



# BROKERS MAKING A DIFFERENCE

Health Insurance Agents Help Consumers and Employers  
Secure Affordable Health Insurance



**NEW JERSEY**



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

"Amy and the team at Saratoga Benefits put together multiple quotes and provided support in our decision-making when our small business wanted to make a change in health insurance carrier. As laypersons, we needed the expertise offered by Saratoga Benefits to understand our options. Amy came to our office and presented to our personnel, graciously spending time to answer everyone's questions, and then followed up with multiple emails to ensure that all of our concerns were addressed.

We absolutely would not be as informed and confident in our healthcare decisions without Amy and her staff members."

- E.B.S. Builders  
(Client)

"Amy Webb has been a valued advisor for our firm for over 15 years.

Amy and her staff keep us abreast of changes that affect our benefit programs. They are extremely knowledgeable and responsive. When our employees have questions about their healthcare benefits that we cannot answer for them, Amy has been there time and time again with the answers.

For any questions that come up during the course of business (health or insurance benefits-related), Amy is on hand to answer them for us, and she is able to direct us to take the proper course of action necessary for each situation.

She is an asset to our company, and we feel very fortunate to be able to rely on her as a trusted counselor."

- Rustie Zerby (Client)

"Contrary to media portrayals, the healthcare marketplace is confusing, intimidating and almost impossible to negotiate from the individual to small-business perspective. Without the counsel and assistance of Saratoga Benefits, we would not have the confidence and security of knowing how to receive the best coverage for our company from a cost and legal perspective. I can't imagine the time and effort that would be required to operate and provide the HR services to our employees without our agent."

- Lisa Kulp (Client)

"Our broker truly has made a difference! Amy has been vital in navigating the Affordable Care Act

and our options. She has been patient and helpful when difficulties arise with our claims. Her overall knowledge of healthcare benefits and cost-saving ideas has been indispensable to our company. Our employees still have a good benefit package due to Amy's hard work and industry knowledge. I need her team's wisdom so I can focus on our business and its needs."

- Karen Albanese (Client)

---

***"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 just finished a claim issue for a client's employee that was billed incorrectly for a maternity claim. The carrier billed for the baby and mothers hospital stay separately where they should have been billed together. The initial out of pocket expense to the patient was \$7000, but when reprocessed and paid correctly was only \$3000. We as brokers and consultants do this all day long. Our value to our clients is immeasurable."

- Thomas Kohler (Broker)

"I started a non-profit for children with cancer over twenty years ago. I have personally witnessed the





# BROKERS MAKING A DIFFERENCE

stress involved in dealing with insurance companies and their impact when you have a child with cancer. Muddling through the paperwork, EOBs, and rejection/authorization for emergency procedures is an added stress to this horrible disease. We have all been blessed by Mike Kapandais of Empact Benefits in Brick Town, NJ. He offered to help any and all of our families free of charge through the paperwork, phone calls and sorting out of bills they have received. His compassion, service, and expertise have helped families wade through a flood of bills that has drowned them before his rescue. He cuts through the excess, the long-awaited callbacks and the verbiage that is not understandable."

- Linda Gillick (Client)

"I have been working with Amy Webb for about 10 years. She has guided us through our healthcare decisions, helped us stay within required guidelines and helped us decide to provide healthcare for our employees. I think if I didn't have the professional guidance Amy has provided, I would have dropped our company plan long ago. I am not happy with the governing of our healthcare, and for the government to take over the guidance process will make it even harder on small businesses like ours. Please do not add another layer of government on small business."

- Jennifer Drazga (Client)

"I am grateful to have the help of a dedicated Insurance broker to help me navigate the healthcare market. It is extremely difficult as a small business owner to have the resources and time available to investigate what is the best healthcare plan for your office. Amy Webb has done a great job for our business every year helping us select the best plan for our needs while also making sure it is cost effective. She has explained our options thoroughly and has helped us realize the importance of having an HSA as well as a Section 125. She has been very informative and helpful in our healthcare selection and we could not do this on our own without spending an exorbitant amount of time that we do not have."



- Teresa Kazmierski (Client)

"Saratoga Benefits has been supporting our company and employees for several years. We need extra support to navigate the constantly shifting state of the health insurance industry. We rely on Amy Webb's knowledge and communication with insurance companies to fulfill our needs."

- Lynn Pechinski (Client)

"I have no story save to say that the staff at Saratoga Benefits has been extremely helpful to me as well as my husband's business. We can't imagine managing our companies' healthcare offerings without their expert advice, channeling us towards the best programs suited for our needs."

