



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 Washington

In the Words of Medicare Beneficiaries

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

“Our agent answers all of our questions, compares our plan benefits to others, helps with electronic forms, and in many other ways provides support and assistance. Her work is essential to our understanding our plan; we would be lost without her.”

“Today I had some concerns about my fitness program reimbursement and called my representative to help me. She helped me and guided me through the steps all the way until I was done. Without her I will not be able to use this benefit and it will be expiring soon. She's a great help for us.”

“When we first met with my agent she insisted on giving us a Medicare 101 summary lecture. How does it work, how is it structured, what is provided and not provided? Magically we learned the terms “Advantage” and “Supplemental”. With this information in hand we selected our program for coverage. And, with drug coverage, a detailed comparison of drug costs was done for us. Again, she did the work so we could pick our best option. Also, once a year we check our plans with her to see if other programs provide better tailored coverage for us. Then she facilitates any coverage changes necessary.”

Cost Challenges and Finding Financial Relief

“My broker has been my broker for 8 years & she is excellent on finding health insurance for me within my financial budget. I am very happy that she makes sure that I have the right plan that works for me. I have also referred her to family & friends.”

In the Words of Agents and Brokers

Impact on Medicare Clients

“Clients need help understanding their options when it comes to Medicare and it is our job to help them understand what’s available to them, what the costs involved are and help them find the best route based on their needs and budget. They get overwhelmed with the harassment of offers by carriers and the noise around options in the mail and TV commercials. Many of our clients are true seniors and need assistance to ensure they are not taken advantage of. We take the time to understand their needs and present options and answer all their questions before they make a decision.”

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

“My clients don’t rely on the insurance carrier or CMS. They rely on me. My clients consistently and regularly give me feedback regarding how important it is that they have someone in their local community that they can meet with in-person to guide them in their decision making. They don’t want to call an overseas call center or a government 800 number, and they really have no idea about the rules and regulations that make helping them more difficult than it needs to be.”

“We work directly with our clients to understand their needs and help to navigate the options available to them. In many cases we assist the client with the enrollment process since many of our older clients have difficulty managing the online tools. As our clients age we see them leaning on us more and more each year as they sometimes have difficulty with the carriers customer service line or the online tools. We are a direct and local support person for our 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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