



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 Connecticut

In the Words of Medicare Beneficiaries

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

- My agent guided me through all the different options I needed to understand before helping me select the right plan for me. He has also guided me in renewal for the next year.
- My agent has been a godsend in explaining the pros and cons of Traditional Medicare and Medicare Advantage plans. He is patient, a good teacher and listener, and above all he is a very good communicator with a clear interest in helping clients make the best choice."
- "My agent drove easily an hour and half to visit me and was SO professional and understanding with my lack of knowledge about the process. He made the process painless and even helped me get additional benefits that I didn't even know I was eligible for. He has continued to maintain contact with useful information. He makes me feel valued and respected."
- "I'm a new enrollee so I had no idea where to begin. Called my agent, he wasn't pushy and I liked that right from the start. He asked about long term prescriptions, and overall health, fitness, what I was looking for in a insurance plan. I told him there was just too much information to weed through. Gave him Dr. Names etc. When it got time for me to choose, we met for lunch and he had narrowed everything down to three plans he felt worked best for me. He did a side by side, we talked and I mentioned how comfortable I was when I had UHC and he looked at me and said, "you just picked the plan yourself," I was like yea I guess I did. No pressure and let me show you something else. Decision made, time to move forward. Thank you to my agent!"



In the Words of Agents and Brokers

Impact on Medicare Clients

- "I not only help them navigate through the Medicare maze but I call doctor's office if they get bills, call pharmacies when they have questions on their RX copays/educate on changes with Medicare as well as listen to their stories about their grandchildren, homes, ailments and basically anything they want to talk to me about to make them feel better. I am not only their Agent but their Advocate to help them make the right decisions for themselves and save them money. This is a third generational business and I have been in business over 20 years serving the Medicare population. I pride myself by always doing what is right for my client."
- "My clients tell me "this is so complicated, I would never be able to figure this out without your help"."
- "I have been serving my clients since 2019. Over the years my clients have gained to trust me not only with their Medicare needs but also with the help of finding a place to live, food, other community resource needs. I have had the pleasure of helping so many clients in need."

Financial Impact on Agents

⁴⁶ The removal of commissions for some plans, like Wellcare's Part D, significantly impacts agents' ability to support clients. For some small agencies, this loss amounts to tens of thousands of dollars annually, forcing staff layoffs or reduced client services.

NABIP Members:



For more voices of consumers and other testimonials, visit www.brokersmakingadifference.org



Act as an essential voice for Americans





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