

# I KEEP LOSING CLIENTS TO OTHER PLANS

*For brokers and agents: the frameworks that keep clients from switching*

Authorization and benefits comparison strategies that build retention.

*This guide is for informational purposes only and does not constitute legal, medical, or financial advice.*

NITI LOGIC · DECISION SYSTEMS, DECODED. · [nitilogic.com](http://nitilogic.com)

## Why Clients Switch — and Why They Shouldn't

Most broker-client relationships end not because of price — but because the client experienced a denial, a coverage surprise, or a prior authorization nightmare and assumed a different plan would be better. In many cases, the problem was not the plan. It was the lack of a navigation framework.

*Clients who understand their plan's decision logic before they need it stay. Clients who discover it during a crisis leave — and blame the plan, not the gap in education.*

## The Authorization Comparison Framework

When presenting plan options, most brokers lead with premium and network. The advisors who retain clients long-term also compare authorization behavior — because that is where the real cost differences live.

What to Compare	Why It Matters to the Client
Prior authorization requirements by specialty	Clients with ongoing specialist relationships need to know what requires approval before they see the bill
Step therapy protocols for common drug classes	Clients on specialty medications need to know what documentation they will need to maintain coverage
Appeal turnaround times	During a health event, the difference between 3-day and 14-day appeal windows is significant
External review availability	Some plans make external review harder to access — this is a real differentiator
Formulary tier placement for client's current medications	A plan switch that moves a client's medication from Tier 2 to Tier 4 can cost thousands annually

## The Retention Conversation

The highest-value thing you can do for a client at renewal is not find them a cheaper premium — it is walk them through what their plan actually requires and what changed. Clients who receive this briefing feel guided, not sold.

### Annual renewal framework:

- Review any denials or authorization issues from the past year
- Check whether current medications are still on formulary at same tier
- Identify any new prior auth requirements added to the plan
- Confirm specialist and facility network status has not changed
- Walk through the appeals process — most clients have never read it

- **BOOK A SESSION WITH A NITI LOGIC EXPERT - ONE SESSION WILL SAVE YOUR 10-20% CHURN WITH AN INDUSTRY SECRET ONLY THE TOP 5% OF BROKERS KNOW!**

## When a Client Has a Denial

---

This is the moment that defines whether a client stays or leaves. Clients who experience a denial and hear nothing from their broker will switch. Clients who receive a structured response and navigation support will deepen the relationship.

### The denial response framework:

- Identify whether the denial is clinical, administrative, or a step therapy issue
- Confirm the appeal deadline immediately — this is the most time-sensitive element
- Obtain the full denial notice and denial reason code
- Connect the provider's office with the right contact at the plan
- Follow up on the appeal outcome and document the resolution

*A broker who helps a client navigate a denial creates a client for life. The advisor who disappears during a crisis creates a referral source for a competitor.*

## Tools That Strengthen Your Practice

---

Niti Logic's PRISM engine gives your clients structured, actionable analysis of any denial or prior authorization challenge — in under 10 minutes. Rather than fielding complex case questions yourself, you can direct clients to a resource that gives them the decision logic behind their situation.

- Referral partner program available — earn commission on client activations
- Discount codes available for your client base
- White-label co-branding available for broker distribution
- Contact: [hello@nitilogic.com](mailto:hello@nitilogic.com)

### Need a human in your corner?

Book a session with an expert insider on your schedule.  
PRISM-qualified analysis of your specific situation at [nitilogic.com](https://nitilogic.com)

**[calendly.com/niti-logic](https://calendly.com/niti-logic)**

**Use code TAKEOFF10 for 10% off your first session**

*Advisory sessions provide educational guidance only and do not constitute legal, medical, or insurance advice.*

*This guide is for informational purposes only and does not constitute legal, medical, or financial advice. © 2026 Niti Logic · [nitilogic.com](https://nitilogic.com)*