

Brokers Making a Difference: The Unseen Impact

When most people hear the word broker, they don't immediately think "hero." They picture paperwork, phone calls, and maybe a confusing insurance conversation that dragged on too long. But here's the truth: brokers make a difference every day. Not the kind that trends on social media, but the kind that quietly changes lives at kitchen tables, in hospital waiting rooms, or during a five-minute phone call that ends with peace of mind.

And yet, our impact rarely gets the credit it deserves. Brokers aren't just in the business of selling policies. We're in the business of people.

Translating Chaos into Clarity

Insurance is designed to be complex. Fine print, loopholes, acronyms. It's enough to make anyone's head spin. That complexity leaves consumers vulnerable. This is where brokers step in. We translate the chaos into clarity. When a senior sits across from me terrified they'll lose their doctor, I don't start with jargon. I make it plain: "This plan means you keep Dr. Smith. This one means you don't." Suddenly, the noise becomes simple. The client has power. That isn't selling. That's advocacy.

Building Communities, Not Just Books of Business

The best brokers don't disappear after enrollment. We're rooted in our communities. We sponsor youth sports, teach Medicare basics at libraries, and answer calls at night when someone's loved one is rushed to the ER.

This work is invisible until it matters. Until a widow says, "I don't know what to do now that my husband is gone." Until a family whispers, "We can't afford this medication. Can you help?" Until someone asks in broken English, "Can you explain this to me?"

Brokers are the bridge between corporations, policy, and people trying to live their lives.

NABIP and the Brokers Making a Difference Campaign

This is where the story shifts from individual to collective. NABIP, the National Association of Benefits and Insurance Professionals, is one of the few trade groups solely focused on

representing agents and brokers. It defends our livelihood in Congress, at CMS, in state governments, and in the media. In 2024, NABIP relaunched Brokers Making a Difference, a campaign built to prove through client voices what brokers actually do Brokers Making a Difference.

The tool is simple: a five-question survey that clients complete in minutes. The responses don't sit in a file cabinet; they go to NABIP staff, who compile them into testimonial booklets, videos, and data that can be used with lawmakers, regulators, and the press.

By mid-AEP, the campaign set a goal of 10,000 surveys by Capitol Conference 2025. Brokers delivered over 11,000 in six months. Today the count is past 13,600, with a new target of 25,000. That's not just participation. That's proof.

Why the Surveys Matter

These surveys are more than warm stories. They are advocacy fuel.

In Congress: Lawmakers now receive booklets filled with client words. A statistic is one thing; a senior saying "My broker saved me \$300 a month so I could afford groceries" is another.

With Regulators: NABIP staff meet regularly with CMS and carriers. Surveys prove that cutting brokers doesn't just hurt us, it destabilizes Medicare itself

In the Media: For years, brokers have been portrayed as unnecessary middlemen. Now we have thousands of client voices correcting that record.

A Ready-to-Use Client Email

Here's the kicker: You don't need to reinvent the wheel to collect surveys. NABIP created a client-friendly email you can copy, paste, and send. It frames the survey as advocacy on behalf of the client, not just the broker. Here's a version straight from the campaign:

Subject: Your Voice Matters

Dear valued client,

We appreciate the opportunity to assist you with your Medicare plans each year. As professional agents, we work hard to give you the information you need to make informed

decisions about your coverage and your care. Unfortunately, agents and brokers are often not portrayed accurately in the media.

If you value the ability to work with our agency, we'd like you to share that with your legislators. It only takes a few minutes to complete this short five-question survey. Your answers will go directly to NABIP, our professional association, and then be shared with CMS and your legislators to help protect your access to brokers.

votervoice.net/mobile/NABIP/Surveys/11551/Respond

Thank you in advance for taking the time to raise your voice. We appreciate you.

Add your own closing and signature, and you're done. Clients want to help, they just need the nudge.

Strength in Numbers

One broker's story can be dismissed. Thirteen thousand client voices cannot. Strength in numbers is why this campaign works. Every survey submitted builds momentum. Every testimonial shared increases credibility.

That's why NABIP urges brokers to integrate the survey into daily practice. Share the link in your follow-up email. Print it on your business card. Hand it out after enrollment. Small actions multiply into powerful advocacy.

Why It Matters Now

The Medicare market is under pressure. Compensation cuts, aggressive call centers, and misleading research reports all threaten the stability of our profession and the protection of our clients. Without brokers, millions of beneficiaries lose their most trusted guides. The campaign proves we are indispensable. And it proves that beneficiaries know it too.

A Call to Action

Your work matters, but your clients' voices matter even more. Ask every client to take the NABIP survey. Share the links, the flyers, the email. Talk to your legislators, and bring these testimonials with you.

