



# BROKERS MAKING A DIFFERENCE

Health Insurance Agents Help Consumers and Employers  
Secure Affordable Health Insurance



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](http://www.brokersmakingadifference.org).

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"At my job in the last year, our human resources department has seen huge changes. Through it all, I could not have gotten through a lot of the things that were thrown my way without the help from our broker Carey Boucher. Since we've moved on from those changes, she still continues to be my rock from Hunt Insurance Group, LLC and all things benefits. She always makes me feel like I am her only client, when in fact, I know that is not the case. I have made mistakes or had employees put me in some impossible situations, but Carey has always been there to help me and never once making me feel like I have been a burden.

So many times, employers only hear the negative from their clients. I wanted to take a moment to acknowledge the incredible asset that you have in Carey. I know that you are fully aware of how wonderful she is, but it is good to hear from those outside of the company that work with her on a day-to-day basis.

Thank you so much for all that you guys do for us. It does not go unnoticed. Honestly, I wonder what I'd do without you guys."

- Carey Boucher (Client)

"I received a notice from Healthcare.gov notifying me that one of my children is on Medicaid. I have never qualified for Medicaid and struggled with it for a long time. It was absolutely impossible to get it fixed. They wanted proof that I don't have Medicaid. How do you prove you don't have something? After a lot of work, Steve Israel was able to reach a contact that was able to get the ball running. I actually have a letter from Medicaid that we don't have it. Thanks

to Steve for making an impossible situation bearable and finally resolving it!"

- Brett Vidro (Client)

"I cannot imagine navigating all the problems with health insurance without the help of our local agent, Michele. When you have a coverage problem, you are faced with a service center that does not house individuals who are qualified to appropriately serve their customers; you are just a number. Michele has the knowledge to get past the administrative confusion and has helped many members in our small group on multiple occasions."

- Simon Smith (Client)

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***"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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"My health insurance with Blue Cross was increased by 30% for 2015. I was referred to Michele Malooley Insurance by a business contact. Michele was very professional and knowledgeable about the health insurance I needed. The rates were less than Blue Cross and the coverage was comparable.

"I am a businessman and do not have time to shop for the right health insurance. Michele Malooley Insurance is an invaluable asset to the health insurance industry and its customers."

- Richard Kaufman (Client)

"I am the HR representative for my employers and I am in contact quite often with Michele Malooley and her wonderful assistant, Laura. They have always taken care of any issue that has come up regarding our health insurance policies quickly and efficiently. They are very knowledgeable and are always available to answer any questions we have. The work they do on our behalf is invaluable and we are most grateful for





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their service."

- Cynthia Cotton (Client)

"Our agent/broker is Michele Malooley. There are no words to describe how she has aided us in providing health insurance to our employees by navigating through the insurance companies and always finding the perfect fit for our employees and our company. She is an asset beyond measure."

- J.L. (Client)

"Michele has been an important part of running my small business for the past five years. She has written many policies for my employees. She is always helpful and knowledgeable. My employees enjoy working with her and trust her to handle their issues. It is important that I have someone like Michelle to help me with healthcare issues, especially Obamacare constantly changing."

- Viviane Garner (Client)

"Having an agent is important for every client. They are there to answer questions and it is important in this day and age to know that there is a person who is your advocate and pursuing what is best for your needs. Our agent has always been there for us and I hope Michele will always be there to do this most important job."

- Linda Moritz (Client)

"Michele has been representing my business and me for 12 years. Michele prepares presentations to clearly show insurance premiums and coverage so, as a layman, I can understand. I cannot know which plan is best to cover my employees. I need to have Michele to advise and review the best options. I do not have the time or the patience to discuss the differences in my options, but Michele does. She obtains the results needed to ensure my company is covered with the most financial and functional efficiency."

- Steve Kranitz (Client)

"As 2008 was drawing to an end, my office had submitted our last employer group health case (a client named City of Life Church) for the year to Aetna



for processing and would be closing our offices for the New Year holiday. The underwriting seemed to be moving very slowly, as it usually does this time of year. We hoped to have final approval by the end of the first week of the New Year. Little did I know, one client would begin the year by completely changing my life.

"On January 2, I received an urgent call on my cell phone—a cry for help from a parent of a City of Life Church employee. A very rare, very large cancerous tumor had been found in the chest of their 25-year-old youth pastor, David, who was also an expectant father. The son was to be flown to Cook Children's Hospital in Texas for testing and surgery at the beginning of the week. How could I expedite the group's approval?

"Remember, the case was still in underwriting. Going through the normal process, it would take at least another week for finalization. I e-mailed my manager that urgent help was needed—it was New Year's weekend! By early Monday, January 5, my manager had spoken with the underwriting manager urging the necessity to have the group approved today. By early afternoon, the client was approved. Within the first few working hours of the New Year, the case had been approved, issued a group number and the young pastor had a member I.D. number.

