

The **National Association of Benefits and Insurance Professionals (NABIP)** represents over 100,000 health insurance agents, brokers, general agents, consultants, and benefits specialists. We are [committed to](#) ensuring affordable, equitable, and high-quality healthcare for all Americans.

**Agents and brokers play a vital role within our communities.** We simplify health plan selection by providing local, friendly assistance and year-round expertise to individuals, families, seniors, and employers. We help clients understand their coverage and use their policies effectively to achieve better health outcomes.

### Professionals in the Individual, Family, & Senior Insurance Space

- Support a wide range of consumers in finding the right coverage, including the self-employed, early retirees, Medicare enrollees, individuals at small businesses which don't offer benefits, and those between jobs.
- Help consumers navigate drug formularies and provider directories to find coverage options that best meet their unique healthcare needs.
- Spend significant time assisting clients in resolving healthcare issues year-round.
- **Consumer access to this critical guidance is at risk**, as insurance carriers eliminate agent compensation for select Medicare and Marketplace plans.

### Professionals in the Employer-sponsored Insurance Space

- Trusted partners to businesses of all sizes, assessing benefit options tailored to their unique workforce needs and ensuring regulatory compliance.
- Advocates for employers, helping to keep premiums affordable and enhance plan benefit offerings.
- This coverage is essential to a company's ability to attract and retain top talent through competitive benefits.

### Statistics

- **More than 3 in 4 ACA Marketplace enrollees and Medicare beneficiaries** count on agents and brokers to help them select a policy.<sup>1,2</sup> **88% of America's small businesses** also depend on us to navigate employee benefit options.<sup>3</sup>
- Over **153 million Americans** rely on access to convenient, high-quality, and affordable health care through their employers.<sup>4</sup>
- Most agents have **10+ years of healthcare experience**, hold accredited certifications, and complete ongoing education to provide expert, up-to-date guidance to clients.

<sup>1</sup> Center for Consumer Information and Insurance Oversight. 2024. Weighted average (%) of assisted enrollments across FFM states.

<sup>2</sup> Deft Research. 2023. AEP Gut Check Study.

<sup>3</sup> NFIB. 2023. Small Business Health Insurance Survey.

<sup>4</sup> KFF. 2023. Employer Health Benefits Survey.

### Pass the Popular, Bipartisan Healthcare Package from the 118th Congress

- Codify **telehealth** flexibilities for Medicare and High Deductible Health Plans (HDHPs) with Health Savings Accounts (HSAs).
- Advance **PBM reforms** and **site-neutral payments** by passing the Lower Costs, More Transparency Act (H.R. 5378, previously passed by the House with strong support).
  - Requires PBMs to provide employers semi-annual reports on drug spending, rebates, and fees, increasing transparency in the supply chain.
  - Grants employers audit rights to verify contract fairness and cost accuracy in contracts between PBMs and plans.
  - Site-neutral payments help lower healthcare costs.

### Protect Tax Policies That Support Healthcare Access

- Extend ACA Marketplace **Premium Tax Credits** (PTCs) for nearly 20 million middle-income individuals and families, while implementing appropriate guardrails.<sup>5</sup>
  - Health Care Affordability Act has been reintroduced by Sen. Shaheen (D-NH) and Rep. Underwood (IL-14) (*S. 46, H.R. 247*).
- Preserve **tax incentives for employer-sponsored benefits** that help over 153 million Americans access healthcare. Avoid tax increases through reconciliation.
- Support independent healthcare agents and small business owners by extending the expiring **business income deduction**.

### Medicare: Defend Access to Critical Guidance & Coverage for Seniors

- New legislation: Establish a **Part D Open Enrollment Period** (OEP) and require **advance notice for agent compensation changes**.
  - NABIP supports a **one-time switch for Part D** beneficiaries, mirroring Medicare Advantage (MA), allowing plan changes if the formulary shifts midyear.
  - MA and Part D insurance carriers have cut agent commissions for specific plans during the recent AEP, with no advanced notice, with carriers steering seniors to plans that the carriers prefer.
  - NABIP seeks to work with lawmakers to protect seniors' access to independent guidance when selecting the best plan, ensuring **no agent compensation changes after October 1**, when consultations are permitted to begin.
- Reintroduce **COBRA as Creditable Coverage** legislation.
  - Medicare Enrollment Protection Act (*H.R. 8217 in 118th Congress*) allows seniors to transition from COBRA to Medicare without late enrollment penalties for Part B. The bill had 7 bipartisan sponsors across 3 committees.

<sup>5</sup> Centers for Medicare & Medicaid Services, 2024. Effectuated Enrollment Report: Early 2024.