

premiums are raised. Because of their expertise, experience and relationships with insurance carriers, agents can often get problems solved quickly and efficiently. Many agents have customer service representatives in their office for the specific purpose of assisting clients with their benefit problems.

- ***Agents Are Paid a Commission for Servicing and Selling Products***

These commissions are integrated into your insurance premium. An employer can replace his or her agent at any time, so it is in the agent's best interest to provide clients with the best service available. Most insurance companies pay the agent a commission for not only selling a group plan, but also for taking over much of the servicing of that group. There is a true value to that service that both insurance companies and employer groups recognize.

- ***Agents Represent Millions of Americans***

Most insured individuals in this country receive their health insurance from employer groups represented by insurance agents. And many individuals often work with an agent when purchasing coverage because they know that agents have the expertise to help them make health care coverage decisions that fit their particular needs.

Need Help Finding an Agent?

To find a health insurance agent in your community, go to www.nahu.org and click on the "Find an Agent" link.

NAHU's Mission Statement

NAHU will improve its members' ability to meet the health, financial and retirement security needs of all Americans through education, advocacy and professional development.

NAHU's Vision Statement

Every American will have access to private-sector solutions for health, financial and retirement security and the services of insurance professionals.



The National Association of Health Insurance (NAHU) is a trade association representing more than 20,000 health insurance professionals who provide insurance to millions of Americans. NAHU is headquartered in Arlington, VA. For more information, go to www.nahu.org.

The Right Coverage + Your Experienced NAHU Agent = Peace of Mind

A Successful Equation



The most important “benefit” for you to have in today’s challenging health care environment is *peace of mind*.

Peace of mind that, whether it’s an individual or employer-sponsored plan, you have the right coverage at the most affordable price.

Peace of mind that when you have a serious concern, a claim issue, or just a simple coverage question, you know who to call. More important, you know that when you call, your needs will be addressed promptly, properly and professionally.

Peace of mind that your life is made just a little bit easier because you have an experienced, knowledgeable health insurance specialist working for you.



When you add it all up, it’s that high level of personal service and industry know-how—the overall value that your NAHU agent brings to the equation—that will provide you

with the *peace of mind* that is indeed the most important benefit you can have.

Just as doctors and lawyers possess specialized knowledge to guide their clients, health insurance agents guide employers and consumers through the complexities of health coverage.

Professional health insurance agents have the expertise to cut through the information overload and ensure that you get the right coverage at an affordable price.

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 and then help you pick a plan that best fits your individual needs. Once a policy or plan is selected, the agent will coordinate the complex process of changing your benefits package. Your health insurance agent is well-versed in plan installation and enrollment procedures, which lessens the burden on the employer or consumer.

Anyone can give you an insurance quote, even a faceless electronic blip on the Internet. But your needs are unique. An insurance professional doesn’t want to simply give you a quote; he or she wants to understand your needs, concerns and, most important, your goals. This professional doesn’t want to get your check and disappear. This agent lives in your community and wants you to be a client year after year. You’re not going to find that just anywhere, especially on a website that may be gone next week.



The comprehensive service that you receive from your NAHU agent goes far beyond a mere keystroke—insurance is not something you buy once and forget about. Your agent will show you a variety of plans, and certainly will help you pick a plan you can afford.

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. Most professional insurance agents work very hard to provide their clients with the best possible service and price for their insurance products.

To view NAHU’s Code of Ethics, go to www.NAHU.org/about/mission.htm

How It All Adds Up — The Role of the Professional Agent

Advisor, Advocate and Consumer Confidant

- **Agents’ Clients Are Consumers**
Agents depend on their clients, whether individual consumers or employer groups, for their livelihood. By providing ongoing service and benefit expertise, the value of the agent is always evident.
- **Agents Often Support Small Employers’ Human Resource Departments**
Quite often, small employers cannot afford human resource staffing, so agents assist them in many of those functions. Small employers rely on agents to assist them in a multitude of ways in the day-to-day handling of their health insurance and other personnel matters.
- **Agents Help the Elderly Understand Their Benefits**
Elderly consumers often have problems understanding their Medicare or long-term care benefits, and agents have the ability to explain these in a manner that is easier to comprehend.
- **Agents Make Complex Benefit Issues Understandable to Their Clients**
Often, state and federal governments pass laws that affect employee benefits; health insurance agents understand these laws and explain them to their clients in a clear and concise manner. There are countless plan options available to employers and consumers; good agents guide their clients through myriad options to the plan that best suits their particular needs.
- **Agents Solve Clients’ Problems**
Typically, agents are the first to be called when a client’s claim is not paid or when