



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 Utah

In the Words of Medicare Beneficiaries

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

“My agent helped my husband and me navigate the specific advantages and disadvantages of both Medicare Advantage and Traditional Medicare so we could make the best choice of coverage. She has a wealth of knowledge and experience that made us comfortable with our final choices.”

“Medicare choices are complicated. I was grateful to have an agent explain the choices and guide me through the process.”

“I don't use plans that don't allow brokers, because I know that a broker will make sure that I find the right plan for me.”

“I was so confused about Medicare and what I needed or didn't need and was just going around in circles and putting signing up off because I didn't know what to do. My agent was extremely helpful in answering questions and helping me understand my choices.”

In the Words of Agents and Brokers

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

“More and more rules and regulations are being created each year and some of them make brokers’ jobs even more difficult than they should be.”

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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