



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 Michigan

In the Words of Medicare Beneficiaries

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

“My broker has helped me to keep a plan that is selected for me that suits my medical needs. Previously trying a call center for Medicare help only ended in high pressure sales tactics to switch me from my current plan.”

“Our agent has been working with us to help my wife and I understand all the changes and complexities of Medicare for over 6 years. We cannot imagine going over all of the complex Medicare offerings without her assistance. The deep knowledge and understanding of Medicare that agents have is invaluable to seniors everywhere.”

“My husband worked as an HR executive for over 40 years and would have found initial Medicare selection incredibly difficult to navigate without our broker's guidance and insight. She was phenomenal in her follow up, clarity, insight and experience. Because of her experience and competence, we have a lot of trust in her recommendations.”

Cost Challenges and Finding Financial Relief

“I was enrolled in a traditional Medicare plan through my financial advisor when I became eligible. I thought I had good coverage, but when my wife became eligible several years later and had an agent, her plan seemed to have more benefits. She convinced me to see her agent when the enrollment period opened. The plans she showed us seemed so good to believe compared to what I had. I signed up with an Advantage plan through her. I've been very happy. So much money saved and more benefits! I never would have changed if it weren't for our agent.”

Concerns About Industry Changes

“My agent calls every year to keep me updated on what's changing and what's out there. This year, she advised that big changes were coming so we met to go over new plan options to help me find affordable coverage that would still cover all my doctors and medications!”

In the Words of Agents and Brokers

Impact on Medicare Clients

“I help them solve complex problems with their healthcare. In many cases they have no idea what their options are. I help educate clients on the types of health coverage available to them and present those options in a clear and concise way. Many times people come to me that are victims of out of country call centers, which are lying to beneficiaries to gain their trust and switch their plan without doing a proper needs analysis. I do my best to educate and provide solid coverage options.”

Financial Impact on Agents

“The issue is expecting the elderly community to be resourceful and self-educated enough to choose the correct Medicare supplemental plan for their needs. Most elderly clients express to us that without our assistance explaining each option clearly that they would not be well informed enough to make that decision on their own. The solution is to keep paying agents their commission so we are able to continue educating the elderly community to make the correct decisions for their healthcare.”

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

“An issue is clients that elect COBRA from an employer or receive a severance package and end up having a lifelong penalty because COBRA is not considered creditable coverage. This is impacting more and more of our senior population. Specifically, I had six couples have this happen this Annual Enrollment Period. The solution to this issue is for lawmakers to make COBRA creditable coverage.”

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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