



BROKERS MAKING A DIFFERENCE

Health Insurance Agents Help Consumers and Employers
Secure Affordable Health Insurance



ILLINOIS



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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"Carrie Espinosa is my insurance broker and she has provided service above and beyond the call of duty several times for me. She was there for me from the beginning, helping me realize my choices and guiding me through the maze of information. She is always willing to help me anytime or any day. As an example, we thought that my health insurance coverage was all complete (per the healthcare website and speaking with a representative on the phone). A week later, I received a call stating that my information was not complete and that I was going to lose my coverage. I called Carrie on a Saturday and she got right to work. We spoke with a supervisor at HealthCare.gov on a Saturday evening. Carrie went to bat for me and got the problem corrected...on a Saturday evening!

"Also, there was another small event that needed to be corrected the next day due to the HealthCare.gov computer going down before we could enter all of the information, so she called me on Sunday night and we got it finalized. Carrie spent her Saturday and Sunday working with me and HealthCare.gov to get this problem resolved. I do not know many, if any, business people that would spend their own personal time on a weekend to help a customer like Carrie did for me. I am so grateful to have such a knowledgeable person on my side. I didn't have to worry or think about how I would have to handle this. Carrie was there for me and made the process as worry-free as possible. Without a broker, I would have been confused and worried. I wouldn't have known how to handle it.

"To all of you people involved with trying to change

the brokers' commissions, please reconsider. Brokers are an integral part of this whole healthcare process. Without brokers, there would be a lot of people that fall through the cracks and not get the help or advise that they need. Thank you."

- Helen DeWitt (Client)

"In December of 2015, due to reorganization at the office, I got laid off. I was left without any form of medical insurance that was cost efficient with my new current circumstances. I began to research different options for affordable coverage, but was left with more questions and was no closer to coverage than when I began. I spent most of

my time researching and on the phone. That is, until I met my broker Carrie. She came highly recommended by a family friend. Once I began working with Carrie, I was able to find affordable coverage through the health insurance marketplace. She was able to answer all of my questions and went above and beyond to make sure I was happy with the results. She walked me through each and every step

until I was fully covered. Having a broker to help guide you is very important and beneficial to those who are in need of assistance."

- Kathy Wong (Client)

"Tom Champion has always worked hard to negotiate the best plan for our employees at the best price. He is always helpful and willing to come by the office and sit down and work out any problems we are having."

- Lori Ryan (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



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jaw cancer. He had radiation and lost his natural jawbone. He had to have an artificial jawbone put in. Due to the shape of the artificial jawbone, dentures were not an answer. He needed to have dental implants secured into the artificial jawbone so he could eat. In the meantime, he was walking around with a feeding tube. He had been at a wedding and the feeding tube had come out and he was rushed to the ER to have the feeding tube re-inserted. His quality of life was not good.

The insurance company (which will remain nameless) denied the work because the medical coverage did not cover dental implants. We appealed and they denied it again and again. I finally pulled out the contract. Dental implants were never even mentioned, let alone excluded, because it was a medical, not dental policy. But the contract did state that "surgical implants were excluded unless they were medically necessary." I made a copy of the paperwork, sent it to my insurance rep and told her to make the claims people read this for themselves. I felt it was medically necessary based on this man's medical history. This was not the case of a man just wanting to have pretty teeth. The insurance company finally relented and paid the \$40,000 to secure implants in the man's jaw. Based on stories I have heard, I do not believe a navigator would have taken the extra time to resolve this situation."

- Diane Merna (Broker)

"As a broker for 20+ years, it has been my continued pleasure to provide value-added services for my clients. Not only do I provide an aggressive marketing posture when supplying proposals but every effort is made to convey the negatives and positives of the carriers being represented. It is my goal to explain the differences to potential clients and make sure they have enough information to arrive at an informed decision. Once a decision is made and the program is in place it is our perceived responsibility to ensure all employees and/or individuals are taking full advantage of the programs offered. This is accomplished through ongoing education (employee meetings)



and providing adjudication services when claims are not being processed to the satisfaction of the client.

