



BROKERS MAKING A DIFFERENCE

Health Insurance Agents Help Consumers and Employers
Secure Affordable Health Insurance



IDAHO



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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 think the largest benefit that we bring to our clients is in claims processing and being an information center for them. We have several clients that we have helped save hundreds of dollars because of our diligence on getting the claims filed in a timely manner and getting them refunds.

We had one client whose baby died two days after birth. Our claims specialist took over and got all the claims taken care of with the permission of the client so she could grieve and not have the insurance company or providers breathing down her neck. That took several months because multiple tests were run on the same day and the insurance carrier needed proof that these tests were necessary. The claims specialists spent hours on the phone getting CPT codes and procedure codes so the family would not have to deal with any of it.

We had one client that had a heart transplant. He was in a hospital out-of-state and their claims person came in and told him he was "out" of his benefit. Our agent called the insurance company to clarify and not only could the client stay in the hospital as his heart was rejecting, but the insurance company felt so bad for the scare that they put in the family they paid for all the claims.

One client sent us a thank you that said "Thanks, Don, for spending the time on the phone with me and the insurance company to help me make informed decisions about my plan, and getting my health factor rating reduced."

- Brooks Mathern (Broker)

"Insurance Specialists have always given our family

first-rate service. When my maternity medical bills were an indecipherable mess, Brooks Mathern spent countless hours tracking down each bill and getting me the information I needed. This was wonderful as it enabled me to spend time with my newborn instead of on the phone with the insurance company."

- Anne Marie G. (Client)

"Working with Insurance Specialists has been an immeasurable pleasure. They are extremely knowledgeable and prompt in follow-up regarding questions and claim concerns. Transitioning from group coverage to an individual plan presented some inherent challenges for me. They worked extremely hard to answer questions and did all the legwork on tracking down the information in a timely and efficient manner."

- Heather S. (Client)

"Don was a lifesaver. When I was about to be crushed by the fact that my baby was undergoing surgery, Don arrived at the hospital, bought me a cup of coffee, and helped me fill out the paperwork to ensure coverage for my baby. His personal care and

attention carried me through an emotionally traumatic time."

- Tracy B. (Client)

"Insurance Specialists have gone out of their way to help us with all of our insurance questions. They saved us hundreds of dollars by catching a billing error. I would highly recommend their services."

- Kirsten D. and Michael W. (Clients)

"I broke my wrist skate skiing. Michelle had recommended an accident policy to gap my high-deductible medical insurance. She met with me and

"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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assisted me in filling out the paperwork. This was impossible for me because of my injury. If I would not have this gap policy, in addition to my health insurance, I would be in big financial trouble due to the fact I am a photographer and had to cancel my scheduled photo shoots."

- Jane M. (Client)

"I specialize in providing insurance services to public entities in Idaho. I work with local board members, mayors, clerks, city councilmen and commissioners. Most, if not all of them, depend on me to sort out all the benefit options and rates for their city so they can maintain a balanced budget. There is so much competition and so many choices that a broker can save businesses thousands of dollars and negotiate better benefits and credit by knowing the policy contracts when working for the client.

Last year, we were able to save a local county over \$270,000 in one year by moving to a competitive bidding situation and negotiating a better deal with their current carrier. Without a broker, the company would just given a rate without any negotiating or any reason to be priced competitively.

We need to keep health insurance in the free market to continue providing the customer and the consumer with options. It is the only way to lower rates in addition to promoting wellness."

- Lori L. Bergsma (Broker)

