TACKLING HARD CONVERSATIONS



Best practices for communicating with clients during times of crisis

For insurance agents, communication can be both one of the most rewarding and one of the most challenging aspects of the job. It's common to find yourself discussing deeply personal information with clients, such as finances, job security, or serious medical conditions.

Conversations are generally easier when you're helping clients secure essential health coverage or reduce prescription costs. The toughest moments are when coverage is ending or clients are making critical decisions about their care.

Your role is to understand the crisis they are experiencing, and the first step is to speak with your client. Listen carefully, learn the details of the situation, and understand how it will impact them. These are the difficult conversations that test your skill, empathy, and professionalism.

WHAT DO CLIENTS CONSIDER A CRISIS?

- Loss of ACA subsidies and plan affordability
- Policy cancellation or non-renewal
- High out-of-pocket costs
- High-deductible
- Job loss or employment change
- Employer plan changes
- Unexpected medical events
- Prescription or preventive care gap

If your client is experiencing a crisis, there is a simple method agents can rely on for guidance: the CALM Crisis Method. This framework helps agents navigate difficult conversations clearly, compassionately, and compliantly.

CALM STANDS FOR:

CLARIFY THE SITUATION

Start by understanding the facts. What exactly is happening, and why? Keep the information neutral and factual.

ACKNOWLEDGE THE IMPACT

Show empathy and recognize how the situation may affect your client. Validating their feelings builds trust.

LAY OUT THE OPTIONS

Present possible solutions or alternatives without making promises or guarantees. Focus on helping the client understand their choices.

MOVE FORWARD TOGETHER

Establish next steps and reassure the client that you will guide them through the process. End the conversation with a clear plan of action.

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HERE IS AN EXAMPLE OF A CALM SCENARIO BETWEEN YOU & YOUR CLIENT:

CLIENT:

Sarah received her insurance bill, and it doubled in price. "What happened? I am scared because I can't afford it." She reminds you that she really needs this plan because it covers her wellness checks and blood pressure medicine.

AGENT:

Explain to the client that

- According to the current federal guidelines, their premium tax credit is changing
- This can happen when income, household size, or subsidy rules change
- This impacts the costs of the client's ACA plan

CLIENT:

Sarah wants to know whether she can obtain insurance that covers her needs and is affordable.

AGENT:

Let Sarah know you understand how stressful this is, and that you have alternative carriers who may offer plans that align with her needs. Ask her when she would like to meet and discuss potential solutions, like alternative plans and cover levels.

In this scenario, the agent avoids assigning blame or making unrealistic promises. Instead, the client receives a clear explanation of the situation and an opportunity to review potential solutions. The CALM Crisis Method is designed to support compliant communication while helping protect the agent from unnecessary risk or conflict.

BEST PRACTICES FOR HARD COVERAGE CONVERSATIONS

DO

- Offer education and guidance needed for clients to make a good choice for themselves
- Lead with empathy by addressing the stress and frustration your client may be feeling
- Use plain language to explain their coverage circumstances without overwhelming them
- Focus on protection, emphasizing managing their risk and affordability
- Present a strategy, explaining the layered approach, then present solutions
- Offer options at different price points so they feel in control of their decisions
- Be clear about limitations, explaining what alternative plans do, and do not, cover

DON'T

- Blame the government or political party for the crisis
- Use language that creates panic or exaggerated risk
- Say or suggest that Short-Term Medical or supplemental plans are "just like ACA."
- Rush or pressure your clients into making a decision
- Overwhelm clients with industry jargon
- Disappear after enrollment
- Imply guaranteed savings or outcomes

ARE YOU READY TO MASTER YOUR GAME PLAN?

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