



BROKERS MAKING A DIFFERENCE

Health Insurance Agents Help Consumers and Employers
Secure Affordable Health Insurance



MARYLAND



National Association of Health Underwriters
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Personal Testimonials on Why Brokers Make a Difference

For more than 85 years, professionally licensed health insurance agents, brokers and consultants have provided valuable healthcare financing services to individuals and employers. Professional agents have extensive knowledge about health insurance plan design, benefits, and pricing. Many small employers can't afford to have this level of expertise in-house, nor do they have the time to administer a comprehensive, compliant benefits package for their employees.

In fact, the Congressional Budget Office (CBO) has reported that agents and brokers often “handle the responsibilities that larger firms generally delegate to their human resources departments — such as finding plans and negotiating premiums, providing information about the selected plans, and processing enrollees.”

With HIPAA, COBRA, ERISA, and federal and state tax requirements to contend with, not to mention all of the new requirements stemming from ACA, professional agents spend a great deal of time helping their clients understand the regulations, complex products and compliance issues.

Health insurance customers who use agents report being satisfied not just with their insurance, but also with the work performed by their agents – especially when it comes to the agent's role in finding the right policy.

A recent Kaiser survey found that brokers and agents have a 92 percent approval rating when helping healthcare consumers in the new marketplace.

Professional agents work extremely hard and need to be very knowledgeable in order to stay abreast of the rapid changes in the healthcare system. It would be very costly for a governmental agency in some far off location to match the service and value agents bring to their clients, and it would not be able to replace the personal relationships agents develop with their clients.

Ongoing Support from an Agent

Individuals and business owners typically don't pay any more for employee benefits purchased through an agent or broker than if they purchased the coverage directly from an insurance company. Insurance carriers set aside a small portion of the premium to pay brokers a commission, which covers not only the selling of the plan but also much of the servicing required. In today's declining commission environment, agents spend more time than ever before servicing their clients – a testament to their commitment and dedication.

Agent Associations

NAHU is the only national association working solely on behalf of health insurance agents and benefit professionals. NAHU requires each of its members to always make healthcare coverage recommendations with the customers' best interest in mind.

For more testimonials on NAHU members helping individuals and employers find appropriate health insurance, please go to www.brokersmakingadifference.org.

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"I've spent 40 years helping clients with every kind of issue you can imagine. Two, this week, come to mind.

"I spoke with the spouse of one of my insured clients. She mentioned, during our conversation about her pharmacy coverage, that her husband was experiencing some symptoms and he was reluctant to make an appointment to see his physician. I asked her what he was taking and looked it up on the internet while we were talking. It turned out that the symptoms he was experiencing were very serious side effects of his prescribed medication. I urged her to have him get in to see his doctor. He called me about two weeks after seeing his physician to thank me for alerting him. His physician had him come in right away to be seen and told him the symptoms were life threatening.

"The other call was from a distraught mom who had a son covered under the Healthy Families program in California. The son has been institutionalized for psychiatric problems while in the custody of his father. The mother needed to provide proof that her son would be covered before the hospital would discharge him for travel back to the Washington, D.C., area. We were able to provide this mother with the documentation that she needed to travel to California to pick up her son.

"We don't just write the coverage for our clients and disappear as some on Capitol Hill would believe. I personally have spent my entire career advocating for clients and helping them navigate health care resources. During the mid-1980s, I invested in establishing a Consumer Health Resource Center in Illinois where we provided medical treatment searches

through a research associate at the University of Chicago. This effort resulted in countless positive outcomes. One in particular was stunning.

"A 10-year-old girl was discharged from a psychiatric institution when her mental health benefits were exhausted under her plan for the treatment of autism. Along with a colleague, I researched the latest literature and referred the parents to a clinician who was using a new urinalysis testing protocol for the byproducts of metabolism. This clinician determined the child was biotin dependent and required supplementation. We didn't hear back from the parents for two years and happened to see them in the parking lot of Sun-Up Farm in Barrington, Illinois, which was an organic farm. They ran across the parking lot and threw their arms around my colleague, who was a nutritionist and had made the referral. Their daughter, who was with them, had recovered completely by taking 5 mg of biotin daily. She had caught up in school, become a cheerleader and was a straight-A student attending public school in Lake Forest, Illinois."

- Marcia P. Friedman (Broker)

"What we appreciate most about working with Alan Schulman is his knowledge and ability to cut through to the relevant details. We know each year when we sit down with Alan he has done his best to deliver what is going to be our best options to consider for our current situation."

- Nancy Devers (Client)

"The Insurance Exchange to the rescue, wow! Dealing with insurance has gone from a complete nightmare to a realistic dream. Professional advice came

"Licensed health insurance producers (agents and brokers) provide a wide range of services for both individual consumers and the business community.

Producers interface with insurers, acquire quotes, analyze plan options, and consult clients through the purchase of health insurance... It is essential that [policymakers] recognize and protect the indispensable role that licensed insurance professionals play in serving consumers."

-The National Association of Insurance Commissioners



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just in time ensuring we had adequate insurance in place to accommodate the recent changes within the industry and workforce. The integrity of their customer service is excellent and is achieved by being prompt and courteous with any of our inquiries. For me personally and for a nonprofit organization with limited resources, this was a big change, and any doubts for making the switch to TIE were quickly subdued! Thank you for everything that you've done!"

- Peter Donaghy (Client)

"Thanks to Dave, the employee benefits program at my company is far superior to anything we had in the past. They offer great service and work hard on our behalf to deliver great value to our organization. They come with our highest recommendation."

- Dave Martone (Client)

"My broker Alan Schulman is the best! I don't know how I would navigate the confusing and costly healthcare system without him. I have known Alan for over 20 years. I have counted on him to steer me to the most cost effective and appropriate healthcare plan for our small business as well as our employees. I know he is there for me and considers all options before narrowing the field down so that I am not overwhelmed by the multitude of choices. If I ever have a problem or issue he and his staff are there to quickly resolve it and make it right. I handle an enormous amount of responsibilities for our company, but I never worry about our health insurance because I know I have Alan behind me."

- Amy Weinberg (Client)

"Tina & Michelle, both of you and The Insurance Exchange have constantly rendered my company (and me personally) excellent service in every regard. It is the personal touch and friendliness that really makes the big difference. Your help is always there for me, even when I get things confused."

- Charlie McMahon (Client)

"I wanted to thank you, Alan Schulman, for your continued service with our insurance needs. Even though you have worked with me for over 25 years, you still



provide me with the exceptional and timely service you gave me from day one. Being in a business such as ours, I am quite often pulled away from the office, and I rely on you to make sure all of our employees needs for insurance are covered. Whenever there has been an issue, you have always been there to resolve it, and I want you to know how much I appreciate your work. I just wanted to thank you, and let you know I will be relying on you for the next 25 years."

- John Schutt (Client)

"Alan Schulman is an outstanding agent who has helped us get a handle on our benefit costs. I work in health policy. Therefore, I know more than most, but Alan knows more than we do about the best ways to squeeze value out of the health system."

"Two years ago, our premiums were scheduled to increase 63 percent in one year. My first thought was, 'How can I possibly absorb this?' My second thought was, 'What would be the impact on my employees if I had to slash benefits, increase cost sharing or pass on the increased premiums.' When I talked to Alan about my options, he went to work and found a plan that worked for my employees, kept their benefits the same, and limited our premium increase to two-thirds of what it would have been. We will be using Alan for years to come. His ability is the reason we need to keep agents and brokers in the game to help employers and individuals."

- Joel White (Client)

