



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 Georgia

In the Words of Medicare Beneficiaries

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

"I'm worried agents like the one that helped us won't be able to keep working. I wish they could do something about the hundreds of calls we get with people trying to mess with my plan that she put me on. My agent personally checked my doctors, meds, transplant hospital, and dialysis clinic among other things, and I have friends that have gotten messed up when their plans are changed."

"My agent has been extremely helpful through the years helping both my husband and me navigate the unending changes with Medicare and Part D policies. If we hadn't had my agent guiding us, I can't imagine what type of secondary policy or the monies we would have overpaid to get the best coverage for us. Folks need agents to explain the ins and outs of all the types of policies and the differences between Medicare and Medicare Advantage."

"For several years of being on Medicare, my agent has helped me and my wife select the best plan that fits our needs. Each year, they hold an information seminar and go over the different plans. We also meet with them privately to select our yearly plan. They have become like family to us and always have our best interests at heart. We truly appreciate their help and professionalism in making the right decision for our Medicare plan."

Cost Challenges and Finding Financial Relief

"Supplemental plans are too expensive. You can't switch during open enrollment from an Advantage Plan (AP) back to Original Medicare once the trial period is over. It's wrong that agencies spend so much time educating people like me, and if I go with a supplement plan, they don't get a commission, as they would if I went with an AP. Meanwhile, hospitals and providers are refusing to deal with APs."

In the Words of Agents and Brokers

Impact on Medicare Clients

“I got into this industry after my mother was diagnosed with stage 4 cancer and was struggling to navigate her health plan. I couldn’t believe how complicated the system was, so I got my health license to advocate for her—and now, I meet people like her every day who desperately need help. I’ve seen so many seniors end up in plans they don’t fully understand or that don’t meet their needs. I’ve helped clients apply for Medicaid, LIS, and other programs to maximize their benefits. But now, most health insurance companies aren’t compensating agents for Part D plans, even though my clients rely on me for face-to-face help. It’s heartbreaking to think I might not be able to continue supporting them the way they need.”

Financial Impact on Agents

“As our clients age, they need an advocate who looks out for their interests and explains their insurance coverage in terms they can understand. I’ve spent years working with senior centers, helping people choose plans, resolve billing issues, schedule transportation, and even order hearing aids or vision exams. Many of these seniors aren’t even my clients, but I treat them like family because they need someone to care. However, with the changes to commission structures, it’s becoming harder to keep doing this work. Agents need proper compensation to continue providing the level of service seniors depend on.”

“With changes from the Inflation Reduction Act, one of my clients is facing a lifetime penalty because the health plan they chose prior to working with me, which was considered credible coverage when they signed up, no longer qualifies. Now they’ll have to double insure and pick up Medicare Part D, or they’ll be penalized. These kinds of changes create impossible situations for seniors and make our jobs as agents even harder. And now, with commissions being reduced or eliminated for Part D plans, it feels like agents are being punished for trying to help. How can we support our clients when we’re not even being compensated for the work?”

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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