

# RIGHT ON TARGET

## AGENTS OFFER THEIR CLIENTS EXPERT ADVICE AND GUIDANCE

The health insurance industry has seen unprecedented changes in recent years. State and federal efforts to reform health care continue to have far-reaching impacts for insurance carriers and consumers, alike. While these changes have created much uncertainty, one thing remains clear: **the value delivered by agents.**

- **Agents** possess in-depth knowledge of the industry, insurance carriers, and benefit options.
- **Agents** are licensed professionals, who must complete regular training and carry insurance themselves, to maintain their licenses and certifications. This not only creates a safety net for consumer protection, but also ensures that **agents** are knowledgeable about the most recent changes in insurance law and regulations.
- **Agents** are often active with industry associations, shaping policy and advocating on behalf of their clients' interests, with both insurance carriers and legislators.
- **Agents** sell multiple lines of coverage, allowing their clients to have a single point of contact for their health, property, auto, life insurance policies, and more.
- **Agents** understand the intricate details of insurance plans, and are able to explain rules and benefits in language that is easy to understand.
- **Agents** provide much-needed human resources support to their small business clients. As budgets grow ever tighter, conducting regular benefit and cost analysis, conducting open enrollment meetings, and assisting with general benefit administration are value-added services **agents** provide.
- **Agents** provide their clients a single, responsive, service-focused point of contact for benefit questions, as well as claims and billing issues. Independent of insurers, compensated on commission, and accountable to their clients, **agents** are invested in customer satisfaction on a level that no call center representative can match.
- **Agents** have access to a broad array of plan and benefit options—not merely the select options available on government Marketplaces. **Agents** can assist and enroll clients in Marketplace plans—as well as the subsidies and cost-sharing reductions offered on Marketplaces—but they offer consumers additional flexibility and options by working directly with insurance carriers, too.

**Did you know?** In addition to being trained and contracted by each insurance carrier they represent, **agents** must be licensed with the state(s) they work in and complete extensive on-going training. In Michigan, **agents** must complete 24 hours of continuing education training (including three hours of ethics) every two years. Additionally, **agents** frequently attend product trainings to stay abreast of the latest industry offerings and trends, to provide the best service possible to their clients.

**Did you know?** Insurance **agents** earn their living on commissions paid by insurance carriers. Health insurance companies understand the on-going service requirements of employers and individuals. Employers are free to change insurance **agents** at any time, and many insurance carriers (including Blue Cross® Blue Shield® of Michigan and Blue Care Network), pay commissions to **agents** who take over the servicing responsibilities of existing groups. This provides a high level of value to consumers and insurers, alike, as **agents** have a personal stake in providing exceptional service and support.

