



BROKERS MAKING A DIFFERENCE

Health Insurance Agents Help Consumers and Employers
Secure Affordable Health Insurance



ARKANSAS



National Association of Health Underwriters
1212 New York Avenue N.W., Suite 1100, Washington, DC 20005
202-552-5060 | www.brokersmakingadifference.org

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.

BROKERS MAKING A DIFFERENCE

"I have a clients in Mount Home, Arkansas who lost their job and healthcare coverage. He is a contractor whose only option of receiving healthcare coverage is through the state's Private Option in the Medicaid program.

Regarding the group business, we had a 60 man group in south Arkansas contact us and ask to become their broker because they did not understand how Affordable Care Act affected them."

- Richard Todd (Broker)

"We take pride in educating our clients on their choices for Medicare and individual health insurance plans. With

open enrollment, we are not able to give the service our clients deserve and need on one matter, before we are pushed into another. For agents doing both ACA and open enrollment period, we hear when we are with our clients, how much they appreciate a real person coming to see them and review their Medicare options and explain the difference of the plans and make

sure their doctors are in network and check their current prescriptions and do what an agent should do to help that person. We are not just here to write business and go to the next appointment. We are here throughout the year and when they call a company over the phone they don't understand and get so frustrated, they like the personal touch and education and time from a local agent. I know it's a small difference, but I know it's an important difference that an agent makes for their clients.

Same way on the ACA side. We are here to help and educate. The Marketplace call center, although

most of the people are nice, they are not going to take time to educate, nor are they licensed and know my client's issue. I just helped a single Mother tonight to get her plan questions answered before we called together to change her plan, I worked with her after hours so she didn't have to call during her lunch hour and she knew up front what she wanted for her personal situation. These people need an agent on their side and they do call with needs throughout the year. We are here to serve, regardless of the little pay, which is hard, but, we can't leave them in the cold for that reason. We are licensed to do a job and we are needed by the general public and they are VERY appreciative of

our help, education and caring for their insurance needs. And even a bonus, sometimes you gain an extra friend along the way.

Please allow agents to make a difference in our small way to people in our areas. But PLEASE consider the ACA and Open enrollments to NOT overlap and a break would be nice in between. With certifications, training, and just trying to run your business,

by the time OE arrives, you are close to burn out and then ACA on top of it, well, who sleeps anyway. Open enrollment period is an 80 hour week job and we are people too. We love what we do or we wouldn't be in this business, we love to help others and take pride in doing a good job, doing the right thing for our clients, and keeping everything going at the same time."

- Pamela Stout (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

