



## 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 Jersey

## In the Words of Medicare Beneficiaries

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

*“My agent was incredibly helpful and guided me through all the choices for coverage. Without them, I would have been lost trying to figure it all out on my own. Turning 65 and reading all the options was overwhelming, but my agent made it so much easier to understand. This is an area where professional assistance is absolutely necessary to make the right decision.”*

*“Although the literature supplied by Medicare was thorough, I felt completely overwhelmed by the choices. I needed someone to break it down and explain it in plain English. My agent did exactly that and even helped me fill out the required forms in minutes—something that would have taken me hours. When there were problems, they handled three-way conference calls to get things resolved quickly. I can't imagine going through this process without their help.”*

*“Many people are being taken advantage of because they don't fully understand the Medicare system and end up in plans that don't work for them. My agent knows my specific needs and helps me choose plans that are actually right for me. Without someone like them, more people would fall through the cracks and make costly mistakes. Eliminating independent agents would make this already complicated process even harder for so many of us.”*

### Cost Challenges and Finding Financial Relief

*“Rising costs are always a concern, especially when you're on a fixed retirement income. Another worry is whether you'll still be able to talk to a real person for help as corporations get bigger and bigger. My agent has been a lifeline, providing guidance for all my present and future Medicare needs. Establishing a long-term relationship with an independent Medicare agent is invaluable for peace of mind.”*

## In the Words of Agents and Brokers

### Impact on Medicare Clients

*“My clients tell me over and over how grateful they are for my help navigating the Medicare process. Many are terrified of being scammed or making a mistake. One client, diagnosed with stage 4 cancer, lost her job and insurance and couldn't get treatment because she didn't have coverage. Her family reached out to me, and I was able to get her enrolled in an insurance plan so she could begin treatment. Another couple mistakenly enrolled in a plan meant for veterans, leaving them without prescription coverage and facing lifetime penalties. I helped them switch to an appropriate plan. These situations show just how critical agents are in ensuring people get the right coverage.”*

*“I spend countless hours helping my clients understand their options and make informed decisions about Medicare plans. One client came to me after being bombarded by calls and ads but was still confused. After we discussed her doctors, medications, and needs, I found a plan that worked better for her and saved her money. The proposed changes to agent compensation put this level of service at risk. Seniors deserve someone who will take the time to understand their unique situation, not just push them into a plan that may not be right for them.”*

### Financial Impact on Agents

*“We offer monthly educational workshops, attend community events, and provide one-on-one guidance to help people understand Medicare. Despite all our efforts to do what's right, the elimination of renewal commissions from some carriers will cause a significant loss to our small business. We're worried this will impact our ability to keep our employees and maintain the high level of service our clients expect. Consistent compensation across carriers is critical—not just for agents, but for the beneficiaries who rely on us to guide them through this confusing process.”*

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

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