



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 Nevada

In the Words of Medicare Beneficiaries

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

“I would be lost without my agent! He has helped me figure out which coverage is best for me. I have one medication that is very expensive and he showed me how to look at coverage not just pricing.”

“We moved from California to Nevada and were in the dark about how our Medicare coverage would transfer. Our agent took the bull by the horns and navigated us through the Medicare maze to ensure that we had the right coverage. In California, I had an Advantage Plan and Nevada did not accept this insurance in the first year after our move. We would not have known this without our agent's assistance.”

“I was at a loss with all the insurance choices. Our agent was able to show me the different insurances and what might be right for me, including costs and benefits. He was so knowledgeable and made Medicare and my options easy to understand.”

“With so many different policies to choose from, my agent provided personal help to me and my husband. His team looked at our needs and we discussed possibilities that were best for us. He took the time and has the expertise. We highly recommend agents and the care only they can give.”

“My broker did an excellent job of understanding my situation and made quality options for consideration. He made the process seamless and easy to understand. I am very grateful for his help and support.”

“I was completely unaware and confused of how Medicare worked. Our agent was wonderful and still is. She helps me navigate through all of the options based on what is best for my health issues and medications. I know if something happens any time during the year she is always there.”

In the Words of Agents and Brokers

Impact on Medicare Clients

“I work with seniors who are aging in or going onto Medicare for the first time. Most seniors are confused about Medicare and I help them to understand their options so they can choose the best plan for their needs.”

“Agents play an important role in the community. We try and offer all carriers each year and doing so requires a great deal of training, preparation, and time. We play a vital role in the community in that Medicare eligibles come into our office lost and confused and would end up with life-long penalties for not enrolling in Part B or D at the right times. We listen to their personal concerns, make certain their medications are covered in their formulary, help them select providers or make sure their providers are covered. We take at least 1 full hour per Medicare eligible and in most cases 1.5 hours going over their medications, benefits, and the difference between Med Supp and MAPD.”

Challenges with Medicare Marketing, Rules, and Systemic Issues: Insights and Suggestions

“Medicare’s rules targeting “marketers” are too general. Brokers like myself aren’t creating deceptive TV ads to hook Medicare eligibles into calling 800 numbers to pull them out of their plan that someone like myself carefully recommends based on an assessment of their needs, doctors, and medications. These 800 numbers hook them with a “grocery” benefit or other benefit they don’t really need, and Medicare eligibles end up paying double for their medications, or losing their dental benefit. It happens all the time! Just this past month I spoke to a gentleman who was lured in with a grocery benefit, but he lost his doctor and his medications were unaffordable for him, all because he called an 800 number for groceries.”

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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