- Greta Kindermann (Client)

"I had a HSA client in NY who was being charged about \$400 more than what the hospital charged at retail, because the carrier he was using had some kind of global fee arrangement with that hospital where they paid about \$2000 more than what was originally billed. This led to an increase in the out-of-pocket on his deductible and, ultimately, he would have been responsible for a payment over and above what he was obligated. After calls to the carrier went nowhere, I called my carrier representative and got it straightened out in two days. Many times, the client don't know what questions to ask or what to follow up on. So, they often do not get what



# BROKERS MAKING A DIFFERENCE

they need in a reasonable period of time."

- Craig Lordigyan (Broker)

"At my firm, we help clients with more than renewals and finding lower cost health plans. Our office fills about 60-65 calls a week from employees seeking help with claims, overpayments to doctors, appeals to insurance companies, etc. There is no such thing as seeing your client once a year. For instance, with the new healthcare laws, my clients look to my office for advice regarding compliance and we refer them to the DOL sites and help them look for and find the information they need.

Employers look to their broker to help them understand what different plans consist of and need us to then have employee meetings to explain to the population of their employees how their new plan works. These are just some of the many things we do on a daily basis to help the employee/employer

relationship regarding benefits. The relationships we have with our clients are outstanding. It is a great feeling when you go visit and you get a thank you from an employee for help with a claim, or are out in your community and a client says "Thanks for a doing a great job".

In my community, there is an organization called Ocean of Love. It is a center for children with cancer. I go to the center and help families with their claims and explain how their benefits work with their booklets in front of me. This is what I do to give back on my own time, and at the end of the day, it is a great feeling to know that I made a difference.

I hope this helps to illustrate the value of our job as brokers, consultants and advisors. The role of the broker has changed dramatically in the past five years and more change is yet to come."

- Michael Kapandais (Broker)

"I just spent 45 minutes on the phone explaining HSAs to a small business owner. My clients call me daily with questions regarding claims, renewals and administration. At renewal time, I do not know how a group would be able to get the help they need with plan changes and carrier quotes for new policies. I truly believe that we make our clients' lives much easier and without us, they would have much less time to do their work and, most likely, many more claims would be left unpaid."

- Stephen de Gersdorff (Broker)

"Amy Webb has been a godsend to my company. As a small-business owner, healthcare challenges and changes are a norm. By having a broker involved, I can concentrate on my business model and count on my broker to update me when I need to know changes and information in the insurance world. If one thing is constant, it is change, and I am grateful to have a person looking out for my business. It would be a crime to eliminate brokers within the insurance industry."

- Lynn Tighe (Client)



# BROKERS MAKING A DIFFERENCE

"Amy has played an intricate part in our firm choosing the insurance plans that best suit our needs as a small business. Without Amy and her staff deciphering the extremely complicated health insurance law's jargon and complexities, we would not be able to provide the comprehensive plans we currently offer to our staff. Implementing a government-run system would have an adverse effect on most businesses that depend on individual care and broker assistance. This is exactly what Saratoga Benefits has provided to our firm over the last several years."

- Charlene Hurley (Client)

"Here at the OSSA Group, we have been designing, implementing and servicing employee benefit packages (Medical, Dental, STD, LTD, Life & 401(k)'s) for more than 20 years. Once a benefit is sold and a contract is signed, the real work begins, starting with employee meetings to explain the benefit package in detail and answer any questions employees may have.

Once the plan is up and running, each employee has our number to call or e-mail our office for any service-related problems and benefit questions. These problems range from claim issues to finding a participating provider to assisting an employee in an appeal process. Yes, the insurer has a customer service number to call but, more frequently than not, it turns out to be a time consuming task for the employee to deal with the insurer's service department and often the insurer's service representatives give incorrect or incomplete answers to the caller. Claim problems can be complicated and time consuming because the problem can occur at various sources (such as the provider's office, insurer, or the insured not following proper procedures).

On the employer side, we communicate with either an HR director/CFO/Controller on a regular basis to resolve problems, answer questions or recom-

mend action. For example, questions regarding whether a certain service is covered under the contract and if covered to what degree, reviewing the contract to confirm it contains the correct benefits and provisions that the employer purchased, providing direction and interpretation of federal and state laws that apply (HIPAA, MLA, TEFRA, Medicare, CHIP, NJMLA, NJSC, NJPFL), assisting the employer with their corporate policy manual, and making sure that the employer's benefit package is competitive by putting the package out to bid on an annual basis.

Our larger clients utilize our office in various ways. Some have their new hires call our office so we can review and explain the benefits that are available and discuss what their monthly contribution will be etc. We also do the enrollments and terminations

for some of these clients, and set up and maintain employee benefit web sites. These sites have all the employer's benefits, forms, contacts, and important links in one place and allow

employees 24/7 access to this information and tell them how to contact us with any questions they may have.

In summary, we as brokers become a source of administration and information for our clients."

- Joseph Marini (Broker)

---

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

---

