



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 Mississippi

In the Words of Medicare Beneficiaries

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

“My agent explained everything and gave me all my options. She was very professional and took her time to make sure I understood everything. The cards she sends us on special occasions are great. You don't get personal service like this anymore. She's like one of the family.”

“My agent heard how concerned I was about my Tier 4 drug and how to pay for it. Also the insurance company I initially signed with was no longer took my insurance and she assisted me in finding a better plan.”

“My broker, has always provided me with sound advice. Every year she conducts a review to determine what my needs are. This year, she saved me over \$300 due to a very different life change. I like that she is an advocate who stays on top of what is going on in the Medicare industry. I trust her immensely.”

“My agent is awesome. She keeps me aware of all upcoming changes. She visits my home to give me changes for the upcoming year for my Part B payments, my drug plan payments and changes, and any payment changes regarding my Medicare Supplement plan. She is very knowledgeable regarding any question I may have.”

In the Words of Agents and Brokers

Impact on Medicare Clients

“To be an advocate for our members by implementing education action and knowledge of Medicare Health and Drug plans. Guiding them every step of the way from enrollment, to plan active, filing submitting Medical and Prescription claims. To fighting for our members rights with wrongful denials supporting them every step of the way with the care needed everyday!”

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:

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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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