



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 Illinois

In the Words of Medicare Beneficiaries

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

“Since retiring, I've relied on my agent for insurance advice, not just for myself, but also for my husband, my disabled son, and my older brother who doesn't own a computer. I can't begin to express the comfort of knowing our best interests are their priority. They provide reassurance and relief, ensuring we all have personalized medical and drug coverage that meets our needs. This assistance has been crucial for my family and, I'm sure, for so many others as well.”

“Coming off an employer plan, it's overwhelming to navigate the countless options for healthcare. Sitting down with an agent to go over the choices should be available to everyone. Not everyone is computer-savvy enough for online meetings or understands all the complexities like copays, deductibles, and out-of-network costs. My agent broke everything down for me in a way I could understand, making this process so much easier.”

“My agent is incredible. They help us navigate the overwhelming Medicare process, ensuring we have the right coverage for each year. They keep us informed about changes, explain the differences between plans, and always prioritize our needs. They even make the complicated drug plan options understandable. Their help is invaluable, and I can't imagine going through this process without them.”

Cost Challenges and Finding Financial Relief

“Upon early retirement, my wife and I faced a shocking realization. We knew my employer's health insurance wouldn't carry over, but going from \$35 every two weeks to COBRA at \$800 per month, and then to the open market at over \$1,600 per month, was unsustainable. My agent, recommended by our financial advisor, helped us navigate the overwhelming choices for healthcare and Medicare when I turned 65. Thanks to their expertise, we went from paying \$1,600 per month to under \$125 with a supplemental plan. They compared multiple plans based on our medications and health history, all without sales pressure. The savings have been life-changing.”



In the Words of Agents and Brokers

Impact on Medicare Clients

“I recently helped a couple who were paying \$600 a month for a Medigap plan. They had sold their car to keep up with premiums while also managing expensive medications. I discovered they qualified for Medicaid MSP and LIS, enrolled them in a special needs plan, and saved them \$12,000 a year. Their quality of life has dramatically improved. It’s heartbreaking to think that they would’ve continued in this direction if they hadn’t engaged with an agent like me to provide this level of advocacy for them.”

Financial Impact on Agents

“Each year, I dedicate countless hours to helping clients review their Medicare plans, ensuring they understand changes and stay in plans that meet their needs. This involves checking their prescriptions, verifying doctor networks, and often stepping in to advocate on their behalf when issues arise. During this AEP, I’ve worked 14-16 hours a day, seven days a week, to guide my clients through the complexities of Medicare. Many don’t understand how the system works and rely on me to simplify it for them. The work is time-consuming and requires expertise, but with certain carriers eliminating compensation, it’s becoming increasingly difficult to continue providing this critical service. Clients need someone they trust to guide them, but without fair compensation, I don’t know how sustainable this work will be.”

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

“I’ve been working with Medicare beneficiaries for years, and the level of confusion they face about their coverage options is overwhelming. Many clients don’t understand the differences between Medicare Advantage, Medigap, and prescription drug plans until we sit down and go over it together. Recently, I had a client who was misinformed by a TV ad and enrolled in a plan that didn’t cover her medications. After reviewing her situation, I helped her switch to a plan that fit her needs. These are the kinds of moments that show how important personalized guidance is for seniors navigating this complex system.”

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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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