



# THE ADVANTAGES OF A CLIENT NEEDS ASSESSMENT FORM

*Blank Client Needs Assessment Form Inside!*

## Using a Client Needs Assessment Form

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Agents can use a Client Needs Assessment Form (CNA) as a valuable resource to enhance their recommendations, make sure their clients' needs are met, and simplify the process of selecting suitable plans. This can lead to increased client satisfaction and can pave the way for business growth.



## HOW TO CONDUCT A CLIENT NEEDS ASSESSMENT

Introducing the Client Needs Assessment (CNA) to your current clients, particularly if this is a new strategy for you, may stir up some feelings of anxiety. Clients might worry that it is merely a tactic to promote additional insurance products.

However, gathering data through Client Needs Assessments (CNAs) from all your clients continues to be the most effective method for providing coverage options and plan recommendations that suit their current situations.

When reaching out to your existing clients, start the conversation by expressing your intention to ask some questions that may not have been addressed before. Reassure them that this method is designed to address their coverage needs and to leave no detail overlooked.

**Perform a Client Needs Assessment (CNA) for each client at every appointment, regardless of the time elapsed since your last meeting. Keep in mind that circumstances can change.**

Your client's financial circumstances may have shifted, or there might be a need to update beneficiary information. Even if it has only been a year since your last conversation, different experiences during that period could impact their original coverage preferences. For example, a friend's move to a nursing home might raise questions about their own need for long-term care insurance.



Even if there are no changes, doing an analysis is still valuable. You might be surprised by how varied and deep the discussion can get.

Filling out the CNA while your client is there is important. It shows you're committed to customizing your services to meet their needs, instead of using a one-size-fits-all approach. However, mentioning the CNA might make them worry about being offered more products, as it could lead to additional suggestions.

To address this issue, it's important to clarify from the beginning that there may be multiple needs that require attention. Reassure your client that you will start by focusing on the most pressing need and then move forward in a systematic, step-by-step manner. This method establishes a transparent and thoughtful atmosphere.

## Here's how insurance agents can benefit from using a Client Needs Assessment form:

**Accurate Understanding of Client Needs:** The assessment form enables insurance agents to collect detailed information about the client. This data is essential for directing clients toward the most suitable plans.

**Tailored Plan Recommendations:** By gaining a clear understanding of the client's needs, insurance agents can suggest plans that align with their health needs and preferences. This approach helps clients to enroll in plans that adequately cover their specific healthcare services and medications.

**Minimized Coverage Gaps:** With the assessment form, insurance agents can pinpoint potential coverage gaps in a client's existing or preferred plan. This enables agents to recommend supplemental plans that can effectively address those gaps.





**Cost-Effective Options:** The assessment form helps insurance agents to take into account the client's budget and financial circumstances. This allows agents to suggest plans that deliver necessary coverage while remaining within the client's budget, ultimately helping clients to avoid unnecessary costs.

**Education and Empowerment:** By engaging clients in the assessment process, insurance agents provide valuable information in an educational way about various coverage options and potential out-of-pocket costs. This allows clients to make well-informed choices regarding their healthcare coverage options.

**Long-Term Relationship Building:** Providing personalized support through a needs assessment form give insurance agents an opportunity to build trust and credibility with their clients. This approach can foster long-term relationships and encourage repeat business as clients turn to them for guidance with their changing healthcare needs.

**Competitive Advantage:** Insurance agents who leverage a needs assessment form showcase their professionalism and commitment to a client-focused approach. This strategy can provide them with a competitive advantage in the marketplace, drawing in more clients who appreciate tailored guidance.

## Remember!

Using a Client Needs Assessment (CNA) to gather information from all your clients is a way to ensure you are doing what you can to offer coverage options and plan selections that fit their current needs.

Engage in the CNA process to deepen your understanding of your client's Medicare eligibility, their current coverage, and any primary concerns they may have regarding their healthcare coverage.

Utilize the insights obtained from the CNA, combined with your conversation, to present potential plan options that cater to their specific needs.

