



## America's Healthcare Choices Depend on Agents and Brokers

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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 Virginia

## In the Words of Medicare Beneficiaries

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

*“With the changes every year in insurers entering and leaving the market and the plans they offer, we used to spend weeks poring over brochures and advertising, praying we'd make the right choice. My agent alleviates all of that stress and makes the process manageable. The cost of my drug plan still increased from \$5 per month to \$25, which is a massive jump, but having my agent guide me through the options helped me find the best available plan.”*

*“I was healthy for years and never had issues with my coverage. Then, in October of 2022, I was diagnosed with stage 4 cancer. My agent worked tirelessly to ensure I had the best possible coverage, making changes that truly supported me during this incredibly difficult time. I am still surviving, and every day feels like a blessing. I am so grateful for my agent's dedication and the peace of mind they've provided.”*

*“My wife was scheduled for surgery, but the hospital wouldn't accept her Advantage plan. She had to scramble to change hospitals at the last minute, which was incredibly stressful. At the time, there weren't other Medicare plans available to her because she was under 65. My agent stepped in to help us figure out the options and ensure we wouldn't face the same issue again. Healthcare needs to be more reliable, especially for unforeseen circumstances.”*

### Cost Challenges and Finding Financial Relief

*“I'm deeply concerned that Medicare doesn't cover dental care. Chronic dental issues can lead to inflammation, which increases the risk of heart attacks, strokes, and even cancer. It's also troubling that there's an effort to stop compensating brokers for helping clients choose plans. I can't imagine how people like me would manage without my agent guiding us through this process. If brokers stop helping due to lack of compensation, it will leave so many people struggling with the already confusing system.”*

## In the Words of Agents and Brokers

### Impact on Medicare Clients

*“ My clients are almost entirely referrals, and I've been helping Medicare beneficiaries for over 30 years. Many of them rely on me to navigate the complexities of Medicare, from filing low-income subsidies and Part B applications to finding the best Part D drug plans. I spend hours reviewing options with clients, ensuring their medications are covered, and helping them understand what plan works best for them. One client had been in the same drug plan for years, not realizing they were overpaying by \$80 a month. After reviewing their situation, I found them a plan that saved them nearly \$1,000 annually. It's frustrating to see carriers cutting commissions to agents when we're the ones providing this critical service. I love helping people, but I can't do it for free. If this trend continues, I'll have to reduce the number of clients I assist, and that's heartbreaking.”*

### Financial Impact on Agents

*“ Every year during AEP, I spend hours researching my clients' prescription drugs, doctor networks, and plan options. Many seniors are overwhelmed by the sheer number of choices and the constant changes in Medicare. One client, a retired teacher, said she couldn't have done it without my help and was in tears when I found her a plan that covered her medications and saved her hundreds of dollars. I take pride in providing this personalized service, but with carriers cutting compensation and adding regulatory burdens, it's becoming harder to continue. I'm not asking for much, just fair recognition for the time and effort I put into helping my clients.”*

*“ I work closely with my clients year-round, ensuring they have the best plans for their needs. This past AEP, I helped a woman who had been switched to a plan by a telemarketer without her knowledge. Her medications weren't covered, and she didn't realize it until she went to the pharmacy. I spent hours sorting it out and enrolling her in a plan that met her needs. It's frustrating to see how call centers and bad actors have damaged the trust Medicare beneficiaries have in the system. Meanwhile, agents like me are facing cuts to our already modest compensation. Without fair pay, how can we continue to serve our communities effectively? ”*

# NABIP Members:

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# VA

 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](http://www.brokersmakingadifference.org)

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