



BROKERS MAKING A DIFFERENCE

Health Insurance Agents Help Consumers and Employers
Secure Affordable Health Insurance



**NORTH
CAROLINA**



National Association of Health Underwriters
1212 New York Avenue N.W., Suite 1100, Washington, DC 20005
202-552-5060 | www.brokersmakingadifference.org

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.

BROKERS MAKING A DIFFERENCE

"BlueCross BlueShield had continued to charge me a monthly premium for coverage on my wife (who died in 2008) even after I notified them of her death (and they subsequently took her off my health coverage policy/premium). Since only my name was listed on the monthly statement, I had assumed that I was paying premiums only on myself. You advised otherwise.

"I took your advice and called BlueCross/BlueShield customer service and asked for a reimbursement for four years' dental insurance premium and received a check from them for \$1,200. This represents about 30 months of reimbursement even though their stated policy, as you had said, was only to reimburse for one month."

- Steve (Client)

"For the last two years, I have used the same agency and have been very pleased with their hands-on approach. Last year, when the bugs in the system were still being worked on, I agreed to be the guinea pig while the agents submitted my application. All of us put our heads together and I watched as some very dedicated people worked hard for a couple of hours – yes, hours – with a system that was not yet working correctly. They went above and beyond what shouldn't have been necessary, and not once did I see anything but professionalism.

"This year I sought their help to make sure I understood the changes and was able to choose a policy I could reasonably afford and still cover our needs. Never once have my calls not been returned or emails unanswered. I want to be able to tap into

their expertise for a supplemental policy when we soon will be transitioning to Medicare."

- Anne Cole (Client)

"This story is about a lady in my choir at church who made a comment about a large out-of-network claim she was paying and the fact she had not had any help from her husband's HR department with the claim. At my firm, we do not handle the particular group in question. But I have groups we do work with in that area, knew the carrier and the plans they offer, and how to get the best out of their customer service department. I sat down with her, had her explain what had happened and what the cost of the claims were. With just a little education from me on how the claims process should work, coaching on what to say to customer service and the numbers she should call to get help right away, she was able to get the claim reprocessed and saved hundreds of dollars on the claim. This took less than an hour of my time but made a huge difference to this family.

"Another personal friend is a teacher and he is

dying from cancer. We have been working with him for the last couple of years during his fight, helping him make decisions on the medical plan options he should be choosing, looking at his other benefits and helping the family plan how to make the transition from his benefits to hers when the time comes and maximize what they are receiving while keeping the cost in line. He is a state employee and we receive no compensation for the help we give, but have spent hours with this family advising them."

- Teri Gutierrez (Broker)

"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



BROKERS MAKING A DIFFERENCE

"My secretary, co-agent and I have spent countless hours with laid-off employees trying to help guide them through the new COBRA changes and the state of NC's high risk pool. We average spending about ten hours per case/person wading through these matters. Additionally, we have had to fax and re-fax information that was on the application that we submitted. I feel responsible for helping these people, but I don't get compensated for the hours and hours of education and assistance that we try to provide. I live in a textile community where, like everywhere else, the layoffs are endless and workers are getting little education and assistance from HR departments. We realize that these employers have to meet the "bottom line" or close the doors, so we become their HR and counseling departments."

- Omega W. Seaford (Broker)

"As an insurance broker for employers, our job is to help educate the employer and their employees about the effectiveness of their health insurance coverage and the ultimate cost of coverage year after year.

"Our job is twofold. First, we negotiate the best rates while matching appropriate benefit designs, along with educating consumers on how to use their health insurance throughout the year. This is only the beginning. Secondly, employers need our hands-on services throughout the year to effectively coordinate the demand side of their healthcare. This means providing education, incentives, medical testing such as bio metrics and health risk assessments, along with health clinicians providing counseling for high-risk employees throughout the year. Our objective is to help the employer and employees reduce the number of health risks through changing the culture at work and high-risk behaviors. As we reduce health risk throughout the year, we are bringing the cost of health care back to more affordable levels, which is what the employer and employee need in order for them to continue to purchase health insurance for themselves and their families. Our job is a total team effort with the employer and their employees."

- Steve Wilson (Broker)



"I would like to tell you one story about our agency and one about our chapter.

"The first is about a large client (125 employees) that had an issue with an employee's dependants that for some mysterious reason were "removed" from the covered roles of the plan. We were able to get the kids put back on the plan after a couple of calls. What we didn't know until months later is that when the carrier's system removed the kids it also backed out all of the claims ever paid for by the carrier. This caused the physician's practices the employee's children were seeing to go after the employee for all of the back charges.

"While we were figuring it all out the system removed them again and this time backed out most of the claims we had just had replaced by the carrier. In the meantime, one of the physician's offices was collecting and applying the office co-pay incorrectly to the employee's account. To get this all figured out and settled before the employee was taken to collections, our office sat down with a six-inch high stack of bills, EOBs and the employee's checkbook and credit card statements and created a spreadsheet. We then met with the carrier's claims department and the physician's office and assisted in getting the entire thing sorted out so that the correct parties (carrier, physician's office, and employee) each paid the correct portion.



BROKERS MAKING A DIFFERENCE

"This was a several day process and took hours and hours of work but we felt it was our job to make sure the employee was not charged one penny they did not owe.

"The second story is about members of our chapter.

"North Carolina has a new high risk pool called Inclusive Health. Last month, there was an "Inclusive Health Day" at one of the large hospitals here in Raleigh. Several of our members gave up their day to go over to the hospital and sit down with folks that needed help working their way through the application process. Applying for the coverage is no easy task. Not only did our members work with the people applying to the high risk pool but they spent hours talking with people and helping them with the new COBRA subsidy rules, Medicare and Medicaid questions. They were also helping train the hospital employees so they could advise people as to how to get into the high risk pool. All of this was done simply to be of service to the people of North Carolina."

- Teri Gutierrez (Broker)

"This is one of my many clients who are struggling this year to keep their coverage. With premiums doubling and tripling, she does not know how she can keep her plan. The Marketplace made it possible for her to keep getting treated by her doctors and afford the many drugs she takes. One of her drugs went from tier 1 to tier 5! She can't afford to give up her part-time job. She is scared and fears she won't make it until she turns 65."

- William Pennington (Broker)

"I wanted to tell you how lovely it was to work with Ladd. I hadn't been paying attention to my health insurance, and my husband and I are both self-employed, and I was surprised to see that the premiums jumped substantially! I called Ladd to find out what was going on.

"Ladd was extremely responsive, and stayed late on Friday night to help find a plan that was better for our



family. Then he came in over the weekend to take me through the healthcare.gov site. It was a laborious process but he was very patient and did the heavy lifting himself. He saved us QUITE a bit of money for 2016, and I am really, really grateful to him for taking this on at the 11th hour. I am recommending his services to friends of mine as well. He also found me a short-term policy to take us through to March 1, when our new policy kicks in.

"I just wanted you to know how completely blown away I am with his professionalism, patience and talent.

"Thank you again, Ladd! "

- Leanne Burnett (Client)