"That afternoon, I received a call that special tests



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were needed before the Thursday morning surgery. David would be flown to Cook Children's Hospital the next day and tests would begin early Wednesday. The diagnosis code did not allow for Aetna's approval of the special PET scan and MRI. I initiated a conference call with my manager and his manager, Sherry, and after bringing them up to date on the problem and the urgency, Sherry conferenced us in with a friend she had in Care Management. The friend was able to expedite his case and approved all his tests, including the lifesaving surgery on Thursday by the end of the day, all while keeping me updated and able to give the family just a bit of peace during this difficult time.

"After David had the tests, and the surgery, I received a call from his father thanking me for saving his son's life. The surgeon told David's family that if he had not had the surgery Thursday morning, he would likely not have made it. The tumor had begun filling with blood and could have burst at any time, rendering

the surgery useless.

"As it turns out, David has a very rare form of cancer (one of forty cases in the world) and he will need specialized chemotherapy and treatment to fight this disease.

"Without the entire Aetna team moving mountains to make a difference in a family's life, this story would have had a much different ending. I no longer see myself as just a health insurance agent—I am a humanitarian."

- Tanya L. Burns (Broker)

"As the owner of a large geriatric care management and consulting firm in Palm Beach County, Florida, we assist seniors in many decisions regarding nursing homes, assisted living, home health, government benefits, etc. We are not in the insurance industry, so when our elderly clients and their active senior children ask about Medicare supplement programs and PPOs, we refer them to Michele to help them make a wise decision. She helps them make the best choice based on their lifestyle concerns. All of our clients have been happy with the referral and expressed relief after learning from Michele and making the best decision."

- Sonja Kobrin (Client)

"A Central Florida public school district employee needed lifesaving heart surgery, so they traveled to Miami with 12 members of her family to have a world-renowned surgeon perform the procedure, only to be told on the morning that the surgery that her health insurer would not cover the procedure as it considered the device the doctor would use to be "experimental".

"Working directly with her heart surgeon, the doctor explained to me that he had performed the same surgery using the exact device with success nearly 3,000 times. He continued that he had previously had many other insurers initially deny to pay for his suggested procedure, a procedure with a cost of about \$85,000. He added that the school's insurer



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would have instantly approved an older procedure that was far more expensive, costing \$250,000, and invasive by cracking the patient's chest open.

"Working with the insurer all the way to the president, I was able to get an approval for his work and, about a week later, the employee returned to the hospital, had the less invasive, less costly, procedure and, today, has achieved a full recovery."

- Robert Reynolds (Broker)

"My broker has proven to be invaluable when helping me to knowledgeably select the right supplemental Medicare insurance policy and drug plan. I am still working and do not have time to read through all the information on each plan. She helped me go through the process of deciding which plan was best suited for me. Also, I can call or email her with follow-up questions, knowing that she will give me the right answer, ultimately saving me time and money.

"If brokers are taken out of the loop when choosing and utilizing health coverage, the big insurance companies will never have enough employees to adequately help the "little people" and will suggest policies that may not be the best fit. There has to be a balance, and the brokers are our only hope for any balance at all."

- Carol Crozier (Client)

"Michele Malooley was beyond helpful to me when finding the best plan for my family. She spent hours calling all my doctors and finding a network they all participated in. She verified all of the medications to make sure they all were covered as well. I NEVER would have been able to come to the conclusion that Michele did. I really appreciate all of her efforts and I am extremely happy with my new coverage!"

- Cara Cheska (Client)

"Michele Malooley has been my company's agent for over 20 years. Without her help and assistance,

we would not have been able to give our employees the coverage they currently have.

"When some of our employees retired, she was instrumental in walking them through the Medicare supplement policies that best met their needs. We could not have done this without an agency/broker such as Michele. Her position is a necessity, not a choice, for us.

"Please consider all aspects of managing healthcare and keep our agents as a resource for all insurance needs!"

- Gay Russo (Client)

"I am the administrator of a three-office doctor practice, which keeps me very busy. I have had Michele as my insurance agent for the last 13 years. With her

as our agent, I do not have to worry about our health insurance. She does all new employee enrollment and takes care of any issues that my staff or I have with our health insurance.

This takes a lot of pressure off of me, and I know the staff is getting their needs met as well. She is always professional, and I know I can always count on her. I would be lost without her help."

