



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 Kansas

In the Words of Medicare Beneficiaries

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

“When my dad and I moved to Kansas from Colorado, my agent fixed it so that she could stay our agent in Kansas also. My dad has passed, but I am moving back to Colorado and keeping him as my agent.”

“We spent over the course of seven consultations about two hours to help me reach a decision and I did change my mind at the end and need another consultation. She checked with her resources to find a needed answer.”

“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.”

“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.”

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

“I am the Medicare product manager at my FMO and also an independent licensed insurance agent for 27 years. Through the FMO side I work with a few hundred agents who work very hard making sure they are providing the best services to their clients. I work with agent daily providing support on enrollments, status of enrollment, training, and the latest industry regulations and news. I am proud to say that our agents are very well respected and are important person to their clients.”

Financial Impact on Agents

“Clients call into the office every single day regarding their PDP and MAPD. They never want to call the carrier or the government to ask questions... ever. We are their trusted source! Even with a minimum commission from WellCare and Aetna, we still wrote the PDP because it was the right thing to do even though the commission was pennies.”

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

“We work and advocate for all seniors. So much of the senior population is confused by all the TV ads promising food, gas and rent. Most do not qualify but the call centers will enroll them in any plan regardless if they are good for the senior. It is all about the numbers and never about doing what is right.”

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



999 E Street NW, Suite 400
Washington, DC 20004



202-552-5060



www.brokersmakingadifference.org

