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NABIP Blasts MedPAC's Misleading Narrative on Medicare Agents

Washington, D.C. – The National Association of Benefits and Insurance Professionals (NABIP) responds to the Medicare Payment Advisory Commission's (MedPAC) flawed and misleading portrayal of Medicare agents. In the 2025 Public Meeting held today, MedPAC commissioners showed their limited understanding of the Medicare Annual Enrollment Process and disparaged the role of agents and brokers.

"Medicare is complicated, and beneficiaries need expert guidance to find coverage that meets their unique needs," said NABIP CEO Jessica Brooks-Woods. "Licensed independent agents have dedicated their careers to helping seniors navigate their options, ensuring they fully understand their benefits and make informed choices about their healthcare coverage."

Key issues MedPAC fails to recognize:

- **Agents Provide Essential Expertise** – Unlike SHIP counselors, who receive only 20 hours of training, agents undergo hundreds of hours of annual certifications and provide ongoing support that SHIP counselors do not.
- **Strict Agent Disclosures** – Agents are required by CMS to provide disclaimers clearly explaining the number of plans they represent, ensuring transparency in the sales process.
- **Affordability Drives Enrollment Choices** – Many beneficiaries simply cannot afford Medigap due to rising costs, not because agents push them toward Medicare Advantage (MA) for commissions.
- **Part D Instability** – Potential changes to the premium stabilization program could cause drastic rate hikes, making it even harder for seniors to afford non-MA options.
- **Deceptive Marketing** – Third-party marketing organizations (TPMOs) mislead seniors with ads promising extravagant benefits like \$2,800 flex cards, leading them to make misinformed plan choices. Licensed independent agents and brokers are not the same as TPMOs.
- **Bad Actors Must Be Addressed** – NABIP and its members fully support efforts to eliminate deceptive marketing practices and will meet with policymakers to implement real solutions.
- **Medigap and MA Marketing Are Regulated Differently** – The rules governing Medigap and MA marketing are not the same. Treating them as if they are comparable is misleading and inaccurate.
- **Medicare Transitions Are Complex** – MedPAC acknowledged the difficulty of switching from MA to Medigap, and NABIP stands ready to provide insight into these challenges.

Many of the concerns raised by MedPAC regarding Medicare Advantage were directly addressed in our recent coalition [letter](#) to Congress, where we strongly advocated for the interests of Medicare beneficiaries.

Additionally, NABIP surveyed over 11,000 Medicare beneficiaries, who overwhelmingly confirmed the crucial role agents play in the Medicare enrollment process:

- *"Medicare is extremely confusing. Having an agent to navigate it for us is necessary and appreciated. My agent researched and found a plan that works for me—not a cookie-cutter option. We need them!"*
- *"When my doctor suddenly closed their practice, my agent responded immediately with new options. As we consider changing plans, we rely on her to find the best coverage for our health needs."*
- *"Losing my employer coverage was terrifying, but my agent helped me find the best plan. Six months later, I was diagnosed with cancer, and my coverage saved my life. I don't know what I would have done without my agent."*



“Despite MedPAC’s flawed assertions, more than 30% of the 61.2 million Medicare beneficiaries rely on independent agents to guide them through their coverage options and advocate on their behalf,” added Brooks-Woods. “MedPAC commissioners seem to assume that seniors would be comfortable navigating complex healthcare decisions through a 1-800 number from their health plan or a government agency. However, with significant budget cuts looming at HHS and CMS, staffing shortages will likely make it even harder for beneficiaries to get timely assistance. At the same time, limited funding for grants means undertrained volunteer groups will be unable to fill the gap, leaving seniors with fewer resources and greater confusion.

"Independent agents are not beholden to shareholders or government grants. We are committed to protecting seniors from misinformation and ensuring they have access to unbiased, expert guidance. We welcome the opportunity to work with MedPAC on real solutions that protect the beneficiary and eliminate predatory marketing and confusing regulatory processes."

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[NABIP](#) is the preeminent organization for health insurance and employee benefits professionals, working diligently to ensure all Americans have access to high-quality, affordable healthcare and related benefits. NABIP represents and provides professional development opportunities for more than 100,000 licensed health insurance agents, brokers, general agents, consultants and benefit professionals through more than 150 chapters across America.