

# sell BIG



with LBIG

Lead Doctor



# State of the Senior Health Market

- Senior health insurance plans are experiencing unprecedented increases in claim expenses
- Carriers are looking for ways to reach pricing targets:
  - Exiting the market
  - Increasing premium
  - Reducing or eliminating commissions
  - Focusing on better quality business (when possible)
- Underwritten Business → Better Quality Business
  - Relative claim expenses for underwritten business are **20-30% better** than Open Enrollment or Guarantee Issued business (non-underwritten)



# ABL Medicare Supplement Model

From its start in the Medicare Supplement business in 2021, American Benefit Life (ABL) has strategically focused on attracting better quality Medicare Supplement business.

## Difficulties with Underwritten Business

Time consuming

Inefficient

No guarantees – compensation dependent on underwriting approval



## Solution with On-the-Spot Underwriting

Fully digital underwriting decisions in less than 5 minutes – no phone calls

100% point-of-sale decisions for business submitted

Agent knows when leaving the appointment that they've earned a commission

**Great News!** The ABL strategy worked to attract underwritten business.

- Approximately 60% of our Medicare Supplement business is underwritten
- Received national award recognition for insurance innovation for On-the-Spot

# Our Solution

## Lead Doctor – Where Your Leads Go to Get Better

- Lead Doctor is an innovative quality of business program that uses prescription history to categorize your leads.
- Agents simply email their prospect lists to LBIG, and within a day, their leads will be categorized as either “Diamond,” “Coal,” or “No Match.”
- Diamond categorizations are applied towards an agent’s underwritten business calculations\* – potentially providing more qualification opportunities for incentives.



**With Lead Doctor, get the recognition you deserve.**

\*Diamond categorization for Open Enrollment and Guaranteed Issue potential policyholders is for internal tracking purposes only and has *no* impact on issuance of policy under any federal or state law or regulation or internally administered Guaranteed Issue policy.

# Lead Doctor Process

## Step 1

Agent submits prospect list to Lead Doctor



- Email Excel file to [Lead.Doctor@LBIG.com](mailto:Lead.Doctor@LBIG.com)
- List must contain a first name, last name, zip code, DOB, and gender
- Submit a minimum of 5 leads and a maximum of 500 leads per request
- Confidentiality of list is maintained

## Step 2

Lead Doctor categorizes the leads



- Lead Doctor uses prescription history to categorize each lead
- Leads are categorized as "Diamond," "Coal," or "No Match."

## Step 3

Agent receives lead list with categorizations



- Lists with appended categorizations will be emailed to the agent
- Lists submitted before 3:00 pm CST will be returned the same business day
- Lists submitted after 3:00 pm CST will be returned the next business day

## Step 4

Agent writing Diamonds with LBIG



- Diamond categorizations apply to any writing agent who submits the list initially for scoring
- The categorizations also apply to their downline agents
- Diamond categorizations remain for 180 days from submission date

# FAQs



## **Who can use Lead Doctor?**

We are limiting the use of this innovative program to a small number of marketing organizations and agent partners who understand our desire for good quality business.



## **Is there a cost to use Lead Doctor?**

While there are administrative costs to run this program, we will waive the cost for marketing organizations and agents who commit to helping us achieve our objectives for better business.



## **Is it possible for Diamond lead to be declined coverage?**

When using Lead Doctor for underwritten business, there is a possibility the applicant may be declined. If not during OE/GI, full underwriting on a Medicare Supplement includes prescription history, diagnosis history, and other medical data. In most situations, the declinable conditions are found while completing the health questionnaire on the application. Any “yes” answers on the health questionnaire section of the application can result in an automatic decline.



## **When will Lead Doctor be ready to use?**

After signing the Lead Doctor Enrollment Agreement, you can begin today!



## **What else is there to know?**

While Lead Doctor recognizes and credits quality underwritten business to agents for incentive qualifications, all Open Enrollment and Guaranteed Issued applications are accepted subject to state and federal requirements.

# FAQs

## Does “Diamond” mean Guaranteed Issue with no underwriting?

Guaranteed Issue (GI) and Open Enrollment (OE) applicants are not underwritten. However, if the applicants are “Diamond” categorized by Lead Doctor, the policy will be credited as an underwritten case for agent reporting and tracking purposes.

## What does “Diamond” categorized mean?

Any applicants categorized “Diamond” are eligible for underwritten tracking. “Diamond” is the highest categorization and indicates a strong underwritten opportunity even though not being underwritten. If the applicant purchases a policy (even under GI or OE), they will be counted as underwritten for internal agent metrics and incentives.

