



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 Arkansas

In the Words of Medicare Beneficiaries

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

“Yes, my broker is a godsend. I would have no idea what I should do. She has saved me tons of money and frustration over the years.”

“I was overwhelmed by the phone calls for Medicare Advantage plans once... I found our independent agent through a friend and it was the most informational experience. He walked me through all my options and we choose what was the best for our family. The other companies with the phone calls/emails etc were only selling their plans and were not helpful at all... I ended up blocking 100 different numbers for insurance agencies in 2 months. My broker could not have been any better and I have highly recommended his firm to everyone I know.”

Cost Challenges and Finding Financial Relief

“With my fixed budget and rising costs, it's critical to keep my medical expenses low. My agent ensures I make the best decisions, providing me with peace of mind and financial stability.”

Concerns About Industry Changes

“Direct-to-consumer marketing of Medicare Advantage Plans can be misleading. Many advertisements don't fully explain provider availability, pre-authorizations, or treatment restrictions. It's crucial to have a knowledgeable broker to provide clarity.”

In the Words of Agents and Brokers

Impact on Medicare Clients

“I started working with Medicare just three years ago, and it quickly became clear that most people knew very little and understood even less. One experience stands out as especially meaningful to me. A newly retired woman came to see me, and I walked her through the basics of Medicare, including the penalties for not enrolling on time. During our conversation, she mentioned that her husband, now 72, had never signed up for a Part D plan and was only covered by Original Medicare. I explained the potential consequences of this and the importance of having comprehensive coverage. Realizing the risks, she immediately decided they needed to make a change. In our area, there was a PFFS plan available that mirrored the benefits of a Medicare Supplement and a Prescription Drug Plan. They both enrolled in the plan, and less than three months later, she suffered a massive heart attack. Thanks to their new coverage, their medical bills were minimal. They’ve expressed their gratitude countless times, telling me they would have faced the devastating possibility of selling their farm to cover his medical expenses without the coverage. It’s moments like these that remind me why I do what I do.”

“I have been in the Medicare for 30 years and from the beginning of the Medicare Advantage and prescription program. I work by referral only. I work one on one with my clients and do an education session with them so they understand the different options available. We contact every client every year and do service all year. We are their agent not just somebody that called them on the phone. They call us with any issue and we help them deal with any problems.”

NABIP Members:

AR

-  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



999 E Street NW, Suite 400
Washington, DC 20004



202-552-5060



www.brokersmakingadifference.org

