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JAMA Study Underscores the Vital Role of Licensed Medicare Agents in Helping Seniors Navigate Coverage Decisions

Washington, D.C. — A new JAMA Network [study](#) highlights the complexities seniors face when trying to navigate Medicare, and the need for highly trained, licensed professionals to help them make informed choices. The National Association of Benefits and Insurance Professionals (NABIP) believes the findings reinforce the value of working with licensed, certified Medicare agents who dedicate their careers to serving the needs of older Americans.

“Licensed Medicare agents are trusted guides in a complex system,” said NABIP CEO Jessica Brooks-Woods. “They are certified annually, held to rigorous standards, and uniquely qualified to offer personalized, accurate guidance. This JAMA study reinforces what we already know—beneficiaries are best served by professionals with the training, experience, and accountability that licensed agents provide.”

The JAMA study, which utilized more than 300 “secret shoppers” at 131 State Health Insurance Assistance Program (SHIP) sites across 16 states, revealed the challenges seniors face when seeking Medicare guidance. Nearly 40% of SHIP contact attempts failed due to unreturned calls, and only 57% of completed interactions provided accurate and complete information.

While seniors seek Medicare guidance from a wide range of sources, not all sources provide the same level of consistency or accuracy. These findings highlight the critical importance of connecting Medicare beneficiaries with professionals who not only understand the nuances of plan options, provider networks, and prescription formularies, but are also equipped to tailor recommendations to each person’s unique needs.

“Our members are boots-on-the-ground experts in their communities,” said Brooks-Woods. “They know which doctors are in-network, how to lower out-of-pocket costs, and what coverage works best for each individual. Their success is built on trust and getting it right the first time.”

To ensure agents stay compliant and deliver the highest standard of care, NABIP’s trusted Medicare Advantage Certification provides the critical training needed to expertly guide clients through open enrollment. Learn more at <https://www.nabiptraining.org/nabip/medicare>.

These recommendations align with [NABIP’s Healthcare Bill of Rights](#), our commitment to ensuring all Americans have access to accurate, unbiased information and a full range of coverage options. NABIP is committed to ensuring that policymakers recognize the indispensable role that licensed agents play in supporting the Medicare population.

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[NABIP](#) is the preeminent organization for health insurance and employee benefits professionals, working diligently to ensure all Americans have access to high-quality, affordable healthcare and related benefits. NABIP represents and provides professional development opportunities for more than 100,000 licensed health insurance agents, brokers, general agents, consultants and benefit professionals through more than 150 chapters across America.