



# BROKERS MAKING A DIFFERENCE

Health Insurance Agents Help Consumers and Employers  
Secure Affordable Health Insurance



**INDIANA**



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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"I wish to convey my very earnest appreciation of Andrea's assistance with healthcare coverage for 2014 and a much better experience for 2015. Just before contacting her for help, I had spent almost four months dealing with "navigators" in my local community, and one of only two marketplace insurance companies provided coverage. That experience took a toll on my already compromised health. To compound my difficulty in this experience, I do not do any business online and rely on personal contact when needed. Even my local bank understands this, and offers a "personal banker."

"After a two-hour signup session with a marketplace navigator, I settled on a policy I thought would be best, and it only partially met my needs. Within a three-week period of having this insurance, it became abundantly clear I could not depend on getting accurate information to understand just what my coverage would be. I did not qualify for any government financial help at that time, and was paying almost \$1,000 per month in premium. Within a few days of contacting Andrea, I had obtained quality coverage, and was ensured proper and prompt assistance from the insurance company.

"I wish I could have gone directly to Andrea initially instead of the circus I experienced with the marketplace. There is an absolute need for person-to-person contact in of the insurance business. Without your help, I would be mired in financial debt as well as lost while dealing with the marketplace as it is set up.

"A simple thank-you is not enough to cover all of the

exceptional help Andrea has provided to my husband and me to meet our health care insurance needs.

"An insurance agent should be recognized as an important tool to ensure the success of the marketplace!"

- Brenda Dudley (Client)

"I'm a 78-year-old retiree from the pharmaceutical industry. Each year, my wife and I have to make decisions concerning our health insurance. We have many questions, and all of the printed info available only confuses us. I have known Pat for some time. She has an extensive knowledge of health insurance

issues. With Pat's help, I always know that we are making the right decisions with the health insurance that we purchase."

- Roderick Rodkey (Client)

"We have been with this company for years. Every year at renewal, they are good at shopping the market for better financial opportunities for our company's benefits. Over the years, we have had claims and we have always had timely payments with no problems."

- Brenda Shroyer (Client)

"Don has been awesome in explaining the different avenues of health insurance for our family. I can trust his advice, and I know he cares about my family. Don is invested in getting my family the best coverage for the best price."

- Daniel Biggs (Client)

"I am so very thankful for the professionalism and helpfulness from both Pat and Don Griffey. They

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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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made it very easy to understand all the complexities of insurance and answer our questions with clarity. I would feel very comfortable recommending them to anyone. I feel confident that with their help, I will make the correct choices."

- Michael Teeter (Client)

"I am the VP/controller for Allied Automation Inc. We are a family-owned business in Indianapolis, providing the manufacturing industry innovative solutions to automate portions of their business.

"This year we had a brutal renewal. In order to maintain our current benefit design and broad network, we had to accept a 34% increase, which equaled \$32,713 annually. Additional fees for our small company of 19 employees in 2014-2015 plan year were a \$58 PCORI fee, \$3,410.60 insurer fees and \$1,740 transitional relief. This is significant. Our insurance carrier had an alternative plan design option, but that would have resulted in a narrow network for our employees and their families.

"Although our broker, Susan Rider at Gregory & Appel, found options to that meet both the affordability test as well as the minimum value test, we don't feel that under the law we had the flexibility we have had in the past. To date, our broker and our leadership team spent over 40 hours combined just working on the implementation of our solution, including employee communication materials.

"We are not interested in the SHOP exchange for our employees, as we don't feel the government should interfere with the free-market solutions that we can chose from outside of the federal option.

"We had to decrease our waiting period for new employees, which led to increased overhead. It is clear that the ACA law in its current form has flaws. Historically, our industry offers benefits in order to recruit top talent. We have invested time ensuring that our technology is able to provide the data we need in order to be compliant and available to the



government.

"We have always run a lean office staff and managed to survive the downturn of 2009 by, unfortunately, cutting jobs. These were highly paid, very educated engineers whom we knew would NOT be able to find other employment quickly. After being in business since 1981, we basically had to redistribute our staff for survival. Now our focus needs to be on growing our business and not taking on additional administrative burdens that take us away from developing our employees; e.g., employer reporting requirements under ACA, weekly payroll deductions, regular reporting to insurance carrier with employee data and measurement periods.

"Our core business is to assist our clients to find solutions that increase the productivity of their organization. Our vision is to provide financial protection for our employees and their families. The dramatic increase in the cost of healthcare benefits is making that difficult. I look forward to hearing from your office on this and other ideas you have as a viable fix."

- Sheryl Dill (Client)

"Maitland Engineering Inc. has utilized the services of Page 1 Benefits Inc. since 1996. They have done an outstanding job for our company and have worked very hard at keeping our premium increases to a



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minimum by shopping the market, negotiating with insurance carriers and restructuring our employee insurance benefits on a yearly basis. They have also conducted many employee enrollment meetings making sure our employees understand the details of their insurance plan.

"Once the yearly renewal process is complete, the staff at Page 1 continues to serve our company year-round. They have a vast knowledge of the insurance industry and are able to work together with us and the carriers to resolve the many different insurance issues that arise frequently.

