



*(501)(c)(6) Founded in 1988*

*Charlotte Coastal Triad Triangle W. Piedmont Western*

## Legislative Tenets

- NCAHU will support initiatives, products, and services that can lower cost, preserve quality and the integrity of the healthcare market, and bring more choice, competition, and access to North Carolina's health insurance market while protecting the essential role of the agent.
- NCAHU will support the introduction of new products available to any licensed insurance professional that meet the above criteria and can be offered by any insurance carrier licensed in North Carolina to sell that line of coverage.

*For more information, please contact our Vice President of Governmental Affairs, Joe Stewart, at [jstewart@iianc.com](mailto:jstewart@iianc.com)*

# Why Use an Agent or Broker?

Agents and Brokers Save Consumers and Businesses  
**TIME & MONEY**



**2/3** of agents have at least 10 years of industry experience.<sup>1</sup> They are professionally licensed and trained to know the ins and outs of health insurance.



**30%** of brokers in the small-group market spend "most" or "a lot" of their time fighting to resolve claims questions or disputes on their clients' behalf.<sup>2</sup>



**72%** of brokers spend "most" or "a lot" of their time explaining coverage to clients.<sup>3</sup>



**SALE!**  
**13% OFF**

Premiums are **13% LOWER** in counties with the greatest concentration of brokers.<sup>4</sup>

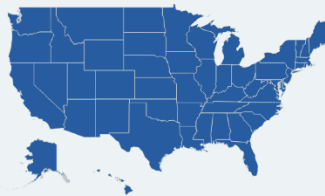


**SATISFACTION = BETTER DEALS**  
**84%** of people shopping for exchange plans found brokers helpful – the highest rating for any group providing assistance.<sup>5</sup>



Brokers perform vital HR functions for small businesses. Small firms are **20%** more likely to offer health benefits in counties with higher concentrations of brokers.<sup>6</sup>

See how brokers have helped people in your state.



Find a broker near you.

**BrokersMakingaDifference.org**

<sup>1</sup><https://kaiserfamilyfoundation.files.wordpress.com/2013/01/83214.pdf> pg 7  
<sup>2</sup><https://kaiserfamilyfoundation.files.wordpress.com/2013/01/83214.pdf> pg 7  
<sup>3</sup><https://kaiserfamilyfoundation.files.wordpress.com/2013/01/83214.pdf> pg 7

<sup>4</sup><http://khn.org/news/brokers-associated-with-more-cheaper-health-coverage-study-says/>  
<sup>5</sup><http://htms.urban.org/briefs/obtaining-information-on-marketplace.html>  
<sup>6</sup><http://khn.org/news/brokers-associated-with-more-cheaper-health-coverage-study-says/>



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