



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 have been a licensed insurance agent for 24 years. During those years, I have helped thousands of people become insured, understand their benefits and how to use them, as well as provided assistance at claim time. There have been a lot of changes in 24 years. What has not changed is that people want their employers to decide on their benefits. The American public really tunes into their coverage when disaster strikes—a heart attack, major diagnosis, stroke, etc. Then they are interested in what their benefits provide. Unfortunately, that is when it is too late. My job over the past 24 years has been to take care of my customers. I insure them with the coverage that best meets their needs.

This week I was able to insure a mother and her 12-year old daughter and save them more than \$300 per month in premiums. The mother is disabled with MS, but was insured through COBRA for \$600 per month. I put her on an advantage plan and her daughter on individual coverage. When the mother realized the savings, she literally cried tears of joy. I love my job.

She just called today to say that the savings in premium will allow her daughter to join a gymnastics team.

I am also helping a long-term client who had two grandchildren born in November with severe disabilities. One of the babies died this week and the family is not able to make their way through the insurance options they have through their employer or through the government. They are working with Apple Health (our children's program) and SS Disability. These agencies aren't coordinating with one another so the grandmother called me for help. I

was able to retain a HIPPA release and was able to speak with both SSI and the Apple Health to sort everything out for this family. I won't get paid a penny, but the personal satisfaction is gratifying and the family is thankful.

Another client, age 55, obtained what he thought was comprehensive medical coverage through AARP. It wasn't. He needs a tendon reattachment in his thumb/hand and this coverage is not provided. He bought this coverage over the internet and trusted AARP. Had he worked with me initially, I could have told him this coverage was extremely limited. Now he is not insurable under our state

individual plan as he has a pending surgery for which he will have to pay \$37,000 out-of-pocket.

I also enrolled my mother on a medicare supplement plan. She was thankful as she had been bombarded with information that she just didn't understand.

Independent agents do good work every day and should be part of the solution. We provide

a valuable service to the public. And, when people take time to research their options, we can find them affordable health care."

- Dana L. Brown (Broker)

"I wanted to take a minute to express my thanks and appreciation for all Albers has done for me and BCRA in the past three months.

As you know, in October, I came to BCRA in the position of benefits administrator. I started at the company after taking several years off to raise a family. It was a time when the company was preparing for

"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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open enrollment period. It was also a time when businesses were facing their own economic challenges. This combination could have created many hurdles for us as we began the process of re-negotiating our contracts. After our introduction in October you and your team began the process of researching plans and premiums that would best meet the medical needs of our employees and financial needs of our company. I know this was challenging as the premium rate increase was substantial. But with your honest and expert recommendation, we were able to narrow down the multitude of choices you presented to a dual option for our employees. This was an arduous task as we required many layers of communication, sometimes repetitive, but always needing flexibility. Your team was always responsive to whatever our need or requests were in order to facilitate a decision.

Once the decision was made, Albers was always available to help walk us through the transition. As we were changing plans and renewing contracts you were working behind the scenes to make sure all the paperwork was completed accurately and on time. You handled the open enrollment employee meetings very professionally, and we have enjoyed the use and ease of the Employee Benefit Center ever since. The administrative work after the open enrollment has presented its own set of challenges. There has been less than accurate or sufficient communication with the carriers. There is no way I could have handled the transition without the help of Albers.

I am so grateful for the service we have received from Albers and Company that I wanted to let you know the extent of my appreciation. I would like to name a few people that have really stepped up and successfully contributed to the administration of our benefits.

Rick Rosaaen was one of the first people I met. He is friendly, easy to talk to, accommodating and very intelligent. I appreciated Rick's willingness to come into a meeting with little or no notice. He listened to



our concerns and tried to find the best answer possible to all our questions. I really enjoy Rick's personality and the ease with which he deals with people. I know he does a lot of work behind the scenes and I know we benefit from his hard work and I'm grateful for all his work on our behalf. I have never met Kristin Veron, but I know she has met with many of our employees individually. She has been a great resource for our employees seeking assistance with individual plans and Medicare. Each employee who has had the opportunity to meet with her has come back with good reports. Each of them had complimented her and commented on the benefit she was to them.

Recently we have had the pleasure of meeting with Brent Price regarding an inquiry and interest in long-term care. Brent was given a short lead time to present some options for us to consider. He was flexible, informative, and professional. He presented his findings as well as his recommendations with noticeable expertise. I have appreciated working with Brent on our latest research efforts.

Patty Rice, like Rick, was one of the first faces we saw. From the beginning she has been there holding our hands through the last three-plus months. I have Patty's phone number on speed dial and don't hesitate to use it! She is extremely knowledgeable, accommodating, understanding, and helpful. I know there are many days she has worked late and on



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weekends on our behalf. She has interfaced for us on all levels of the open enrollment process with the carrier and our employees. She has gone to bat for us during negotiations and flexed her muscles during the frustrating transfer of plans. Patty is a pleasure to work with and she has our confidence. I trust her to handle any concern I may have in administering benefits within BCRA. I know that if she can't handle it, she will find someone who can. I really appreciate the relationship that has developed between us.

In closing, I just want to reiterate my appreciation to Albers and Company and the services you have provided BCRA and myself in the last three months."

- Jeni Enslin (Client)

"I met with an employer in Spokane, WA last week and conducted an employee meeting to share ways to save money in the use of health care services and

go over the benefit design of this group's current group medical insurance plan. This is a service that our firm provides on a regular basis for all of our 750 employer-employee group clients.

After the meeting, four employees approached me with concerns about finding a primary care physician who would be willing to take them as new patients. One of them had experienced a stroke a year or so ago and hadn't been able to get any assistance from his specialists to locate a primary care physician that would take his case. Our firm contacted our local medical society and was able to locate a medical practice that would take these employees on as new patients.

This is just one of many consumer advocacy roles that we play for our clients."

- Mark Newbold (Broker)

