

Weekly Team Training - January 27

Overview of common objections and questions @ 0:05

Andrew reviews common objections and questions from business owners about the program, including how it integrates with existing health insurance, how employees receive the health screening benefit, and how the claim payments are justified.

Explaining the legal basis for the health screening benefit @ 4:50

Andrew explains that the legal basis for the health screening benefit is Section 2713 of the Affordable Care Act, which allows preventative care to be billed to insurance companies. The newsletters sent to employees have medical expenses tied to them, generating CPT codes that substantiate the claim payments.

Addressing the perception that the program is "free" @ 6:28

The team discusses how to respond when a business owner perceives the program as being "free" for employees. Andrew clarifies that employees are paying for the program through payroll deductions, but the company is not using any new dollars out of pocket.

Reasons employees may not elect to participate @ 7:06

The group identifies the main reasons employees may not elect to participate, including not understanding the program, being close to retirement, or planning to quit soon. Andrew notes that the average participation rate is around 95% due to the education provided by Amaze.

Responding to the objection that employees won't use the program @ 9:05

Andrew and the team discuss how to respond when a business owner expresses doubt that their employees will use the program. They suggest highlighting the convenience and value the program provides, as well as noting that lack of participation is often due to the business owner's own hesitation to implement the program.

Addressing concerns about the tax treatment of claim payments @ 23:06

The group discusses the legality of the claim payment structure, noting that there is no language prohibiting the tax treatment, and that the IRS does not have the authority to arbitrarily declare the payments as taxable income. They emphasize that this has not been an issue for similar insurance products over decades of use.

Strategies for engaging with different decision-makers @ 32:33

The team discusses tactics for navigating the sales process, such as trying to engage with the CFO or other executives rather than just the HR department, and using the HR representative's own potential participation to build interest in the program.

Recap and next steps @ 47:24

Andrew wraps up the meeting, thanking everyone for their participation and reminding the team to reach out if they have any other questions or need further assistance.