



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 Wisconsin

In the Words of Medicare Beneficiaries

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

“There were lots of options to choose from and I had no idea what I was doing. The agent explained everything and helped me choose. I was also getting bombarded with daily mail regarding options and that didn't help either. The agent told me what I needed to take serious and what I could throw out.”

“My agent has been there to answer my questions when I got cancer. I wanted to be sure that I had the best Medicare supplement option for me. She went over all possibilities and was able to ease my fears. She felt like a life saver, a parent and a professional all rolled into one.”

Cost Challenges and Finding Financial Relief

“My agent reached out to me when my previous supplement policy premium was set to increase based on my birthday month. She indicated that she could switch my coverage to another policy with identical coverage to what I had and could reduce the monthly premium by about \$60. I was very grateful for her reaching out to me, researching the options and offering guidance.”

“My agent covered both Medicare and Medicare Advantage without pushing either. She truly helped me see what was best for ME, not for her compensation. I have had minimal exposure to Medicare previously, so the details of what is covered, not covered, and what the costs are, was extremely helpful.”

In the Words of Agents and Brokers

Impact on Medicare Clients

“A client recently cried when I helped her. I asked her why the tears. She said that she had someone from a call center put her on a plan and didn't even explain the plan at all. Only told her that 'this is the plan you need, sign here!' When she and I were done meeting (I usually take 1 1/2 to 2 hours) she felt so empowered and confident in her choice. This is why I do what I do.”

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

“I hold informational seminars at Food Pantry's and senior housing. My background is helping people get Medicaid and Medicare Plans to assist in the elderly and disabled along with low or no income. Many of my clients actually tear up when I help them. Paperwork and Medicare & Medicaid rules are very confusing. I receive many compliments and referrals. Because I do care about my clients. I do a lot of home appointments because many are homebound or do not have transportation.”

“Clients are confused with all of the commercials, constant calls and misinformation. They are grateful for someone to help them one in one and help them make the best decision that will work for them. I have held hands in hard times, attended funerals, and celebrated with them. It doesn't just stop at enrolling them. They become part of your life and know that they have someone that they trust with an important decision.”

NABIP Members:



 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

 999 E Street NW, Suite 400
Washington, DC 20004

 202-552-5060

 www.brokersmakingadifference.org

