



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 West Virginia

In the Words of Medicare Beneficiaries

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

“For years, our broker has advised us on what supplemental policies to use, based on our doctors & our prescriptions. This has been helpful in clarifying a complex situation for me & my husband.”

“Choosing Medicare coverage can be very confusing. My agent helped me select the Medicare coverage that would cover my prescription. Also, when I moved to another state my agent was very helpful in finding Medicare coverage for me.”

“Once we reached retirement age, our agent was a tremendous help in getting exactly what we needed.”



In the Words of Agents and Brokers

Impact on Medicare Clients

“We assist our current clients in switching to Medicare products to make sure that they have the coverage that works best for their needs.”

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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