



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 Oklahoma

In the Words of Medicare Beneficiaries

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

“I was paying a significant premium for a drug benefit, which I did not use. My agent enlightened me about an alternative drug plan better suited for my needs.”

“My agent helped me track down a better supplemental plan than I had when I moved to Oklahoma. She also verified my prescription expenses and tracked down plans that will provide me with better coverage.”

“Our agent, gave us very knowledgeable input regarding our questions about the differences and costs between advantage and regular Medicare. She gave us personal service in our home!”

“My agent explained all the programs, directed us to what was best for us, not what paid her the most! She monitors the market for the best programs for us and if we should change.”

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In the Words of Agents and Brokers

Impact on Medicare Clients

“ We provide the service that insurance companies and Medicare do not. In my office we provide lifetime claims and billing support as well as providing general support to our clients. One interaction with a Medicare client comes to mind. I received a call from a widow in her 80’s. She was crying and so upset because she received a letter that said that her personal information had been compromised. Thinking she had done something wrong, she was embarrassed and mad at herself. After finally getting her to calm down enough to understand what was going on, I determined that it was a breach at the local hospital and that’s how her information had been compromised. It took me 30 minutes to explain what a hacker was, that she did nothing wrong, what credit monitoring is, and explain that she didn’t need to cancel her credit cards and bank accounts. This is just one of the services that we provide that no insurance company and certainly nobody from Medicare is going to be able to give to beneficiaries. Ultimately, I helped her enroll online for her credit monitoring and got her to calm down. At the end of the call, the relief that she felt was apparent by her tone of voice and her thanks was so rewarding. We don’t do everything for a paycheck, but having a paycheck for enrollments allows us the opportunity to be there for our clients even when it has nothing to do with the plan they purchased. In the community, we help people apply for Medicare and Medicaid, file forms for LIS, etc. We do so much that we never get financially compensated for. We provide free informational events in the community to explain the changes in Medicare. I have three events in two weeks to explain the changes to Medicare that the IRA has caused. The fear in the senior community is real and they need local people that they can trust. ”

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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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