

Why Should Association Members Use a Broker to Get HEALTH INSURANCE



Health Coverage Plans Can Be Complicated

Between the crowded and confusing market and terminology that sometimes sounds like a different language, it can be overwhelming to sort through your options and find the best plan for your needs. The good news is – your members don't have to go through this process alone. You have the option to partner with a health insurance broker to assist them.

Insurance Brokers

While the health insurance market can seem overwhelming and overly complicated, your licensed broker is trained to simplify the process and sift through health coverage plans to find one that best suits your members' needs. In fact, a study conducted by LIG Solutions showed that increasing transparency and simplicity were two of the most common ways that health insurance brokers can help people find a plan more easily. During your members' conversations with the LIG licensed brokers, we'll cover topics like how they use their health insurance, what they're looking for in a plan, and what prescriptions medications they need covered. We're experts in the field and have access to a variety of insurance carriers, so your members can rest easy knowing that we'll compare numerous options before recommending a health coverage plan for them.

What is the Difference Between a Health Insurance Agent and Health Insurance Broker?

Your members may have come across the words "agent" and "broker" used interchangeably, but there is a key difference between these two kinds of benefits professionals. Health insurance agents work for one insurance company. Generally, they are provided a contractual agreement with a health insurance provider and are responsible for selling the company's specific plans. Health insurance brokers act independently from health insurance carriers – meaning they have wider access to a variety of health insurance plan options. Brokers work with several carriers who will pay a certain commission on plans they sell to clients. At LIG Solutions, our association professionals are licensed health insurance brokers.

insurance broker

noun

1. : a licensed professional with the ability to help members navigate the healthcare benefits market from the initial consultation to helping them sign up for the best plan for their needs

So.. How Does a Broker Get Paid?

One of the most common misconceptions about working with a health insurance broker is that your cost will be higher with the use of our services. But here's the truth – your members pay exactly the same rate for their health insurance whether they go through a broker or not.

There aren't any extra costs or fees associated with working with a broker or LIG Solutions in general.

You read that correctly. Our broker services are **FREE** for your members to use.

How exactly does this work? Brokers get paid directly by the insurance companies that they work with. Our costs are included in the company's monthly premium, so your members don't need to worry about paying to use our services. That means that your members get free, personalized consultations with licensed professionals to help navigate through the health insurance market for the same price if your members went directly to the carriers themselves. Why not take advantage of these added benefits through insurance brokers? Your members will save time and headache while having access to a great number of health coverage options - from major medical, Medicare*, and supplemental coverages like vision and dental.

*Disclaimer: Medicare is available to some individuals under the age of 65 in limited circumstances. Not affiliated with the U.S. government or federal Medicare program. LIG Solutions complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.



CONTACT LIG SOLUTIONS

Phone: 855.242.0042

Website: www.LIGMembers.com

Email: LIGMarketing@LIGsolutions.com



The Benefits of Working with Health Insurance Brokers at LIG Solutions

At LIG Solutions, we like to offer the health insurance broker experience a little different than what they may be used to or expect. Your member's experiences are important to us, and we want to make sure they feel comfortable and confident in the health coverage they select for themselves and their family. This applies equally as well for business owners looking for coverage options for their employees.

When working with an LIG health insurance broker, your members will experience:

Personalized Plan Recommendations

While going through the discovery process, your members will not only be offering information that will be added to their application. Their broker will ask questions like what healthcare provider they would like to have covered under their plan, what prescriptions they take, and what their budget may be. With this information, we're able to take a look at numerous coverage options and recommend the right insurance for them.

A Wealth of Insurance Information

With us, there's no need to worry – we're licensed professionals. Thanks to our training and overall experience in the field, we're well-versed in the health insurance industry and will provide your members with informed recommendations and answers to any questions they may have. Plus, we have access to collective data about health insurance plans that may not be so easily found by the general public, such as rate trends.

Access to Support

Our licensed broker and customer service team offer support beyond the enrollment process. We don't just sign your members up and forget about their policy – we regularly revisit their plan to make sure it is the best option for them and provide support when they need it, whether it be a lost insurance card or needing to switch their provider due to a life event.

An Advocate By Their Side

We mean it when we say that we aren't typical salespeople. We are truly your partner throughout the entire health coverage process and want to find the best solution to fit your members' needs. You can rest easy knowing we have no vested interest in what healthcare insurance provider your members choose, meaning they will know that we really are recommending the plan that suits them best.

Start the Conversation with LIG Solutions

Ready to take the first step in finding the right health coverage member benefits program for your organization? It starts with our LIG Association Partner Team to help you through this process. With a wealth of expertise, our team is prepared to walk you through the member-focused health coverage journey from initial consultation to building out your organization's LIG Association Health Program - all done at no cost to you or your organization.

Feel free to connect with our LIG Association Partner Team – give us a call or schedule an appointment time that works for you.

5 Steps to Working with Insurance Agents

- 1 SCHEDULE THEIR CONSULTATION OR GIVE US A CALL** - The first step to healthcare coverage is simply reaching out to a trusted agent. This is all done using a unique LIG-provided web page and phone number that is an integral part of the LIG Association Health Program.
- 2 PARTNER WITH AN EXPERT ADVISOR DURING THE DISCOVERY PROCESS** - Once your member gets on the phone with their licensed broker, we'll start by going through some basic questions to get a better feel of what we can offer them. This includes information like their age, number of dependents, medical history, prescriptions, and financial standing. We want to get to know your member and make sure we're working together to find the right solutions that fit their needs.
- 3 EVALUATE THE PLAN OPTIONS TAILORED TO YOUR MEMBER'S NEEDS** - We're quick to find a plan that suits their situation and needs, and we'll explain what exactly the benefits are and how their insurance will work for them. We encourage them to feel free to ask us any questions they may have as we discuss their options; we want to be fully transparent and ensure they are comfortable with the plan they are choosing.
- 4 ENROLL IN THE BEST PLAN FOR YOUR MEMBER WITH THE ASSISTANCE OF THEIR BROKER** - Your members have someone by their side the entire time they are enrolling in their chosen plan. We'll talk through the application together (while their broker fills out the paperwork for them) and double-check to make sure all of their details are correct. All they have to do during this process is answer some questions and verify all information is correct with their signature.
- 5 RELAX IN KNOWING THAT LIG WILL PROVIDE COVERAGE UPDATES AND MONITOR YOUR MEMBER'S PLANS TO ENSURE THEY ARE GETTING THE BEST HEALTH COVERAGE POSSIBLE** - Not only are your members getting a great plan – but they also achieve peace of mind that they will be covered, now and in the future. Our team keeps an eye on your member's plans to confirm that they're still receiving the right coverage at the right price. If anything comes up and we think a different plan will work better, we'll give them a call and make any adjustments needed.

Your Members Health Coverage Needs, Our Solutions

Member Benefits • Member Recruitment • Member Retention
Non-Dues Revenue • Member Health Insurance

