



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 South Carolina

In the Words of Medicare Beneficiaries

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

“They were the best!! They stepped in to help me in a time sensitive crunch when a brokerage used by my husband's employer didn't know what they were doing. They spent many hours on the phone and researching to find me the best health insurance plan!!”

“My agent has been a complete blessing to me and has always went above and beyond. She has explained everything clearly and even went as far as helping me find patient assistance programs for some of my meds. I don't know what I would do without her help and expertise.”

Cost Challenges and Finding Financial Relief

“With my fixed budget and rising costs, it's critical to keep my medical expenses low. My agent ensures I make the best decisions, providing me with peace of mind and financial stability.”

In the Words of Agents and Brokers

Impact on Medicare Clients


“Not only do I assist with Medicare, I assist the clients with filling out their applications for financial assistance through their states Medicaid or through prescription assistance programs and through their hospital systems. The service that is provided is above and beyond, but is very very beneficial to the client.”

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

“In my work with Medicare beneficiaries, I focus on guiding individuals through their Medicare options and helping them make informed decision about their healthcare coverage. My role involves explaining beneficiaries' healthcare needs, and helping them understand what's covered and what's not, which can vary depending on each plan's network, benefits, and costs. I also assist in determining eligibility, applying for additional saving programs like Medicaid and extra help, and answering ongoing questions. Since every person has unique needs, I work to match them with the right balance of cost, convenience, and coverage, keeping their budget, doctors, and prescriptions in mind. My goal is to make sure they feel secure in their healthcare choices, are aware of their rights, and know they have support if their needs change. In my work, I also serve the Slavic community, many of whom speak little or no English. This involves bringing language and cultural gaps to make sure they fully understand healthcare options.”

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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