



RHODE ISLAND

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 Rhode Island

In the Words of Medicare Beneficiaries

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

"I was lost when it came to needing to change my insurance, and my agent helped me look at all my options and asked relevant questions to what I was looking for. She was a gift for sure. Trust is an issue, I do trust my agent."

"When I first was looking at Medicare, I was so confused by all the different versions. My agent presented me with two different options. She made it so easy for me to choose the plan that worked best for me."

"I recently retired and knew little about Medicare. I was referred to my agent from several people. She spent hours with me going over immediate options and needs and has been available for adjustments going forward. I know that I can contact her at any time for clarification and support. I could not have been in the secure place I am without her."

"My agent found the perfect match to provide me with the coverage and related medical resources I needed, after a totally unsatisfactory match the year before. I needed coverage by the faculty practice of a particular hospital. She found the coverage I needed- greatly expanded and at a lower monthly premium cost."

In the Words of Agents and Brokers

Impact on Medicare Clients

“A client with Medicare and Medicaid was placed in a plan that didn’t cover all her prescriptions because the enrolling agent failed to review her needs. After hours of reviewing her providers and medications, she felt empowered and satisfied with her new plan.”

Financial Impact on Agents






“The removal of commissions for some plans, like Wellcare’s Part D, significantly impacts agents’ ability to support clients. For some small agencies, this loss amounts to tens of thousands of dollars annually, forcing staff layoffs or reduced client services.”

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

“Tele sales agents are not subject to the same rules as independent agents, such as the 48-hour waiting period for scopes, creating additional challenges for agents serving non-English-speaking clients.”

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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