

Presentation to House Insurance and Financial Services Committee

National Association of Benefit and Insurance Professionals
Cathy Cooper & Jeff Rombach, Legislative Co-Chairs

May 18, 2023



National Association of Benefits and Insurance Professionals

WHO WE ARE

Founded in 1930, NABIP is the premier trade association representing over **100,000** health insurance agents and brokers across more than **200** state and local chapters. Our members help millions of Americans purchase and effectively use health insurance.



WHAT WE DO

DEDICATE OURSELVES TO CONSUMERS

Fortune 500 companies, mom-and-pop shops and individuals all turn to NABIP members to find policies that meet their needs. NABIP members' work continues after the sale. They help clients with claims issues, compliance matters and coverage questions.



2 in 3 small businesses and **1 in 3** individuals count on agents or brokers to help them pick a policy.



STAY INFORMED ABOUT INDUSTRY TRENDS

NABIP members read NABIP publications and NABIP email communications to learn about industry trends, current legislation and more. NABIP members also take NABIP courses to receive the most up-to-date training and obtain certification in topics like Medicare.



3 in 5 agents and brokers spend some or most of their time helping clients resolve claims issues.



Most agents have more than **10 years** of experience in the healthcare industry.



ADVOCATE ON BEHALF OF CONSUMERS

NABIP members have firsthand knowledge of industry trends, employer challenges and the economic reality of the health insurance market. They apply that knowledge to advocate for responsible market solutions that promote access to affordable health insurance.

NABIP General Information

- NABIP was formerly NAHU, National Association of Health Underwriters
- Name change was done to more accurately represent our members and what we do
- We work to ensure that all Americans have access to quality, affordable health care
- NABIP Michigan is the Michigan chapter of NABIP
- NABIP Michigan's lobbyist is Ryan Burtka of KJL

How NABIP Agents Support Michigan Business and Individuals

- Independent agents work in the following markets:
 - Small and large group – negotiate rates and benefits with carriers for all lines of business
 - Health, dental, vision, life, disability, voluntary benefits
 - Individual –assist with on exchange and off exchange policies
 - Medicare – assist beneficiaries with selection of plan that best meets their needs and budget
 - Medicare Advantage and Supplement plans
 - Medicaid

NABIP Michigan Current Issues

- State Based Exchange
- Medicaid Redetermination
- Continuing Education for Membership in a Professional Insurance Organization

State Based Exchange (SBE)

- We would support SBE with the following features:
 - Easy for consumers to find a licensed insurance agent
 - Similar to functionality on the Federal marketplace
 - 50% of individual business in Michigan is written through an agent
 - Enhanced user experience
 - Easier to understand and use
 - Future flexibility to apply for 1332 waiver
 - Examples include high risk pool and benefit design which could lead to lower premium and better coverage
 - SHOP exchange (group business 1-50 FTE's)
 - Ensure licensed agent involvement continues
 - 99% of small group business in Michigan is written through an agent

Understanding Agents vs Navigators

Agents

- Licensed by DIFS
- Appointed by carriers
- Certified to sell Marketplace plans
- Continuing Education requirements (24 hours every 2 years)
- Understand carrier plans and networks
- Service the policy after sale, including billing, claims, membership changes, network or access issues

Navigators

- Federal training
- Community Based
- Selected by CMS
- Assist with enrollment

Medicaid Redetermination and Agents

- 2.2 million people being redetermined
- Agents continue to help people find insurance through the exchange or Medicare, if they are eligible
- The importance of the agents role is being there to help people who may have never shopped for insurance

Continuing Education (CE) for Membership in a Professional Insurance Organization

- We support legislation to allow for up to 4 CE credits required for a producer (agent) license
- HB 6167 was introduced last year
- Health insurance requirements are constantly changing, organizations such as NABIP keep members informed and educated
- These CE credits would not replace the ethics requirement

Past Legislation Brought Forth by NABIP, formerly NAHU

- Access to claims reports for groups over 100 to allow better competition and quoting among all carriers
- CE Rollover Provision

Questions and Contact Information

- Questions
- Contact:

Cathy Cooper catcoop10@gmail.com

Jeff Romback jeff.romback@mclaren.org

Ryan Burtka ryan@kjlteam.com

Thank you!