



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 Colorado

In the Words of Medicare Beneficiaries

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

“Medicare’s Parts A, B, C, and D can be overwhelming, but my broker simplified everything. They asked about my priorities, identified suitable plans, explained the differences, and allowed me to make an informed decision without pressure.”

“Enrolling in Medicare felt daunting, but my broker made the process quick and easy. Their guidance in selecting the right Medicare Advantage plan was invaluable, and I’m so grateful for their help.”

Cost Challenges and Finding Financial Relief

“With two expensive prescriptions, I was overwhelmed by the many drug plan options. My broker’s time and effort in finding the most cost-effective plan with the best coverage were deeply appreciated.”

“Agents often perform unpaid work to support clients, such as educating them on plan options, resolving issues, and assisting with plan renewals. This dedication is driven by a commitment to client well-being rather than financial incentives.”

Concerns About Industry Changes

“I worry that changes in Medicare coverage will lead to higher drug costs, fewer primary care physicians, and fewer hospitals accepting Medicare. My broker helps me navigate these concerns and find the best available options.”

“Pre-existing conditions and potential reductions in coverage are major concerns. Agents like my broker are critical in helping seniors understand their options, but I fear they may not be adequately supported in the future.”



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.”

“Another client had been placed in an HMO plan unsuitable for his Medicaid status after responding to a TV ad. After further questions, he was transitioned to the correct DSNP plan, highlighting how phone agents often fail to ask the right questions.”

Financial Impact on Agents

“Reduced or eliminated compensation for agents threatens their ability to serve beneficiaries, leaving seniors to navigate a complex system without support.”

“Without agents, more beneficiaries would rely on carriers’ customer service, which often provides incomplete or incorrect information. This could lead to widespread confusion and financial harm for seniors.”

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

“The 2025 changes to Prescription Drug Plans (PDPs) are significant, with protocols varying by carrier and pharmacists unsure how to navigate them. These changes will disproportionately impact middle-class beneficiaries on Social Security.”

“Many beneficiaries fail to read their Annual Notice of Changes (ANOC) and rely on agents to alert them to plan changes. This proactive support often saves clients hundreds or even thousands of dollars.”

NABIP Members:



-  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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