why they should remain a member.)

If you would like to renew right now, I can take the payment information over the phone, have it processed, and a receipt will be emailed to you immediately. Would you like to take care of that now?

(If they don't want to do it right now, then direct them to the website to renew)

Thank you for your time. I really enjoyed talking with you. And thank you for renewing your membership with NAHU.

or

Thank you for discussing your concerns with me. I will make sure I pass those along to the appropriate people.

Have a great day!

Again, it is very important that you get the member to state the sincere objection to renewing membership. Once you determine that, you can address their real issues.

The following pages (16-18) list the most common objections you will hear, and suggested responses to those objections.

Commonly Heard Objections and Suggested Responses

It is important to determine what the real objection is. Many times the lapsing member will say it is the money, but in reality it is something else, like not getting what they want on the local level, or not knowing what NAHU is doing on his/her behalf. Once you determine the real objection, you can address it. Here are some commonly heard objections and a suggested reply to each:

- ❖ The person you are trying to contact is no longer at the company
 - **I'm sorry - I'll mark that down and update our records. Is it possible to find out where < > went? Also, did someone get hired in their place? If so, can I speak to that person about NAHU?**

- ❖ Business closed or they left the industry
 - *Try to find out where the person may have gone. There are times the company will have a forwarding number or company name.*

- ❖ Does not see the value
 - **I can understand how the value may not always be apparent but actually, a recent analysis by NAHU of member benefits determined that the value of membership is \$8,000 annually - that's a 20:1 return on investment. Are you aware of the many programs and services that NAHU provides to its members? We really are one of the best values around! What areas of insurance do you work in? (Then highlight our achievements in whatever area they work in - employee benefits, Medicare, etc.)**

If you would like, I can take payment information over the phone, set you up, and you will get an immediate receipt. Then you can start (or continue) to enjoy the benefits of being an NAHU member. Is that okay?

❖ My employer stopped paying my dues

- **I understand how that might impact you financially, but let me ask you a question – did you see the value in being a member? So whether someone else is investing in you, or you are investing in yourself, the value is still there. In fact, a recent calculation by NAHU showed that the value of membership was \$8,000 annually. I have had many members who lapsed only to rejoin within the year. Why? They were falling behind their peers in knowledge and professional development. The cost to stay a member is just over \$33.00 monthly average (If you know the specific dues of your chapter, state that here). Do you think it makes good business sense to stay a member of NAHU? If you would like, I can take payment information over the phone, set you up, and you will get an immediate receipt. Then you can continue to enjoy the benefits of being an NAHU member. Is that okay?**

❖ I have a new role at work, and I don't need NAHU anymore

- **May I ask what role you are now undertaking? It sounds like you are still working in the health insurance field, and you still need to keep up on all the events happening in Washington DC and in your state. It reminds me that I have had many members who lapsed only to rejoin within the year. Why? They were falling behind their peers in knowledge and professional development. The cost to stay a member is just over \$33.00 monthly average (If you know the specific dues of your chapter, state that here). Do you think it makes good business sense to stay a member of NAHU?**

If you would like, I can take payment information over the phone, set you up, and you will get an immediate receipt. Then you can continue to enjoy the benefits of being an NAHU member. Is that okay?

❖ No Budget – Can't afford dues

- **I understand how tight times are. I know many that feel just like you do. And, many of those people are members of NAHU. The reason is that they know for just about \$33/month, they are getting services, resources, and advocacy that equal a value of \$8,000 annually. It really is a great investment in your future!**

Monthly bank draft usually works best in this situation. If you would like, I can take that information over the phone, set you up, and you will get an immediate receipt. Then you can start (or continue) to enjoy the benefits of being an NAHU member. Is that okay?

❖ Other Employees in office are members, they share information

- **I understand how that might seem like an efficient idea, but frankly unless you are receiving information directly from us you may be missing out on critical information that you may overlook if you try to retrieve information from us with another person's credentials. Associations such as NAHU need as many members as possible, as there is strength in numbers, especially in DC. We are your professional association and offer numerous resources to each and every one of our members including advocacy and lobbying services that frankly aren't a shared resource. As a career professional, membership in your professional association should be a priority.**

The cost to stay a member (or become a new member) is just over \$33.00 monthly average (If you know the specific dues of your chapter, state that here). Do you think it makes good business sense to stay a member of NAHU? I can take that information right now and get you signed up.

