



ObamaCare Exchanges — Consumers Better Off Using Agent

The Obama administration has officially changed the name of the exchanges where millions of people will now be making that required purchase of health insurance.

They're now called marketplaces.

Meanwhile, on the exchanges or marketplaces, whatever you want to call them, millions of people are struggling to access that insurance. The federal government's website is fraught with problems. PIA National suggests there is an alternative and one you — the member PIA agent — may want to exploit.

It's letting consumers in your area know the best help with the purchase of health insurance is not from the marketplace, or the navigators that work for them, but from a local professional, independent insurance agent or broker. Consumers do not necessarily have to use the navigators who are set up to "advise" about insurance under ObamaCare.

Navigators cannot — as an agent can — recommend one policy over another. 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.

Most consumers are not aware of the difference or the importance of the E&O requirements, the licensing requirements etc. As you know, agents and brokers must be licensed and must comply with all of these requirements, along with all state laws and regulations.

Here's another plus when it comes to using an agent and not a navigator. Most of us — independent insurance agents and brokers — are trained and certified to assist consumers to enroll in health plans offered as part of the Affordable Care Act. We can also make consumers aware of insurance choices not available through the exchanges.

Advantage: professional insurance agent.

We — as you know — can offer a higher level of assistance. And consumers — and taxpayers — says PIA National President John G. Lee, don't pay for that assistance.

"Choosing a health insurance plan is a serious matter," he said. "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.”

Lee also offered more detail about the importance of training and urged you to pass that information onto consumers in your area. “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.”