

Don't Exchange Your Insurance Agent

By Sharon Robbins



Proponents of the new health care law claim to have seen the future of American health care – and they say it's a lot like air travel.

According to some, come January 2014 choosing a health insurance plan in the new exchanges will be as easy as shopping on Orbitz for an airline ticket. By cutting insurance agents from the transaction and forcing consumers and employers to buy policies direct, advocates claim the exchanges will trim costs.

Of course, selecting a health insurance policy is more complicated than buying a plane ticket. Many consumers rely on agents and brokers to help make informed insurance choices and find cost saving opportunities.

Most online products consumers buy are simple commodities. Buying a plane ticket through a web portal, a traveler only needs to know where he's from, going, and when he's leaving. The amount of legroom, the quality of the food, and the reputation of the airline may factor into his decision, but most people are just looking for the lowest possible fare.

MORE THAN PRICE

When it comes to health insurance, consumers are looking for more than the lowest price – they're also searching for the best value. Finding the best value means researching, comparing and understanding the product details. Some folks may buy the cheapest plan. But many people

have more specific, complex needs. Today, many health insurance consumers require assistance navigating the health insurance system, want help when problems arise, and want to be kept informed of new products and changes that may impact them.

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The consequences of purchasing the wrong plane ticket are pretty minor – loss of money and time. Buying the wrong health insurance can jeopardize a person's health and financial security.

That's where licensed, expert professional agents and brokers come in, ensuring individuals and businesses find the plans best suited for their needs. They can assist with claims resolution, appeals and correct administrative errors.

The health reform law claims to offer some help to confused consumers by establishing so-called "navigators" to conduct public education activities, distribute information and premium credits, and provide enrollment assistance.

Unfortunately, the law does not specify what training or certification navigators must receive. Professional insurance agents are state-licensed and held accountable by each state's Department of Insurance.

By empowering consumers with useful information, brokers make the health care marketplace more efficient. **✎**

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