

WHAT WE DO

Agents and brokers are essential in guiding the 153 million Americans with employer-sponsored health plans. As healthcare benefits grow more complex, **81% of employers rely on their expertise** to navigate challenges and maximize their investment.



90% of employers report that brokers help them reduce overall benefits costs

OUR ROLE IN SUPPORTING EMPLOYERS AND EMPLOYEES:

Benefits Planning and Design

Agents and brokers act as expert advisors, helping employers create benefits strategies that meet their unique needs. They:

- **Evaluate** organizational needs and goals.
- **Identify** opportunities to enhance benefits packages.
- **Craft** solutions that align with the employer's workforce and business objectives.

86% of employers cite reduced administrative burdens as a key benefit of working with brokers

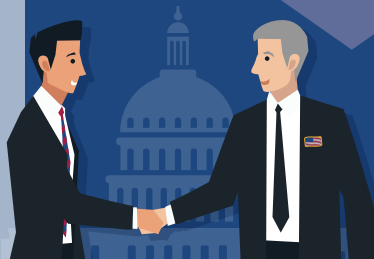


Vendor Selection and Program Implementation

Agents and brokers help employers choose the best benefit solutions by:

- **Managing** the RFP process
- **Analyzing and negotiating** insurer offers
- **Recommending** cost-effective, employee-focused options
- **Overseeing** implementation and employee

92% of employers report better compliance with regulatory requirements when partnering with an agent or broker



Ongoing Benefits Management

Agents and brokers provide continuous support by:

- **Resolving** claims and educating employees
- **Ensuring** regulatory compliance
- **Streamlining** benefits technology
- **Implementing** cost-saving wellness and health programs

WHO WE ARE

For over 90 years, NABIP has worked to enhance access to healthcare and benefits for communities, employers, and employees nationwide.

100% of Fortune 500 companies rely on agents and brokers to manage their employee benefits programs



50% of small businesses state they wouldn't offer benefits at all without broker support

A VITAL RESOURCE FOR EMPLOYERS AND EMPLOYEES:

Agents and brokers are the backbone of America's employee benefits system, helping businesses succeed, empowering employees, and ensuring families and seniors have access to affordable healthcare. Supporting their work strengthens a system that impacts millions of lives and drives economic stability.



For more information visit www.brokersmakingadifference.org