## What does “Coal” categorized mean?

OE or GI applicants that are categorized as “Coal” are not currently eligible for underwritten agent tracking categorization.

## What does “No Match” categorized mean?

“No Match” means the system LBIG utilizes could not categorize the prospect using available data. This could be due to:

- Missing or incorrect data (e.g., wrong DOB, ZIP)
- The lead does not match our internal data sources
- Data formatting issues

Try resubmitting corrected information or contact LBIG for help.

## Does a “Diamond” guarantee approval?

While a “Diamond” does not impact approval, it will be credited as underwritten for internal agent metrics and incentive qualification — even if the applicants are OE or GI.

## Do I need to mention Lead Doctor in my application submissions?

No, we track Lead Doctor submissions, so there is no need to do anything different with the application.

I accidentally sent a lead with the wrong details! Can I resubmit my lead?

Yes! Email us at [lead.doctor@lbig.com](mailto:lead.doctor@lbig.com) and let us know the mistake/error made and we can re-run your leads for you.

## How many leads can be submitted at once?

You can submit up to 500 leads per submission.

## What is the minimum number of leads that can be submitted?

The minimum is 5 leads; if you submit fewer than 5 leads (e.g., 3), the list will not be processed.

## Are there any characters that Lead Doctor does not accept?

A submission must not contain special characters: V:\*?<>|{}.

The submission will be rejected immediately if any lead contains the characters above.

# FAQs

## What information fields are required for Lead Doctor?

There are five required fields:

- First Name
- Last Name
- DOB (Date of Birth)
- Zip Code
- Gender

## How long are my “Diamond” categorized leads eligible?

“Diamond” status remains active for the prospective policyholder for six months from the date of submission. If the prospective policyholder does not become an issued and paid policyholder within six months, then the lead must be submitted again to be categorized as a “Diamond.”

## Can I submit more than one list per day?

Yes! There is no limit to how many lists you can submit. However, we recommend compiling all your leads into a single submission, to help streamline processing and reduce turnaround times.

## Can I submit leads in Excel, CSV, or another format?

All leads should be submitted using the official Lead Doctor Template Excel file. You can request the template by emailing [lead.doctor@lbig.com](mailto:lead.doctor@lbig.com) with the word “Template” in the subject line.

## Will I receive a report after submission?

Yes! Once the template is complete, email the file to [lead.doctor@lbig.com](mailto:lead.doctor@lbig.com). Within one business day, you will receive an email with your report attached.

## How do I know which leads were categorized as “Diamond,” “Coal,” or “No Match?”

In the report received from [lead.doctor@lbig.com](mailto:lead.doctor@lbig.com), each lead has a corresponding cell listing the categorization for each lead.

## What is the best action after receiving a “No Match” categorization?

Ensure that the required fields information submitted is accurate. If any of that information is inaccurate, categorization may fail. If the applicant information is accurate, and is still a categorized “No Match,” there is not enough data for Lead Doctor to analyze. Around 15 percent of the population does not have available data.

## If I submit a couple (e.g., spouses, domestic partners) and one receives “Diamond” while the other receives “No Match,” should I assume they are both “Diamond?”

No. Each individual is evaluated and categorized separately based on available data. If one person receives a “Diamond” categorization and the other receives a “No Match,” it simply means there is not enough data available for the “No Match” lead to be categorized. Only the categorized “Diamond” lead will count toward an agent’s internal underwritten incentive metrics, the “No Match” will not.

# Next Steps

- ➔ Accept the invitation to use the Lead Doctor program and sign Lead Doctor Enrollment & Responsibility Agreement
- ➔ Request a submission template
- ➔ Submit your first prospect list
- ➔ Review submission results



# Meet the Team



**Sarah Diehl**  
Vice President, Sales  
469-522-4623  
Sarah.Diehl@LBIG.com



**Carlos Pasillas**  
Vice President, Sales  
469-522-4645  
Carlos.Pasillas@LBIG.com



**Noah Delk**  
Account Executive  
469-522-4464  
Noah.Delk@LBIG.com



**Ryan Jones**  
Account Executive  
469-522-4640  
Ryan.Jones@LBIG.com



**Noah Logan**  
Account Executive  
469-522-4568  
Noah.Logan@LBIG.com



**Christian List**  
Internal Sales Support  
469-522-4569  
Christian.List@LBIG.com



**Trinity Shepherd**  
Internal Sales Support  
469-522-4306  
Trinity.Shepherd@LBIG.com



844-710-9040  
SuppHealthMarketing@LBIG.com  
agent.LBIG.com