



# NEW HAMPSHIRE

## America's Healthcare Choices Depend on Agents and Brokers

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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 New Hampshire

## In the Words of Medicare Beneficiaries

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

*“I find Medicare to be very confusing. My broker took the time to explain all of it to me and enrolled me in the best plan for my situation. The stress relief for me having them is immeasurably! I only wish I could have been enrolled with them for WellCare Part D but WellCare no longer works with agents so I am on my own. WellCare's customer service is very difficult to understand. So disappointed.”*

*“My agent, helped my daughter navigate my care from the hospital, to the nursing home, and then back home after my stroke. He provided expertise on what to say and to whom each step in the process, not to mention, how to handle billing errors to their speedy resolution saving me thousands of dollars.”*

*“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.”*

## In the Words of Agents and Brokers

### Impact on Medicare Clients

*“ We are all about servicing our existing client base with controlled growth. I am more than happy to talk with someone about our processes and how we work with our clients. We touch our clients a minimum of 14 times throughout the year. We have great communication prior, during and after AEP with our clients. We receive 90-100 non-solicited referrals per year from our clients. There is no way to stay in this business without being able to charge a moderate amount for our time and knowledge. I have been in this business for over 30 years and have six employees and we all want to stay in this business.”*

*“ This year alone should indicate how important the agents' role is to a Medicare Beneficiary, how does one know what to do when their plan ends, what their GI plan actually is or what that really means regarding cost/coverage, options. How to access all their benefits within a Medicare Advantage plan, network changes, what hospital is losing the contract, and gaining the contracting at the eleventh hour of enrollment deadlines. Who is helping beneficiaries understand the \$2,000 cap on prescription drugs and why they should not just enroll in the lowest premium plan.”*


### Financial Impact on Agents

*“ We are a team of four agents and that have over 1000 appointments for Medicare and ACA between 10/15 - 12/15. We are Independent - not captured. We pride ourselves in doing right by the client even if we lose the commission from time to time. However carriers that stop paying are devastating to our office. We proactively reach out each year so clients do not miss deadlines. They depend on us to navigate the complexity of this market. Clients frequently offer to pay outright for our professional assistance because they deeply need and appreciate the ability to depend on us through and beyond a plan selection and enrollment.”*

# NABIP Members:

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# NH

-  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](http://www.brokersmakingadifference.org)

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