



### Ongoing Support

As an individual or business owner, agents and brokers don't pay any more for employee benefits purchased through an agent or broker than you would if you 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 much of the servicing required. An agent continues to receive commissions as a plan is renewed, so service after the sale – often long after – is just as important as the sale itself.

### Agent Associations

The National Association of Health Underwriters (NAHU) is the only national association working solely on behalf of health insurance agents, brokers and benefit professionals. NAHU members, as a part of their membership, agree to abide by a Code of Ethics that requires them to make health care coverage recommendations with the customer's best interest in mind. NAHU represents more than 100,000 health insurance professionals who provide insurance for millions of Americans.

**Good agents don't just sell health insurance, they *know* health insurance.**

Your agent will show you a variety of plans, explain the benefits and potential shortcomings of all of them, explain the latest health care trends, then help you pick a plan that best fits your needs. Once a policy or plan is selected, the agent will coordinate the complex process of enrollment and/or changing your benefits package. Your NAHU agent is well-versed in plan installation and enrollment procedures, which lessens the burden on you.



### Find an Agent

If you need help finding a professional NAHU agent in your area, go to [www.nahu.org](http://www.nahu.org) and click on the "Find an Agent" feature.

### NAHU Members Adhere to a Strict Code of Ethics

NAHU requires each of its members to always make health care coverage recommendations with the customer's best interest in mind. Professional insurance agents and brokers work very hard to provide their clients with the best possible service and price for their health insurance products.

For more information, please contact NAHU at [www.nahu.org](http://www.nahu.org).



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Trust a

# PROFESSIONAL INSURANCE ADVISOR

To Guide You Through the  
**Maze of  
Health Insurance**

Insurance agents go by many names—they may be called agents, brokers, producers, or health insurance professionals. But the best description of what they do is serve their clients as professional insurance advisors.

### What do I gain by using a professional insurance advisor?

Health insurance is an extremely complex product. Before deciding which policy is best, you have to consider a number of factors, some are: the scope of what you want to cover; the degree of risk toleration, the network of medical providers and the monthly cost.

**Health insurance is best looked at as financial protection against the high cost of medical treatment. Advisors educate and advise you on ways to manage this big financial risk. The process is far too big for a one-size-fits-all approach. The professional insurance advisor helps individuals and business owners make informed choices on cost-effective coverage options and provide ongoing service and support.**

Every day, hundreds of thousands of professional health insurance agents and brokers help individuals and employers purchase health insurance coverage that best fits their specific budget and medical needs. More importantly, agents and brokers help their clients resolve day-to-day issues that may arise after the policy is sold. As benefit specialists, professional health insurance agents and brokers design benefit plans, resolve claims disputes, conduct enrollments/terminations and solve complex billing issues. Agents and brokers help design and implement cutting-edge health promotion and wellness programs and help their clients comply with state and federal laws like PPACA, HIPAA and ERISA.

**A professional insurance advisor is the key to navigating the world of health insurance.**

**"The initial sale is such a small part of what we do for our clients. We 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 the employees of our group clients and helping them enroll. We follow up with the insurance carrier to be sure everything is being processed properly. We enroll employees online for our clients so they can concentrate on their business. We provide complex service and advice. We keep current on compliance issues and changes to insurance companies, their policies, plans and rates. When it is time to renew the plan, we help our clients review the market and make the right choice for them – stay where they are, change their plan or change their carrier."**

– KATHY WALCZAK (NY)

As members of a profession that requires a license and has stringent prerequisites of educational course work and testing, agents and brokers serve more in the role of advocates for clients than simply as salespeople. Professional agents and brokers help procure coverage for and service the health insurance and medical care needs of tens of millions of Americans.

**"We are not your typical salespeople. We go to the hospital after a child has been born to add them to an employee's health plan. If it is more cost effective, we go back in a week or two to the client's house and help them move that child to an individual plan. We meet with our clients every year to discuss renewal options no matter how large or small the client might be. We handle claims issues and billing issues, enroll new hires and host benefit fairs. A large portion of our time is spent helping our clients understand new government regulations and what they can and cannot do with respect to their benefit offerings."**

– WILL CHAPMAN (LA)



Professional agents and brokers have extensive industry knowledge from a design, benefit, pricing and care perspective. Many small employers can't afford to have this level of expertise in-house and simply do not have the time that it requires to administer a comprehensive, compliant benefits package for their employees.

**"As the vice president of finance for a busy small business, I don't have the time to monitor the constant changes in health insurance. Callahan Insurance knows its business, which lets me focus on mine."**

– ANN A. (TX)



Professional agents and brokers work very hard to be knowledgeable to keep pace with the ever-changing health care system. There is no way a governmental agency in some far-off location could match the service and value agents and brokers bring to their clients. Agents and brokers are the point of contact for the majority of Americans who purchase health care coverage.

**"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 absorbed. 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 my needs. Joe told me to call him any time I had a question and, when I did, he was always very friendly, courteous and knowledgeable. He answered all my questions in a timely manner."**

– ROBIN H. (AR)