



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 Maryland

In the Words of Medicare Beneficiaries

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

“My Medicare broker has been extremely helpful. She walked me through the process of Medicare. She asked what my current health needs looked like and what current prescription meds I was on. From there she helped me find a Medicare supplement and prescription coverage. I've watched others trying to navigate this on their own and I was extremely grateful that I had her to help steer me in the right direction. Anytime, I have a question she is only a phone call away. In 2026, when my wife signs up for Medicare we will look forward to her assisting my wife.”

“It was so helpful to have an expert who can tell us things to consider, pros and cons of Medicare Advantage and Medigap plans, and how to consider prescription options. Honestly I don't know how a newcomer (we enrolled in Medicare and a Gap plan for the first time this month) to Medicare and the subsidiary products could navigate this terrain. And 15 days into our Medicare experience, we get to do it again during Open Season. I am very grateful for the help we received from our broker.”

“Without the help of our agent, we would never be able to navigate through this process. She looked at our personal situations, gave us choices and helped us complete enrollments. Also, there is so much misinformation out there to confuse the average consumer.”

“They helped me lower my cost of my medicine coverage. They always give me many options to choose from with their recommendation. They always respond quickly to my questions etc.”

“I'm a retired physician and am very familiar with Medicare. Even with that base of knowledge, I found the Medicare insurance agent very helpful for picking the best Medigap insurance for me.”

In the Words of Agents and Brokers

Impact on Medicare Clients

“90% of my clients are new to Medicare. They want to do their own research but feel overwhelmed with the options, penalties and understanding how their options work for their lifestyle.”

Financial Impact on Agents

“The removal of commissions for some plans, like Wellcare’s Part D, significantly impacts agents’ ability to support clients. For some small agencies, this loss amounts to tens of thousands of dollars annually, forcing staff layoffs or reduced client services.”

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

“Tele sales agents are not subject to the same rules as independent agents, such as the 48-hour waiting period for scopes, creating additional challenges for agents serving non-English-speaking clients.”

NABIP Members:

MD

 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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