



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 Minnesota

In the Words of Medicare Beneficiaries

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

“With multiple programs out there our agent helped us to understand the benefits and pitfalls of each program based on our past, current and expected medical situations. Without her we would have felt overwhelmed and probably resorted to a dart board technique to make the decision. Her guidance and thorough knowledge of current legislation and pending legislation was invaluable. Seniors deserve to have this kind of guidance made available to all of us. It is an incredibly complicated and difficult system to navigate and a time in our lives when we shouldn't have to deal with these difficulties. Without her we would be totally lost. And we are both highly educated, fully functioning adults who live independently in our own home.”

“My agent keeps us updated on any chances in our insurance and Medicare. She answered all our questions in a timely fashion and always gets back to us in a timely fashion.”

“My agent has provided comparative information about available coverage and has helped me determine which coverage is most appropriate for my situation.”

Concerns About Industry Changes

“With so many changes, it is essential to talk with someone who understands and can recommend the right coverage for your particular needs. My agent does all of that and more!”

In the Words of Agents and Brokers

Impact on Medicare Clients

“I am a field agent that is involved in my community through Rotary Club and a volunteer at Metro Transit giving free rides to seniors that can't drive to their medical appointments.”

“We are our community resource for all things health insurance. We treasure working with our seniors and helping protect their resources.”

Financial Impact on Agents

“My journey into the world of health insurance was an unexpected one. I began my career as a chemist, working in a field that demanded precision, critical thinking, and an understanding of complex systems. It wasn't until I found myself helping care for my grandmother that I realized just how complicated and confusing the Medicare and health insurance landscape could be, even for smart, capable people. I changed careers at that point and have dedicated myself to helping clients navigate the health insurance landscape through health, major illness, and loss of their loved ones. I've fixed bills and fight denials when it didn't allow access to needed care. And, spent thousands of hours counselling members not just through their plans, but also community programs to help them with food, transportation and hardship support. I help people get on Medicaid and provide many services that I don't receive a commission for. While I need to pay my mortgage, my main goal is make a positive impact on my community.”

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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