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NABIP Urges CMS to Let Independent Agents Serve Medicare Beneficiaries During SEPs

(Washington, D.C.) – The National Association of Benefits and Insurance Professionals (NABIP) is calling on the Centers for Medicare & Medicaid Services (CMS) to ensure Medicare beneficiaries retain the ability to work with their trusted independent agents during Special Enrollment Periods (SEPs).

In recent months, several states have collaborated with CMS to open SEPs for Medicare Advantage enrollees when major medical groups or hospitals go out of network mid-year. While NABIP applauds these state-level efforts to protect Medicare beneficiaries, the current process often restricts their options.

Under CMS's current approach, when a significant disruption—such as the ongoing network issue in Rhode Island involving several Brown University Health System hospitals and UnitedHealthcare—triggers an SEP, affected members are notified of their options but may only call 1-800-MEDICARE or consult a SHIP counselor to make plan changes. Beneficiaries who already work with a trusted local agent or broker are barred from receiving their agent's assistance due to a CMS system limitation, leaving many without their preferred source of professional advice.

"This isn't just a technical policy flaw; it is a barrier to care," said NABIP CEO Jessica Brooks-Woods. "When trusted agents are shut out during SEPs, seniors lose access to the professional guidance they depend on to make critical healthcare decisions. CMS must modernize its process so that no beneficiary must choose between timely care and trusted counsel."

NABIP is urging CMS to update its system to allow independent agents to assist clients during SEPs. Independent agents are the most trusted source for health plan guidance and are uniquely positioned to help beneficiaries select coverage that best meets their needs, especially when an existing client relationship is in place. Allowing these independent agents to continue serving their clients during SEPs prevents beneficiaries from being forced to rely on unfamiliar personnel for critical healthcare decisions, preserves vital community connections, and strengthens the Medicare program by utilizing professionals who are already compensated to support beneficiaries.

As outlined in [NABIP's Healthcare Bill of Rights](#), every American deserves access to informed choice, professional guidance, and continuity of care. Ensuring beneficiaries can work with their trusted agents during SEPs upholds these principles and safeguards the stability and integrity of the Medicare program.

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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 more than 100,000 licensed health insurance agents, brokers, general agents, consultants and benefit professionals through more than 150 chapters.