



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 North Carolina

In the Words of Medicare Beneficiaries

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

“My agent helps me every year, by explaining all the ins and outs of the policies that are available to me. She is very knowledgeable, patient and friendly. She explains things in a way that I can understand. It would be a very difficult process without her.”

“Agents are necessary as the general public does not understand “Insurance Language”. Our agent explains our options in plain English and helps us determine which plan is the best for our situation.”

“My agent took all the guess work out of what's in Medicare medical coverage, which I found very confusing. She was able to explain all the options in detail so that we could make an informed decision on what direction and what type of coverage we would prefer.”

Cost Challenges and Finding Financial Relief

“I had no idea how Medicare worked and was approaching that time that I needed to enroll. I contacted my agent to find out what I needed to know. He saved me from falling into a lifetime premium penalty “trap”, and helped me select the best Part D and Supplemental plans for my personal health situation. I could not have managed that without his and his team's help. When I moved across the country, he and his team were able to direct me to even better and less expensive plans in my new state.”

In the Words of Agents and Brokers

Impact on Medicare Clients

“I don’t know how anyone does this without the help of someone like you? This is the most common phrase I hear when working with a client. Medicare is highly complex and every person’s situation is unique. My role as a broker is to make the complex simple. I am a resource and advocate for my clients.”

Financial Impact on Agents

“WellCare prescription drug plans are no longer compensating agents. This impacts 150 of my clients that I can no longer help with their WellCare service issues. The biggest issue will be when the clients need help. WellCare will not have the manpower to help these seniors. Their phone lines will go down with all the calls, since they can’t call their agents for help. In addition, this is a loss of income for me of about \$3,500 a year or more.”

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

“I work with over 2,000 beneficiaries. They come to me for choice, council, and convenience. They come to me when they are confused about all the commercials they see, to get a straight unbiased answer. I am local and have been serving the Foothills of Western North Carolina for 14 years. Year after year my customers come back to let me explain their options. I can show hundreds of 5-star reviews on the service I provide. The most recent comment on my page was, “Why do any homework? We have Kent for that!””

NABIP Members:

NC

 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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