



## Fear as a Factor in Occupational Health Sales

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Avoidance, sometimes even more than appeal, appears to be a very real part of decision making at every level. Given sufficient probing, most sales prospects harbor inner fears that can be successfully addressed.

Buyers of occupational health services have two basic motivations: helping their parent company save money, and making their own life easier.

Most occupational health sales presentations emphasize the former: reduce injury/illness incidence and associated lost work time, save the employer money, and everyone is happy.

The second motivating factor is often ignored. Sales professionals often minimize the “me first” factor or ignore it altogether, even though many people are inherently parochial. They are deeply concerned about their own finite time, daily burdens, and professional success.

Understanding a few simple principles, and breaking down those principles into distinct professional and personal factors, may help link the two “basic motivations” identified above.

### Principle 1: Assess the potential importance of a prospect’s parochial interests during a sales encounter.

Prospects run the gamut of personality types, from those who genuinely place the welfare of their company above all else to those who are card-carrying members of the “me, myself, and I” crowd. Each of these types has its particular priorities:

#### ■ Professional Factors:

- Save the company money.
- Enhance worker health status.

#### ■ Personal Factors

- Save the prospect time.
- Save the prospect “hassle.”
- Make the prospect look better.

You should be able to assess just where each prospect seems to fall on this continuum, and position your sales approach accordingly.

### Principle 2: Use questions to determine where the prospect sits on the “care about my company/care about myself” continuum.

Questions should be crafted to readily identify a pressing problem that can be placed on the table. Typically, the inclination when trying to make a sale may be to ask about purely professional problems (i.e., what is your company’s most significant health and safety problem?).

As part of this process, however, it may be helpful to also investigate the personal ramifications of a prospect’s professional challenges. Classic questions might include:

- “What activity causes you to lose the most amount of valuable time?”
- “When it comes to workers’ compensation costs (or workplace health and safety) what must you personally need to achieve to really be successful?”
- “When it comes to the health and safety of your workforce, what is your worst nightmare? That is, what keeps you up at night?”

Responses to questions such as these serve two purposes.

First, you can usually place the prospect on a pretty reliable place on the “care about my company/care about myself” continuum. If the prospect offers little in response to the preceding questions, they are likely to be on the “best for my company” side of the continuum. Conversely, a prospect that confesses to significant personal challenges is

*Continued on page 42*



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ters. Then work toward negotiating any parts of the contract that you don't find optimal for your urgent care center.

**Q.** I just contracted with a major national managed care organization. I asked them if they recognized 99088. The provider representative stated they did not. She suggested that our urgent care use the code 99284 [level 4 emergency department (ED) evaluation and management (E/M) code]. The provider representative stated that all the urgent cares use this code frequently and that the payor would list this code as a "covered" code in our negotiated codes for reimbursement. Our urgent care physicians mentioned to me that this code (99284) is used for ERs only. Could you please shed some light on this issue?

**A.** It is correct that 99281-99285 are E/M codes for use in emergency departments. In general, these codes should not be used outside of a true emergency department.

Making the issue even more confusing for coders, even in states that allow free-standing EDs, many payors are refusing to pay on ED E/M codes for freestanding emergency departments.

Be careful with accepting any unconventional information that you might receive from a provider representative, as the provider representative may be mistaken. As with the IRS, advice that you get on the phone is often incorrect. Even if the representative told you to code in that fashion, the payor might refuse to reimburse for emergency department E/M codes for services rendered in an urgent care center. Or, worse, a payor that does pay on the code might later require you to refund payments.

Using ED E/M codes in your urgent care, however, may be a compliant use of the code, if the payor specifically states that they will accept these ED codes from your place of service.

Before following this unconventional coding method, I would want the payor to confirm this policy in writing. If the payor does confirm that it will accept ED E/M codes, then you will want to clarify what place of service should be used, as many payors use edit software that will not accept ED E/M codes from POS-11 or POS-20. ■

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more likely to be responsive to solutions that help them (i.e., save them time and/or make them look good).

Second, you now know not only that your solution should include an appeal to their self-interest, but you have a good line on what their personal "hot buttons" are. The sales process tends to be all down hill from there.

**Principle 3: Include, as appropriate, a "what's in it for them" point in every benefit statement.**

Once having detected the relative importance of personal issues, you can craft their benefit statement(s) accordingly:

- **Heavy "company" orientation:** "Our unique computerized focus on return-to-work outcomes provides your company with the best chance to reduce unnecessary costs and enhance the health status of your workers."
- **Company/personal blend**  
"Our approach serves two vital purposes: we emphasize early return-to-work, thus reducing unnecessary lost work time and your workers' compensation related costs, while at the same time allowing you to spend more time addressing other important issues."
- **Heavy personal orientation**  
"Our injury/illness prevention programs focus on early return-to-work and will likely reduce the time that you have to spend on such cases, thus providing you with more time for other matters and making your life a lot easier."

A salesperson should not minimize or ignore the potential importance of their prospect's personal self-interest. Learn to assess the degree of such self-interest, and craft recommendations and benefit statements in accordance with these interests. ■