



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 Iowa

In the Words of Medicare Beneficiaries

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

“I had a conversation with my agent and he was very helpful clarifying the difference between the advantage plans and how it could be a beneficial way to get my Medicare coverage.”

“When we moved to another state, our Medicare agent was a lifesaver in helping us secure appropriate insurance. Our circumstances had changed significantly, and they found us the best options while reducing the stress of navigating this during the Medicare cycle. Their expertise was invaluable every step of the way.”

“My husband takes 13 prescription medications, and the help we receive from our insurance agent every year is priceless. With changes to prescription drug plans happening annually, we'd be lost trying to find the best one without them.”

Cost Challenges and Finding Financial Relief

“With my fixed budget and rising costs, it's critical to keep my medical expenses low. My agent ensures I make the best decisions, providing me with peace of mind and financial stability.”

Concerns About Industry Changes

“Direct-to-consumer marketing of Medicare Advantage Plans can be misleading. Many advertisements don't fully explain provider availability, pre-authorizations, or treatment restrictions. It's crucial to have a knowledgeable broker to provide clarity.”

In the Words of Agents and Brokers

Impact on Medicare Clients

“Our clients depend on us to advise them with their medications on what plans work best for them...We believe we spend more time with those beneficiaries than any other product...I can't believe that no one understands the role we play for our seniors and then not want to pay us is ridiculous.”

“I work with a lot of Medicare customers choosing a Prescription drug plan and a few Medicare Advantage Plans. These people want local help and don't want to go on a computer and choose for themselves and a lot don't have family in the area to help. They want their local agent that they know to help them and now not to get paid for it is terrible. It takes a lot of my time up from October to December.”

Financial Impact on Agents

“Most of our clients depend on us for guiding them through the process of selecting a PDP which is a challenging process because the Pharmacy Benefit Management seems to make changes in the plans after the AEP. Being in a rural area the MAPD's are not the best fit for the client. I work with the clients on their PDP as a service to them which at \$4.00 per month per person doesn't cover our cost for the time we spend working for our clients.”

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

“We are advocates for our clients. That means that in addition to the normal agent duties of education and product placement, we help with claims, appeals, getting our clients access to care, and even Medicaid and Social Security disability support. There really isn't one situation that stands out because we provide that high level of support for all our clients. We will jump on three way calls with provider's billing departments, help schedule appointments, and walk along side them in their specific healthcare journey. We are expected to go through annual testing, certification with each carrier that we sell through, keep a sharp eye for fraud, waste, abuse and bad actors trying to take advantage of our most vulnerable population. They truly become friends through the process. These are people in our communities and we take pride in supporting them.”

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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