



BROKERS MAKING A DIFFERENCE

Health Insurance Agents Help Consumers and Employers
Secure Affordable Health Insurance



**SOUTH
CAROLINA**



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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"My name is Teresa Kirkland-Quinn, and I am emailing you with my story concerning my broker that helped me with my health insurance. Julie Poncar is the broker that helped me obtain the health insurance that best suited my needs! Julie took her time to sit down with me, went over all my options and explained the confusion away. I could never thank her enough for all the undivided attention she provided me. I believe with all my heart that if Washington takes this away from the brokers, it will be a travesty! DC legislators need to know that without this help there will be way too many issues for the consumer.

In my case, I have had several issues that I had no idea how to handle or find the answers to. Julie has dug in her heels and got to the bottom of my issues. She has spent her time after hours to get on the phone with me and set up a 3-way call to resolve and answer ALL my concerns. PLEASE know Washington, we can NOT do without our brokers!"

- Teresa Kirkland-Quinn
(Client)

"My health insurance agent company, Creative Insurance Consultants, is always available to help me navigate the confusing maze of health insurance. They are so valuable to me and provide me assurance when I am selecting the best plan for me and my family. Creative Insurance Consultants work really hard to answer all my questions and have always provided sound advice about coverage and policies so that I feel I am making the best decision about coverage. When my son was born, Creative Insurance Consultants helped me to make sure I understood how to add him to my policy, explained

all the options, and helped assure me my claims were being processed correctly after his birth. This was a huge relief."

- Robin Blackwood (Client)

"Service, service, service! This is what a good agent or broker does for the client after the sale. Many times, as in our case, an agent has various small employers that do not have a HR director and thus utilize us in that role. We get many calls daily about a claim issue, billing issue, and now more frequently stating, "I can't afford my current coverage. Is there anything else out there?" It is our practice to tell every employer and employee when

in a meeting to please call us to help them with any issue because more than likely when they call the 800-number, they are going to get frustrated with the time it takes or the outcome of the call. We feel that it is much more important for them to understand that we care about their concerns and we will do our best to resolve the issue quickly.

"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

We as agents know these people firsthand and they trust us and our judgment. They know that what we are telling them is the truth and they can count on us to be there when needed. It is absolutely vital that agents in this industry have compassion and a strong will because we certainly are not getting rich in this line of work."

- Lori Dickerson (Broker)

