



**FOR IMMEDIATE RELEASE**  
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## **NABIP Applauds Bipartisan Introduction of the *Independent BROKERS TIME Act of 2025* to Protect Seniors' Access to Licensed Insurance Professionals**

(Washington, D.C.) – The National Association of Benefits and Insurance Professionals (NABIP) applauds Senators Mike Rounds (R-SD) and Catherine Cortez Masto (D-NV) for introducing the *Independent Broker Relief and Oversight of Knowingly Egregious and Repetitive Sales Tactics in Medicare Enrollment Act of 2025*, or the *Independent BROKERS TIME Act of 2025* (S. 2625).

This bipartisan bill directs the secretary of Health and Human Services (HHS) to issue rules updating the regulation of independent agents, brokers, and third-party marketing organizations (TPMOs) under Medicare Parts C and D. It addresses urgent concerns facing seniors and the licensed professionals who serve them, including:

- **Clarifying the definition of TPMOs** to ensure independent agents and brokers are properly distinguished from large, unregulated marketing entities such as offshore call centers and private equity-financed lead generators.
- **Establishing stronger oversight of predatory call centers**, including creating monetary rewards for whistleblowers who provide information on fraudulent or misleading Medicare marketing scams.
- **Creating a standardized registration process** for independent agents and brokers across carriers to reduce redundant and inconsistent compliance requirements.
- **Nullifying the 48-hour waiting period requirement** for independent agents and brokers, which has unnecessarily delayed seniors' ability to meet with a trusted professional to review Medicare options.
- **Directing the inspector general of HHS** to review and report on predatory call centers and their harmful impact on Medicare beneficiaries.

"This important legislation ensures that seniors will continue to have access to the trusted, professional guidance that only licensed agents can provide," said NABIP CEO Jessica Brooks-Woods. "By correcting regulatory overreach and holding deceptive marketing practices accountable, this bill strengthens consumer protections while reducing unnecessary burdens on independent professionals who serve Medicare beneficiaries with integrity every day."

NABIP participated in the Centers for Medicare and Medicaid Services stakeholder discussions, but the concerns of independent agents and brokers were largely overlooked. As a result, the rules fail to reflect real business practices or client relationships. The *Independent BROKERS TIME Act of 2025* offers a balanced solution — curbing deceptive marketing while preserving seniors' access to trusted, independent guidance.

This effort aligns directly with [NABIP's Healthcare Bill of Rights](#), which affirms that every American deserves access to trusted, professional guidance from licensed insurance agents and brokers.

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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.