



# BROKERS MAKING A DIFFERENCE

Health Insurance Agents Help Consumers and Employers  
Secure Affordable Health Insurance



**LOUISIANA**



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

"I am an independent agent in Baton Rouge, Louisiana. Our agency employs six licensed agents and has four additional staff members. We specialize in small group (two - 50 employees) and individual health insurance.

"Anyone who believes that brokers only sell a product should come spend a week in our agency. Ninety percent of our time is spent servicing our clients with 10% left for prospecting. While prospecting, we are educating new clients on the best solutions available to fit their needs on a whole host of products (HSA, HRA, PPO, HMO, POS, Medicare Part C and D, Dental, Disability, Life and Section 125 plans). We do not sell—we educate and then we advise.

"We are not your typical salespeople. We go to the hospital after a child has been born to add them to an employee's health plan. If it is more cost effective, we go back in a week or two to the client's house and help them move that child to an individual plan, if it will save them money.

"We meet with our clients every year to discuss renewal options, no matter how large or small the client might be. We handle claims issues, billing issues, enroll new hires, benefit fairs and we even send cookies at Christmas for all of our group clients. We check in with our clients throughout the year just to see what we can do to help. A large portion of our time is spent helping our clients understand new government regulations and what they can and cannot do with respect to their benefit offerings.

"It is important to note that we are the least expen-

sive delivery system available. We are 1099 contractors—insurance companies do not pay taxes on my behalf, they do not provide us with a staff, and we are not paid unless we build trust with a client and they purchase a product. We work very hard and have to be very knowledgeable to stay at pace when the healthcare system is traveling. There is no way a governmental agency in some far-off location could match the service and value we bring to our clients. There is no way the government can institute healthcare reform without the help of the agent community. We are the point of contact for all who purchase coverage. In Louisiana, there are 1,500 brokers for a population of 4 million.

---

***"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**

---

"The bottom line is that we are not salespeople. We are not here to make a quick buck. We have developed long-lasting relationships and our clients depend on us. They know they can rely on us to do what we say and deliver what we promise.

"I appreciate your time and hope to be serving my clients a year from now after the healthcare reform takes shape and

for many years to come!"

- Will Chapman (Broker)

"I know most brokers go above and beyond to help their clients—many times with things they receive no compensation for. How many of us assist people who are not even our clients with accessing information on and actually enrolling in plans such as Part D Medicare, CHIP, High Risk Pool and HIPAA plans? I know I have done a good bit of this in the past few years, and I am sure many others have as well. It is very difficult for the average person to get information they can understand and even know





# BROKERS MAKING A DIFFERENCE

where to get that information about most of these programs. Also, many people don't even know these plans exist, unless we tell them. I try to help anyone I can, even though I am not compensated or get a modest enrollment fee.

"The Part D program, in particular, is extremely complicated. I have helped many navigate this maze and select the best plan for them of the more than forty offered in Louisiana. Most seniors do not use the internet and do not have anyone to help them with this important decision. I don't think most members of Congress realize the services we provide to our clients, and how many others would be lost and end up with a plan that is not in their best interests, or no plan at all. We do provide many valuable services that people cannot get by calling a toll free number and trying to get understandable information and real help. We could be a valuable conduit for alternative plans that comes out of healthcare reform legislation.

"Who would be better to explain and assist people with their many choices? If we did receive some compensation in return, it would be less expensive and would really reach those who need the help (on a personal and professional level) than expanding government bureaucracy. I am hopeful that the real value of what we provide, as brokers, will be acknowledged and put to work for all of our citizens!"  
- Lyle D. LeLeux (Broker)

"Very knowledgeable about a variety of group benefits and explains details clearly and thoroughly to our staff so they can make an educated decision on their coverage. He's always looking out for the best benefits at the best prices for our group. Always accessible when I have questions and quick to respond."  
- Annette Holden (Client)

"When I was faced with having to have my own health plan, this is when I was directed to Wesley Watkins. We looked at personal plans first and evaluated plans from multiple companies. When our



application was turned down, Wesley recommended setting up a two-person group in my LLC.

"Again, we looked at plans from multiple companies and evaluated the pros and cons of each. Because of Wesley's wealth of knowledge and experience, he was able to advise me on the plan and company to choose and I have been very happy with my choice. I would highly recommend Wesley to all of my friends and colleagues when choosing a personal medical plan. He is worthy of my trust, and trust is so critical when choosing an advisor."  
- Donovan Touchet (Client)

"Wesley has been a tremendous asset to our company. He has helped expand our benefit package while making it affordable. I couldn't imagine having to navigate the complexities of the affordable care act and health insurance without him."  
- Nick Williams (Client)

"Jack Duvernay has been a great help to our business. His involvement and knowledge is invaluable. He has helped us with 401K compliance, employee benefits, and meeting ACA requirements."  
- Socrates Toras (Client)

"Jack Duvernay has provided invaluable service to our company. Using his expertise in the insurance industry, he has helped us understand and navigate through the changing compliance regulations includ-



# BROKERS MAKING A DIFFERENCE

ing healthcare reform, HIPPA and COBRA. In addition, he works for our best interest in identifying the policies that are the best fit for our employees and business and at the same time, manage health-care costs. Plus, he is instrumental in our benefits administration and the employee education of those benefits."

- Barbara Bordelon (Client)

"I met Jack Duvernay in September of 2012. We were cancelled by our health insurance provider and weren't given much notice. I called Jack Duvernay of Eagan Insurance Agency, and he was able to expedite red tape and obtain health insurance for our company through a very reputable provider at a very good rate. Our company went from a possibility of not having group health insurance to purchasing individual expensive coverage and having reasonable affordable coverage in a group plan. Also, Jack has done a tremendous job explaining and working with our company on the rules and regulations as they pertain to Obamacare.

"Jack and his team also assisted our company with group dental and vision insurance. Jack is very knowledgeable on health, dental, vision, and life insurance. Jack works with individuals when they have issues with their personal claims. We have had several individuals in our company that had some claim issues and Jack was able to work with the insurance company to resolve those problems. Our company highly recommends Jack Duvernay and his team with Eagan Insurance Agency."

- Darrell Ashley (Client)

"As General Counsel and Executive Vice President of a midsize waste services company, I oversee all of our company's health insurance and benefits plans. Our broker, Jack Duvernay with Eagan Insurance, has proven himself, time and time again, to be absolutely invaluable to our organization and our 100+ employees. Without him, we would be lost in the confusing world of health insurance. Dedicated professionals like Jack are what keep our benefit plans going for our employees, navigating



us through an ever-changing landscape of policy and legislation, and offering hands-on assistance with coverage issues. We simply could not provide our employees with nearly the same quality of service without the involvement of an insurance broker like Jack."

- Wayne Pearl (Client)

"I have worked with the Tikia Consulting Group for over 20 years. They couple the highest level of expertise with a principled, efficient, and responsive approach to customer service. They offer a wide range of services and work with a wide variety of health and welfare benefit providers. Tikia Consulting has been instrumental in helping me develop a comprehensive and competitive matrix of programs designed specifically for my company. They are an integral component of my company's human resources function."

- Kim Kerr (Client)

"Tikia Consulting Group had supplied Woodvine Group, LLC and its subsidiaries with great employee benefits for approximately 20 years. Rina and I have worked closely during this time. She has helped our company establish an excellent benefit package that is geared to the needs of every employee on staff. On several occasions, employees have mentioned to me that they are ecstatic about the security these benefits bring to their lives."

- Jacquelyn Snelling (Client)