"Not only are employers kept abreast of changes in legislation that could affect how they administer their employee benefits packages but we provide one-on-one consultations and quarterly site visits. A case in point occurred recently. The president of a firm turned 65, and was immediately informed of coordination of benefits with Medicare. As a result, he signed up for both Part A & B and began paying his major medical premiums at a reduced rate. Three months into the process, Medicare raised his premiums significantly. He advised me of the situation and asked if I could explain what was happening. Since he was in the small group market, Medicare should be primary and I could not contemplate why the premiums were adjusted. I obtained an authorization from him and personally drove to the Social Security Administration Office. After over an hour of waiting, I was able to speak with a representative, but after a short conversation, I was informed the authorization he had signed, which had been supplied by SSA, was for medical records release and would not be acceptable. I am now in the process of obtaining a different authorization and will return for a full explanation. This is only one example of providing value added for my clients.



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"I have spent literally countless hours with individuals reviewing claims and seeking resolutions or at least understandable explanations. Working in the public sector requires even more attention. I have spent many an afternoon and evening with union representatives developing cost saving strategies for both their members and the taxpaying public.

"To be sure, when renewal time arrives we will automatically request substantiation for any increases to our clients. If the response is not in line with current trends every effort is made to negotiate with the carriers and reduce the premiums. If unsuccessful, we have surveyed like groups in the geographic region and industry and made comparisons to support our arguments for reductions or reinforce the carrier's position before presenting the renewals. Good brokers provide these kinds of services regularly. If legislators feel all we do is sell a product and collect commissions

they are absolutely, categorically incorrect. They should examine the compensation schedules and realize we aren't being compensated at a 40%-50% rate, a very common misconception."

- Bill Lavine (Broker)

"A small company was facing a large increase in premiums because of significant health issues. No alternative carrier was less expensive and we worked with the company and its employees on educating them about lower cost pharmacy and emergency care practices. We changed the plan design to lower premiums and provide low upfront costs, but significantly less total exposure should large health care issues arise. This client was also non-compliant on many of the legislative obligations the government has imposed (HIPAA, COBRA, Medicare Part D, Women's Healthcare Act, etc.) and we were able to get them up to speed on how to manage and process the additional obligations now in-force."

- David Levitz (Broker)

"We have enjoyed working with Tom Champion for many years both as employees and now as owners of the firm. Tom has always presented us with many options while explaining them so we could make an informed decision about health and life insurance coverage for our employees. I would recommend Tom and Diamond Brothers insurance to anyone looking for an insurance representative they can trust."

- Ralph Fox (Client)

"During my group open enrollment meetings, I frequently get questions pertaining to employees' personal situations, not necessarily the group plan. Below is an email I got this morning. The employee [who e-mailed me] is part-time, ineligible for the clients' group plan and has a husband who works for the State of Illinois. She is age 57 and, although she didn't see the need to attend a retirement benefits meeting with her husband and the state benefits person, I counseled her to meet with the state benefits



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people to understand all her options."

"I met with benefits specialists at the State of Illinois on Friday and you were right, they will cover me with insurance — health, dental and vision.

"I was very happy I spoke with you before we went downtown. Also, since my husband is nine years older than me, I asked about coverage if he should pass on before me. I will get part of his retirement and the insurance coverage would continue for me. This was something he was also concerned about. Thanks again; it was nice talking with you."

- Mary Anne (Client) & Katrin Eisenberg (Broker)

"Tom Champion and the staff at Diamond Bros. are top-notch. I have had the pleasure of working with them for the past five years and they never fall short of my expectations.

They are quick to answer my questions or address concerns I might have regarding our package. They take a proactive approach to the renewal process and work diligently on our behalf to find the proper plans to provide our group. I highly recommend Tom Champion and Diamond Bros."

