



Good afternoon, Senator Cassidy, and thank you for the opportunity to be here today.

My name is Ronnell Nolan, and I am the Founder and CEO of Health Agents for America, a national trade association representing independent health insurance agents and brokers in all 50 states.

I'm here today to bring you the frontline perspective—the reality of healthcare affordability from the agents who sit across the kitchen table from American families every single day.

Let me be very direct.

Healthcare is not just expensive.

For many Americans, it is becoming unaffordable—even with insurance.

And agents are the ones delivering that news.

We are the ones explaining to a family why their premium went up... again.

Why their deductible is so high they can't realistically use their coverage.

Why their doctor is no longer in network.

And why the plan that worked for them last year no longer exists this year.

And during this past Open Enrollment, we saw something even more concerning.

For the first time in a significant way, families who wanted coverage simply could not afford to purchase it.

We had individuals and families make the difficult decision to go uninsured—not because they didn't value coverage, but because the cost was beyond their reach.

And we saw parents make heartbreaking choices—choosing to cover their children, while going without coverage themselves.

The crisis is real.

And I want to share one example from Louisiana.

A husband and wife were reviewing their options during Open Enrollment. The husband had undergone a transplant and relies on life-saving medication—coverage was not optional.

Their monthly premium increased from \$1,000 to \$3,000, with no meaningful alternative available to them.

They had no choice.

They began looking at borrowing money, turning to GoFundMe, and relying on their church just to afford the premium—before even addressing a sky-high deductible.

That is not sustainable. And it is happening.

Agents are not the problem—we are the translators of a system that has become too complex and too costly for the average American to navigate alone.

And when affordability breaks down, the consequences are real:

People delay care.

They skip medications.

They choose between coverage and groceries.

That is not a coverage issue—that is an affordability crisis.

From our perspective, there are three key drivers that must be addressed.

First—rising premiums without corresponding value.

Consumers are paying more, but they are not feeling more protected. In many cases, they are paying for coverage they cannot afford to use.

Second—instability in plan offerings and networks.

Constant changes create confusion, disrupt care, and erode trust in the system.

And third—barriers to professional guidance.

When agents are removed from the process—whether through reduced compensation, administrative burdens, or platform restrictions—consumers lose access to the one resource that helps them make informed decisions.

Let me be clear on this point.

When you remove the agent, you do not simplify the system.

You leave the consumer alone in it.

Agents are small business owners in every community across this country.

We don't just sell policies—we educate, we advocate, and we help consumers stay covered and protected over time.

Senator Cassidy, we appreciate your leadership—particularly your work to bring greater transparency and accountability to healthcare. Those efforts matter, and we strongly support continued progress in that direction. Transparency is a critical step toward restoring trust and helping consumers better understand the true cost of their care and coverage.

Affordability is not just about the price of a premium.

It is about whether coverage works when people need it.

It is about access, stability, and trust.

And right now, too many Americans are losing all three.

If we want to fix healthcare affordability in this country, we must continue focusing on transparency, accountability, and real-world impact on the people we all serve.

Coverage should not depend on whether someone can fundraise to stay alive.

Thank you.