

Here's a detailed list of interview questions that can help you identify the right fit for your Licensed-Only Agents (LOA) positions. These questions cover a range of topics, including sales skills, product knowledge, compliance, and work ethic:

### **Sales & Motivation:**

1. Tell me about a time you overcame an objection during a sale. How did you handle it, and what was the outcome?
2. Describe a challenging sales situation you've encountered. What strategies did you use to succeed?
3. What motivates you to stay productive and hit your sales targets?
4. How do you handle rejection or difficult customers, and how do you stay motivated to keep selling?
5. Can you share an example of a time when you exceeded sales expectations in a previous role?

### **Product Knowledge & Industry Experience:**

1. What do you know about Medicare and ACA insurance, and how would you explain these products to a potential client?
2. What other types of insurance have you sold in the past? How do they differ from Medicare or ACA plans?
3. Can you walk me through how you would explain the benefits of a Medicare Advantage plan to a client new to the program?
4. How do you stay updated on changes in the insurance industry, particularly with Medicare or ACA plans?
5. What is the most challenging part of selling insurance, and how do you approach it?

### **Coachability & Growth Mindset:**

1. Tell me about a time when you received constructive feedback. How did you apply it to improve your performance?
2. How do you handle situations when you don't have all the answers during a client meeting or call?
3. What's the most important lesson you've learned from a mistake you made in sales?
4. Can you describe a situation where you had to quickly learn a new skill or product to close a sale?
5. How do you view ongoing training and professional development?

### **Work Ethic & Professionalism:**

1. What do you think is the key to building strong client relationships in the insurance industry?
2. How do you prioritize your time and manage multiple leads or clients in a given day?

3. What strategies do you use to ensure you follow up effectively with leads and close sales?
4. Tell me about a time you had to balance multiple priorities. How did you manage your time and meet deadlines?
5. How do you maintain a high level of professionalism when handling sensitive client information?

### **Compliance & Ethics:**

1. How do you ensure that you comply with industry regulations and guidelines when working with clients?
2. Can you describe your experience with CMS regulations in Medicare sales? How do you stay compliant?
3. What steps do you take to make sure clients fully understand their options and are making informed decisions?
4. How do you handle situations where clients may want to enroll in a plan that may not be the best fit for their needs?
5. How do you ensure transparency and honesty when discussing commissions or compensation with clients?

### **Technology & Systems Proficiency:**

1. What CRM systems have you worked with in the past, and how comfortable are you with using them?
2. Describe a time when you had to use new software or technology to manage sales leads or client information.
3. How do you use technology to streamline your sales process or improve your productivity?
4. How comfortable are you with using virtual meeting tools, phone systems, and enrollment platforms?
5. How do you ensure accurate data entry when managing client information and sales?

### **Compensation & Motivation:**

1. What compensation structure are you most comfortable with – base salary plus commission or commission-only?
2. How do you feel about working in a performance-based environment where your earnings are directly tied to sales?
3. What are your expectations in terms of earning potential in this role, and how do you plan to achieve them?
4. Describe a time when you had to adapt to a new incentive or bonus structure. How did it affect your motivation?
5. What drives you more in sales: the commission earned from each sale or the satisfaction of helping clients find the right coverage?

These questions are designed to assess candidates' skills, knowledge, and motivation to succeed in a commission-based insurance sales role while also ensuring they fit with your company's values and compliance requirements.