



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 Missouri

In the Words of Medicare Beneficiaries

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

“Our agent came to our home and spent much time with my husband and I going over different options. We have been extremely pleased with what was decided on. Since my husband has passed I definitely will depend on our agent to look out for me and make any changes needed.”

“My agent has provided invaluable assistance in understanding the many, confusing options in order to select the best Medicare coverage. An unassisted person has no hope of doing this correctly.”

“My agent has truly helped me with the best individualized insurance I need. Medicare is a maze of mailings, changes, and hard to understand masses of paperwork. Our agent helped me get through it all and on deadline. If this opportunity is taken away, thousands, if not millions, will not be able to access or understand the maze that is made more difficult every year.”

Concerns About Industry Changes

“My husband and I could not have selected the right Medicare coverage or prescription drug plan without our broker. When leaving private insurance through our employment it was necessary for us to make sure we selected the right plans for us. Our broker had and continues to have seminars on Medicare coverage, prescription drug plans and information on secondary plans. She is available as needed throughout the year with any questions or concerns we may have. She has continued to reach out to us every year prior to enrollment to view and help us make choices for the following year. With all the different plans, questions and coverage/cost, we could not have made our decision without our broker. With the continued changes each year, our agent is available to review plans, answer questions and provide dates for free seminars she is hosting. This is a vital service that is currently being provided.”

In the Words of Agents and Brokers

Impact on Medicare Clients

“ We serve the Medicare community in Missouri & Illinois by analyzing all the available Medicare Advantage, Medicare Prescription Drug and Medicare Supplement plans by matching those plans to our client’s doctors, prescriptions, pharmacies, and hospitals and provide a recommendation on what plans will provide the most cost-effective solutions. Our clients sincerely appreciate what we do because most are unable and/or unwilling to do this work. They know that they receive expertise that they don’t possess both during the decision-making process and later on when issues arise. My clients routinely tell me that they couldn’t do it without me and don’t understand how anyone else can. In this way, we play a valuable role in the Medicare insurance process.”


“ I have a client who was denied care through her Medicare Advantage Plan at a critical time when during an emergency she couldn’t go to her in-network hospital. In the out-of-network hospital, she received exceptional care and the cardiologist and urologist that helped save her life scheduled follow up appointments. The MAPD plan again denied. I filed an appeal on behalf of the client and the authorizations for out-of-network care were approved. We are not just licensed agents, we are advocates for our clients and they can depend on us not just during Open Enrollment, but throughout the year.”

Financial Impact on Agents

“ We currently have over 3,000 members with Wellcare and Aetna that will no longer be paid. We will complete 4,000+ reviews and receive no compensation. This is a loss of over \$100,000 and will result in us not being able to serve these clients and send them to 800-MED-ICAR to review plan options and enroll. Due to this loss of income, we are looking at laying off several people that primarily service the Part D plans.”

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

 999 E Street NW, Suite 400
Washington, DC 20004

 202-552-5060

 www.brokersmakingadifference.org

