



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 Vermont

In the Words of Medicare Beneficiaries

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

“My agent was there every step of the way from when I first had to enroll in Medicare almost 12 years ago. She was able to explain so much that it made the experience painless.”

“I am elderly and cannot do the paperwork as I am almost blind. It is a great help to me when I must make a choice of plans each year to have this help.”

“My broker provided me with detailed and clear information to enable me to make an informed decision on what plan to select. One example is that since my birthday is on the first of the month, I am eligible to enroll one month before.”

“Part D Medicare is especially confusing. I called Medicare directly and received incorrect information. My health insurance agent gave me the correct information about my current prescription provider and together we determined that it made sense to stay with my current coverage.”



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

“Bilingual agents often work with older, non-English-speaking clients who face challenges with technology and are suspicious of remote interactions. These clients prefer one-on-one relationships and greatly value agents who can meet them where they are.”

VERMONT

NABIP Members:

VT

-  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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