

**BenefitMall School of Insurance  
331 Newman Springs Road  
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Building 1, Suite 106  
Provider # - 19380**

**“The Evolution of the Health Insurance Broker, From  
Salesperson to Benefits Specialist”**

**I. A Brief History 30 minutes**

- 1. An agent**
- 2. A “captive” agent**
- 3. A broker**
- 4. A producer**
- 5. Carrier representatives**
- 6. Pending legislation and regulation**

**II. The Value a Benefits Specialist brings to the client 30 minutes**

- 1. Product Knowledge**
- 2. Problem Solver**
- 3. Solution specialist**
- 4. An “advocate”**

**III. What changed? 30 minutes**

- 1. Employer demand for more value added services**
- 2. Competition**
- 3. The Client, Broker, General Agency, Carrier relationship.**
- 4. The Affordable Care Act**

**IV. Future issues with determining the value of the benefit specialist. 30 minutes**

- 1. Commissions vs. Service Fees**
- 2. Consultants**
- 3. Licensing & Education**
- 4. Fiduciary responsibilities**