

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 Florida

In the Words of Medicare Beneficiaries

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

“When I first became eligible for Medicare I was confused by all the options I had available to me. After speaking to my agent, I realized what was available to me and was helped to finding the best plan for me. This greatly helped me at a time of great difficulty.”

“My agent has been extremely beneficial in providing me with information and comparisons of several plans offered. Without her I would never have been able to decipher the complexities of Medicare. She is a godsend.”

“My agent was invaluable when it came time to select the best plan. I found it overwhelming and she took the time to find out our needs and sifted through all the plans, presented several to us and helped us make the best decision for selecting the right plan for us. She is invaluable to us.”

“My agent has helped me select coverage that includes my doctors, and also reimburses me for athletic classes and lessons. I would not have been able to navigate the Medicare coverage selection on my own. She really is concerned in providing her customers with the best coverage for their individual needs.”

“I own a small business and my agent has helped me navigate all kinds of insurance needs. Quite frankly Medicare is confusing to say the least and she is very versed in all aspects of its complexities. She went over options and explained coverage and it took her a considerable amount of time. After that experience I have told friends and family that you can't do this alone, you need a professional for this.”

“Our agent was a tremendous help to us when we were navigating our way through Medicare. She took the time to explain all the benefits and showed us different options for different plans. She did not try sell us anything. Her unbiased information helped us pick the right plan for us.”

In the Words of Agents and Brokers

Impact on Medicare Clients

“I am a former sign language interpreter so I work primarily with the deaf and hard of hearing community. They do not have the same access to information as those who can hear, therefore most of the work I do is simply to educate them on the kind of benefits they currently have before we discuss any changes they want to make. Written English is a barrier for many deaf people too; it is not their primary language. They will often ignore important mail that is sent to them because it is not linguistically accessible. Calling social security, or the insurance company through an interpreter also has many challenges. The interpreter may not understand the ins and outs of the system and therefore are not able to do a very accurate interpretation of what is being said which only leads to more confusion.”


“Just signed up a client which happens to have Multiple Sclerosis (MS) and has taken Rebif for over 10 years with successful results. It's a \$10,000 per month drug. There is only one carrier that covers this brand drug. One thing about MS patients is that using another medication can counteract with their condition and may cause irreparable damage. These are life-saving decisions that we help our clients with on a day to day basis. Without professional guidance, they are lost.”

Financial Impact on Agents

“As an independent broker, I have to do research on clients' drug plans. Due to Inflation Reduction Act passage, I am working for no commission a majority of the time as the companies decided to not pay us. I am losing over \$1,000 a month. How can I tell my clients I cannot help them because I get no commission? I am working for free 25% of the time now. This is absolutely horrible. I feel they are trying to get rid of us field agents.”

NABIP Members:

FL

 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

