

The most important “benefit” for you to have in today’s challenging health care environment is *peace of mind.*

Peace of mind that, whether it’s an individual or employer-sponsored plan, you have the right coverage at the most affordable price.

Peace of mind that when you have a serious concern, a claim issue, or just a simple coverage question, you know who to call. More important, you know that when you call, your needs will be addressed promptly, properly and professionally.

Peace of mind that your life is made just a little bit easier because you have an experienced, knowledgeable health insurance specialist working for you.

When you add it all up, it’s that high level of personal service and industry know-how; the overall value that your OAHU agent brings to the equation, that will provide you with the *peace of mind* that is indeed the most important benefit you can have.

Just as doctors and lawyers possess specialized knowledge to guide their clients, health insurance agents guide employers and consumers through the complexities of health coverage.

Professional health insurance agents have the expertise to cut through the information overload and ensure that you get the right coverage at an affordable price.

OAHU Members Adhere to a Strict Code of Ethics
OAHU requires each of its members to always make health care coverage recommendations with the customer’s best interest in mind. Most professional insurance agents work very hard to provide their clients with the best possible service and price for their insurance products.

Good agents don’t just sell health insurance, they *know* health insurance.

Your agent will show you a variety of plans, explain the benefits and potential shortcomings of all of them and then help you pick a plan that best fits your individual needs. Once a policy or plan is selected, the agent will coordinate the complex process of changing your benefits package. Your health insurance agent is well-versed in plan installation and enrollment procedures, which lessens the burden on the employer or consumer.

Anyone can give you an insurance quote, even a faceless electronic blip on the Internet. But your needs are unique. An insurance professional doesn’t want to simply give you a quote; he or she wants to understand your needs, concerns and, most important, your goals. This professional doesn’t want to get your check and disappear. This agent lives in your community and wants you to be a client year after year. You’re not going to find that just anywhere, especially on a website that may be gone next week.

The comprehensive service that you receive from your OAHU agent goes far beyond a mere keystroke - insurance is not something you buy once and forget about. Your agent will show you a variety of plans, and certainly will help you pick a plan you can afford.

How It All Adds Up - The Role of the Professional Agent Advisor, Advocate and Consumer Confidant

- *Agents’ Clients Are Consumers*

Agents depend on their clients, whether individual consumers or employer groups, for their livelihood. By providing ongoing service and benefit expertise, the value of the agent is always evident.

- *Agents Often Support Small Employers’ Human Resource Departments*

Quite often, small employers cannot afford human resource staffing, so agents assist them in many of those functions. Small employers rely on agents to assist them in a multitude of ways in the day-to-day handling of their health insurance and other personnel matters.

- *Agents Help the Elderly Understand Their Benefits*

Elderly consumers often have problems understanding their Medicare or long-term care benefits, and agents have the ability to explain these in a manner that is easier to comprehend.

- *Agents Make Complex Benefit Issues Understandable to Their Clients*

Often, state and federal governments pass laws that affect employee benefits; health insurance agents understand these laws and explain them to their clients in a clear and concise manner. There are countless plan options available to employers and consumers; good agents guide their clients through a myriad of options to the plan that best suits their particular needs.

- *Agents Solve Clients’ Problems*

Typically, agents are the first to be called when a client’s claim is not paid or when premiums are raised. Because of their