



# BROKERS MAKING A DIFFERENCE

Health Insurance Agents Help Consumers and Employers  
Secure Affordable Health Insurance



**WEST  
VIRGINIA**



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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"Deacon & Deacon Insurance Agency works with individuals, families and businesses throughout West Virginia with all aspects of their health insurance planning. A typical day for our agency includes assisting with claim issues and questions from clients; designing group health plans for employers that offer quality benefits at an affordable price; enrolling a family who just moved to West Virginia into a new plan that meets their needs; transitioning a retiree from employer sponsored coverage to a Medicare plan and helping make sense of the options; helping a relative of a client (who I have never met and for no compensation) resolve an issue with an out-of-state hospital facility that was attempting to deny coverage even though the facility was in-network; explain long-term care insurance to a client who had concerns about his aging mother and much more. A professional broker provides so much value to the consumer beyond simply helping to select and enroll in a plan. We are available year round, at no charge to the consumer or business. We work, live and volunteer our time in local communities and work hard to make the lives of our clients better."

- Joseph Deacon III (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."***

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