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NABIP Responds to *Insurance Fraud Accountability Act*: Congress Targets Brokers While Ignoring CMS Failures

Washington, D.C. The National Association of Benefits and Insurance Professionals (NABIP) today issued the following statement from CEO Jessica Brooks-Woods in response to the *Insurance Fraud Accountability Act*, which fails to address the root causes of fraud and instead attempts to mask the failures of the Centers for Medicare & Medicaid Services (CMS) in safeguarding consumer enrollments and preventing agent commission theft.

“The federal government is pointing fingers at brokers while failing to acknowledge systemic failures that have allowed fraud to flourish. Instead of enacting real reforms, Congress is scapegoating the professionals who help millions of Americans access quality healthcare.

Licensed agents have been warning about fraud for years and have provided concrete solutions. It’s unacceptable that CMS has ignored these concerns, allowing fraudulent actors to thrive while honest brokers serve their clients with integrity.

The Center for Consumer Information and Insurance Oversight (CCIIO), responsible for exchange oversight, has failed to effectively address fraud due to inadequate enforcement. Instead, it has relied on public messaging that unfairly blames brokers rather than addressing the root issues.

Instead of real oversight, CMS has chosen a PR strategy that shifts blame. We need stricter verification, better enforcement, and accountability for those profiting from fraudulent enrollments. CMS has submitted a draft rule to improve ACA marketplace integrity, on which NABIP will provide feedback. NABIP welcomes reforms to strengthen consumer protections and curb fraud—concerns that independent agents have raised for years.

NABIP remains committed to a safe, secure, and fair marketplace where consumers are protected, and tax credits are properly applied. Independent agents are dedicated professionals whose sole focus is guiding consumers with expert, unbiased advice.”

NABIP continues to advocate for policies that protect both consumers and the licensed professionals who serve them. [NABIP’s Healthcare Bill of Rights](#) outlines the principles necessary to ensure all Americans have access to quality, affordable healthcare with the guidance of a trusted professional.

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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.