



## 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 Arizona

## In the Words of Medicare Beneficiaries

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

*“Our deepest concern is the price as we've worked all our life and would hate to see this coverage disappear or continue to raise prices, not only for us but for our children. We all worked hard for years and hope we can always use our agent for their expertise and assistance in Medicare issues. Their responses are informative, quicker and personalized to our needs.”*

*“I retired in 2020 due to the COVID pandemic without advance planning. I found the road to getting signed up for Medicare and choosing a supplemental insurance rather overwhelming. I got a referral for a Medicare agent from a family member. Working with an agent was such a blessing. He walked me through everything I needed to complete, gave me choices, and answered all my questions. At that time, I was also going through chemotherapy.”*

*“Understanding medicare health insurance is extremely difficult to understand. It is especially hard to figure out if you are brand new to Medicare. Getting help understanding how it all works, how to sign up for it, navigating what insurance is best for you, is extremely important to getting your best healthcare. Working with an agent to get you through this process is “gold” and priceless to the senior community.”*

*“My agent has helped me find the best Medicare Advantage plan for my needs. She helped me choose the best plan and made sure my doctors, dentist, and medications were in network. I am older and do not own a computer or see well. I wouldn't even know where to begin. Please let us keep our agents. Without this help I would not be able to have an Advantage plan.”*

### Cost Challenges and Finding Financial Relief

*“I have congestive heart failure, which requires me to be on many expensive medications. My agent was able to find me the best plan to keep my medication costs down. My cost has dropped substantially with her help.”*

## In the Words of Agents and Brokers

### Impact on Medicare Clients

*“I help my clients compare all their prescription drug plan options. In 2024, there were 20 plans in Maricopa county and I could enroll clients on 19 of them. If that one plan I couldn't sell was best for my client, I'd give them the website so they could enroll themselves. Most of them had a deer in the headlight look when given this information. One almost started to cry, so I helped her enroll at the carrier website before she left my office. This change may seem small to those who aren't involved but it is huge to the client population we serve. Many don't have access to the internet, are distrusting of calling an 800 number and aren't computer savvy. They rely on us to help them navigate this process.”*

### Financial Impact on Agents

*“I meet with seniors daily to assist them in navigating the nuances of Medicare. People are confused and need help. Stripping away commissions will, unfortunately, deter many compassionate brokers to find other work and more and more seniors will remain confused, make poor choices and enroll in plans they do not fully understand.”*

*“The 2024 final rule that was published in April 2024 would have devastated my small agency. We rely upon the tools our upline provides to follow CMS marketing regulations like the recorded line. As an agency owner I researched the costs of providing a CRM with call recording abilities. There was nothing I found that all my agents could work with. To have my overrides “administrative fees” suddenly disappear with the final rule was heartbreaking. Roughly 15 agents servicing 2,000 clients would have been impacted with learning a new CRM, finding their own recording situation and making it all work prior to AEP would have been impossible especially with the substantial Part D changes. Someone would have been left behind or not been serviced.”*

*“Our medium size agency has nearly 2,000 members placed with WellCare's Part D. We are losing over \$100,000 in annual compensation that helps pay for all the fixed costs an agency has, including systems, record storage, phone systems with recording capabilities, licenses, etc. This cut in revenue has a dramatic impact on our ability to maintain staffing levels to service our client base.”*

# NABIP Members:

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# AZ

-  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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