

Client Needs Questionnaire

Client(s) Name: _____

Date of Appointment: _____ Product(s) Sold: _____

#1 Question: *What are your biggest concerns regarding your health over the next 10 years?*

Final Expense

- Have you ever had to plan a funeral?
- How do you plan on paying for your funeral costs?
- How much does Social Security pay towards funeral costs? (\$255 one-time)

****Average cost of a funeral is \$10,000****

Hospital Indemnity

- How do you plan to pay for your hospital deductibles and copayments?

****Great for Medicare Advantage, High Deductible Plan F, and Major Medical plans with High Deductibles****

Cancer Insurance

- Have you had any experience with friends or family who have had cancer?
- How does your current plan cover the costs of cancer?

****60% of all cancer costs are not covered by health insurance. 1 out of 2 males and 1 out of 3 females will be diagnosed with cancer****

Short Term Care

- Have you known someone who has needed care in a nursing home or assisted living facility?
- How do you plan on paying for recovery care?

****Average stay in a nursing home is 388 days. Medicare does not pay for Long Term Care or any custodial care****

Dental Insurance

- How are you planning to pay for dental services?
- How does your current plan cover dental care?

****Medicare does not cover routine dental. 77% of people 65 and older have been to the dentist in the last 5 years****

Notes:

