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NABIP Applauds Bipartisan Efforts to Protect Seniors Enrolled in COBRA from Unfair Medicare Penalties

Washington, D.C. — The National Association of Benefits and Insurance Professionals (NABIP) commends U.S. Representatives Lloyd Smucker (R-PA), Gus Bilirakis (R-FL), Erin Houchin (R-IN), Angie Craig (D-MN), Donald Norcross (D-NJ), and Mike Thompson (D-CA) for their pivotal roles in introducing the *Medicare Enrollment Protection Act of 2026*. This important legislation would effectively treat COBRA as creditable coverage, similar to seniors who remain on their employer-sponsored coverage and then enroll in Medicare.

Under the current system, seniors on COBRA face penalties for not transitioning to Medicare Part B within eight months of turning 65, despite maintaining the same employer-sponsored coverage where they pay the full premium. The proposed bill aims to eliminate these penalties by offering a separate Medicare enrollment period for these individuals, ensuring they are treated equitably.

"The *Medicare Enrollment Protection Act of 2026* is a crucial advancement in ensuring fair treatment for all seniors, particularly those on COBRA," stated Jessica Brooks-Woods, CEO of NABIP. "The bill enables seniors to choose healthcare options that best suit their personal needs without the fear of a lifetime penalty.

"The introduction of this bill is timely, as it addresses the needs of an increasing number of seniors who choose to remain in the workforce or maintain COBRA coverage for various reasons such as ongoing medical treatments, financial considerations, or family coverage needs. NABIP applauds the bipartisan effort behind this proposal and urges all members of Congress to support its passage, thereby protecting seniors from unnecessary financial burdens and supporting their right to continuous health coverage.

"The efforts reflected in the *Medicare Enrollment Protection Act* align closely with [NABIP's Healthcare Bill of Rights](#), advocating for uninterrupted access to healthcare and health equity. This bill is a testament to bipartisan cooperation and NABIP's dedication to advocating for policies that safeguard the healthcare rights of seniors."

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