- Michele Welter (Client)

"I would like to commend our insurance agent, Michele Malooley, on her services for R&A Investment Corp. The company would be at a complete loss without her knowledge and service. She is available at all hours to answer our questions and, with all of the healthcare changes, there are many. She provides us quotes from a variety of companies and explains the differences and compares policies for us. Without her services, R&A Investments would be at a complete loss."

- Amy Zeigen (Client)

"Michele Malooley has handled our company's

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healthcare benefits insurance for many years. Our employees have benefited greatly from her expertise, knowledge and compassion. One employee who was diagnosed with cancer was having difficulty getting his medications and treatments covered. Malooley intervened on his behalf, and made certain that his insurance coverage took care of his needs in a timely manner.

"Additionally, when my husband and I reached 65 and required insurance in addition to Medicare, Malooley presented us with options, and patiently explained the advantages of each. I have often had difficulty completing various insurance-related forms, and Michele has always come to my aid.

"I'm sure that at one time or another, every one of our employees has called her to intervene on their behalf, or to explain nuances of their account, and Michele has always responded graciously, professionally and with vast knowledge. I truly don't know how I, as a healthcare benefits administrator for our company, could competently handle my job if it weren't for Michele's frequent and insightful assistance."

- Betti Himber (Client)

"Our church was in a situation of finding healthcare more and more unaffordable for our employees as time went on. Last year, we made the decision to leave the provider we had been with for a long time. There is absolutely no way on God's green Earth we could have waded through the difficult and confusing

array of healthcare plans. I shudder to think what the experience would have been if I had to deal with some distant government entity who does not care one bit about me or the church.

"The relationship Michele Malooley has with us is professional. She is responsive to our every quandary. We could not have successfully chosen a healthcare plan for our employees without the personal interaction of our agent."

- Lenda Sander (Client)

"Michele has been our agent for over five years. She has always helped us obtain the best plan for us. She

goes above and beyond helping choose the plan with the best deductible while being in-network. She takes the time to explain each plan and the benefits that come along with them. She is a great help to us."

- Marta Strong (Client)



"A police sergeant was in need of a bone marrow transplant and traveled to a North Florida hospital for that procedure with his wife. The couple spent nearly a month in that region for the procedure and recovery before returning home to find that their insurance company had mailed them several letters denying the claim and several others from the hospital, including placing a lien on his home, for failing to pay their \$800,000 bill.

"Working with the insurer and hospital, we learned



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that the hospital had implemented a new billing computer system and was operating the new and their old system together during the transition. The two systems had created a conflict that led to the insurer not being billed for the client's care. Once that was resolved, we had to circle back to the hospital some weeks later to have them correct the bill. They finally issued a bill showing contracted rates to the insurer, thus reducing the bills from over \$800,000 to about \$ 450,000. We then worked with the insurer to ensure that the correct bill was, in fact, paid. The client's account with the hospital cleared and the lien process was retracted, along with both the insurer and the hospital providing the couple with letters of apology."

- Robert Reynolds (Broker)

"This past Friday, an employee of our group client could not get his needed medications at the pharmacy. Despite the Pharmacy Benefit Manager being closed for the holiday, my staff was able to work with the pharmacists on a resolution so he was able to get his prescription. Had it not been for the broker, the member would not have been able to get his medication."

- Larry Lee (Client)

"Special thanks to Maryann at R.W. Morgan Associates in Altamonte Springs who took lots of time and received no compensation to find out if I qualified for health insurance. I am no longer one of the millions of uninsured in this country! What a great human being; Bob Morgan is fortunate to have such a superb employee."

- Anonymous (Client)

"Through the years, I have remained confident in your ability to perform the necessary due diligence and to represent the best interests of my company when evaluating and negotiating with various carriers. It is very reassuring to me to know that this crucial aspect of my business is in the hands of someone I can trust."

- William T. Buckingham (Client)

"Most companies don't give us the kind of superior



service yours does. You have always provided us with superior benefits. I know insurance is a very competitive business but very few offer the quality and professionalism of Plan Analysts."

- Thomas A. Bryan (Client)

"Michelle made my transition to Medicare very easy. She answered all of my questions, which were posed on numerous different occasions. Her answers were more meaningful, since I knew her response was mindful of my prior questions. I also appreciated her suggestions and recommendations. I would not want to deal with a faceless voice on a matter so important. In addition, because of the importance of the transition, I want to be able to choose an agent I feel comfortable with and have confidence in."

- Alan Glinkenhause (Client)

"I am thrilled to have an agent helping us ever since we went to our own personal insurance instead of group insurance. Our agent, Michele Malooley, has been more than helpful, more than responsive and extremely professional. I happen to have my insurance license but decided to go through someone who is more experienced with the knowledge of individual health insurance plans than I am. While





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I may understand quite a bit more than the next person, it is imperative to have some liaison to assist in the understanding of health insurance and all of the details that go along with it. There has to be a point in time where someone draws the line regarding dollars versus customer service."

