



# BROKERS MAKING A DIFFERENCE

Health Insurance Agents Help Consumers and Employers  
Secure Affordable Health Insurance



**KENTUCKY**



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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"My clients need my assistance in navigating many solutions to their workforce needs. Whether it is negotiating the cost of insurance, assisting their HR department and employees/family members understand and/or correctly manage claims, manage compliance issues, providing workforce communication materials or just helping plan the budget for insurance/ workforce expenses, each employer client provides a unique set of business challenges while trying to provide each employee and their family with the necessary protection they deserve for being the number one asset the company possesses. My employer clients all rely heavily upon me to help navigate these challenges each and every day."

- Trip Dill (Broker)

"I have been in the insurance business since 1992, working in areas from property and casualty to life insurance sales. However, in late 2000, I went to work for my current employer Benefit Insurance Marketing as an employee benefit adviser. I can tell you without hesitation that I love my job. I am currently the benefit advisor for over 250 employers ranging in size from two to 600 employees.

Our clients have a lot of choices when it comes to getting help with their employee benefit advice. But, as a successful adviser, I have built an outstanding team around me that digs deeper than merely helping them pick a plan and a carrier. We help our clients truly understand what they want from their benefit package over a multiple year approach, not merely making decisions twelve months at a time.

The one item that separates BIM from the rest is our attention to detail. The best health insurance plan in the world will not be perceived as superior if it is not effectively communicated to employees. We constantly see employers spend hundreds of thousands of dollars on employee benefits than simply toss out the information never explaining how the plans work or the true investment dollars made by the employer.

We partner with our clients to negotiate coverage and contracts, benchmark benefits, assist with employee communication, including printing of material and running of group meetings, assist with

claims and enrollment throughout the year and find compliance partners for CO-BRA, HIPAA, Sec.125 and FMLA.

BIM does not charge a fee for these services. We are compensated by the commissions that are already built into the products we manage and regulated by the Kentucky Department of Insurance."

- Jeff Truitt (Broker)

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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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"NAHU member

Christina Heckathorn helps customers that need the best insurance for the right price. Some people may find themselves out of work and agents and brokers help them as quickly as possible!"

- Emily Baldwin (Client)

"My name is Tracy and I can vehemently attest to the fact that my health insurance broker, Christina Heckathorn, provided me with the information and options for healthcare coverage based on my family's needs. She spent over two hours going over different





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options in detail. She encouraged me to ask questions and, immediately, found answers to questions she did not feel comfortable answering without certainty. She personally checked my enrollment forms for accuracy and updated me throughout my enrollment process.

My now 16-year-old daughter had a heart transplant when she was five-and-a-half-months-old and it was crucial that our plan covered all of her needs. Christina personally checked on covered services and medications to make sure she would be covered. I have never called or emailed Christina and not received a prompt response.

I consider myself to be an intelligent person, however, when it comes to keeping up with the ever-changing health insurance industry (dental, vision, life, disability, and so on), I am out of my league. I honestly do not know where I would be emotionally, financially and coverage-wise without Christina. She is extremely knowledgeable and a crucial part of the insurance industry. Without licensed insurance brokers there would be many more disgruntled individuals and families than there are already. Trust me, I've been one of those disgruntled individuals without a broker and I can assure you I have learned my lesson. In my opinion, brokers absolutely make a difference! If insurance companies' think that bypassing brokers will save them money, I strongly suggest they think again. I like to think of insurance brokers as firefighters. They put out the small fires before they become infernos.

My insurance broker, Christina Heckathorn of Employee Benefits Associates, Inc., in Lexington, Kentucky, is the best firefighter the insurance industry has as far as I'm concerned."

- Tracy Back (Client)



"I had a Canadian client who was gaining permanent resident status in the United States and needed health insurance coverage. The client was elderly and had several medical conditions. I first contacted Michele last spring to begin the investigation for health insurance. She was very thorough in what needed to be done to apply and the options the client had in coverage. Because she was coming from the Canadian healthcare system, Michele even helped us identify what Canadian medications may not be covered or may need to be changed.

When the client's permanent resident status was finalized in November, Michele again was contacted and the process was started. She spent a great deal of time sending me emails, having telephone conversations and speaking to Humana on behalf of my client. It is my opinion that my elderly client received coverage because of the thoroughness and tenacity of Michele. She went above and beyond to service this client."

- Vicki Rainbow (Client)

"Christina Heckathorn has been a fabulous resource for me! The entire healthcare system is very complicated and she helps me to better understand it. She also provides top notch customer service whenever I need her. I have recommended her to at least 10 of my family and friends. I don't know what I would do without her."

- Laurel Cassidy (Client)



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"Christina Heckathorn at Employee Benefits Associates made our experience wonderful. It was very terrifying to be self-employed with no company benefits. She made the transition from employee to employer much easier. Thank you, Christina. I'm blessed to have you as my advisor and as my friend."

- Angie Ballard (Client)

"When it came time to shop outside of what my employer was offering I found Christina Heckathorn to be a vital part of my decision-making process.

