



# BROKERS MAKING A DIFFERENCE

Health Insurance Agents Help Consumers and Employers  
Secure Affordable Health Insurance



**OKLAHOMA**



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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"In 2013, our agency was called to the Kaiser Foundation to discuss how we could effectively promote the Affordable Care Act (ACA). What we came up with was a partnership that involved hospitals, foundations, and people who screened Oklahomans for Medicaid, Medicare and ACA. If you were found to be eligible for ACA, they were referred to our office.

We found this method to be the most effective since each person brought expertise to the table. In discussing the situation with Navigators and Certified Application Counselor (CAC), they felt inadequate to help people because they did not know about networks or plans, especially when it came to Indian tribal benefits. Further they did not want to do additional customer service because the people they did enroll were returning for help with billing, plan clarification, and additional questions that an agent could quickly handle. We have had two facilities in Oklahoma apply for the new government grant for entities that have formed this relationship and made it work. To further the project, work has continued even after the enrollment period ended and people found eligible for ACA are on a waiting list for November.

Having the Government as a partner is out of the comfort zone but a lot can be done to help our citizens when we come together."

- Melissa Parchman (Broker)

"I had a client who was pregnant with twins and confined to a bed at the hospital. Although she was not having contractions, her situation was high-risk

and her doctor would not allow her to go home without a fetal monitor. The insurance company would not allow coverage for this device even though clinical outcomes were good. We contacted the manufacturer of the device and they were willing to give her the device at no charge if we would forward her positive outcome in the form of an appeal to the insurance company so that the manufacturer might possibly get a contract with the carrier. If we hadn't gotten involved, the claims would have been significantly higher, due to the fact that the patient would have been confined to the hospital for several days. This would have cost the member and insurance company more money. This was a win-win for everyone."

- Melissa Roberts  
(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."***

**-The National Association of Insurance Commissioners**

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"We had a recent claim that we felt was not being paid properly. We contacted the hospital, the network, and the carrier to figure out why and determined the fault was with the provider. We provided them the section of the certificate booklet that indicated the claim should be paid. After three claim payment denials, we cre-

ated a letter and submitted all of our documentation to the state insurance department. The claim was finally paid four months later and we were able to save our customer \$22,000.

We had another situation where a customer had an untimely enrollment after a baby was born. We provided the carrier all of the steps and documentation that we had regarding the birth of twins and pointed out why the insured didn't know he needed to complete a form to add them. We noted that the insured received a letter from them regarding the babies being born and that they would be moni-





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toring their stay in the hospital which is why they thought the babies were added. The letter only indicated they needed to notify their employer—it didn't indicate they needed to complete a form. After six months of going back and forth with the hospitals and carrier executives, the claim was paid. This saved our customer \$99,000.

Another customer changed carriers and was partially self-funded. We had gone over the renewal with the current carrier and specifically asked them how much money they would owe should they change carriers. He pointed out the amount on the renewal that would be required to be paid. The customer changed carriers and later got a letter from the previous carrier requesting payment for \$150,000 more than what was on the renewal. The carrier pointed out that the customer had signed off on the higher amount at the beginning of the contract year and that the number provided on the renewal was a typo. They failed to change the amount from the prior year's renewal. I pointed out that although they signed off on it a year ago, the renewal was released and discussed and that a representative from their company, in a meeting with us, confirmed the amount that would be due should the customer decide to change carriers. After executives reviewed the situation, they waived the additional money due."

- Carol A. Anderson (Broker)

"I want to tell you how valuable my insurance agent is. My agent, Carol Anderson, gives me yearly advice on the benefits that my employees need and she does an outstanding job of finding the best plan with the best rate that fits my office budget and that gives us the highest quality benefits. I can't imagine the hours that she must put in to find just the right plan for our office of eight people.

I would not want the U.S. government telling me which plan to choose or how much the plan was going to cost without being able to make that decision myself.



Carol plays a huge role in my dental office to keep all of us covered properly and I cannot imagine where we would be without her."

- Conrad C. (Broker)