# Needs Assessment

Date:

Agent Name:

Name:

DOB:

Spouse:

DOB:

Address:

Phone:

Email:

Social Security Income:

Spouse:

Pension Income:

Spouse:

## Health Coverage

*Are you currently enrolled in:*

- ☐ Part A / Effective date: \_\_\_\_\_ ☐ Spouse Part A / Effective date: \_\_\_\_\_
- ☐ Part B / Effective date: \_\_\_\_\_ ☐ Spouse Part B / Effective date: \_\_\_\_\_
- ☐ Medicare ID #: \_\_\_\_\_ ☐ Spouse Medicare ID #: \_\_\_\_\_

*Any other plan:*

- ☐ Group Retirement ☐ Tri-Care ☐ VA ☐ Medicaid
- ☐ Other: \_\_\_\_\_

*Do you currently have Medigap coverage?*

Carrier: \_\_\_\_\_ Plan Type: \_\_\_\_\_ Monthly Premium: \_\_\_\_\_

Spouse: Carrier: \_\_\_\_\_ Plan Type: \_\_\_\_\_ Monthly Premium: \_\_\_\_\_

*Are you enrolled in a Medicare Advantage Plan Part C?*

Carrier: \_\_\_\_\_ Plan Contract #: \_\_\_\_\_ Premium: \_\_\_\_\_

Spouse: Carrier: \_\_\_\_\_ Plan Contract #: \_\_\_\_\_ Premium: \_\_\_\_\_

*Are you enrolled in a Part D Plan?*

Carrier: \_\_\_\_\_ Plan Name: \_\_\_\_\_ Monthly Premium: \_\_\_\_\_

Spouse: Carrier: \_\_\_\_\_ Plan Name: \_\_\_\_\_ Monthly Premium: \_\_\_\_\_



## Medications

Name of Medication	Dosage	Name of Medication	Dosage

Other Health Care Program:

- ☐ Hospital   ☐ Accident   ☐ Cancer   ☐ Heart/Stroke   ☐ Vision   ☐ Dental  
☐ Long-Term Care   ☐ Short-Term Care

PCP: \_\_\_\_\_

Specialist: \_\_\_\_\_

PCP Spouse: \_\_\_\_\_

Specialist Spouse: \_\_\_\_\_

## Life Coverage:

Who do you have Life Insurance with?

	Type	Carrier	Premium	Face Amount
Self				
Spouse				

Other Health Care Program:

- ☐ Legacy   ☐ Mortgage Protection   ☐ Income Replacement   ☐ Burial  
☐ Cremation   ☐ Debt

## Under 65 Health Care Coverage

Plan Name: \_\_\_\_\_ Level: \_\_\_\_\_ Monthly Premium: \_\_\_\_\_

## Long-Term Care/ Short-Term Care

Carrier: \_\_\_\_\_ Premium Amount: \_\_\_\_\_

How often is it paid?   ☐ Annually   ☐ Semi   ☐ Quarterly

If you do not have Long-Term/Short-Term Care coverage, how will you protect your assets when you need Activities of Daily Living assistance?

## Financial

What are your greatest concerns with respect to paying for your Health and Life out-of-pocket costs?

Do you currently have any of the following?

- ☐ Savings   ☐ 401(k)   ☐ IRA   ☐ 403(b)   ☐ Certificate of Deposit   ☐ Annuities
- ☐ Stocks - of so, do you have a broker?   ☐ Yes   ☐ No
- ☐ Bonds - of so, do you have a broker?   ☐ Yes   ☐ No

Other Investments:

Are you satisfied with your returns:   ☐ Yes   ☐ No

Why or why not:

What is your risk factor?

- ☐ Conservative   ☐ Moderate   ☐ Aggressive

### **Declination of Cancer Coverage:**

I am aware by my agent's representation that, there may be out-of-pocket costs associated with a Cancer diagnosis that my Health insurance plan will not cover, however I am electing not to purchase cancer insurance at this time.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_