



BROKERS MAKING A DIFFERENCE

Health Insurance Agents Help Consumers and Employers
Secure Affordable Health Insurance



PENNSYLVANIA



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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"Saratoga Benefits helped me understand my choices when picking an insurance program. They keep us informed when there are changes to our benefits. Working directly online with the government can be difficult, and our broker provides a good third-party option. The brokers help us understand the complexities of the insurance companies that we would not be able to have elsewhere."

- Allen Aaron (Client)

"As a licensed health insurance broker, my number one priority is to help every person I speak with find affordable healthcare. I've helped many people who thought they were uninsurable with pre-existing conditions such as cancer, diabetes, congestive heart failure, HIV, kidney disease and MS acquire coverage through a business, a guarantee issue plan, or a chamber of commerce association plan. I try to help people every day and many times without any compensation because I want all Americans to be covered regardless of race, income or medical condition. Seniors require a lot of attention and are often overwhelmed with Medicare. Who is going to properly advise them?"

We need more properly licensed brokers and agents who understand the needs of individuals, families, students and small businesses to address our healthcare issues—not less."

- Joe Copson (Broker)

"I am writing to tell you how much Joe Bailey helped me with the maze of Medicare plans available to a senior citizen. I was totally overwhelmed with the amount of material to be read and ab-

sorbed. It was such a relief to have Joe explain in a simple way the different options, and to help me decide on the very best coverage for me. I chose Aetna over the other plans for several items mentioned to me that were uppermost in my mind for my particular circumstances. Joe met me at our library (my choice for a meeting place) to sign my paperwork. Joe also told me to call him anytime I had a question regarding Aetna's plan. I did call him several times with questions and he was always very friendly, courteous, knowledgeable, and answered all my questions in a timely manner."

- Robin H. (Client)

"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

"I had a couple of clients who were stuck in a Medicare Supplement plan (at least they thought they were stuck!) and paying \$5,000 a year for their Medigap plans through one carrier. I was able to help them out with a Medicare Advantage Plan offered by a different carrier with a premium of \$39/month per person totaling \$936 a year.

Their total in doctor and procedure co-pays and prescription drug co-pays were another \$500, giving them a total savings of \$3,564/year. They were ecstatic! This gave them the money they needed to pay back property taxes and keep their home. Medicare Advantage plans save seniors so much. A few extra dollars can really make a difference when it comes to keeping or losing your home.

On average, a Medicare Certified Broker saves a married couple at least \$1,000 a year, much more in most cases, and when seniors are living on a fixed income, every penny helps! I had a lady who was going broke and paying AARP \$150/month.



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I was able to help her get on Medical Assistance (plus food stamps, and then housing allowance) and put her on a SNP Medicare Advantage Plan with Aetna. She is very relieved and happy and tells me so all the time. Many seniors feel far more comfortable contacting their broker than a "Member Services" hotline and I am happy to make that relationship available to my clients."

- Daniel Heskett (Broker)

"I am an independent insurance agent in Lancaster, PA. I am licensed with many of the insurance companies that provide Medicare Advantage plans in the areas that I work. With this type of licensing, I am able to offer tailored plans according to the needs of my clients. I also sell Medicare supplements. When comparing how the different plans work, most of my clients would rather go with a Medicare Advantage plan because it often saves them money. Many of my clients save hundreds and some even save thousands when they switch to a Medicare Advantage plan from a Medicare supplement. Medicare Advantage plans are more time-consuming to sell because you want to do what is best for your client and find a plan that suits your client's specific needs.

Although this is much more work, the rewards are greater for my client. When your client realizes you are doing something that is specifically for them, they trust you. Trust from a senior citizen is something you have to earn. I want them to feel comfortable knowing I helped them get better healthcare and saved them money. The satisfaction of helping someone to help themselves is a reward in itself. The Medicare advantage plans are great plans. I have my parents on Medicare Advantage plans and, of course, I want what is best for them. They are 88- and 86-years-old and the Medicare Advantage plan has saved them thousands, which they would have spent on Medicare supplements. I have many stories of how my clients have thanked me for my honest work for them, from baking a pie, giving referrals, to asking me to dinner—but the best reward are the hugs and the genuine gratitude and appreciation.



This part of my insurance business made me feel like I actually did something to help someone, and that is what it is all about."

- Joann Kline (Broker)