NABIP is leading the charge, but this movement only works if all of us participate.

Quiet Revolutionaries

At the end of the day, brokers are quiet revolutionaries. We don't just sell plans. We give people back their confidence. We fight for their access to care. We restore their dignity.

The Brokers Making a Difference campaign is our proof. It's not just about showing that we matter. It's about amplifying the voices of the people we serve, until policymakers, regulators, and the public can no longer ignore them.

We may not wear capes. But brokers make a difference every single day. And now, thanks to NABIP and the voices of our clients, the world is finally starting to listen.

#BrokersMakingaDifference #NABIP



National Association of Benefits
and Insurance Professionals

How It Started

- 2022 CMS Final Rule Implementation of Call Recording and the change of the TPMO definition to include Individual Insurance Agents presented significant hurdles for Agents.
- Continued changes and discussions created a need for us to better share what an local Insurance Agent does and how it is more than just taking an application.
- 2024 Michele Malooley kept pushing for us to bring back the Brokers Making a Difference initiative where we asked our clients to share their experience.
- September 2024, NABIP Medicare Advisory Group (MAG) started a campaign to empower agents to get involved and help us collect client experiences with a simple 5 question survey that only NABIP staff has access to the answers.

How It Started

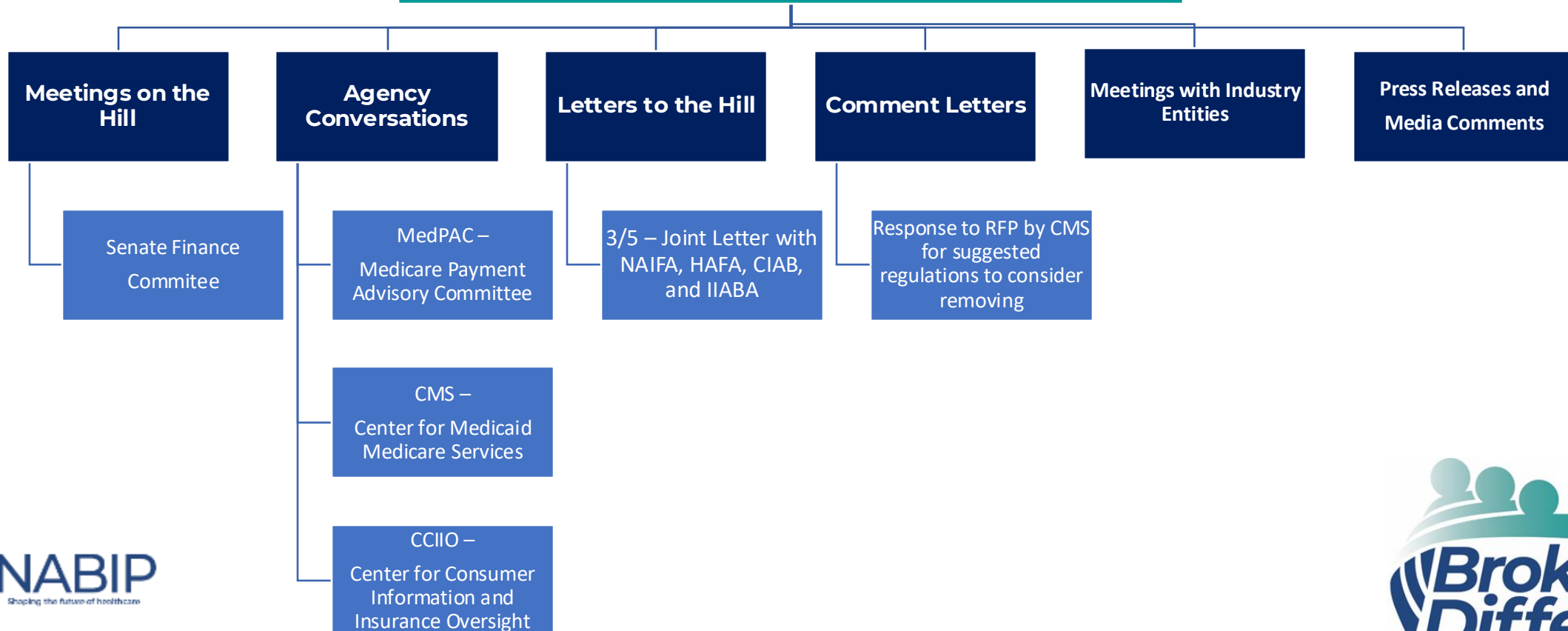
- Met with resistance and negativity - “A single survey isn’t going to do anything to fix the issues!”
 - **BET!**
- Weekly social media posts including a sample email, QR code, and ways to include in an agent’s retention efforts proved successful and showed agents their clients wanted to help.
- Mid- AEP Chalen Jackson gave the **goal to collect 10,000** surveys by Cap Con 2025

• **We did it!**

Collectively..... 11,000 Medicare Client Surveys within 6 months!

