

The Doctor's Choice Difference: Better **outcomes** for employees, better **ROI** for employers

	Doctor's Choice	Local broker	Free call centers	Carriers
Outreach model	✓ Proactive, we educate eligible employees before decisions are made	Typically reactive; depends on employee knowing to call	Reactive only, employees must initiate contact	Reactive; marketing-driven, not advisor-driven
Bias & incentives	✓ 100% unbiased, salaried staff, all options evaluated	Often commission-based; may favor certain plans	Steered toward commissionable plans, often restrictive networks	Single-carrier only; inherently biased
Medicare A + B enrollment	✓ Full support, walk employees through federal Medicare sign-up, not just plan selection	Inconsistent; many skip federal program guidance	✗ Not offered	✗ Not offered
National coverage	✓ Fully national, supports employers with employees in multiple states	Typically local or regional; gaps for multi-state employers	Call center access, but no dedicated advisor relationship	Varies by geography; gaps in rural markets
End-to-end support	✓ White-glove from education through enrollment and post-enrollment; employee reaches a confident decision	Variable, may stop at plan sale	Transactional; ends at plan selection	Transactional; ends at plan enrollment
Post-enrollment	✓ Ongoing support, employees aren't left guessing after they enroll	Inconsistent; depends on individual broker	✗ Rarely offered	✗ Not offered
Employer cost impact	✓ Finds opportunities where employees are better served on Medicare vs. employer coverage (e.g. COBRA), reducing employer spend	Possible, but not a structured outcome	Unlikely, no employer-facing program design	No employer cost reduction focus