



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 Kentucky

In the Words of Medicare Beneficiaries

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

“My agent has been invaluable in helping me to navigate the myriad plans and formularies so that my rather complex medical needs can be met. She has saved me time, angst, aggravation and money! I can't thank her enough.”

“My broker discussed many plan options with me. I have frequent dental work, so we landed on a plan that not only had good medical and prescription drug coverage, but also included some assistance with dental coverage. The broker's knowledge of our particular area and what plans are available has been extremely helpful.”

“It is difficult and confusing with my health conditions, which is the best plan for me. Some of the information is hard to understand. I'm a senior citizen and I am not very good on the computer. It scares me to think I wouldn't have someone to explain and educate me on best plan.”

“We went to a presentation about Medicare supplement coverage and found the various options and associated cost differences to be overwhelming. We then went to an agent for an individualized review. Agents knowledge of the industry and options are invaluable to decision making.”

Concerns About Industry Changes

“I am inundated with promotional literature and calls and have no idea what is a scam, the government or legitimate. Without the guidance of our broker I would have no way to know what to do. And yes I have called Medicare directly. They do not know how to navigate this much better than I do.”

In the Words of Agents and Brokers

Impact on Medicare Clients

“I met a couple in their mid-80s that were paying almost \$900 a month for their Medicare supplements, plus an additional \$200 for drug plans. Nobody has spoken with them before they met me. I sat down and educated them on their options. I was able to move one client using regular underwriting and the spouse using the birthday rule. I checked their medications and saved them additional money by moving them to a more appropriate plan. These clients were paying over \$1,000 a month for their insurance, almost breaking them. They are now paying less than \$400 a month for everything. This is the kind of service we, as independent agents, can provide. We go into communities and educate people on options, different products, and more. But that is not all. We become more than just an agent. We become trusted advisors, friends, and sometimes as close as family. We celebrate happy occasions with them, and we grieve with them during times of loss. We build long relationships that transcend generations.”


Financial Impact on Agents

“Without being compensated, I cannot afford as a small business to work this market. Most beneficiaries don't have a clue how to navigate Medicare in its entirety. It is a sad situation.”

“Most of my clients rely on me to advise them as to the plans that meet their needs for Part D coverage (on the MAPD side for Part D and physician matching). If I am not licensed for a product, my E&O coverage will not cover me recommending that plan. How is an agent supposed to continue to advise a client if their E&O does not cover them? ”

NABIP Members:

KY

 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

