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**NABIP to CMS: Streamline Medicare Regulations to Protect Beneficiaries and Support Agents**

*Washington, D.C.* — In response to the Centers for Medicare & Medicaid Services (CMS) Request for Information (RFI) due May 2, the National Association of Benefits and Insurance Professionals (NABIP) is calling on CMS to reform outdated Medicare regulations that drive up private-sector costs and create unnecessary confusion for Medicare beneficiaries.

NABIP's recommendations are grounded in data and real-world experience, including insights from nearly 12,000 Medicare beneficiaries who responded to a NABIP survey about their enrollment experiences. The results overwhelmingly show that current rules are causing more harm than good.

Key recommendations include:

- **Repeal the 10-Year Call Recording Rule:** Retaining sensitive, personal calls for a decade creates expensive burdens for small agencies and exposes beneficiary data to security risks.
- **Eliminate the 48-Hour Scope of Appointment Delay:** Beneficiaries report being confused and frustrated by the requirement to wait two days before agents can explain plan options.
- **Revise the 60-Second Disclaimer Mandate:** Reading long disclaimers at the start of a call interrupts conversations and confuses consumers before they've even stated their needs.

"These regulations were created with good intentions, but they're producing harmful side effects," said NABIP CEO Jessica Brooks-Woods. "With feedback from nearly 12,000 Medicare beneficiaries, it's clear that current regulations are creating unnecessary barriers to care. CMS now has a critical opportunity to modernize its approach—preserving essential consumer protections while empowering the agents and brokers who help seniors make informed, confident healthcare decisions every day."

NABIP remains committed to working collaboratively with CMS to advance practical, cost-effective reforms that improve the Medicare experience without compromising critical consumer safeguards.

These recommendations are grounded in [NABIP's Healthcare Bill of Rights](#), which affirms every American's right to clear, unbiased information and access to comprehensive coverage options. As CMS considers the path forward, NABIP urges policymakers to recognize the essential role licensed agents play in guiding Medicare beneficiaries, providing trusted and personalized support that no government website or call center can replace.

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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.*