

A Client Oriented Service



Disability consulting, when packaged and marketed properly, is a client oriented, client centered service. This does not mean that what the client says goes. A client centered service acts to address the basic needs and expectations of the client while simultaneously maintaining control of the methods used to accomplish these goals in the hands of the disability consultant.

Successful marketing of the disability consultant concept is enhanced by your ability to portray your service as being client centered. All advertising must focus its main message on how your service will meet the needs of the potential client.

The above statement may sound obvious, but you would be amazed at how many new consultants totally overlook this concept. Client oriented marketing involves placing your advertising focus and image development on your predetermined understanding of what the client needs. If the client believes he/she can achieve a desired end by utilizing your services, you will have no problem acquiring new clients.

You should avoid using the traditional hard sell approach for this type of service. You need not make any promises or offer guarantees. What you are offering the client is an enhanced opportunity of acquiring disability benefits, usually after he has experienced failure on his own.

Your knowledge of the SSA disability program should be the key selling point of your service. However, other benefits such as faster case processing and an enhanced chance of receiving benefits should always be mentioned. Remember, you have something the client needs, which is a working knowledge and expertise associated with acquiring disability benefits.

We will begin discussing specific marketing approaches for this service in later chapters. For now, you should focus your concerns on two important marketing considerations. These considerations are to identify your client's needs and to

develop a marketing plan that will meet your financial expectations.

Identifying client's needs:

By the time you begin representing a particular case, the client may have suffered one or more disappointing denials. The client may be upset and even despondent. Your ability to acquire this person as a client will depend on your ability to recognize and address the client's needs at the time of your first contact.

The following is a list of possible client needs that you should be aware of and attempt to satisfy with your representational service. Your advertising should reflect your ability to fulfill these needs. If these needs are addressed, few clients will turn down your service and fewer yet will be dissatisfied regardless of the outcome of the case.

1. The client will want to discuss his fear of initially applying for benefits or his disappointing experience with SSA after attempting to represent himself. Allow the client to briefly tell you his story.
2. The client will need empathy. Tell the client that you understand and sympathize with his dilemma and that you will do everything you can to remedy the situation. This can be done only with cases that have at least a sixty percent chance of being won. If his chances are less than sixty percent, you may have the unpleasant duty of turning the client down.
3. The client may have financial concerns. Ease the client's concerns by being open and honest about the cost of your services. Explain (openly) the various fee options offered by your service. In most cases you will be choosing between the percentage and contingency fee approaches.
4. The client will wonder about your skills in this field. By discussing specifics about the client's case with him, you are in effect demonstrating your superior knowledge of the SSA disability process. The client will take note!
5. Explain your service to the client informing him in advance of what to expect from your service. This single act of telling the client what your service can and cannot do, will temper the client's dissatisfaction of your service even if he is again denied benefits.

Create a marketing plan:

This text attempts to explain several interesting and effective marketing techniques for building or expanding your disability consulting service. However, in order to extract maximum effect from your marketing campaign, it is always wise to develop a marketing plan prior to taking action.

Your marketing approach must not only take into consideration the client's needs, it must also meet yours. A marketing plan affords you the opportunity to think through exactly how you are going to execute your plan to meet these needs. A marketing plan lets you lay out specific financial and time based considerations. You must have a goal or marketing objective in mind in order to measure your advertising performance. Let's turn our attention to identifying your marketing objectives.

Identifying Marketing Objectives:

Marketing objectives are determined by evaluating the following list of criteria that can affect the final approaches you will take in marketing your service.

1. The amount of time you wish to spend practicing disability consulting. The less time spent practicing translates into fewer customers and usually less advertising cost expended.
2. The amount of capital available for advertising.
3. The profit level you wish to earn from your service or the number of clients you wish to attract.
4. The need to attract qualified customers.
5. Developing and maintaining control of the quality of your service.
6. Expanding services to a larger market.

The above list contains some of the most important considerations when developing your marketing plan. Most of the above are self explanatory with the exception of number four. Using our exclusive case assessment interview approach, you can actually determine the approximate percent chance of winning a particular case. In utilizing this tool, you are effectively qualifying customers.

Objective One:

The amount of time you wish to spend practicing as a disability consultant is extremely important to your marketing approach. Whether you intend to practice on a full or part-time basis must be determined before you take any action to promote your service. It makes sense that those planning to practice disability consulting part-time for extra income would not need as intense a marketing strategy as those practicing full-time.

However, the quality of the marketing approach for the part-time consultant must be as professional as that of a full-time practitioner. Whether started on a full or part-time basis, you must develop the same trustworthy relationship between yourself and the client. Trust is easier to develop if your marketing approach exemplifies knowledge and a professional demeanor.

Objective Two:

The amount of capital available for your marketing campaign is another crucial factor in the development of your marketing strategy. If you have substantial investment capital you should consider placing your marketing emphasis on radio, television and in print advertising. Individuals with less advertising capital should rely more heavily on referral sources, news releases, print advertising, radio and community based contacts.