- Jackie Feldman (Client)

"Michele helped me sign up for a Medicare supplement plan. She is professional and knowledgeable and made this process easy. She explained all my options very clearly. We need these brokers because all of my questions were not answered by the Medicare information I received in the mail."

- Jack Glus (Client)

"Michele has been our insurance broker for 15

years. She has been an invaluable help in countless ways. Her expertise has solved difficult issues and helped us to achieve the best coverage regardless of the obstacles in place. She provides an expertise and knowledge that

cannot be replaced when confronting difficult situations. Her follow-up in times of need has been constant and productive when we have been unable to help ourselves. She makes herself available to give advice and works for her clients, even when there are no commissions or other monetary return. She has never in 15 years not been available to help in any way. She provides a support level that goes way beyond selling insurance."

- Marvin Benjoya (Client)

"Michele has been instrumental in helping my wife and I select the most appropriate healthcare insurance that meets our needs and is cost-effective. I'm not sure how we could have navigated the healthcare maze without her help."

- Sam Levy (Client)

"Having been employed by a large company for about 10 years, I had a great health insurance coverage provided by the employer. Unfortunately, after the company was sold, I was left without it and forced to look for individual coverage. It was a hopeless situation for me. No health insurance company wanted to accept me because of my so-called preexisting condition. I was left without health insurance.

"Thankfully, help came in the form of health insurance licensed agent and broker Michele Malooley. She spent countless hours and has gone above and beyond to help me obtain health insurance. Her patience, kindness, perseverance and dedication to clients such as myself, to help with obtaining quality health coverage, claims issues and follow-up services should

serve as a remainder to all in Washington, as well as general public, that we desperately need health insurance agents and brokers to stay in business.

"Their services are absolutely vital and greatly appreciated by countless clients. Without

the help and knowledge of wonderful dedicated agents such as Michele, it would be absolutely impossible for an ordinary person such as me to obtain high-quality health insurance.

"I would like once again to take this opportunity to express my gratitude to Michelle Malooley and all dedicated agents like her for all the hard work on behalf of their clients."

- Christopher Achceniak (Client)

"My husband recently retired and we both became Medicare-eligible. I don't know how we would have made it through the process of all the decisions for Medicare, supplements and prescription drug coverages without the knowledge and assistance of Michele. She made the process easier by explaining

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everything in terms that we could understand. She also remains helpful for all of our questions and concerns even after all of the policies were written."

- Brenda Murray (Client)

"I was about to turn 65 in the fall of 2014. I contacted a friend who already was receiving Medicare and also worked for insurance. She referred Michele to me. I had no idea about anything dealing with Medicare. I went to her office and met Michele. She made me feel comfortable and began to explain things to me. We discussed my situation and she recommended a program that would fit my individual needs. I was completely satisfied because there were so many programs out there. I have now been on that program for over a year and am completely satisfied. I don't know what I would have done without someone like Michele with her expertise, knowledge and ability to relate with the average Joe. This country needs people like Michele who can perform such a task to help people like me. I am grateful I was so lucky."

- John Emmons (Client)

"Michele has been our agent for several years. She has helped us to customize the benefits offered to our employees based on each and every individual's needs. She has, on several occasions, assisted our employees by communicating with the insurance company concerning questions with claims.

"Personally, she helped me and my husband to get a \$2,000 claim that was initially denied by the insurance company paid. Michele also helped to save my church, which was paying outrageous amounts for employee benefits, thousands of dollars per year by offering equal or better benefits through another company. I always feel comfortable recommending Michele to others because I know that she will go above and beyond to take care of her clients.

- Sarah Green (Client)

"Michele has been invaluable. As a new employee in a company that just initiated a group health policy, she has been professional and patient retraining someone who just came on board. I do not think

the transition would have been as easy without her immediate response to questions and willingness to come to the office."

- Sandra Lester (Client)

"Michelle's knowledge of health insurance helped me pick the correct policy for my wife and myself. I would have been lost and not informed without her help. With all the changes that occur, people need the guidance the agents provide."

- John Carns (Client)

"I have been working with Michelle Malooley for the past six years. She has helped me find the right insurance policy for over a dozen of my clients.





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"I was referred to Michele Malooley by longtime friends and she was every bit as good as they told me. She took all the time needed to walk me through the forms and discuss the best plan for me. There is no replacement for this kind of special service."

