# Protecting Medicare Prescription Part D In the Words of Our Customers

## Giving a Voice to Consumers

Americans are concerned. Older citizens and their families are frustrated by recent decisions by health plans to discontinue Medicare prescription drug (Part D) commissions for brokers. Consumers believe the decision by health plans will cause confusion when it comes to ensuring they get the health care benefits they need. Brokers are equally concerned decisions by health care plans will prevent their ability to properly educate, serve and find solutions for their customers who rely on them.

Recent market surveys by NABIP among a brokers and consumers revealed the challenges consumers are facing, and the emotional toll and uncertainty health plans are unnecessarily creating in the market.

### As a result of wholesale decisions from health plans to change Medicare Part D, Medicare beneficiaries:

- Feel the healthcare system and obtaining healthcare coverage is impossible to navigate alone due to complexity and constant changes in the market.
- Believe working with an agent or broker has provided them with great relief and trust that their needs will be addressed by their healthcare plan.
- Are overwhelmingly concerned hey will have to pay more every year to get the same (or even less) benefits than before.
- Are consistently worried plan formularies will not cover the prescription drugs they need at all, or not at an affordable price.
- I can't say enough how much our agent has helped my husband and me navigate through the Medicare coverage and sign up process. She was a life saver. She made making our choices much easier.

– Patricia G., Indiana

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Without our broker, we would be at a loss to try to navigate the vast insurance choices. Please don't take away this valuable resource for us! We need our broker!

– Linda S., California

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My agent has taken all of the worry out of deciding what coverage I need with whom.

- Tricia O.

#### **How You Can Help**