All of the above marketing approaches should be used to a greater or lesser degree regardless of your financial circumstance. Simultaneous use of two or more advertising approaches with an emphasis placed on those you can afford, should create a strong client base in the early stages of your service.

Objective Three:

You must also determine what type of financial return you would like to earn from your service. It is not enough to decide that you want to make all the money you can. You must set specific financial goals for your service. This is done by creating an operational budget. The higher your expectations, the greater will be your cost and risk.

Objective Four:

The need to attract qualified customers is extremely important. A qualified customer is any individual who has the intent to apply or has been previously denied SSA disability benefits. Whether that person can afford your service is a secondary consideration. As mentioned earlier, use the case assessment tool to determine the percent chance of winning a particular case. If the likelihood is sixty percent or greater, consider taking the case. The cost of your service can run as low as \$250 - \$4000 per case.

A recent service cost analysis performed in several major metropolitan areas by our company showed that the average price for service ranges between \$750-\$1800 per case. Any price that falls in this range is more than reasonable for this service. This is still substantially lower than that charged by many attorneys who tack on all types of additional fees when allowed. You do have the right to ask for 25% of back benefits up to \$6000 per case just like the attorneys if you wish. This is done under the contingency fee approach.

You will discover that clients fall into three basic categories. The first is the destitute client who cannot afford any type of legal service. These individuals can apply for legal aid services from various State agencies and will usually face the chance of being placed on a long waiting list.

Don't write these unfortunate people off. You may be able to meet their needs by offering a payment plan. We will show you how to use payment plans later in this text. Helping these unfortunate folks can also serve to enhance your reputation in the community, which almost always helps business!

The second category of client is the financially stable client. These individuals usually have solid or even professional vocational backgrounds and can usually afford your services. These clients often go to attorneys for help with their claims after being denied benefits by SSA. These clients tend to use disability consultant services in greater numbers if the service is established and has achieved at least a small level of community recognition.

The third category of client is the worker. These individuals are the backbone of our country and do not like asking for help. They make up the majority of applicants for SSA disability benefits and represent a total cross section of the American population. They make up roughly seventy percent of all applicants for disability benefits in some areas. These folks usually are distrustful of attorneys and fear the potential cost of their services.

These clients will utilize your services if they are made aware of it. They are sensitive to cost and want to believe that they will be defended aggressively by the consultant. Their biggest complaint is "my attorney isn't doing anything with my case."

If you show good value for their money, even if you lose, the working class person is usually appreciative and will spread the good word about your service. Always get a testimonial letter from any client whose case you have won! There is no better advertising approach for your service than a list of satisfied customers.

Objective Five:

The quality of your service is an important marketing consideration. Some students of disability consulting foolishly opt to go for the fast buck before sharpening their consulting skills. Keep in mind that a knowledgeable and informed consultant is almost always successful! A wise consultant will start slow, giving himself time to master the art of disability consulting before he embarks on an all-out marketing campaign.

Objective Six:

As you will discover, it is possible to represent a person no matter where he resides. You can even represent a case in another state if you desire. After you have established your service you may wish to begin out state or out-of-state marketing of your services. However, we do recommend that you start your service locally. This will give you the opportunity to work out the inevitable bugs that occur in every new business.

An out-of-state marketing campaign can be expensive and is not for the beginner. Give yourself at least two years of experience before expanding your service in this manner. You should have as part of your long-term business goals a plan to expand into other states or regions of the country. This type of out-of-state expansion is a natural progression for this type of service.

SUMMATION

Disability consulting is a client-oriented service whose marketing approach must pinpoint and emphasize the needs of both you and the client. In order to

develop a truly workable client oriented marketing approach, you must not only understand your client's needs but also your own. As you develop your marketing approach, answer these questions concerning your personal business objectives:

1. How much time do I wish to spend practicing this service?
2. How much capital do I have available for advertising?
3. What profit level do I wish to reach or how many clients am I willing to handle? Have you developed a time frame for customer flow?
4. What is the best method for attracting qualified customers?
5. What is the best way to develop and maintain a quality service?
6. When is the best time to expand my service to a larger market?

As you begin in this service, be prepared to address the needs of your clients. In summation, these needs are:

1. A need to voice a disappointing experiences when the client previously applied for disability benefits.
2. A need for empathy.
3. The client may have financial concerns. Ease the client's concerns by being open and honest about the cost of your services and the various fee options your service offers.
4. The client will wonder about your skills in this field. Discuss the client's case with him as an opportunity to show your superior knowledge of the disability process.
5. You must explain your service to the client and tell him what he can expect from your service. This will greatly improve the image and understanding of your service.

Creating a client and self-oriented marketing approach with consideration for both you and your client's needs and expectations will make it possible for you to develop a marketing approach that will act to assure a smooth and satisfying

business experience for both you and your clients.