



*Representing Ohio's Leading Health Insurance Agents*

## **Role of the Health Insurance Agent in Assisting Consumers in the Purchase of Affordable Health Insurance**

A licensed health insurance agent serves as the key conduit between health insurers and the purchasers of health insurance, i.e. employers and individual consumers. The positive results that occur from an health insurance coverage quote and a consumer obtaining the health insurance they need and can afford, is in large part directly attributable to an agent's diligence and expertise.

Just as doctors possess specialized knowledge to guide their patients, health insurance agents guide employers and consumers through the complexities of health insurance coverage. This is achieved in the following ways:

- **Injecting competition into the purchasing of health care coverage.**

Agents give employers and individuals a large number of plan options to choose from and solicit as many companies as possible so that both coverage needs and costs can be examined in a comprehensive way. Many prospective purchasers are not aware of the many new coverage options that have recently become available in the marketplace.

- **Providing the expertise and assistance needed when problems and questions arise.**

Health insurance agents explain to employers, employees, and individuals the coverage they have purchased, but from time to time there will be questions that need to be addressed. Whether a claims issue or coverage question, agents are trained to address the issue in a prompt and professional manner. Their expertise is of particular importance to small employers who often cannot afford a human resource department to assist employees in the day-to-day handling of health insurance matters.

### **Helping to Reduce the Number of Uninsured**

One of the continuing debates is how to reduce the number of uninsured in the State of Ohio. In this regard, the Strickland Administration has assembled a State Coverage Initiative Team and Advisory Committee to determine the best way to provide coverage for 500,000 uninsured Ohioans by 2011 and also to help small employers in their efforts to continue to provide affordable health insurance to their employees. A combination of approaches is necessary to meet this goal. Possibilities include: (1) Stabilize Ohio's individual market by developing a high risk pool or other means to insure persons currently uninsurable in Ohio's individual market; (2) Outreach to those who currently qualify for government programs but who do not participate; (3) Programs to allow government subsidies or other forms of cost-sharing to assist in the purchase of private health insurance; and (4) Wellness initiatives to encourage healthier lifestyles. Whichever approaches are pursued, health insurance agents are well prepared to assist consumers in purchasing affordable health insurance that meets their needs.

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