



# BROKERS MAKING A DIFFERENCE

Health Insurance Agents Help Consumers and Employers  
Secure Affordable Health Insurance



**MISSOURI**



National Association of Health Underwriters  
1212 New York Avenue N.W., Suite 1100, Washington, DC 20005  
202-552-5060 | [www.brokersmakingadifference.org](http://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](http://www.brokersmakingadifference.org).

# BROKERS MAKING A DIFFERENCE

"As a recent widow, I felt completely overwhelmed at finding health insurance. An insurance agent I knew referred me to Nola Wood, who explained everything to me and helped me find the right plan for my needs. When the insurance company notified me the cost of my plan would double under the new law, she again answered all my questions and helped me find the best plan this year. My only concern is what I'll do if she retires, but I trust she'll continue to help me as I get older. Thank you!"

- Carol Neal (Client)

"Nola Wood was able to secure the insurance I wanted with the insurance company, even when the insurance company made several errors in processing my application (including my account number). Further, Nola helped me overcome the challenges imposed on the system by the enrollment fiascos we have all seen fail across the nation. Nola persistently pursued and called the insurance companies, spending several hours to make sure that I got what I was expecting for the right hospital and doctors.

"Additionally, she arbitrated discussions among insurance brokers and myself and gave me honest feedback about what I was buying and the risks, pros, cons and reasons for selecting the right insurance.

"If it wasn't for individuals, like Nola Wood, who help Americans find ways to cope with the evolving American health care system, I'm not sure I would be able to afford health care for my family now that the ACA has driven the prices up. Thank you, Nola Wood."

- Bob Waldrop (Client)

"We had no health insurance last year. We had always had a major medical policy and self-paid regular medical costs but with Obamacare that was no longer a viable option.

"Nola Wood was instrumental in helping us find coverage and fill out all the elaborate forms. I could not have done it without her. The process has so many rules, regulations and loopholes I honestly do not know how people enroll without help. Unless the process can be more streamlined, insurance brokers are essential."

- Anita York (Client)

"Nola Wood was extremely helpful in getting me insured. The Affordable Care Act changed health insurance, and I had just dropped off my old policy. It was so nice to have someone here in the city to help get me covered at no cost to me! She explained all the plans to me and helped me pick out one that was right for my own personal needs.

"People need health care. I try never to let a prospect leave without help, even if it means pointing them in another direction. My bottom line is to provide information first. If I don't have a product they can afford or because of health issues know I cannot get health insurance coverage for them, I have resources to which I refer my clients."

- Phillip Alongi (Client)

"My story is simple. I have worked in the group health insurance arena for over 20 years, and I feel the key to this industry is helping people, and educating them about their insurance and the legislation that directly affects their lives.

---

***"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

"I was recently speaking with my aunt who had been recently laid off from a construction firm. She stated that she did not have any coverage because she could not afford the COBRA coverage that was being offered, and could not get an individual policy because of her current health conditions. She was not notified of the change for COBRA in which her employer would pay 65% of the premium if laid off due to a slowdown in the economy. Luckily, I was able to inform her of her rights within the time limitations concerning this COBRA change. She has since contacted her employer and is currently covered under her employer's group (COBRA) plan until business picks back up. This will also keep her from having a gap in coverage for the pre-existing conditions she has.

"All of the new legislation being presented makes it even harder for small employers and employees to keep up with everything. Brokers play a vital role in educating their clients in so many ways."

- Shelly Murrill-Dotson (Broker)

"My clients, Bruce and Lisa Doctor, are the owners of a small landscaping business with employ about 18 full-time and some part-time/seasonal employees.

"At one point, Lisa was experiencing problems with her back. She saw a number of providers and finally decided on a surgical procedure to correct the issue. The physician she selected was located in a facility about 1000 miles from where she resides. She called with questions about plan design, in-network discounts, etc. I explained the process she would need to go through to "pre-certify" the procedure.

"On a Thursday at 3:00 p.m., she called my office while she was undergoing the registration process at the facility and scheduled to have the procedure the next morning at 7:00 a.m. She had just been told the hospital did not have an authorization number from the insurance carrier. Lisa and her husband had been on the phone for an hour with the insurance carrier and there was no resolution in sight.



"I started problem-solving based on my thirty years in the business. I verified what steps had been taken, determined what needed to be done, contacted the provider, facility and carrier. In a conference call we were able to resolve the issue and obtain the necessary authorization number from the carrier. Lisa had the procedure the next morning at the scheduled time.

"Without the help of a broker, Lisa and her husband would have been forced to return home without the procedure. They would have incurred additional expenses and the providers would have had an operating room empty for three hours. The inconvenience and frustration would have been unbearable for my clients and an inconvenience to all parties involved.

"Lisa and her husband Bruce are testimony to the value a broker has in the healthcare process."

- Michael R. Gross (Broker)

"Marcus Hood has been my insurance agent for two years. He goes out of his way to help me find the best and most affordable insurance. I have referred him to several of my friends."

- Julie Cornelius (Client)

"I had applied for and was accepted by Medicaid. But I was unable to afford the monthly spend down



# BROKERS MAKING A DIFFERENCE

premium, which was half of my monthly income. Nola was very helpful in applying with me over the phone and online where I was accepted immediately. The fact that I'm able to afford the monthly health insurance premium has put my mind at ease immensely due to the awesome assistance from Nola Wood. I can now see a doctor without worrying about having to pay any health-related bills in full for that matter. Nola has been a godsend and a blessing for me. If it was up to me I would give her an award."

- Gloria Giefer (Client)

