



BROKERS MAKING A DIFFERENCE

Health Insurance Agents Help Consumers and Employers
Secure Affordable Health Insurance



KANSAS



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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"Health insurance is a complicated and overwhelming subject. I was glad to find a friend to help me navigate the confusion and help me make a decision on what the best choice was for my needs. Without Nola, I would have been lost and continued without insurance or made a poor choice of insurance. Thank you, Nola!"

- Eric Birt (Client)

"I have been in the field of medicine for well over 30 years and Beverly Gossage is by far the most knowledgeable person my colleagues I have ever met regarding her scope and depth of understanding of health insurance issues. With that in mind, when our office was informed that our rates for health insurance were to increase by 25%, we sought Mrs. Gossage out in hopes of mitigating this egregious additional burden. She spoke with our entire staff, of over 20 individuals, and clearly demonstrated her thorough understanding of our current health insurance policy. She then proceeded to discuss, in detail, several options which could be quite beneficial for both the practice and all of its employees.

Once deciding upon the health insurance plan best suited for our needs, Mrs. Gossage played a vital role in lucidly explaining the particular health insurance plan we choose in even greater detail to each and every one of our employees in a manner which was clearly understood by all. Beverly then proceeded to work with each employee in order to facilitate their enrollment into the new health insurance policy, along with the particular options which best met the needs of each individual and their specific

situation. Beverly also provided her contact information to every individual on our staff and encouraged them all to contact her directly should they have any questions, concerns or difficulties whatsoever at any time in the future.

Beverly is an extraordinarily dedicated and compassionate individual, whose extreme expertise and complete assimilation of the most nuanced issues was evident as she facilitated the transition of our entire staff to an entirely new form of healthcare insurance in a most seamless and expeditious fashion.

Finally, our monetary goals were more than met.

We went from a potential 25% increase in premiums to a realized 30% reduction."

- John R. Adams (Client)

"Robert is a single dad who works for a local non-union plumbing company. The company pays for his health insurance, but he pays the premium for his third-grade daughter. At open enrollment, he was planning to take her off his group plan where he was paying \$233

monthly and put her on the same plan with a private carrier for \$38, a savings of nearly \$2400 a year. But, due to PPACA requiring carriers to accept children's preexisting conditions, carriers had to drop child-only policies. Robert lost this choice and is forced to keep his daughter on his group plan."

- Beverly Gossage (Broker)

"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

