



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 Tennessee

In the Words of Medicare Beneficiaries

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

“They informed me that I had to register at a certain age, or I'd be charged a penalty for the rest of my life. No one had ever told me that before. My agent saved me so much money and stress. They met with me several times, collected all the necessary information, and directed me in the right direction. They've answered every question and kept me updated on all changes. They even gave me the correct phone number to reach the Social Security office when the one online was wrong. My agent has been a true blessing, and I thank God for bringing them into my life.”

“Our current plan won't be available next year, but my agent actually reached out to us before we even got the formal notice from the carrier. They asked for updated information so they could find the best new options for us. They set up an appointment, walked us through everything, and seamlessly got us set up with a new plan for next year. My agent is so knowledgeable about products, insurance, legislation, and prescription drugs. We are so thankful for all their help.”

“I find almost everything about Medicare confusing and complicated. Even with all the published information, it's hard to figure out how changes apply to your situation. My medications are constantly changing, and I still don't understand how the levels work under the new \$2,000 limit. On top of that, I get so many random calls, and I never know if they're legitimate or if they're scams. In today's world, you need an agent you can trust and build a relationship with. My agent has been that person for me.”

“My plan was working well for years, but in 2024 it was discontinued. I was so overwhelmed by the thought of finding something new. My agent stepped in immediately, explained my options, and helped me get set up with coverage that works for me. It's hard to express how much it means to have someone you trust when the system feels this complicated. Without my agent, I'd be lost.”

In the Words of Agents and Brokers

Impact on Medicare Clients

“ Medicare is overwhelming for so many of my clients, especially when they’re inundated with mail they can’t decipher. One man I helped was living on just \$650 a month from Social Security. After I guided him through applying for additional assistance, his income increased, his Part B premiums were covered, and he qualified for a dual special needs plan that gave him a grocery benefit. It changed his life. Agents provide this kind of support every day and without us, I shudder to think about where seniors would be.”

“ Almost every senior I work with tells me how confusing and overwhelming Medicare is. They’re scared to make the wrong choice, and many don’t even know where to start. I sit down with them, look at their individual situation, and walk them through everything step by step. Just last year, I helped a widow who was about to lose her coverage find a plan that fit her budget and kept her doctors. She hugged me, crying, saying she couldn’t have done it without me. These stories are why I do what I do, but it’s hard to imagine continuing without fair compensation for the work we put in.”

Financial Impact on Agents

“ I’ve spent years helping clients navigate the complexities of Medicare, but with PDP carriers cutting agent commissions in 2025, I’m at a loss. For a third of my clients, I can spend 2-4 hours reviewing their prescriptions, comparing plans, and explaining the options, but without compensation, I may have to stop offering this service. These are people who rely on me because they’re overwhelmed with the choices and changes. It’s disheartening that agents like me, who work tirelessly to serve our communities, are being pushed out of the equation, despite our dedication to keep serving our seniors.”

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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