

AGENTS AND BROKERS: Guides to the Health Insurance Maze

Tim the Time Saver

Workers and small business owners are busy. They **save countless hours** by offloading administrative work and research to agents and brokers.

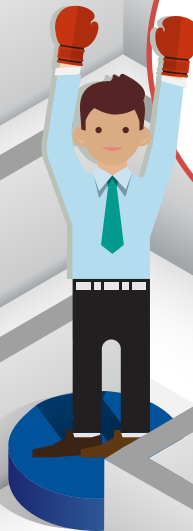
Two-thirds of agents spend "a lot" or "most" of their time researching coverage for their clients.¹



Carlos the Consumer Champion

Agents and brokers fight on behalf of their clients – not insurers.

Three in ten agents spend "a lot" or "most" of their time resolving claims issues or disputes with carriers.³



Lou the Low-Cost Advisor

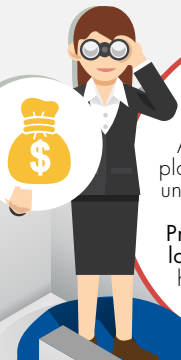
Agents either charge a nominal fee or no fee at all because their services are included in the price of a policy.



Diane the Deal Finder

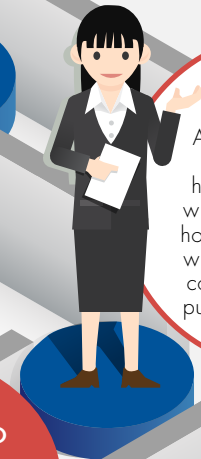
Agents and brokers find plans that meet their clients' unique needs and budgets.

Premiums are **13 percent lower** in counties with the highest concentration of agents and brokers.²



Lisa the Local

Agents aren't typical salespeople. From helping new parents with paperwork at the hospital to researching whether a medicine is covered, they always put their clients' needs first.



NAHU represents more than 100,000 health insurance professionals who uphold a strict Code of Ethics that puts customers first. To **find a NAHU professional in your area**, go to agent-finder.org.

¹ <https://kaiserfamilyfoundation.files.wordpress.com/2013/01/8321-f.pdf>

² <http://www.nber.org/papers/w19342>

³ <https://kaiserfamilyfoundation.files.wordpress.com/2013/01/8321-f.pdf>