



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 Oregon

In the Words of Medicare Beneficiaries

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

“Our agent sat down with us when we first needed to sign up for coverage and explained thoroughly all of our options. She was so thorough and clear. Now each year she helps us analyze our options and make the best decisions for the upcoming year. I feel confident that I am using our best option because of her.”

“Our broker helped us wade through the mountain of information we receive each year and to understand the finer points of what the plans covered and what they did not. She also helped us navigate the costs involved and the importance of choosing the right coverage. Her assistance, guidance and expertise was crucial and she made the whole process manageable, productive and appropriate for us. For example, she understood that we travel out of Oregon to visit family often and recommended a traditional Medicare plan to ensure that we would be covered while away.”

“My agent helped explain how Medicare works in terms I understood. If I did not understand she took the time to explain. I appreciate her being there for me when I have questions & upon renewals. She is able to provide cost comparisons & coverage comparisons that would take me hours to research if I did this on my own. I appreciate the one on one time and knowing I have someone I trust to work with. Also, someone who knows me and I know her. Someone who cares.”

In the Words of Agents and Brokers

Impact on Medicare Clients

“ My clients benefit from yearly plan reviews and the support I offer throughout the year. I am able to look up medication, doctors, hospital, and advocate for them with claims, doctors changes, etc. They are truly grateful for my support, and most felt confused and lost at our first meeting. I am able to simplify their benefits/plan and help them understand.”

Financial Impact on Agents

“ To our clients, the most confusing part of Medicare is the pharmacy coverage. Needless to say, this is the most time consuming service we provide. Now we are largely providing this service free of charge as commissions continue to diminish. We hope to continue offering this service but are unsure of the practicality.”

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

“ An extended family member is dual eligible Medicare. She receives phone calls from some Medicare marketing organization regularly. We have discussed it. I have asked her repeatedly to just tell these callers that she has a family member that helps her. She doesn't remember. Yesterday she changed plans with one of these phone calls. She “decided” to do this because she doesn't like her doctor. They assigned her a new PCP and changed her to a whole new company. Did they check her meds? Apparently went through some list with her that they got from somewhere. Where? Did they go over dosage? No. She is diabetic. She lost a grocery benefit that is important to her. I wouldn't sell her a policy because she doesn't understand what you say to her. She has signs of dementia. How is it that these organizations can make these calls? Government regulators pick on independent agents and brokers and impose rules, yet we are the ones here working with folks in the communities where we live and work and helping them. We get miles of regulations imposed on us, but these organizations that remain the problem that you are trying to stop continue to hurt our seniors.”

NABIP Members:

OR

 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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