



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 Montana

In the Words of Medicare Beneficiaries

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

“I was so confused about Medicare and what I needed or didn't need and was just going around in circles and putting signing up off because I didn't know what to do. My agent was extremely helpful in answering questions and helping me understand my choices.”

“When I retired, there was too much information out there for me to navigate and my agent was referred to me by someone else. She was immensely helpful as she was able to lay out everything available so I could choose what was the best.”

“The complexity of the Medicare system is overwhelming. I am a physician and my wife is a nurse, yet when it comes to sorting through the vast collection of coverage options and the nuances of each along with the ever-changing rules and regulations, the task of signing up for Medicare and monitoring the efficiency and effectiveness of our coverage was consuming. Our broker was absolutely invaluable in the process of initiating and then maintaining Medicare coverage. Now, we are moving to another state, and our broker once again has helped with the process of adjusting our coverage.”

In the Words of Agents and Brokers

Impact on Medicare Clients

“These people do not understand Medicare and what the difference is between Advantage, supplements and PDP. Turning 65 is a very confusing time for many to decide if group coverage is better or Medicare. I hate to see someone ignore it all and just stay on original Medicare and then get hit with the 20% coinsurance.”

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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