



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 California

In the Words of Medicare Beneficiaries

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

“The yearly changes to Medicare can be confusing. Our agent explains these changes and their implications, making the process far less burdensome.”

“Our agent guided us through the maze of options, explaining the differences and helping us understand the pros and cons as they applied to our unique situation.”

“My husband takes 13 prescription medications, and the help we receive from our insurance agent every year is priceless. With changes to prescription drug plans happening annually, we'd be lost trying to find the best one without them.”

“When we moved to another state, our Medicare agent was a lifesaver in helping us secure appropriate insurance. Our circumstances had changed significantly, and they found us the best options while reducing the stress of navigating this during the Medicare cycle. Their expertise was invaluable every step of the way.”

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

“Without agent guidance, Medicare beneficiaries will be forced to navigate complex plan options alone, often resulting in poorly chosen plans or even going without coverage. This is especially concerning for seniors who are already overwhelmed by the process.”

Financial Impact on Agents

“As a small agency employing two staff members, Wellcare’s decision to eliminate commissions has already resulted in a \$15,000 decrease in income. My options are to either let an employee go or transfer 300 clients to other plans to maintain agency viability.”

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

“There are bad actors in the system exploiting loopholes, such as some companies offering unethical incentives like designer purses or referral fees. These practices undermine the integrity of the profession and harm clients.”

“Medicare beneficiaries are struggling more than ever to understand the complexities of their plans. CMS seems out of touch with the realities of what seniors need and the challenges agents face in helping them.”

“A client reported being telemarketed during OEP by an agent who misrepresented plan costs and enrolled them in a different plan without proper authorization. The client’s family had to intervene to reverse the enrollment and report the agent for non-compliance.”

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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