- Karen Brothers (Client)

"In January, one of my small business clients was trying to hire a key person away from a competitor (the competitor actually offered twice his old salary to keep him). This key person had a special needs child and they had spent over \$19,000 out of pocket last year on charges that their prior carrier didn't cover. I was brought in to help woo him towards the new company. I compared his current plan to my client's plan with regards to the physical therapy needed for his son. Next, I called the son's physical therapists to see what networks they were in. When we found out that one wasn't in the network, I was able to discover a cash discount rate that was equal to the

network negotiated rate. I took the expected costs for the child and put them on a spreadsheet for my client. They were able to take this spreadsheet and come up with an offer that the key person accepted.

"During this time, I also had three-way discussions with the key person and hiring manager from my client's company to describe the insurance, answer all his questions, and reassure him of its quality."

- Robert Slayton (Broker)

"Another NAHU member and I worked together to solve a problem created by a dishonest provider's billing office.

"Our customer, an employee of a very small employer, needed spinal surgery as a result of an auto accident. We advised him on how to find the best providers for the surgery and how to stay in-network. The surgery was successful, and all providers were paid according to the contract except for the surgeons. The surgeons would not bill the

medical insurance company because they did not want to accept the negotiated fee schedule. Rather, they billed the auto insurance company (which paid the \$5000 maximum under the policy but did not have a negotiated fee schedule with the providers) and balance billed the patient. The surgeons refused to bill the medical insurance company for months and months, during which time, they harassed the member to pay the \$40,000 balance—starting out with multiple phone calls and eventually threats of collection.

"We talked to the medical insurance company to determine the key item to submit for reimbursement in-network and then coached the member on what to ask for. Eventually, he was able to get by the billing office and talk to an administrative assistant in the surgeon's office. The HCFA5500 form was

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occurred while applying for the policy. Without Chris, it would have taken me longer and would have been far more frustrating. Chris was able not only to answer questions, but also to deal with the problems quickly and successfully. Thank you, Chris!"

- Arnie Stein (Client)

"I used Robert Slayton's service based on a referral and an information session he held that I attended. I was transitioning from a full-time permanent position to a self-employed consultant's role and I had questions about how to provide health insurance coverage for my family. Robert provided a lot of useful information on what to think about when shopping for coverage. My wife and I did some research on the plans and, after we found what we thought was the best fit, I scheduled an appointment with Robert to make sure we did not miss anything in making our choice. He was able to process our application and get us well on our way to getting insured. Finally, Robert was able to provide feedback on how to handle dental and vision packages. (In our case, he recommended staying with COBRA due to the competitive rates for dental and vision.) It's been over a month in my consulting role and it feels good to not have the stress of worrying about health insurance looming over me. It is more of a burden than when an employer can pick up some of the tab, but the freedom afforded by being self-employed is currently making it a worthwhile decision. I am glad that Robert's assistance helped make the transition more painless."

- Max Carrasquillo (Client)

"Our broker, Robert Slayton, is more of a trusted advisor who is both skilled and empathetic to those of us who are lost in the maze of HealthCare.gov, as we most certainly were. Robert skillfully guided us to the options available and carefully explained the important

factors related to each, which was invaluable as we considered our healthcare future. My clients in the business world were insurance agents and brokers of a local, regional and global nature so I have firsthand experience with the insurance industry and how some people work. I would place Robert at the very top in terms of knowledge, integrity and trustworthiness. I know we don't talk about this too often these days, but Robert's character comes through as a shield and helper to those who need the expertise and guidance on these critical healthcare issues. Consequently, Robert enables us to select coverage through a company and saved us literally thousands of dollars by exploring our tender financial status. Enable is a key word here. We now have medical and dental coverage suitable for our needs at a price we can afford!"

- Carl Zelonis (Client)



"I was referred to Robert Slayton by another insurance agent, who said he was a genius at what he does. I agree! He walked me through signing up for my insurance based on my specific needs, and saved me money in the process. He's easy to talk

to, explains everything on a level that a client can easily follow, and knows Obamacare inside and out. I feel very secure in his hands. I highly recommend him."

- Susan Caslin (Client)