- Carlynn Haboush (Client)

"Michele Malooley has been my insurance agent for years. I have no need to look or talk to anyone else in the insurance world because the service I receive from my agent is impeccable. Michele is spot on, caring, knowledgeable and always willing to listen to the concerns of her clients. I know firsthand because she has gone to battle for me on many occasions. She always finds a light at the end of the tunnel and is results-oriented. If I had to recommend an agent who will make you feel like family, who will go to bat for you and not pass the buck, that's my agent, Michele Malooley."

- John Marra (Client)

"Quite simply, I was in over my head with the whole insurance process. I have three degrees, yet none in the complicated area of insurance. Michele was indispensable in helping me navigate this quagmire of necessary healthcare coverage. She was referred by a friend and I referred her to several other people, all highly intelligent yet confused about which policy or coverage was most suitable. I would have been lost without her help and I am most grateful for it."

- Melissa Zimmerman (Client)

Her knowledge and dedication are invaluable as my clients and I try to manage our way through the insurance system. I do not have the knowledge to have helped my clients without Michelle. This industry is so confusing that we must have people like Michelle to educate us so that we can make the best decisions for ourselves."

- Viviane Garner (Client)

"My broker/agent definitely was an asset in guiding me through the process of choosing the right healthcare plan and issues for me. We definitely do not need any more inept government control over our choices."

- Eileen Passaro (Client)

"Brokers definitely do make a difference. With all due respect for the customer service representatives of the insurance company, they cannot compare to the compassionate handling of an insurance matter by a broker. The broker is a member of the community and, as such, is often placed in the role of good friend and neighbor. Nothing offered by insurance company's 1-800 people can be close to that."

- Ira Dornfeld (Client)

"Michele has been our agent for many years. We are so lucky, pleased and happy to have her as our agent."





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She has been so helpful to us. We feel comfortable to call her at any time if we have a question regarding our insurance. We could not have gotten a better agent."

- Clarence and Letitia Grosso (Clients)

"We met Michele through friend of ours who used Michele and were very happy with her. We have had excellent results and are very satisfied with the professionalization and knowledge she brings and personal service she provides. She takes time and is dedicated to her clients. We would not be happy with a non-interested or non-personalized government employee."

- Robert Wilson  
(Client)

"Michele has been instrumental when I purchased my health insurance and continues to be my point person about my health insurance. She is extremely knowledgeable and a fiduciary about my insurance. She is invaluable."

- Lori Rabinowitz  
(Client)

"Relocating to Florida in 2015 was a big ordeal for me. I needed to get a new license, transfer accounts AND find new health insurance. If it wasn't for Michele and her team. I wouldn't have known where to start. She explained my options, sent me various plans and reviewed the details with me. Once I picked a plan, she handled everything from there. Michele is a great asset and her services are greatly needed and much appreciated."

- Camille Palmero (Client)

"I turned 65 and had no idea as to what Medicare

was all about. Michele guided me through the entire process and I now have converted over from my job insurance to Medicare using a great supplemental and prescription plan. She is amazing and she is now looking into my job's group plan as well. She is the BEST."

- Danelle (Client)

"Michele Malooley has been my insurance agent for about 12 years now. The honest truth is I have relied heavily on Michele's knowledge and expertise of the health insurance industry. She knows her stuff! Being self-employed and having the burden of paying for health insurance on my own, I needed Michele

to review my current policy and to research other alternatives for me. She has always been gracious enough to do this for me and is always informative when I need explanations on the differences between certain plans. The health insurance industry is not an easy one to understand, especially when it



is not my area of expertise.

"Without Michele's knowledge and assistance, I do not feel I would be able to make the best insurance decisions on my own. I rely heavily on her and will always continue to do so. To eliminate insurance agents would be a huge disservice to the public as it is a cumbersome enough process as it is. In my opinion, the government has NO business overstepping in an area that they do not nearly understand at the level Michele and other agents specializing in the industry do. I 100% fully support health insurance agents and the value they bring to the table."



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- Deborah Benson (Client)

"Michele has been a great resource to me in our healthcare insurance process."

- Lisa M. (Client)

"I am a 47-year-old female with a rare degenerative neuromuscular disease called Fredrick's Ataxia. I went off Medicare insurance for a few years and kept my Medicare supplement income. I did this because my husband's insurance through his employer fit my needs at the time. Fast-forward a few years and things changed. I wanted to get insurance through Medicare (my health was still on a decline). No one at the Social Security office could figure out how to put someone back on. Months went by. After several calls, Michele got it done. If I had to rely on overworked/underpaid government employees to figure it all out, it would have been a waste of the taxpayers' money and government employees' time. Please keep brokers!"

- Michelle Colangelo (Client)

"Our insurance agent is an indispensable resource whom we depend on throughout the year. She helps us select the best health insurance to meet our employees' needs while trying to balance the cost. Our agent will also get involved if one of our employees is having an issue with the health insurance company and needs help working through the situation. I know that our agent is only a phone call away and I can count on her to help on whatever I need relating to our health insurance. She is always working with our best interest in mind."

