



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 Texas

In the Words of Medicare Beneficiaries

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

⁴⁴ They made the entire process super easy and I felt like they knew so much more than I could never know about this process. From the very beginning the gave me such confidence that I had made the correct decision in using them.¹⁹

⁴⁴ Explained all the confusing rules and names and allowed me to get best pricing for supplemental and Part D insurance. Also helped me greatly to do the correct initial steps to get signed up for Medicare. She makes videos for us as well showing each step to click on. This can really help in a confusing process. »

⁴⁴ My agent made sure I met important deadlines, played an integral role helping me understand the various Medicare components, created clear & concise comparisons of policies, especially prescription drug coverage that best addressed my specific health needs! ³⁹

⁴⁴ I lost my insurance unexpectedly and didn't know where to start in getting insurance. My neighbor told me to not worry about it, just call the insurance broker she uses. I did and within a couple of hours was all set up with a medical and drug plan. It was so easy on something I was dreading to do.⁹⁹



In the Words of Agents and Brokers

Impact on Medicare Clients

⁴⁴ I'm a local field agent with a team under me. I have helped people with low education or cognitive abilities, those who only speak Spanish & others who are invalid & cannot get out. Knowing they can count on me for help makes me a valuable asset to the community.³⁹

⁴⁴ We currently have over 1400 clients that we serve. We use multiple companies to find the one that best fits the client's needs. About 700 clients are on a Medicare Advantage plan and 700 on a Medigap plan plus a drug plan.⁹⁹

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

⁴⁴ Yes, I am a valuable resource to the elderly as a licensed independent agent. Also an RN and obtained licensed so I could help this population get the care needed with adequate health care and the knowledge of how to use the health care coverage available and best for each person as an individual. This population needs ethical agents who can teach and share an interest in them.⁹⁹

TEXAS

NABIP Members:



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



mind for consumers



For more voices of consumers and other testimonials, visit www.brokersmakingadifference.org

