



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 Wyoming

In the Words of Medicare Beneficiaries

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

“My agent does a really great job for my wife and I and deserves to make the necessary commissions that he deserves for all his efforts. I realize that Medicare is a huge cost to the government but insurance agents work hard to help their clients and deserve compensation.”

“I rely on my agent to help me figure out what is best for me. There is so much information and it's hard to digest it all without professional guidance.”

“When I started Medicare, my agent spent over an hour teaching me what the options were. I went home and digested the info. At my next appointment she helped me choose what I needed, filled out the application on the computer and all I had to do was sign! I get yearly reviews and quick help any time I need it.”

“Initiating Medicare coverage for the average person is incredibly hard, way too many choices and no good way to investigate. I was fortunate to be referred to an amazing agent.”

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.”

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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