



## 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 Indiana

## In the Words of Medicare Beneficiaries

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

*“Medicare is a labyrinth of complicated decisions. Without the guidance of a knowledgeable agent, I would have been lost in the overwhelming options and potential pitfalls.”*

*“Despite my legal background, Medicare’s supplemental insurance process was confusing and stressful. My agent’s personalized assistance was invaluable in analyzing options and making informed decisions.”*

### Cost Challenges and Finding Financial Relief

*“Medicare beneficiaries deserve agents who provide personalized support, protect against fraud, and advocate for their well-being. Compensation for their work is necessary to maintain this critical service.”*

*“Drug tiers, deductibles, and annual changes are hard to understand, but my agent explains them in a way that makes sense. Their help has been crucial in managing rising healthcare expenses.”*

### Concerns About Industry Changes

*“Agents are essential to ensuring seniors have access to the best healthcare options. Removing them from the process would leave many beneficiaries vulnerable and uninformed.”*

*“Losing agents would leave seniors at the mercy of insurance companies and government systems that cannot provide the same level of personalized care. Many seniors cannot navigate these complexities alone.”*

## In the Words of Agents and Brokers

### Impact on Medicare Clients

*“Serving seniors requires 2-3 visits, plus multiple phone calls and meetings, totaling around 10 hours of service per client annually. Much of this time is consumed by government regulations, required forms, and reading scripts.”*

*“Many beneficiaries, especially seniors, rely on personalized, face-to-face guidance as they cannot navigate Medicare.gov or call 1-800-Medicare due to hearing impairments, lack of technology, or physical limitations.”*

### Financial Impact on Agents

*“Agents face mounting costs, including rent, employee salaries, benefits, utilities, and compliance requirements such as phone recordings. Average compensation per client (\$300 annually) does not cover these expenses, forcing many to operate at a loss.”*

*“New agents face an unsustainable environment, making it nearly impossible to establish a career. Established agents with large client bases are also struggling to maintain their businesses under these conditions.”*

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

*“Agents are trusted community resources, often known for their integrity and dedication. Many clients rely on word-of-mouth referrals and appreciate the personalized care agents provide.”*

*“Local providers, pharmacists, and senior centers frequently refer patients to agents for assistance with Medicare-related challenges. Agents are a vital part of the healthcare ecosystem in their communities.”*

# 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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