Currently, Over 13,000 Medicare Surveys and a New Goal of 25,000

What are we doing with the Surveys?

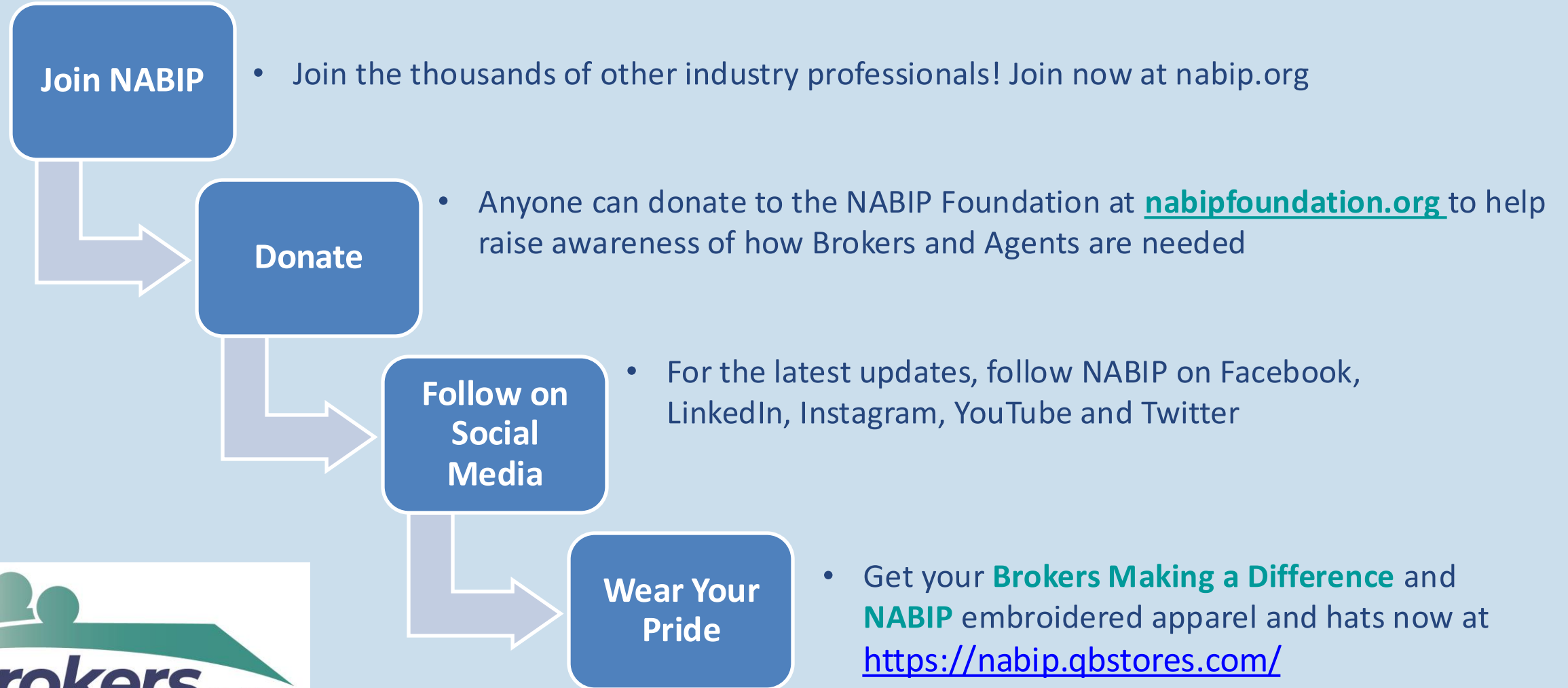


Medicare: We are Advocating for You!

