



# BROKERS MAKING A DIFFERENCE

Health Insurance Agents Help Consumers and Employers  
Secure Affordable Health Insurance



**NEW YORK**



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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"Recently, I took a phone call from an employee who works at a new client of mine. This client has approximately 200 employees with a full HR staff, but they relied upon my expertise to help this employee.

The employee went out of network for a hernia repair. She was unaware how much the doctor would charge, and even further in the dark as to how much her insurance company would allow. Several weeks after the surgery, once all the claims were processed, she received a bill from the doctor for \$6,000. She called me in a panic. I asked her to send me the explanation of benefits. As I suspected, she was being balanced-billed for the amount above and beyond the usual and customary reimbursement. I explained that the insurance company was accurate in the processing of the claim. Then I explained how UCR works (remember, this was a new client so I wasn't sure how much the old broker did in educating the employees). She was in complete shock.

I mentioned to her that she could try to negotiate with the doctor's office. She wasn't aware that this was even an option. I explained that the doctor already got paid a portion of the claim by the insurance company, but the balance was her responsibility. She called the doctor's office and said that she was unhappy that no one told her that she could face such high out-of-pocket costs. She then asked if the doctor would be willing to accept a \$2,000 payment on the spot if he would write off the balance. She was surprised when the billing manager came back to her and agreed to the adjusted cost!

This employee was ready to pay the doctor \$6,000 before she spoke to me. I made a difference by educating her about the bill-paying process; as a result, she saved \$4,000. She was extremely grateful."

- James Schutzer (Broker)

"I had a client who was planning to have surgery in a few days when her husband suddenly died of a heart attack. By the time she rescheduled her surgery, she was required to redo the pre-surgical testing. Her carrier would not cover a second round of testing for the same procedure. She was out about \$900. I spoke to her carrier, explained the special circumstances and they made an exception.

The client had a much more comfortable recovery and appreciated the service that an active broker/advocate can provide."

- Stewart M. Small (Broker)

"We have had many difficulties with our health insurance carrier trying to obtain coverage for our daughter's chronic medical issues. Without the immeasurable help from Charles Newman and his staff we would

not have obtained that coverage. On numerous occasions they spent many hours making telephone calls and sending letters to the insurance company and to doctors to help us obtain that coverage. Despite the fact that we are a very small client for them, they went out of their way for us, always with grace and cheerfulness. We all need people like Chuck Newman and his staff when events become overwhelming. We are indebted to them and our gratitude is boundless."

- Paul Scheer (Client)

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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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"While average benefit increases seem to hover at the 10-15% annually, we as a small business have faced increases as high as 40% annually. That said, our health insurance broker, Charles Newman, has been the only person who has our back and has helped us figure out the best option for us and our employees. No-one else –not the moneymaking healthcare providers with the record earnings, not the politicians who promise to fix the system but never do, nor the lobbyists who could care less about small business – has ever gone to bat for us. Ever.

Please don't take away our health insurance broker. If our health insurance broker were to be removed from our process of making decisions about which insurance plan is the best and most affordable option, we will end up making blind decisions as a small business and behalf of our employees. I am a PR professional trying to run a small business. What I know is PR. What I don't know is health insurance. I don't have time to learn about health insurance options. When it comes to health benefits, I want to turn to a seasoned expert, like Charles Newman, who knows this stuff inside out and can guide our small business in the right direction. We already have one arm tied behind our back – please don't tie the other."

- Emma Murphy (Client)

"Working for a small business often means wearing many hats, watching expenses and staying on top of an ever changing world. With only so many hours in a day there is only so much one could do. During my 5+ years at QuickCash Inc. and my 2+ years at Case Funding, the support and knowledge I have received from Jim and Nancy Barrett has truly been a godsend. The rising costs of health insurance and the changes being brought on by Obamacare can cripple a small company such as ours. Thanks to Jim and Nancy's support and wealth of knowledge, we have been able to stay on top of the issues and keep our expenses in line. I can't thank them enough for the service and support they have provided.



"Thank you Jim and Nancy for everything you do."  
- Steven Weiss (Client)

"I am a financial advisor that also handles small group health insurance. I have many clients but there's one client/business who would agree that without a health insurance agent helping them navigate the benefits, their business would be in great detriment. This employer is a nonprofit company with just about 55 employees. I have helped this company restructure their benefits package that goes beyond saving them money.

This company initially brought us in to quote their health insurance. After reviewing the plans and company, we put in place supplemental benefits, ie: life, STD, cancer, accident and dental. One of their employees enrolled in the cancer, STD, and health plan. Roughly 8 months later this client found out she had cancer. We were her first call. She called in a panic looking for advice on what her benefits provided as cancer can be one of the most expensive medical procedures there is. We walked her through every area of her health insurance informing her specifically how and what it would cover. We discussed the cancer policy which paid her a lump sum of \$40,000 to help pay for co-pays and deductibles. We also discussed the paycheck she would receive from short-term disability while she was off work to help her maintain a standard of living while undergoing treatments.



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Because of us guiding employees through the complex world of benefits, they may not offer these important services and products that keep our families protected in more ways than selling a product. It's our advice, guidance and hand holding that they need. And, that's the kind of service we provide to our clients."

- Daniel J. Vecchio Jr. (Broker)

"The bookkeeper for a current client called me to ask for help with an unpaid claim that totaled \$600. Needless to say, she doesn't make a lot of money and a \$600 bill made her upset and unable to sleep. I sat down with her and all of the paperwork (along with the letter from the collection agency) and we started to call the appropriate parties (i.e., the lab where billing originated, insurance carrier and collection agency). It seems that the carrier had nothing on file showing a claim was ever submitted and the lab was showing that

multiple submissions had been sent to the carrier for processing. We were able to get the claims resubmitted and processed by the carrier and as a result, the lab notified the collection agency that this was settled. Show me a public option that is going to assist in this type of situation!"

- Brian Bodner (Broker)

"I used the NAHU database to find a broker for myself since I now need to buy individual health insurance. I randomly called Sean Joyce, after your website was recommended in the New York Times and his name came up in my area.

It ends up that he couldn't help me because NAHU couldn't do broker individual policies on the website, but he spent 15 minutes on the phone helping me understand the landscape, even though he had absolutely nothing to benefit from it. He just wanted to help me out—especially since I've been unemployed for a year, which meant the world to me. It's rough out here and people like Sean should be recognized for not just being good businessmen (he was exactly right in what he told me) but, also a great person."

- Shana Lee (Client)

"The initial sale is such a small part of what we do for our clients. We help them understand all the facets of the many plans they can choose from and help them decide which one fits their budget and needs. We also check on their preferred doctors so they will be able to select the correct plan. We conduct on-site enrollment meetings explaining the plan to their employees and helping them enroll. We follow up with the insurance carrier to be sure everything is being processed properly and for some insurance companies we, the brokers, enroll the client online and then just send the check and tax documents on. I cannot imagine a person or company having the time to accumulate this expertise without the help of an agent. After the initial sale, we are here for all the questions and problems as they arise."

- Kathy Walczak (Broker)

