

My name is Julie Ann Utley and I am an insurance broker. I run a small agency and we work with employer groups, as well as individuals and their families. As a matter of fact, for the past several years our book of business has seen a continual transition to more of the individual / family market because there is such a big need to service this segment of our community.

To some it would appear that licensed insurance professionals "simply sell insurance". However, there is nothing simple about what we do.

We begin our job by asking questions so that we can really get to know our clients specific needs. Although the tasks I perform on a daily basis don't really change, the needs of those I serve does and it's my job to properly advise them, to show them all possible options and to help them make the best decision possible for their specific needs.

Often, the least expensive option (i.e. a Bronze plan) isn't the best plan for them. It might be the least expensive option when you consider the monthly premium; but, there is so much more to consider than just the monthly premium.

Each persons' specific needs (i.e. do they see a specialist on a regular basis, what prescriptions do they take, etc.) should determine the best plan for them and as a licensed insurance professional I have the privilege and the duty of making sure they find a plan that will cover their specific needs and that they can hopefully afford.

Additionally, we provide services to our clients throughout the year, and at no additional cost to them. We build a relationship with our clients and we encourage them to call on us should they have an error with their billing

statement, have questions about their coverage or need help with how their claims are processed. I have worked in this industry since November of 1990 and if I had the time I could share with you numerous accounts where we helped our clients to get things fixed or paid correctly... again at no additional cost to them.

If I am performing my job correctly, our clients will get the coverage they need at the best price possible, they will know they have an advocate working on their behalf. However, if I don't perform my job correctly, they have the option of moving to another broker, in affect firing me. So, yes, I sell insurance and I do so as a way of making a living for myself, my family and my staff. However, I have to perform, to do what is right and best for my clients or I will lose them.

I have a group client, a non-profit company who has served our community for the past two years in the capacity of a Navigator and I have found them to be an invaluable resource. There are people in our community they can reach and service that I just can't. Conversely, there are people in our community that need the expertise of a licensed insurance professional and the advice that I can provide them and this is a service they just can't perform. We called on them numerous times for assistance and they referred people to us when they felt we could provide better services. There is a need for both entities if we are going to properly help people get the coverage they need and want.

I would like to end by thanking the Silver State Health Insurance Exchange for working with all three of the professional associations of licensed insurance professionals to collaborate on ways to utilize both navigators and agents/brokers for the upcoming open enrollment so that everyone in the communities that we serve receives the assistance they need in order to obtain the best insurance coverage possible.