



## 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 Ohio

## In the Words of Medicare Beneficiaries

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

*“I struggle with a serious mental illness. For 13 years, despite asking for guidance from every health professional I knew, I lived with miserable health coverage. I had to make painful financial choices and couldn't reliably reach a doctor, even in emergencies. In near desperation, I contacted my agent. With their guidance, my life has improved dramatically. I now have good coverage and can reliably reach a doctor when I need to. Simple misunderstandings over coverage or bills, which I couldn't handle on my own, are now resolved by my agent quickly. My family and I can't express enough gratitude for their life-changing help.”*

*“I had scheduled surgery for a torn bicep tendon, but it was canceled the day before because of an issue with non-coverage from the insurance company. The doctor's office gave me unclear and sketchy information. I called my Medicare agent, who immediately contacted the insurance carrier on my behalf. They resolved the issue and stayed in touch with me throughout the process. Without their help, I don't know how I would have navigated this on my own.”*

*“I was having problems with co-pays for procedures at Christ Hospital. I called United Healthcare and the hospital several times without any solution. I reached out to my agent for advice. Without hesitation, they suggested we conference call UHC and the hospital together. After an hour, they discovered I was incorrectly billed as out-of-network. Thanks to my agent, the error was corrected. Without their help, I'd still be trying to fix it. My agent went far beyond what most would do.”*

*“Every year there seems to be changes, and keeping up with them is hard and confusing. If I had to do this on my own, I'm sure I would miss important things I need to know. Also, everything keeps going up in price, and as someone retired, I can't keep up. I'm thankful for Medicare, but I worry it's getting to the point where I can't afford the price hikes. Social Security gives small inflation raises, but then Medicare costs go up, and we don't get a raise after all. It's overwhelming to navigate all the pages and changes on my own.”*

## In the Words of Agents and Brokers

### Impact on Medicare Clients

*“I help a significant number of dual-eligible clients who are often switched to different plans without their knowledge, leaving them with lower-quality coverage. Many of these seniors don’t have access to technology and rely on face-to-face interaction to better understand their benefits. Without local agents to assist them, they would be left without the help they need to navigate their healthcare options. The regulatory and commission changes are pushing seniors into situations where they are more vulnerable than ever.”*

*“I drive over 30,000 miles per year to serve my clients, many of whom live in rural, underserved areas. They rely on me to explain changes to their plans, resolve billing issues, and help them access their benefits. Without independent agents, these seniors would be left to navigate this overwhelming system alone. Telemarketing and online enrollment are not sufficient substitutes for the personalized support we provide. We’re not just selling plans—we’re advocates who ensure seniors get the care they need.”*








### Financial Impact on Agents

*“I work 7 days a week during Annual Enrollment Period (AEP) to ensure my clients are in the most affordable plan based on their prescription medication needs. Out of approximately 1,500 clients, about 200 rely on me each year to review their medication coverage for the coming year. Many have expressed that they wouldn’t know how to navigate these changes without my help. However, some carriers are now refusing to pay commissions for Part D plans, making it impossible for me to continue providing this service for free. My clients are confused and overwhelmed, and they deserve someone who can guide them through this complex system.”*

# NABIP Members:

---

OH

-  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)

---



999 E Street NW, Suite 400  
Washington, DC 20004



202-552-5060



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