- Robin DeSanti (Client)

"Michele has been my agent since 1995. I have had two stem cell transplants for CLL since I have known Michele. She has helped me through so many insurance decisions throughout the years. My transplants and follow-up procedures have taken me from Florida to Boston's Dana Farber Cancer institute on a regular basis. She has guided me to choose the right insurance for my medical needs. Over the years I have not only made a lifelong friend but someone I totally depend on for my health insurance decisions."

- Stephan Cocola (Client)

"Michele has been my agent for 23 years. She has done my health insurance for that entire time.

Without her guidance and expertise, I would not have been able to make the proper decisions for my family."

- Marc Zatlyn (Client)

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***According to a Health Reform Monitoring Survey (HRMS) conducted by the Urban Institute Health Policy Center, 84% of people who sought assistance shopping for exchange plans in 2014 rated brokers and agents as "helpful" -- a higher rate than any other source.***

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***A recent survey from the Kaiser Family Foundation found that 67% of brokers and agents have 10 or more years experience in the industry. Also, 68% of small businesses and 36% of people purchasing health insurance on their own reported using a broker to buy their policy.***

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"Michele was very helpful to me when it was time for me to sign on to Medicare and select a supplemental insurance. She went over everything to help me to make the right decision. Since then, I have emailed her multiple times with various questions and I

have given her name to friends who had questions. Her help is very valuable and there were no others out there who were as informative and agreeable as Michele. I still go to her with questions!"

- Liz Knowles (Client)

"Our company, Tom Mathieu and Co Inc., has had our insurance serviced through our broker. We feel that we have gotten the best coverage for our employees because of her knowledge and expertise in obtaining this coverage. She has been available to help us with claims issues and to answer many questions throughout the year. This all would not



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have been possible without her."

- Susan Ryan (Client)

"2016 is the first time that I have enrolled in Medicare. Choosing a supplementary Insurance program was completely foreign to me. My employer and son were anxious that I received the best medical coverage possible. It was a massive decision and, only with the expertise and experience of a broker like Michele Malooley, who devoted her time, knowledge and experience to clarify every aspect of Medicare and a supplementary insurance coverage, was I able to make a decision."

- Rosaminda Chami (Client)

"As a certified professional in human resources with over 10 years of experience and a strong supporter of the Affordable Care Act, please find my professional testimony below.

"I am a HR generalist for a company comprised of 40 employees and I would like to voice the important role that our insurance broker, Michele Malooley, provides to our organization. An HR generalist position is responsible for many areas, such as recruiting, hiring, benefits, payroll, compliance, COBRA, unemployment and the retention of resources for the success of the company. This position relies heavily on a qualified professional insurance broker/agent.

"Ms. Malooley' professional knowledge and experience properly assesses our insurance needs and then, based on those requirements, she sources our group's census to the various carriers for quotes. She then shops for the best value in insurance coverage. The insurance policies are explained in detail and assistance is given on the sorting of the best comprehensive health coverage offered within the company budget.

"Our agent has a direct impact with health carriers on new contracts, open enrollment, new hires and qualifying events. She submits all documentation to the carrier and follows through until a successful confirmation has been received in the carrier's system. Our broker provides one-on-one meetings with each new hire prior to their 90-day probation period. Specific plan details are provided to the employees to assist in the plan-selection process. She is there to answer any questions they may have, ensuring that no detail is overlooked. Even with a small group of 40, many times carriers will enter the wrong plan or coverage on a new hire, during open enrollment or on a qualifying event. Our broker communicates with the carrier to ensure everything is correct.

"Michele has been there for the employees assisting in the event of a claim or the appeal process. The employees of our organization know they have an agent who is there for them on health coverage. Ms. Malooley follows up on questions and compliance matters throughout the life of our policies.

"I am a strong supporter of the ACA and all the good intent it has accomplished and all the future potential it has for the overall health of the people of our country. As with any large-scale positive change for the masses, it may requires many, many years of improvement to reach the overall balance and goal. But removing brokers/agents from employers is taking away a critical needed resource, a resource that allows organizations to provide the best possible health coverage and representation to their employees.





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"Our broker provides advice in the interests of our group. She works representing the group, employees and the employer.

"Placing cost over quality disconnects the good intent of the implementation of the ACA."

- Michelle George (Client)

"At a time when my personal life was in upheaval, Michele was my savior. She helped me through the puzzle of what Medicare supplement and Part D insurance were best for me and my husband, who has Parkinson's. I could not have done it without her!"

