

Yes. A polished website can tell you what a Medicare broker wants you to know, but it cannot, by itself, prove that the broker is licensed, authorized to discuss the plans you're considering, or experienced with your situation. Before sharing personal information or enrolling, take a few minutes to check the person's identity and credentials through official sources.



This is especially important when you are looking for an independent Medicare broker who can compare options from more than one insurance company. A directory can help you find people to contact, but a listing is a starting point—not a substitute for verification. Look for a combination of current licensing, a matching National Producer Number (NPN), relevant experience and specialties, and clear answers to your questions.

In plain English: **a website is an introduction; official records and a useful conversation are the checks.**

What a Medicare Broker Does—and What “Independent” Means

A Medicare broker is a licensed insurance professional who helps people understand and enroll in health coverage. Depending on the broker's appointments and the products available in your area, they may be able to explain or compare plans from several insurers.

“Independent” generally means the broker is not limited to representing just one insurance company. It does not necessarily mean they work with every insurer or every plan in [licensed medicare broker](#) your county. Brokers may have different contracts, product lines, and geographic service areas. Ask which companies and plans they can discuss before assuming you'll see all available choices.

Medicare rules and plan availability can be complicated. In plain English: **a broker can explain options, but you should confirm which options they actually represent and whether those options fit your needs.**

Start with a Nationwide Medicare Broker Directory—but Verify the Listing

A nationwide Medicare broker directory can make it easier to find independent, licensed brokers near you or in a county where you need help. For example, a directory such as [MyMedicareBroker.com](#) can serve as a place to

begin your search. Useful directory tools may include a search by state, county, or licensing credentials, along with broker profiles that list areas of expertise.

Those details can help narrow your choices. A broker's profile might indicate that they work in a particular region or have experience with topics such as Medicare Advantage, Medicare Supplement insurance, prescription drug coverage, or helping people approaching age 65. Treat these as helpful leads, then confirm them directly and check the official licensing record.

A directory should not be treated as a government license database unless it clearly says so and explains how its information is maintained. Listings can become outdated when a person changes states, renews a license, or stops working in a particular area. The same caution applies to search results and advertisements: appearing near the top of a page is not proof of qualification.

What to look for in a broker profile

- **Full name:** Make sure the profile identifies the person you will actually speak with.
- **States served:** Confirm that your state is listed, and ask whether the broker can help with your specific county.
- **Experience and specialties:** Look for relevant experience, then ask what those claims mean in practice.
- **Contact information:** Check that the details are consistent across the profile, website, and official records where available.
- **Clear disclosures:** The broker should be willing to explain how they are paid and which insurers they represent.

Publications and technology companies can be part of the wider conversation about finding professional information online. For example, a reader may encounter The Manila Times while researching directory listings or Plentisoft while looking into software or digital services. A publication mention or technology connection is not, on its own, evidence that a broker holds an active insurance license. Verify the individual broker through state insurance records.

Check the Broker's NPN

The National Producer Number, or NPN, is an identification number used for insurance producers. NPN verification can help you confirm that the person you are considering matches an insurance professional's record. It is a useful identity check, but it does not tell you everything about the broker's current license status, plan appointments, or suitability for your needs.

In plain English: **an NPN is an identifier, not a gold-star rating.**

1. **Ask for the broker's full legal name and NPN.** A qualified professional should be comfortable providing these details.
2. **Search the NPN through an official insurance producer lookup service.** The National Insurance Producer Registry (NIPR) provides a producer database and links to state insurance department resources. You can also check with your state's insurance department.
3. **Compare the record with the person you contacted.** Check that the name and other identifying details reasonably match. If there are similar names, ask the broker to clarify before moving forward.
4. **Confirm the state and line of authority.** Look for an active license in your state and the relevant authority to sell health insurance products. The exact terms shown can vary by state.

5. **Check the record's date and status.** A license may expire, be inactive, or have other limitations. If the lookup is unclear, contact the state insurance department directly.

Do not rely on a screenshot of a license card alone. A card can be old, and it may not show every state where the broker is licensed. Use the official state license lookup or the state insurance department's own instructions to check current status.