She listened to my needs, recommended plans and helped me find answers to my questions. Having a broker to help with this process took a lot of the worry out of an already stressful situation for me. Her efforts really brought a personal touch to the experience. Brokers do make a difference!"

- Ashley McCurdy (Client)

"Our small company (fewer than 50 employees)

had been struggling for several years with incorrect and missing information under our previous plans. The cost continued to rise and with the new ACA regulations things just got worse. I was so relieved to find Employee Benefit Associates (EBA). Christina and Greg took the time to not only review what we had, but explained existing options that we didn't know about. They offered us a path for future improvement that will take our company in a better direction from a cost perspective, but also for our employee's comprehensive benefit package. They have answered every question and concern we have thrown at them, and they had to do it all in only a few weeks' time to meet our tight open enrollment deadlines. We now have a team we can trust to get the plans we need while navigating the murky waters of healthcare regulation and legislation. Thank you EBA!"

- Michelle Gunter (Client)

"I met Christina in December 2015 at an all-day seminar. One of the activities included trying to sell something fictional to your selected partner. Instead of focusing on something made-up she took that opportunity to explain her insurance services. Coincidentally, I was on the hunt for insurance, so this dialogue became very genuine and informative. Christina knew her product very well. She took the time to listen to my specific needs and wants before making suggestions. Therefore, when she made her recommendation, it was a no-brainer and I was ready to sign the papers. It was the easiest process I've been through. From time to time, I've emailed her with questions and my response has always been prompt, professional and educational. She will definitely stay in my network."

- Sonia Boniface (Client)

"I cannot fully explain with words how much Christina Heckathorn has helped my husband and I in the past several months in sorting out hospital bills pertaining to a surgery I had in December of 2015. There were numerous bills and statements coming at us from many healthcare providers, which we did not understand nor did we actually owe. I took the bills and statements in



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to her and sat at her office as we together called the insurance company and providers. Even though the calls would at times be lengthy and stressful for me, she exuded endless patience, kindness and expertise.

Christina was a professional at all times and was willing to go above and beyond her duties to assist us in sorting through the claims. Many of the claims were billed wrong and needed to be rebilled, which she patiently worked at in bringing resolution. She has saved us hundreds of dollars that we would otherwise not have known we did not owe along with unlimited stress to my husband and I. Christina also was there for us when we needed help in choosing our healthcare plans. She helped us weigh the pros and cons for our individual needs. I highly recommend Christina to other friends as well as pass on to them what a valuable asset she is and has been to us in our dealings with the confusing healthcare system."

- Anna Shannon (Client)

"When I became the administrator of the company, medical insurance was all that was offered. I wanted the managers to have more benefits, so I contacted John Humkey at Employee Benefits Associates. He came to visit me with Heckathorn, and we rolled out a new plan including vision, dental, life insurance, and more. From there, anytime I needed anything or had a quick question, I emailed Christina, and she was there for me. She also helped me with other aspects of human resources, and got me connected with the right people. She goes above and beyond her duties. Not only is she a great agent, I am happy to say that she has also come to be a great friend. I highly recommend her and EBA."

- Christina Noriega (Client)

"Christina Heckathorn has helped me tremendously with several aspects of my health insurance. It is very tricky for a self-employed person because of income variations. She has helped me not only with selecting a plan, but billing problems and changing to a new plan. I hate to think of her not being there. I would compare her with a real estate agent. You could buy a house without one, but you would basically be lost and you hope it never happens."

- Brent Schindler (Client)

"I was having issues logging into my KYNECT account and there was information that was incorrectly set up. Christina was able to take care of these issues so that I can continue to make payments on my employee's health insurance coverage. She also handled several letters that were sent in error without me having to navigate an unfamiliar system. Christina is every employer's dream of a broker who will get the job done and is extremely knowledgeable of the healthcare industry. Thank you Christina."

- Pete Harris (Client)

"I don't know what would have happened to me if it weren't for Christina. I had been without insurance for so long. Once I found Christina, she worked to get me a policy I could afford and would do the job."

Brokers make a big difference for people like me. I love my insurance broker. Please don't do away with this service."

- Cheryl Baker (Client)

"As a small business owner, I've been fortunate to have Christina Heckathorn as our licensed broker to help me offer benefits to my employees. This has created a positive environment for my staff and, ultimately, decreased our turnover rate. Employees appreciate Christina's help in obtaining insurance that they otherwise would not be able to have. She spends time with them individually, reviews their needs, as well as finds them affordable plans that work for them. We need people like Christina who make a difference and have that personal touch with clients and customers."

- Mildred Atkinson (Client)

"Having Christina Heckathorn as our broker has made shopping for health care coverage easier than ever before and with all of the latest changes in the industry, it has been a game-changer for us. With the help of Ms. Heckathorn, we stay current and in compliance on any updates. She is always willing to make a phone call or find out information for any questions we may have. I would recommend everyone to have an agent/broker."

- Cindy Burke (Client)





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"I own a cleaning franchise in Central Kentucky. We have trouble hiring and keeping good staff. Christina and Greg helped me develop a plan to offer Life, Vision, Dental and Short Term Disability to help separate my business from my competitors and attract good employees."

- Tonya Parsons (Client)