- Rita Wachs (Client)

"I have known Michele for many years. In those years, she has been extremely helpful, informative and knowledgeable.

I have purchased insurance for both my children and my mom with Michele. I couldn't have asked for a better agent. She explains things thoroughly and makes the process easy and smooth. She always helped in choosing the right plan and price. I could not imagine dealing with anyone else on such an important matter. I can say I have 100% confidence in Michele and have been extremely satisfied with her job expertise, along with her wonderful personality."

- Toni Gambuzza (Client)

"Michele has been a wealth of knowledge helping me through the Obamacare program and explaining the options and plans available. Everyone who has been referred to Michele has received great service and knowledge. She responds to all inquiries immediately and makes a client feel confident. She has taken care of my husband and me through both Obamacare and Medicare and is always there to answer any and all questions. She is an awesome agent and I am comfortable recommending her to both family and friends."

- Linda Doran (Client)

"Without the help of Michele Malooley, we would have been totally lost in selecting the right company for the best service at the most advantageous price. She worked with us for two hours and gave us the best companies based upon our health and the drugs we needed to take. The government will not care about our needs the way Michele did. We recommended her to all of our friends because of her great service."

- Mark Press (Client)

"I have been in such good hands with my insurance agent, Michele Malooley, for almost 15 years. When I recently called her to ask why Humana was canceling our plan, I was shocked to learn what's going on in her industry. I have been so fortunate to have her in my corner for all these years. I would be lost without her help. I can't imagine anyone not having an agent to call for help!"

- L. Houston (Client)

"My agent, Michele Malooley, is one of a kind, knowledgeable, informative, supportive and available. We have our life insurance policies with her as our agent and she is a very valuable part of our financial planning and personal insurance needs. Without a knowledgeable agent, we would have been lost in the shuffle of enormous changes, not understanding what was in front of us. Nothing in life is easy, but the more technologically advanced we get, the more interpersonal skills are lost. We all become a number, but my agent has my back. Amen!"

- Melissa Desai (Client)

"Michele and the broker industry must stay intact. Without her I would have been lost and I would have not have been able to make the right decision for me. It's easier to pick a stock than to pick an insurance policy. Michele and her peers are not a 'nice to have'—they are a MUST."

- Elizabeth Lee Hennessee (Client)

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

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that is indispensable. The process she navigates is nearly impossible for me to have made the decision without her. I have a college education and the insurance industry is so complicated that I need help more so than I need for technology devices, and that is saying something."

- Charles Gradante (Client)

"I have known Michele Malooley and have used Michele's services for more than 20 years. I have an insurance agency that works with public school teachers and many individuals rely on Michele to guide them through the complicated options and terms of their health insurance needs. My entire family and I have relied on Michele for many years. Health insurance is the only product I do not offer. It takes a dedicated professional who understands the limits of coverage and expenses an individual is faced with. Medical expenses can take a person's life savings. We need our health insurance advisors to guide us and help us understand our policies. Michele is a leader in her industry and we appreciate all her hard work and dedication."

- Theresa Goulet (Client)

"I would have never been able to read all the small print and know what and when and how to apply for coverage. Michele explained in a short time what I had to do and she helped in getting correct forms, helped to fill them out and explained everything in detail. I still would not have coverage for drugs nor supplementary insurance by reading stuff that arrived in the mail -- it all just looked like junk mail. I could have not done any of it without Michele's help. It is nice to be able to speak to such a pleasant and knowledgeable person and not wait spending time trying to get Medicare, AARP, UnitedHealthcare, etc. by phone."

- Helen Crawford (Client)

Over the past 10 years plus, my agent has done a lot of work for my family in regards to our health insurance. She is always looking out for our best interest and I appreciate everything that she does for us, especially with all of the changes because of the

ridiculous affordable healthcare act. If it wasn't for her, the whole transition from my insurance policy that I've had for over 10 years to a new one would have been much more difficult and time-consuming for me. I do not want the government getting involved or having them as the people that I have to go to in the future. Independent insurance agents should still be able to help American citizens with their individual healthcare plans and be compensated for it by the insurance companies."

- Deanna Patrick (Client)

"I am a finance professional, so when I retired and needed guidance for my medical, dental and prescription coverage, my wife and I turned to a professional. Michele was not only knowledgeable about the various options available, but her guidance and advice was invaluable. She is courteous, friendly and completely competent to address all of our needs and concerns. I have recommended her to friends without hesitation."



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- William Wunderlich (Client)

"Michele has been invaluable! She has shopped plans for our small-business group health plan. She forwards daily the interpretations for the massive rules now imposed by the healthcare mandate. Some apply to us, most don't, but I still read everything sent. We have five employees and definitely qualify as a small business. When I need answers, I am not put on hold – I get the answers I need right away. I don't want the government to usurp small businesses' right to work. We don't need more bureaucratic involvement. Let them do their jobs."