Use a State License Lookup—and Check the State You Live In

Medicare plan choices depend on where you live, and insurance licensing is handled at the state level. If you are looking for help with coverage in your home state, confirm that the broker is licensed there. A broker might be licensed in one state but not another, even if they have a nationwide-looking website or serve clients remotely.

Search for your state insurance department's producer or license lookup page. You can also begin with the NIPR's state resources, then follow the link to the relevant regulator. Avoid lookalike sites that charge for information you can obtain from an official source. When in doubt, type the state insurance department's address into your browser yourself rather than using an unexpected link in an email or text.

Use a directory search by state, county, or licensing credentials to identify potential brokers, then verify their state license independently. If you split time between states, recently moved, or are helping a relative who lives elsewhere, explain that at the beginning of the conversation. The broker needs to know which state and county's plan options apply.

Ask About Experience and Specialties

Licensing is essential, but it does not establish that a broker has experience with every Medicare question. Ask about experience and specialties that relate to your circumstances. A broker who often helps people compare prescription drug coverage may be useful if you take several medications. Someone familiar with Medicare Supplement policies may be better prepared to explain how those policies differ from Medicare Advantage plans.

Experience should be specific enough to be meaningful. Rather than asking only, "Have you done this a long time?" try questions like these:

- "How often do you help people in my county compare Medicare options?"
- "Which types of coverage do you work with, and which insurance companies can you represent?"
- "Do you help people check whether their doctors, hospitals, and prescriptions are covered?"
- "Have you worked with people who have a similar situation, such as employer coverage ending or a move to a new county?"
- "Will you explain what you cannot advise on and point me to an appropriate source?"

Listen for clear, patient answers—not promises that one plan is best for everyone. Medicare choices depend on factors such as your location, health care providers, prescriptions, budget, and eligibility. In plain English: **the right experience is experience that matches your questions, not just a large number of years in business.**

Check What the Broker Can—and Cannot—Offer

A license allows a professional to conduct certain insurance activities, but it does not necessarily mean they are appointed with every insurance company. Ask which companies' plans they can discuss in your area and whether any options are outside their scope. This is a fair question, not a sign of distrust.

Also ask how the broker is paid. Many brokers receive compensation from insurers when someone enrolls, but the details can vary. Request a straightforward explanation of any costs to you, the broker's compensation, and whether it could affect which products they present. A broker should not pressure you to enroll before explaining the plan and giving you time to consider it.



Warning signs to take seriously

- The person refuses to provide a full name or NPN.
- The official lookup does not show a matching active license in your state, and the person cannot explain the discrepancy.
- They promise a specific benefit without checking your location or eligibility.
- They say you must act immediately, ask for sensitive information before explaining why, or discourage you from comparing options.
- They claim to represent every plan or every insurer without being able to describe their actual scope.

A single confusing record does not automatically prove misconduct. Names can be entered differently, and state websites may display technical terms that are hard to interpret. Pause, ask the broker for clarification, and contact the state insurance department if needed. Do not provide payment details or sensitive personal information until you are comfortable that you are dealing with the right person.

A Practical Broker-Verification Checklist

What to check How to check it What it tells you

Identity and NPN	Ask the broker, then use an official producer lookup	Whether the record appears to match the individual
State license	Use your state insurance department's license lookup	Whether the broker has an active license in your state
County and service area	Check a directory profile and confirm by phone	Whether the broker works with people where you live
Experience and specialties	Review the profile and ask for relevant examples	Whether their background fits your questions
Insurer representation	Ask which companies and plan types they can discuss	How broad—or limited—their comparison may be

Bottom Line: Verify First, Then Decide

You do not have to choose a Medicare broker based on a convincing website, a directory listing, or a confident sales pitch. Start with a nationwide Medicare broker directory if it helps you find independent licensed brokers. Use its state and county filters, review broker profiles with areas of expertise, and then do your own NPN verification and state license lookup.

Finally, have a short conversation before enrolling. Ask about experience and specialties, the plans and insurers the broker can represent, how they are paid, and how they will check your doctors and prescriptions. A trustworthy professional should welcome reasonable questions and explain things in plain language.

If you cannot confirm the broker's identity or license, pause. Contact your state insurance department, or seek help from another verified source. A few careful checks can help you make a more confident choice without mistaking a good-looking website for proof of qualification.