



## America's Healthcare Choices Depend on Agents and Brokers

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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 Alaska

## In the Words of Medicare Beneficiaries

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

*“Medicare coverage is so complicated and is very difficult to understand. Our insurance professional has been key to our picking the right coverage for us.”*

*“Having our agent's eyes on our coverage and reminding us of the sign-up period is invaluable. Insurance is mind-boggling to us. We definitely appreciate what she does. We always know she is watching out for us.”*

*“Our agent was a godsend, getting us set up with coverage our first year of Medicare. Without her, I feel we would have been lost. She narrowed down our options nicely. We have been very pleased with her.”*

## In the Words of Agents and Brokers

### Impact on Medicare Clients

*“A client with Medicare and Medicaid was placed in a plan that didn’t cover all her prescriptions because the enrolling agent failed to review her needs. After hours of reviewing her providers and medications, she felt empowered and satisfied with her new plan.”*

*“I met with a client yesterday and it was clear that she would qualify for MSP, which she’s had on and off. She hasn’t reapplied for a few years, so we used time in our appointment to apply for the MSP before we applied for her new coverage for 2025. This is to meet her tightening budget. She would not receive this kind of care by a call center.”*


### 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](http://www.brokersmakingadifference.org)**

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