- Ann Menor (Client)

"Without Michele, or someone else with equal knowledge and care in the same capacity, I would have had no idea where to start in the process of choosing Medicare's related insurance choices my first year of eligibility and each year thereafter – and I have a Master's Degree. To have someone who will sit down with you or talk with you on the phone at any time and to hold your hand through the process is priceless. To have to speak to someone in DC over the phone, when you can get them at "normal working hours" and not knowing that person's knowledge

(have you talked to someone from any company on a customer service call?) would be ridiculous and creates chaos to everyone involved. Can you imagine going to your doctor finding out that they aren't on your plan and then the doctor needs to listen to you plead for him to help you while all his other patients are in the waiting room and half of them have the same problem as you. EVERYBODY would hate this!"

- Dennis Battistella (Client)

"I was referred to Michele by my former health insurance broker who no longer had the ability to service my account. I have found that Michele is a very professional and caring individual who goes the extra mile to make sure that my health insurance needs are met accurately and timely. I have no problem recommending Michele to my friends or associates."

- Ira Pfeffer (Client)

"Brokers make a BIG Difference! As a small-business owner, we would be lost without our agent/broker. It is enough trying to manage a small company on a day-to-day basis, let alone navigate the healthcare field. Our broker provides invaluable services to our company. She keeps us up to date on all things ACA. She helps us negotiate the time of year when we need to evaluate yet another set of plans that are put in front of us as the 'best plan' based on the insurance company's recommendation.

"The insurance company does not always have my company's interest in mind. My broker does have my interest and my employees' interests in mind when evaluating proposals for new plans.

"In addition, our agent/broker answers a large variety of questions ranging from policy and coverage issues to how to handle situations that can only be answered from someone with years of experience in the business. This cannot be found on Google.

"To even suggest that we should go it alone without valuable agents/brokers is insane. Worse yet replace them with a government agency.





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"This would be a nightmare. I don't know about other agents/brokers but I know that my agent/broker will get back to me within minutes/hours to either say she is working on it or with an answer to my questions. I can pretty much guarantee you this would not happen with a government agency – not to mention the information I get is accurate. I don't imagine a government agency would be any better than say the IRS at answering your questions. You get a different answer from each rep you manage to get on the phone after a long series of IVR and holds.

"Health insurance is a major budget item for small companies. You want to make sure you are purchasing wisely. The only way to do this is with

good information about the products available to you and that best suit your needs. My vote is YES to agents/brokers!"

- Beth Pradelli (Client)

"Please know what a pleasure it has been working with Michele and how important it has been to have her on my side. Having my NY group insurance terminated and working with my existing NY broker to try to place me in an individual policy that would cover me in both New York and Florida, Michele saved the day. She walked me through all the necessary procedures and found me a policy that would meet all my requirements.

"Now, one and 1/2 years later, she has been called upon to assist me in navigating the problems that have arisen following a medical emergency that I have endured. It is more important than ever in this new world of insurance nightmares to have an expert (this is what I am convinced Michele is) just a phone call away when the insurance companies and the medical society run you up against a brick wall. I am just thankful that such a position exists in today's world."

- Wendy Kroll (Client)

"We recently moved to Florida and had no idea of the health insurance plans that were available to us. We were given Michele's name from friends who have used her services in the past and highly recommended her. She met with us and went over all the options we had as well as explaining what might be the best option for us, both for cost and coverage. She went out of her way and gave us as much time as we needed to go over everything. She helped us through the process and was always available and responsive when we had questions and had the need to call. If we did not have an agent to speak to, we would have been in a state of confusion regarding which plan to choose. Michele and agents like her are in great need, especially for senior citizens who don't always understand the confusing programs and how to discern which is best for us. We desperately need these agents and they should be able to continue



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the great job they are doing."

- Ala and Diane Silver (Clients)

"Michele Malooley has been my Insurance Agent for approximately 20 years. I go to no one else, as she has proven that she is exceptionally knowledgeable of the insurance markets, and always guides me to the insurance products that meet my specific needs. She is the "consummate professional"."

- James Kolkana (Client)

"Michele Malooley has been so helpful to me in finding health insurance that meets my needs and is affordable. As an independent broker, she provided me with information on several plans that would be the right fit for me. I am someone who does not understand the industry well and she was such a valuable asset to have on my side to help me find a suitable plan. Both knowledgeable and personable, I really enjoy working with Michele Malooley and feel she always has my best interests in mind. She is always there for me, and I really appreciate having a one-on-one relationship with someone who is looking out for me."

- Catherine Goodwin (Client)

