



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 Nebraska

In the Words of Medicare Beneficiaries

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

“My agent was so helpful in clarifying the jungle mess that is the Medicare landscape.”

“When we moved to another state, our Medicare agent was a lifesaver in helping us secure appropriate insurance. Our circumstances had changed significantly, and they found us the best options while reducing the stress of navigating this during the Medicare cycle. Their expertise was invaluable every step of the way.”

Cost Challenges and Finding Financial Relief

“With my fixed budget and rising costs, it's critical to keep my medical expenses low. My agent ensures I make the best decisions, providing me with peace of mind and financial stability.”

Concerns About Industry Changes

“Direct-to-consumer marketing of Medicare Advantage Plans can be misleading. Many advertisements don't fully explain provider availability, pre-authorizations, or treatment restrictions. It's crucial to have a knowledgeable broker to provide clarity.”

In the Words of Agents and Brokers

Impact on Medicare Clients

“First off beneficiaries do not understand the “code” Part A, B, C; plan F, plan G, Part D. Then most have never had to choose insurance for themselves, their employer did it for them. Our role is to educate, match with the best most suitable plan and review annually at the minimum.”

“As a trusted benefits adviser, I consider myself a Medicare Advocate for my clients and a crucial part of protecting their benefits and well-being. Medicare eligibles need a certified, educated advocate to provide them with the resources and comprehensible solutions suitable for their unique healthcare needs.”

“People depend on me and refer new people to me to help with the AEP.”

Financial Impact on Agents

“I have hundreds of clients. I make time for each of them. Every single appointment I get thanked for watching their backs because it's too confusing for Medicare recipients to try and figure all of this out on their own. Especially when they get harassed by the vultures from call centers representing themselves and Medicare agency there to “help” them. There needs to be strict restrictions on the call centers. My clients get between 10-15 calls per day!! We start the recertification process in June where we go through every single module, plan, and test for every Part D or MAPD company in our area so that we can be prepared for whatever is to come our way during the next AEP to come. This grueling process takes a ton of hours and many weeks to get through because of the fact we get paid. We are professionals who do our jobs diligently. We are not a charity organization. Taking away our commissions is a real slap in the face to the integrity we professionals bring to our clients. If they don't want to pay us, then don't force us to go through their over excessive training process. Companies should not be allowed to change their minds. If they want to take away our commissions, notify us BEFORE AEP begins so that we can make the decision whether or not to go through their training.”

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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