



## America's Healthcare Choices Depend on Agents and Brokers

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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 Idaho

## In the Words of Medicare Beneficiaries

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

*“ Medicare is complicated. I would not have chosen the best coverage if not for my agent. Removing agents to help the most vulnerable group of individuals would be a disaster for the elderly. ”*

*“ Converting from my coverage at work to Medicare when I retired was very confusing and overwhelming. There is still so much that I struggle to understand due to the constant changes. Without an agent to guide me through the process I would be lost and not sure of the coverage I would have end up with. ”*

*“ My agent has helped me from the very beginning of my journey through Medicare. She has explained all the plans and helped me understand them. She continues to review my plans yearly and helps with the drug plans. I would be lost without her expertise. ”*

*“ My husband has been on Medicare for a few years now. Our agent has helped him to find the best coverage for him. In fact, we are paying a penalty because we didn't have help when we started out. We thought we could do it ourselves and because of that, he will pay a penalty for the rest of his life. ”*

*“ I am disabled and unable to speak well. Without my insurance agent, helping me talk to insurance companies on coverage issues, I would be in serious trouble. ”*

*“ Our agent is great to work with. She works hard every year to get us the information we need to make the best informed decisions on our Medicare choices. Having an agent to help us navigate the Medicare system is priceless and they should be compensated for it! ”*

## In the Words of Agents and Brokers

### Impact on Medicare Clients

*“I live in a rural community. Many of my Medicare clients are not tech savvy. They do not own a computer or know how to use one. They are confused and overwhelmed by Medicare. I am able to break it down so they understand their options and help them find a plan that fits their needs.”*

*“I sent out an email reminder to my clients letting them know that it was AEP, and this was the time to reevaluate their drug costs. One client of mine sent her prescriptions to me and we found the plan she was on was no longer going to cover two of her medications for the next year. If she had not been reminded and helped to reevaluate, she would have spent \$10,000 more for her medications.”*

*“I serve the vulnerable population: disabled, homebound, unable to communicate well, and non English speaking beneficiaries. These people would have no voice. Carriers do not care if the plan fits the needs of their clients, only that they push their products. People would lose their rights to an unbiased representation. A Broker’s education and experience cannot be replaced by a call center.”*

### Financial Impact on Agents

*“Many insurance carriers have announced they will no longer pay commissions to agents for Part D plans. The primary impact of these decisions is that senior consumers will now be forced to “Shop” for their Part D prescription drug plan each year during Open Enrollment without the help and assistance of an independent insurance agent. This will place a significant burden on senior consumers, as the process of shopping is complex.”*

# 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](http://www.brokersmakingadifference.org)

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