❖ **"I'm a Carrier Rep and I just don't see the value of being a member"**

I understand how you might feel that way, but let me ask you a question – do you think it's important to stay up to date on issues affecting your brokers? In addition to that, I know that many brokers who are NAHU members prefer to work with carrier reps who are also NAHU members. So you may be missing out on future business by cancelling your membership.

If you would like, I can take payment information over the phone, set you up, and you will get an immediate receipt. Then you can stay up to date on key issues affecting the brokers you work with. Is that okay?

Remember, you will not move forward until you have answered or at least satisfied the concerns a prospective or current member may have. Dig until you find the real objection. Then answer that short and sweet, always citing the benefits they will get by being or staying a member.

Elevator Talks

Elevator talks are named such for this reason – it is assumed that when you get in an elevator, and someone asks what you do, you only have 10-15 seconds to respond to that question. If you want to make an impression about NAHU, and give the person enough information that he/she will want to take the conversation further, then you probably need two elevator talks – one short and one a bit longer.

Here are proposed elevator talks for short and long durations:

Short time: 10-15 seconds

“The National Association of Health Underwriters is an organization that represents more than 100,000 licensed health insurance agents, brokers, general agents, consultants and benefit professionals through more than 200 chapters across America. NAHU provides the resources needed to stay up to date with legislation, regulations, and insurance product news. We are the pre-eminent association to belong to if you work in health care related markets.”

Longer time: 15-30 seconds or more

“The National Association of Health Underwriters is an organization that represents more than 100,000 licensed health insurance agents, brokers, general agents, consultants and benefit professionals through more than 200 chapters across America. NAHU members service the health insurance needs of large and small employers as well as people seeking individual health insurance coverage. They also service the needs of those seeking dental, long-term care, disability, Medicare Advantage and Medicare Supplements and a variety of consumer-driven products. Members agree to abide by NAHU's Code of Ethics, which requires them to always make health care coverage recommendations with the customer's best interest in mind. NAHU provides the resources needed to stay up to date with legislation, regulations, and insurance product news. We are the pre-eminent association to belong to if you work in health care related markets.”

General Recruiting Talking Points

- ❖ Always sell membership to NAHU! Every phone call, email, text, encounter is an opportunity to tell others in our industry what NAHU does for its members.
- ❖ Encourage people to become members. Instead of just encouraging them to join, ASK THEM TO JOIN right now. When you ask, GIVE THEM A REASON to join right now. You could cite the calculated value of \$8,000 for annual membership benefits, or the work being done in Medicare, or our Compliance Corners – whatever service or resource that applied to them and will benefit them.
- ❖ Try to stay away from talking about how many members we have. To some it may be a lot, but to others it may be small. So instead talk about all the people we represent – over 100,000 in the health insurance arena. And those 100,000 have help over a million consumers.
- ❖ Be ready to talk about the benefits of NAHU and the value that respective benefit has for the member/prospect.
- ❖ According to a study by BlueAvocado, the most common reason people don't renew membership is because they think they are still a member. You need to ask these people to renew several times, both with emails and phone calls. And if they stay lapsed, always include them in any mailings you do for campaigns or year end membership push.
- ❖ When recruiting a member, it is more important to tell prospective members the value they will get from joining, the difference it will make in their professional lives – NOT what your organization does. The elevator talk is meant to give a brief glimpse of what NAHU does then immediately states the value of being a member.
- ❖ Always set goals – number of emails to send, number of calls, etc. in order to gain X new members or retain X% of possible lapses.
- ❖ Asking whether membership retention or membership recruitment is more important to an association is a little bit like asking whether breathing or blood flow is more important to a person. You won't live long without both being in good order.
- ❖ Organizations need to always recruit to replace the members lost. Why? Members die. They move away. People burn out. Almost all organizations experience some regular fall off in membership. If you are not bringing in new people, your numbers decline.

The industry changes too. New ideas will be needed to meet changing times. Organizations that have only veteran members may not be interested in trying new technologies, methods, or strategies that may be needed to meet current challenges.

Remember, if membership is the lifeblood of any association, then recruiting is the heart. Once you recruit them, you must also retain them, and that is all interwoven.

If you have any questions regarding recruiting NAHU members, you can visit our website at www.nahu.org, or call Bob Tretter, VP of Marketing and Recruiting at NAHU, at 317-507-6387, or email at btretter@nahu.org

