



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 New York

In the Words of Medicare Beneficiaries

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

“I have worked with the same agent for over 10 years. They've helped me understand the various options available and really know the coverages and the medical community in my area. It's quicker, easier, and more reliable to deal with my agent than with call centers that are just reading from a script and have no clue about the realities in the community.”

“My agent helped me navigate the Medicare system when I retired, and I don't know what I would have done without them. They explained my options clearly and helped me choose a plan that worked for my situation. When I had questions about the costs and benefits, they were always available. Having someone like this to rely on is essential, especially as costs go up and benefits seem to shrink. I'm incredibly thankful for their help—it's been a huge weight off my shoulders.”

Cost Challenges and Finding Financial Relief

“There are so many concerns. Prices keep going up every year, and my supplemental G plan is now over \$300—more than 50% higher than when I started. My Part D insurance literally doubled this year. My medical care and medications keep me alive, and the idea that insurance companies can deny life saving procedures or medications is terrifying. We pay a lot for healthcare, and it's horrifying that profits seem to matter more than people's lives. Without professionals like my agent to help us navigate this already ridiculous and stressful system, I don't know where we'd be. It can be a matter of life or death.”

Concerns About Industry Changes

“Apparently, there were a lot of changes this year. My plan was canceled, and I had to find a new one. Every plan I looked at was more expensive and offered fewer benefits. I'm on a fixed income with increasing healthcare needs, and it feels like the system is just getting harder to manage. Having my agent guide me through these changes made all the difference. Without them, I wouldn't have known where to start.”

In the Words of Agents and Brokers

Impact on Medicare Clients

“One of my clients was shocked when her prescription costs increased from \$3,200 this year to over \$26,000 next year because her medication was no longer on the formulary. She had no idea this change was coming. The complexity of these plans and the recent regulatory changes are overwhelming for beneficiaries. Many of my clients will face similar surprises, and I worry they won’t know what to do without agents to guide them.”

Financial Impact on Agents

“I had a couple paying \$600 a month for a Medigap plan. They had to sell their car because they couldn’t afford the premiums along with their expensive medications. I discovered they qualified for Medicaid MSP and LIS, enrolled them in a special needs plan with extra benefits, and saved them \$12,000 a year. Their quality of life improved dramatically. Yet, the changes to agent compensation threaten to make this kind of work unsustainable. Our services go far beyond enrolling someone into a plan—we are their advocates and problem-solvers.”

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

“I have a client who was misled by a call center into switching plans for a higher giveback. He didn’t realize it would terminate his existing coverage, and he ended up being charged a penalty he didn’t owe. These call centers prey on vulnerable people, but independent agents like me step in to fix the mess. Without agents won’t be able to do this vital work, leaving seniors to navigate these issues alone.”

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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