



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.

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"I've been a member of NAHU since 2006 and in the industry since 1998. My agency does not handle the senior market; however, I rely heavily on a local general agency for those clients who are in need of senior policies. Recently I had this agency reach out to me as my father called in to make a simple change to the checking account that he has his premiums drafted from. The staff at First National Brokerage Corporation (FNBC), led by Ms. Lindsey Waters, current President of Virginia Association of Health Underwriters, took the initiative to contact me personally and verify that this was in fact correct. We've all heard stories of seniors being taken advantage of. But, knowing that FNBC treats its customers like family is a testament to NAHU's mission of promoting excellence."

- Christopher Renkar
(Member)

"Our firm is small, but we offer a full-service package that includes COBRA, direct employee access to our staff for claims resolution as well as HR support to our clients. These functions are ongoing throughout the year. We are very involved with our clients and their employees and try to get involved when they have claims or service problems with their benefit plans."

"We have a 95% success rate in getting our clients a favorable resolution to their claims issues. Two years ago, we had one of our clients go the hospital and deliver a premature baby. Our client called us to verify the hospital she wanted to use took her insurance. We called the insurance company to confirm as well as the client. The insurance company confirmed that they did participate with the hospital, so she went in to have her baby."

"While her baby was in the NICU, she started receiving some very large bills, which was very distressing to her as she thought she was covered. We called the hospital and NICU, and as it turned out, the hospital took her insurance, but the NICU inside the hospital was an independent contractor and did not participate. The bills for her child's care mounted to more than \$500,000. Our staff worked with the client, the insurance company, and the NICU for over seven months to get this resolved. We were successful in getting all the claims paid and/or written off, and the client ended up paying only what her policy indicated. As you might imagine, our client was extremely grateful for our efforts."

- Scott Eastman (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

"I have been a health insurance broker for about six years. I got into this business because I saw the need for quality brokers to help people obtain affordable health insurance. As a broker, I offer my clients excellent service at no charge to them. With this good guidance, they tend to be happy with their plans and continue to keep them for a long time."

With annual premium increases, I also help them make plan adjustments or changes."

"The important part of my service is to help my clients understand their benefits, use their benefits wisely and especially straighten out their claim problems. Without my help, many of my clients would end up paying unnecessary claims. Many carriers deny the claim payment because of some error or missing information, and I can usually resolve this for my clients and most often in their favor."

"My clients are always very grateful for my service or



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assistance, particularly because it is difficult to find the right health insurance on their own. The system makes it very hard. People need good guidance to deal with the expensive and complicated aspects of health care."

- Chilang W. Weiler (Broker)

"I have a client who moved to Italy. Before she and her family went, they terminated their policy. In the course of the next 1 1/2 years, she received several bills and statements that were either false or unpaid by the insurance company. Even though we were not her "agent of record" at the time, we still helped our former client. There were two different orders to go to court for failure to pay her bills on time. We were instrumental in unraveling the tangle of the red tape, had doctors/hospitals re-file the claims, and the insurance companies to hand-deliver the claims into their system. In the end, we saved her reputation, credit score and gave her peace of mind. This is the reason we are doing this job.

"This is just one of the situations that have come across my desk. I could tell you of hundreds of people who we have helped before, during and after they have had their policies enforced."

- Ulla Capps (Broker)

"A husband and wife with individual policies received a large increase from their carrier even though they had filed very few claims. They could no longer afford to pay upwards of \$1000/month for their insurance. We worked closely with them and educated them on the health savings account concept. They changed to two new policies and reduced their premium cost by more than fifty percent."

- Sidne S. Dickenson (Broker)

