



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 Louisiana

In the Words of Medicare Beneficiaries

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

“My agent helped me understand that I needed to choose a drug plan that covers all my medicine so that the \$2,000 cap on drugs would apply.”

“I would not have been able to navigate through the decision process without my agent. Having that personal advice and guidance gave me peace of mind knowing that I made the right decision for my healthcare. I feel like the annoying phone calls I get from call centers are only trying to jam a product and not take the time to help me. My agent puts my interest first.”

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 helped a lady two years in a row with her drug plan. The first year I was able to save her over \$4000. The second year was \$5000. She took over 30 medicines. Each year I spent over an hour entering her meds and comparing plans to find her the right one. She has since passed away, but her family will be forever grateful.”

“We help our clients navigate the complexities of their Medicare options to find what is best for their health and financial situation.”

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

“For over 13 years, our agency has been committed to assisting Medicare beneficiaries. Personally, I have dedicated more than 18 years to working with seniors, starting as an employed carrier sales agent conducting face-to-face meetings with beneficiaries. Understanding insurance, particularly Medicare, can be overwhelming for many individuals. That's why having a knowledgeable representative who can sit down with beneficiaries and clearly explain their Medicare insurance options and how those plans interact with Medicare is vital. Unfortunately, we often encounter seniors who have been misled by various call center tactics, including bait-and-switch phone calls, deceptive practices aimed at switching their plans, and misleading TV advertisements urging them to call 1-800 numbers for so-called Medicare reviews. Let's be honest: these services aren't genuinely reviewing benefits. If they were acting with true integrity, focused on providing beneficiaries with accurate and thorough information, their sales would be significantly fewer.”

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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