



## America's Healthcare Choices Depend on Agents and Brokers

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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 Pennsylvania

## In the Words of Medicare Beneficiaries

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

*“My agent was extremely helpful when I transitioned into Medicare from private employment. He navigated me through a sea of overwhelming information and customized a plan specifically for me. He and his staff are always available throughout the year, when needed. He helped me through a difficult prescription situation to make sure the drug would be covered.”*

*“I was confused with all of the terminology and my previous employer's HR office was absolutely no help at all. A friend told me about an agent and she was marvelous. She walked me through the entire enrollment process and helped me find the best plans for my situation. I never felt so grateful for help as I did that day! And am still so thankful for her professionalism, kindness, and help.”*

### Cost Challenges and Finding Financial Relief

*“I worked for many years as a Certified Financial Planner to assist clients in securing their financial assets. I knew very little about Medicare coverage as I approached age 65 and I decided to work with an agent. My agent is an approved Medicare advisor in PA who provided excellent assistance in guiding through the very complicated process. She is an honest person who truly looks out for the best interests of her clients. I hope that she and the other dedicated individuals who provide this very critical service can continue to earn fair compensation without being overly burdened with government regulations.”*

### Concerns About Industry Changes

*“I had difficulty understanding the changes in prescription plans because deductibles went up all over and I couldn't understand why one option had no deductible. I'm an educated person but was confused by the significant changes and called my agent for help to clarify why options had changed significantly. Having someone to discuss issues with is essential. You can't take the education of a live person out of the mix.”*

## In the Words of Agents and Brokers

### Impact on Medicare Clients

*“I am not sure how to fully serve my clients if I am not able to offer them the majority of the Part D prescription plans. They come to my office for recommendations. Each individual has a different recommendation for their prescription plan based on their needs. If I can only offer a few plans, how am I supposed to help my clients?”*

*“None of my clients had heard about the Inflation Reduction Act and how it impacted their plans. A few had heard that there would be no “donut hole,” but did not understand how that would affect them. I reached out to all of my Part D clients to ensure that they would be in an appropriate plan for 2025. If I had not contacted them, many would have paid more for their prescriptions than needed.”*

*“I want to voice my concerns about health insurance companies discontinuing Medicare prescription drug (Part D) compensation for health insurance agents. The changes will have a detrimental impact on American consumers who will lose access to the personalized guidance that agents provide. I am a licensed broker in Blair County, PA, specializing in Medicare and Medicare-related insurance products. I work with individuals on Medicare every day who are confused and overwhelmed. This is not an easy system to navigate and insurance carriers choosing not to compensate insurance agents for their expertise, time, effort and energy is going to negatively affect Medicare beneficiaries. They are going to be left without support, guidance and a trusted partner if agents are not properly compensated for their efforts.”*


### Financial Impact on Agents

*“I have many clients who do not have computers or smartphones. If carriers decide not to pay us and cancel our contracts we can not help our clients understand and enroll in these plans. It ties our hands and hurts the most vulnerable seniors.”*

# NABIP Members:

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# PA

 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)**

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