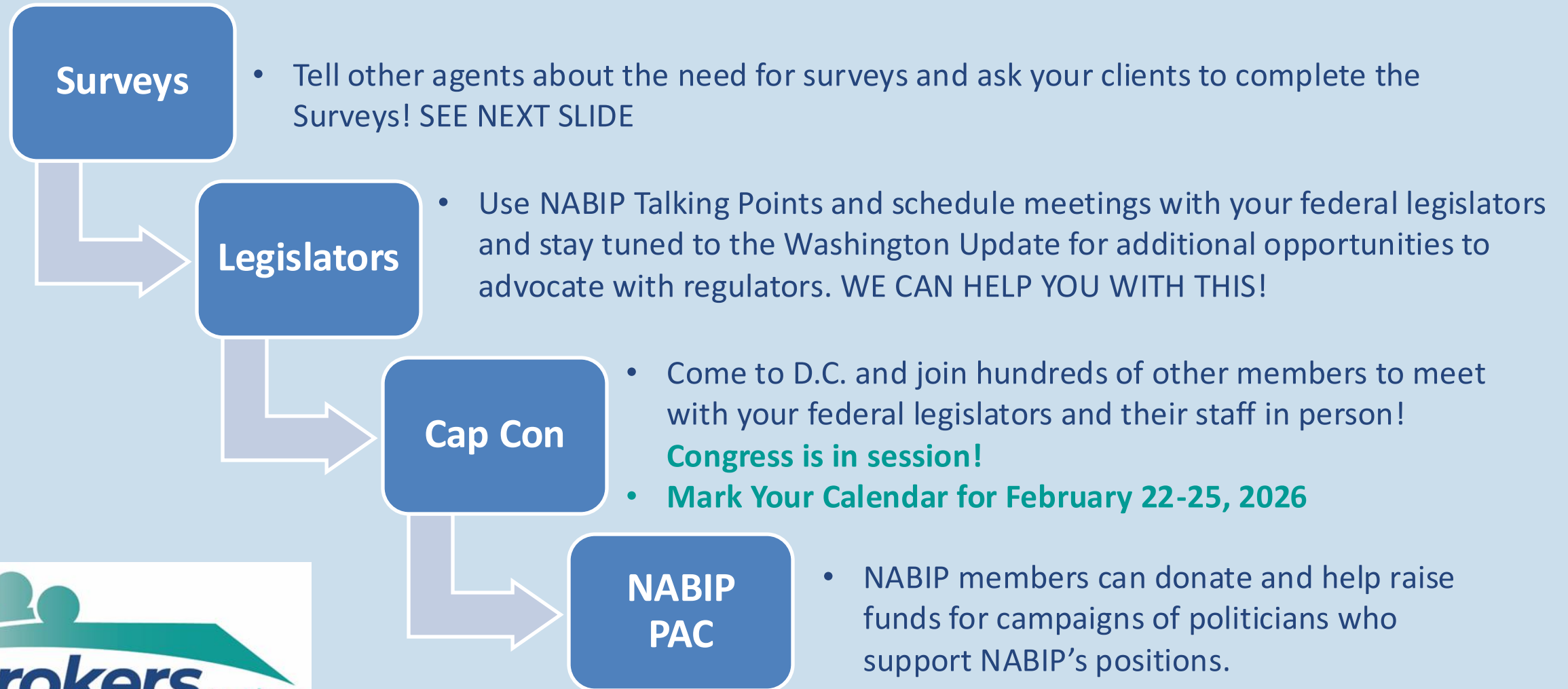
13,000 Medicare surveys collected to use for critical advocacy efforts with legislators, regulators, and the media.

- **NABIP lobbyists are meeting with legislators every single day on pressing Medicare issues.**
- **Communications to Congress & CMS on last AEP & compensation issues, Medicare Advantage, and IRA impacts.**
- **Partner with NAIFA, IIABA, CIAB, HAFA, and others to elevate issues facing agents and beneficiaries within the market.**
- **Provide members with self-advocacy tools, including testimonial booklets launched at Cap Con, for govt conversations.**
- **NABIP leading the media coverage of agent issues vs. other associations.**
- **2 new testimonial videos giving face to the issues.**
- **Medicare Advisory Group members actively meet to influence organizational Medicare strategy.**
- **Podcast episode on commissions.**

Now is the Time to Get Involved!



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Sample Language to use with Your Clients (YOU WANT A PICTURE OF THIS!)

Dear valued client,

We appreciate the opportunity to assist you with your Medicare plans each year. As professional agents we try hard to provide you with the information you need to make informed decisions about plans and options. Often in the media Agents and Brokers are NOT portrayed in very good light. If you value the ability to work with our agency, we would like you to tell your legislators why we are important to you.

We would appreciate it so much if you could take a few minutes to complete this short 5 question survey (see link below). The professional association that we belong to, National Association of Benefit and Insurance Professionals (NABIP), will be forwarding the information from surveys to CMS and your legislators.

Thank you in advance for your time. We appreciate you!

Client Survey link votervoicenet.com/mobile/NABIP/Surveys/11551/Respond

SCAN ME!



We Need You!

The only way that we affect change is by all working together to push for the change desired!

This takes time, dedication, money and effort by ALL OF US!

YOU have the POWER to affect change!

There is as variety of ways to join in the efforts, as we have presented to you today.

PLEASE GET INVOLVED