



America's Healthcare Choices Depend on Agents and Brokers

The National Association of Benefits and Insurance Professionals' (NABIP) licensed health insurance agents and brokers provide an essential service to Americans. NABIP members serve the health insurance needs of businesses, families, and individuals, helping consumers balance the desire for comprehensive coverage with the realities of rising medical costs.

NABIP members protect the voices of consumers – ensuring Americans get access to the quality care they deserve.

Representing more than **100,000 agents and brokers** nationwide across **150+ state and local chapters**, NABIP members are part of the fabric of our nation's communities – serving as the trusted advisors Americans depend on. In fact, agents and brokers have a **92 percent approval rating** when helping healthcare consumers.

Here's how NABIP Agents and Brokers Make a Difference in Alabama

In the Words of Medicare Beneficiaries

Navigating the Complexity of Medicare: Support in Selecting the Right Plan

“Our health insurance consultant has done a great job helping us with our insurance needs. She is very knowledgeable and provides a good service. Very accessible and easy to work with.”

“I appreciate how our agent explained and compared the coverage of the different plans. I was getting so many calls from the various companies and it was overwhelming. She told me about Medicare Supplement Plan G which I was not familiar with. She showed me how it met my needs based on my goals and particular needs. She helped me navigate all my options which helped me decide which plan was best for me.”

“My agent/broker is very professional and knowledgeable regarding the Medicare plan and coverage that best fits my needs. She is always available when I have had any questions or additional advice with my plan. When I moved from state to state, she advised me on the best plan for me and the best coverage in the area.”

In the Words of Agents and Brokers

Impact on Medicare Clients

“Just last week, I assisted a Medicare beneficiary with the selection of a PDP plan for the coming year. I was able to save her over \$1,000 by moving her to a plan with better coverage of her prescriptions. While every situation is different, almost daily I have the opportunity to be of real service to a client.”

Financial Impact on Agents

“The removal of commissions for some plans, like Wellcare’s Part D, significantly impacts agents’ ability to support clients. For some small agencies, this loss amounts to tens of thousands of dollars annually, forcing staff layoffs or reduced client services.”

Challenges with Medicare Marketing, Rules, and Systemic Issues: Insights and Suggestions

“Tele sales agents are not subject to the same rules as independent agents, such as the 48-hour waiting period for scopes, creating additional challenges for agents serving non-English-speaking clients.”

NABIP Members:

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-  Are highly trained, licensed professionals with required continuing education
-  Navigate confusing and complex healthcare choices for Americans
-  Fight for access, care and coverage for consumers
-  Help people avoid costly mistakes when purchasing and accessing care
-  Select plan based on the consumer's need
-  Provide peace of mind for consumers
-  Act as an essential voice for Americans

For more voices of consumers and other testimonials, visit www.brokersmakingadifference.org

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