

Sales Playbook for Home Health Company Insurance



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I. Buyer Persona:

Background:

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Challenges:

What Can We Do:

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Elevator Pitch:

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II. Initial Meeting Questions

1. Describe your risk management strategy. How does your current insurance fit into that?

2. How would you assess the expertise of your current broker in the Home Health industry?

3. What specific incidents in the past year made you reconsider your current coverage?

4. Describe your ideal claims process. How does your current provider measure up?

5. Have there been recent regulatory changes affecting your business? How are you adapting?

6. What aspects of your risk profile do you feel are not adequately covered?



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7. Can you identify any bottlenecks in communication or service delivery with your current broker?

8. How does your technology infrastructure impact your risk landscape, especially regarding telehealth and remote patient monitoring?

9. Do you have a formal process for evaluating employee health and safety protocols?

III. Pre-Close



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IV. Rules of Engagement:

- V. "In order to present you with the most accurate and tailored insurance options, we need to conduct a full risk assessment. This will include a review of your existing policies, claims history, and operational practices. Can we count on you as our primary point of contact during this process?"

VI. Comprehensive Risk Assessment

A. Company Profile:

Facility Name:	
Subsidiaries/Affiliates:	
Detailed Location & Billing Addresses:	
Corporate Structure & Ownership:	
FEIN:	
Website:	
Decision Maker(s) & Titles:	
Annual Sales & Revenue Streams:	
Annual Payroll, Including Subcontractors:	



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Employee Count by Role and Location:	
Services Provided (in-depth, service-wise breakdown):	
Average and Peak Patient Load:	
Technology Stack, Software, and Data Handling Protocols:	
Contracts & Partnerships:	
Regulatory & Compliance Records (Federal, State, Local):	
Previous Insurance Claims History:	

B. Coverage Risk Assessment:

1. Professional & Medical Liability:

- What is your process for verifying the credentials of your medical staff?
- Describe your incident reporting and response protocols.
- Are there any specialized services offered that may require specific malpractice coverage?
- What is the frequency and scope of peer reviews for clinical staff?



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2. General & Premises Liability:

- What property safety measures are in place?
- Describe your visitor management protocols.
- Are there any common areas used for activities that could increase injury risk (e.g., physical therapy)?
- What is your procedure for inspecting and maintaining the physical premises?

3. Workers' Compensation:

- Can you break down employee roles by their associated risk levels?
- Describe any workplace incidents in the past three years.
- What is your protocol for return-to-work programs?
- How often is employee safety training conducted?



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4. Employment Practices Liability:

- What internal policies do you have regarding harassment and discrimination?
- Describe any past or ongoing labor disputes or litigation.
- How do you document disciplinary actions against employees?
- What is your onboarding process for new employees, specifically concerning education on company policies?

5. Auto Liability:

- Describe your fleet management and safety measures.
- What driver training programs are in place?
- How often are vehicle safety inspections conducted?
- What is the procedure in case of a vehicular accident involving company property or personnel?



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6. Property & Equipment:

- What asset tagging and tracking systems are used?
- Describe your disaster recovery and business continuity plans.
- What security measures are in place for physical assets?
- Are there any specialized pieces of equipment that require unique coverage?

7. Business Interruption:

- Have you conducted a financial impact analysis of potential service interruptions?
- What contingency plans are in place for utility outages or supply chain disruption?
- Are there backup suppliers or service providers?
- How quickly can operations resume after a significant interruption?

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8. Contractual Liability:

- How are contracts vetted for indemnity clauses and liability transfer?
- Are there any long-term contracts that could be financially damaging to break?
- How are sub-contractors or third parties included in your liability coverage?
- What is your procedure for contractual dispute resolution?

9. Regulatory & Compliance Risk:

- How ready are you for an audit?
- What documentation exists for credentialing and training?
- How are new regulations communicated and implemented across the company?
- Are there any past incidents of non-compliance and how were they resolved?

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10. Patient Privacy & Confidentiality:

- What HIPAA compliance measures are in place?
- Describe your employee training on patient data protection.
- How is patient data stored and who has access?
- What is your procedure for handling breaches of patient confidentiality?

11. Crisis & Reputation Management:

- What is your crisis communication plan?
- How are you monitoring social media for brand and reputation?
- Do you have a designated spokesperson in case of a crisis?
- How quickly can you respond to a public relations emergency?