"Page 1 has also been very valuable at putting us into contact with other professional organizations that provide services we utilize. Page 1 continues to be a great asset to our company and to the employees at Maitland Engineering."

- Judy Savill (Client)

"I am pleased to provide this letter of reference for Page 1 Benefits Inc. Page 1 has been our broker of record for our employee health and life benefits since 2004. We have found the staff of Page 1 Benefits to be professional, knowledgeable and well-informed, as well as being very responsive to our ongoing service needs. Our agent has assisted us in long-term planning for our benefits program, meeting with us in anticipation of our annual renewal and providing annual rate negotiations with our insurance carrier on our behalf. While our agent does provide us with rates of competing insurance carriers, successful rate negotiations have allowed us to remain with our current carrier long-term. As we have made changes to our benefit plan, Page 1 has also assisted in communicating those changes by assisting with our employee meetings and enrollments. I can confidently recommend Page 1 as solid and reliable experts in their field."

- S.C. Schlosser (Client)

"I am the owner of Great Care Inc., working in the home care agency. We have never had to offer benefits to our employees before. In preparation to be in compliance for January's employer mandate, I sought the guidance of Susan Rider at Gregory & Appel Insurance to help secure a solution for my employees.

"Although we found a solution that helps us as an organization avoid the penalty, it hinders my low-wage earners from securing a subsidy on the marketplace because my plan is "affordable." My broker is coming onsite to educate employees on their options to ensure they have a clear understanding of the enrollment process, their options and how the programs work for their family.

"To date, my broker and I have spent over 20 hours combined just working on the implementation of our solution, including employee communication materials. The 30-hour rule increases the number of employees that we have to offer affordable coverage to. Increasing this requirement to 40 hours would



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lessen the burden. As a caregiver, I want to ensure that it is the right program, but I don't have the budget for the additional expense it costs to administer. My only other alternative was to pay the penalty, which neither helped secure coverage for my employees nor lessened the tasks that I have to do as it relates to employer-reporting requirements. The coverage offered has "affordable" premiums under the law's interpretation, but the out-of-pocket expenses that my employees will endure are not. My employees would not be able to afford their bills if a catastrophic claim occurred."

"It is clear that the ACA law in its current form has flaws. As a small employer, my focus needs to be on growing my business and not taking on additional administrative burdens that take me away from developing my employees."

"Our core business is to assist our private-pay clients with their activities of daily living. In our industry, we have many variable hour employees that choose this occupation because the hours are flexible, allowing them to complete school and/or take care of their children."

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***A recent Kaiser survey found that brokers and agents have a 92 percent approval rating when helping health care consumers in the new marketplace.***

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- Julie Sullivan (Client)

"I have been a client of Pat for many years. Throughout the transition into "Obamacare," she can advise on the spot. If she doesn't know, she will find it in record time. She has been a huge asset to my company's healthcare plan over many years."

- Dana Hawkins (Client)

"I am the superintendent of Whitko Community Schools. We have never had to offer benefits to our part-time staff. In preparation to be in compliance for January's employer mandate, we worked diligently with the guidance of Susan Rider at Gregory & Appel Insurance to help secure a solution for our staff."

"The unintended consequence that occurred was the decrease in hours that we are now able to offer our part-time staff. We also had to layoff additional staff members and offer early retirement to others."

"Not only did we consider dropping our plan altogether, but we also evaluated the state plan that would have forced us to lose the flexibility of our plan design and our ability to control costs for the school district."

"We made the choice during open enrollment to offer more choice of plans for our staff and their families. The deductibles are much higher and the staff's costs went up dramatically. We rolled out a new wellness plan to provide assistance with the management of their chronic health conditions."

"The private market allows us to be creative and think outside the box. Although we found a solution that allows us as an organization to avoid the penalty, it hinders our low-wage earners from securing a subsidy on the marketplace because our plan is affordable. Our broker met on-site with our staff's families several times over the summer to educate them on their options as a group, followed by one-on-one sessions to address specific needs. We did this to ensure our staff had a clear understanding of the enrollment process, their options and how the programs work for their family."

"This year alone, our broker and our insurance committee spent over 100 hours combined just working on the implementation of our solution, including employee communication materials. These efforts included in-depth analysis of carrier partners, a deep dive into our plan analytics, implementation of new wellness program, implementation of new plan offerings and a formal strategic plan to create goals for the next three to five years."

- Steve Clason (Client)





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"Before I turned 65, I heard numerous people talk about selecting insurance plans on their own, relaying tales of not understanding the plans. Now, these were highly educated individuals. I began weeding through mountains of material on my own. The more I read, the more confused I became. Someone suggested I contact Don Griffey. After exchanging a couple of emails, Don and I met in his office. He had done his homework on my needs. Based on the info I gave Don in advance that included a list of my medications and past physicians, he filtered through the information and suggested a few options. He then took time to explain each one without being biased and had me choose what I thought would be the best plan for me. I can't imagine going through all the plans and making an intelligent choice myself. Words don't describe the peace of mind and relief I felt after meeting with Don and choosing the direction of my medical care. I have tremendous confidence in Don and respect his knowledge. Don's expertise and client service is priceless."

- Karen Hickey (Client)

