

Agents and Brokers Are More than Just Navigators

WASHINGTON, Oct. 22, 2013 /PRNewswire-USNewswire/ -- As millions of consumers consider purchasing health insurance through the insurance marketplaces set up as part of the Affordable Care Act (ACA) – and as some face problems accessing the program because of failures of the government's website – they should be aware of an option they may not know they have: Consulting their local professional, independent insurance agent or broker for help in enrolling.

Consumers may already know that there are "navigators" paid by the government who are available to assist them in enrolling in policies under Obamacare. But they may not be aware that under the law, navigators cannot offer advice or recommend one policy over another.

Professional insurance agents, on the other hand, are free to offer a much higher level of assistance. Consumers don't pay for this service. In addition, in most states navigators are not required to be licensed or to comply with state-mandated continuing education requirements; they are also not required to maintain professional liability insurance coverage. Agents and brokers must be licensed and must comply with all of these requirements, along with all state laws and regulations.

Many independent insurance agents and brokers have already been trained and certified to assist consumers to enroll in health plans offered as part of the Affordable Care Act. They can also make consumers aware of insurance choices not available through the exchanges.

"Choosing a health insurance plan is a serious matter," said PIA National President John G. Lee. "It is a complex process that cannot be compared to purchasing a book from a website. Insurance is not a commodity. The implications of making a poor choice due to lack of adequate knowledge include paying too much or getting inadequate coverage for yourself or your family. When it comes to health insurance, making an ill-informed decision can end up costing you your life's savings – or your life."

"Professional agents and brokers have the training and expertise needed to advise consumers about all of their insurance choices," Lee said. "We have always been licensed, regulated and required to carry professional liability insurance coverage. We recommend that people shopping for health insurance – or any kind of insurance – make the smart choice and not leave anything to chance. Consult a local ACA Certified Professional Insurance Agent."

Founded in 1931, PIA is a national trade association that represents member insurance agents and their employees who sell and service all kinds of insurance, but specialize in coverage of automobiles, homes and businesses. PIA members are *Local Agents Serving Main Street America(SM)*. PIA's web address is www.pianet.com

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