

Iowa View



BRIAN GILLETTE is vice president of national markets at Group Benefits Ltd., Urbandale. GBL assists more than 800 licensed health agents and 34,000 individual consumers, and supports the health plans of more than 1,100 Iowa employers. Contact:

bgillette@grpbenltd.com

Don't shut out insurance agents: They are advocates for consumers

Imagine your company stopped providing health-insurance benefits. Or the agent you've trusted to service your health-insurance plan for years just retired. Or you are quickly approaching your 65th birthday and want information on Medicare.

What's your next step? Who can you trust to evaluate your options, shop the market and give you personalized health-insurance service?

Independent health-benefits experts have long been part of the solution for consumers seeking health insurance. Agents are critical to conducting needs analyses for their clients, finding the most affordable coverage and guaranteeing provider networks meet their clients' needs. Agents also assist customers in completing applications, navigating the underwriting process and ensuring enrollment and claims issues are handled promptly and fairly.

Despite that, health insurance agents are squarely in the crosshairs of the more radical advocates for reform. The Senate HELP Committee, chaired by Sen. Ted Kennedy, D-Mass., recently released its 615-page proposal for health-care reform legislation. Among its core components is a federal program to establish a health-insurance "navigators" program. However, the legislation states that health-insurance issuers, including agents, would be prohibited from participating in the program — and consequently forbidden from pursuing their livelihoods.

Instead, "trade, industry and professional associations, commercial fishing industry organizations" and "ranching and farming organizations" are proposed as our new health-insurance "navigators." Experienced and educated agents would be eliminated from the process.

Individuals seeking information on what health-insurance plan best fits their needs should be able to count on sound advice from a licensed health-insurance agent, broker or consultant. Mistakenly entrusting organizations with no prior health-insurance experience to advise consumers on their insurance decisions is beyond reckless. This trusted role should not be handed out to organizations with no relevant health-care background.

Illustrating the importance of experienced agents is my personal story of the Medicare Part D launch. As director of individual sales for Wellmark Blue Cross and Blue Shield, it was my job to ensure more than 4,000 agents received training to advise seniors making Part D selections. Our agents then conducted more than 2,000 seminars to work one on one with more than 100,000 seniors, holding often hour-long appointments with each to help complete enrollment in the Part D plan that best met a person's needs.

Despite this, the Centers for Medicare and Medicaid Services (the federal agency charged with regulating Medicare) called my office to question whether agents were necessary for the launch of the Part D program. I remember wondering whether agency leaders had ever spoken with a consumer, made an effort to understand their questions and confusion and given them an hour of their time to evaluate their needs and find the best coverage for them. I cannot imagine the amount of increased confusion and frustration that would have resulted had agents not been there for consumers to assist in the process.

I, along with many others who work in health insurance, acknowledge the need for substantive health-care reform. We do need to control costs, find more affordable coverage for those who need it and manage a delivery system rife with inefficiencies and errors.

But without agents, our current system would be in far worse shape. For the 20 million Americans who purchase individual health insurance and the 63 percent of employers who offered health benefits in 2008, losing their best consumer advocate — their independent agent — would have severe consequences.

In pursuing reform, all suggestions must pass the basic litmus test: They do no harm to consumers. Depriving consumers of access to licensed health-benefits experts violates that requirement on every level, and any efforts that pursue such an unjust end must be defeated.