



BROKERS MAKING A DIFFERENCE

Health Insurance Agents Help Consumers and Employers
Secure Affordable Health Insurance



NEVADA



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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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"My agent Heidi Sterner is amazing. Not having a clear understanding of all the new insurance standards, she reviewed all the details and made it easier for me to understand my options.

She listened to my needs and found the best plan that would suit my lifestyle and my medical needs for my family. I don't know what I would have done without her. We need our brokers and people to educate the community on insurance."

- Serina Choi (Client)

"Our insurance agency is next door to a doctor's office. I had a woman come into my office with her husband, both in tears as breast cancer had just been diagnosed. Not knowing what to do or where to turn, they walked into my office. We discussed the prognosis and the financial implications of her illness. After hearing her situation, I went to work to get her on a plan that would cover her chemotherapy with the least out of pocket expense. I made sure that her doctors were in-network, and that they would be available to meet her needs as well. We went over the family budget, and found plans for everyone in her household fitting that budget, while ensuring that Mom had the best plan and the best hope for the future.

"I could tell countless stories arguing the need for brokers. Most clients just want someone to listen and see face-to-face while explaining all of the benefits and drawbacks to each plan and how it will fit into their lives. A lot of my clients don't have access to computers and aren't able to access online needed information. With the potential for scams, clients are

leery to discuss personal information over the phone with anyone."

- Grace Butler (Broker)

"I guess you can call me the troubleshooter for those who were unable to get into the system, get payments properly credited, or to get claims and much needed coverage working. Navigators cannot provide the necessary knowledge and expertise to qualify people correctly.

"Two weeks ago a client of mine, who enrolled without any assistance, came to me for help. They were paying \$1,293 a month and never missed a payment. When his wife experienced a premature birth the claims came in at over \$1.2 million dollars. After months of not seeing any positive resolution I was contacted. Within 48-hours of me intervening, each side came together instead of pointing fingers and the claims were processed.

"This was also a textbook case of someone who would have been better served to acquire coverage from the exchange using a broker. If they came to me back in December they could have saved \$100.00 and purchased a PPO program. People can use a broker without incurring any costs and have a personal advocate available year-round!"

- Patrick Casale (Broker)

"Thank you so much for the opportunity to communicate some of the benefits that our clients realize by utilizing our health insurance agency. As you well know, many people are intimidated by the larger insurance carriers. This feeling of helplessness

"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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leads to several major problems.

"First, many claims go unpaid or unprocessed due to incomplete information or misunderstood explanations. We, as brokers, let our clients know that we are here for these issues and so many more. Second, many of our clients do not understand the language in their health insurance policy and often neglect to take advantage of preventive services that are offered at little or no cost through their existing policies. Finally, many groups that we insure do not understand the waste of excess insurance. We explain that working and insured married spouses should not cover each other as secondary insured.

I cannot list the dozens of experiences that our team has had in stopping garnished wages for unpaid claims, calling out-of-network providers to work out payment plans and making sure a prescription gets filled for a client (even though the pharmacist cannot verify coverage on the computer). Our customer service reps become so attached to our clients that many times we field calls from them for the simple questions like "Where do I go to get the best deal on generics?" to "How do I seek medical advice for prenatal care?"

"My brother Frank and I started our health insurance agency in 1991 and I know that we have helped thousands of clients not only save money (by constantly shopping carriers for the best deals) but also to lead healthier lives through our assistance in utilizing their benefits to the fullest potential."

- Michael A. Caparso (Broker)

"I am an independent agent, so I work with many different companies. I simplify different plan designs, the benefits, and the underwriting requirements and payment options for my clients. I help them determine what to look for in a carrier; a health plan and a network based on their particular situation and needs. Carriers are unique and my clients are unique. I use my understanding, knowledge and skill to match the client with the carrier in a mutually beneficial contract.



"I work in the individual, small group and senior markets. I feel that I am a valuable asset to both the client and the carrier. My clients have confirmed this with their feedback."

- Laura Tenney (Broker)

"I had tried for two months to straighten out an error at healthcare.gov. The insurance carrier and healthcare.gov went back and forth and each one referred me back to the other. I was referred to Grace by the carrier's mediator. Once I met with her, it only took one week to get done what I could not do in two months.

"Thanks to Grace, we got the plan we wanted and all is now well again!"

- Kathleen Schnepf (Client)