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HOME HEALTH CARE AGENCIES FYI

Category: Health Care Providers

SIC CODE: 8082 Home Health Care Services

NAICS CODE: 621610 Home Health Care Services

Suggested ISO General Liability Code: 44500, 44501

Suggested Workers Compensation Code: 8835

Description of operations: Home health care agencies provide services for clients with medical conditions or mobility limitations who wish to remain in their homes or cannot leave their homes for ongoing treatment and care. Services generally include basic care such as administering medications, bathing, companionship, dressing, meal preparation and feeding, toileting, transporting, or wound care. Some assist with housekeeping or running errands for the client. The agency may offer respite care for families who take care of clients in their homes or hospice care for terminally ill clients. Some services provided do not require any type of certification while others require such credentials as a licensed practical nurse (LPN) or certified nursing assistant (CNA).

Property exposure is generally limited to that of an office with papers, computers, and some storage of items that may be needed by the home health staff. Ignition sources include electrical wiring, heating, and air conditioning systems. Some items may be stored at employees' homes and taken to clients' locations. All items must be inventoried on a regular basis. The business income and extra expense exposure can be minimized if the agency has arranged for temporary facilities.

Inland marine exposure includes accounts receivable if the agency bills for services, computers, all equipment that is owned by the agency and kept off site at the homes or cars of employees, and valuable papers and records for client information, including doctors' orders and employee documentation. Backups of all records should be stored off-site. The off-premises exposure may be high if employees take equipment or supplies between treatment locations.

Crime exposure is from employee dishonesty of money, inventory, and clients' property. The potential for theft, directly or by means of identity theft, is great. Background checks should be conducted on all employees handling money. There must be a separation of duties between persons handling deposits and disbursements and reconciling bank statements. Money and securities are a concern if payments are accepted on premises. Deposits should be made regularly and money should not be kept on premises overnight.

Premises liability is very limited at the office as clients rarely visit the agency's office location. The off-premises exposure is extensive as workers will be in clients' homes. Procedures and policies must be in place for all employees who deal with clients, with pre-



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employment background checks conducted prior to hiring. A monitoring system must be in place to confirm that policies are being followed and visits are being made. Personal injury losses may include allegations of assault, defamation of character, discrimination, invasion of privacy, libel, slander, wrongful detention, and wrongful eviction. Maintaining a client's privacy is critical. Confidential information about the client's care and condition should be provided only to that client and those authorized to manage their medical issues.

Professional liability exposure is extensive. The exposure increases if the provider fails to conduct thorough background checks to verify employees' credentials, education, and licensing if required by the state. Employees must not perform duties that are outside their area of expertise. Nurses will receive directions from physicians and should follow approved procedures in all ways. Needles and other equipment must be sterilized and sanitized to prevent the spread of blood-borne infectious diseases such as AIDS, COVID, hepatitis, and HIV. Finally, inappropriate touching and sexual misconduct must be considered.

Automobile exposure may be limited to hired and nonownership liability for employees running errands or using their own vehicles to make calls on clients. If there are owned vehicles, all drivers should be licensed with acceptable MVRs. Vehicles must be maintained and records kept in a central location.

Workers compensation exposure is moderate due to the possible transmission of disease from a client. Work is primarily off site at clients' homes. Gloves and masks should be worn at all times when working around any bodily fluids. Employees should have access to vaccinations to prevent diseases. Cuts and puncture wounds may be caused by the use of sharp equipment such as scalpels or needles. Back injuries are common due to the mobility limitations of many home health care clients who require lifting or support. Unruly or unpredictable clients can cause injury or harm including bites, strains, back injuries, and contusions. The employee must be trained to handle conflicts that may occur during interaction with other family members. At the office, since client information and billings are done on computers, potential injuries include eyestrain, neck strain, carpal tunnel syndrome, and similar cumulative trauma injuries that can be addressed through ergonomically designed movements. Workers can be injured in automobile accidents while traveling to and from clients' homes.

Minimum recommended coverage:

Business Personal Property, Accounts Receivable, Computers, Physician and Surgeons Floater, Valuable Papers and Records, Employee Dishonesty, Money and Securities, General Liability, Employee Benefits, Professional, Umbrella, Hired and Nonownership Auto, Workers Compensation.

Other coverages to consider:

Building, Business Income and Extra Expense, Earthquake, Flood, Leasehold Interest, Real Property Legal Liability, Mobile Equipment, Computer Fraud, Forgery, Cyberliability, Employment-related Practices, Business Auto Liability and Physical Damage, Stop Gap Liability.