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## **Industry Coalition Warns CMS: Medicare Market Instability Threatens Seniors' Coverage**

Letter urges reforms to preserve plan access, strengthen oversight, and safeguard seniors' trusted support network

**Washington, D.C.** – The National Association of Benefits and Insurance Professionals (NABIP) and a coalition of leading insurance and financial organizations have sent a joint letter to the Centers for Medicare & Medicaid Services (CMS) urging immediate action to protect Medicare beneficiaries and stabilize the nation's Medicare Advantage (MA) and Part D markets. The full letter, addressed to CMS Administrator Mehmet Oz, M.D., can be viewed [here](#).

"With more than half of all Medicare beneficiaries now enrolled in Medicare Advantage, immediate action is needed to protect seniors from losing the coverage and guidance they depend on," said NABIP CEO Jessica Brooks-Woods. "Across the country, we are seeing plan exits, reduced options in rural areas, and rising premiums. These trends are leaving seniors confused, anxious, and at risk."

The coalition represents hundreds of thousands of licensed professionals who help more than 33 million Americans navigate their Medicare coverage. It warns that rising utilization and unintended regulatory impacts are destabilizing the market. Carriers are exiting regions, narrowing plan options, and reducing fair-market compensation for licensed agents who ensure seniors can choose and maintain the right coverage.

"These recommendations are not about protecting agents— they're about protecting seniors," said Brooks-Woods. "Licensed agents and FMOs are the front line for beneficiary education, problem resolution, and fraud prevention. When these professionals are constrained, it's seniors who suffer."

To restore stability, uphold program integrity, and protect beneficiaries, the coalition outlined five urgent reforms CMS can implement immediately:

- **Stabilizing Agent Support:** Prohibit post-October 1 commission changes and ensure lifetime renewals are honored, so seniors are not left without help during the Annual Enrollment Period (AEP).
- **Reducing Privacy Risks:** Cut the 10-year call recording retention requirement to three years to better protect seniors' personal information.
- **Ensuring Timely Help:** Establish a safe harbor from the 48-hour scope-of-appointment rule so beneficiaries can receive assistance when plans exit or networks change.



- **Clarifying TPMO Regulations:** Exclude licensed agents and regulated field marketing organizations (FMOs) from Third Party Marketing Organization (TPMO) definitions to distinguish them from unregulated telemarketers.
- **Streamlining Training:** Create a single, CMS-approved certification recognized across all carriers to reduce redundant requirements while maintaining strong consumer protections.

One beneficiary testimonial submitted to NABIP describes how a senior lost access to her long-time physician midyear after a plan withdrawal—a story repeated thousands of times among the 15,000 testimonials NABIP has collected from affected seniors.

The coalition calls on CMS to work collaboratively with industry experts to realign regulations, restore stability, and ensure oversight targets fraud, not the licensed professionals safeguarding beneficiaries.

The letter was co-signed by the **National Association of Benefits and Insurance Professionals, Health Agents for America, Inc., Independent Insurance Agents & Brokers of America, Inc.,** and the **National Association of Insurance and Financial Advisors.**

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#### **About NABIP**

The National Association of Benefits and Insurance Professionals (NABIP) is the preeminent organization for health insurance and employee benefits professionals, representing more than 100,000 licensed agents, brokers, general agents, consultants, and benefit specialists across America. NABIP advocates for policies that promote access to affordable, high-quality health coverage and provides professional development through more than 150 local chapters nationwide.