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NABIP Commends Idaho's DOI for Protecting Fair Market Competition and Agent Compensation

Washington, D.C. — The National Association of Benefits and Insurance Professionals (NABIP) applauds the Idaho Department of Insurance (DOI) for issuing Bulletin No. 25-06, which reaffirms the importance of fair compensation for insurance producers and prohibits the unfair practice of restricting or removing commissions on Medicare products.

The bulletin, released by Director Dean Cameron last week, explicitly warns carriers that removing or altering producer compensation constitutes an unfair trade practice under Idaho law. It clarifies that such actions, including limiting access to enrollment materials, discouraging producers from marketing specific products, or discontinuing commissions, are deceptive and harmful to both producers and consumers.

"We commend Director Cameron and the Idaho Department of Insurance for standing firmly in defense of fair competition, consumer choice, and the critical role of licensed insurance producers," said Jessica Brooks-Woods, CEO of NABIP. "Idaho's leadership sends a powerful message: protecting consumers begins with protecting access to professional guidance. We urge other Departments of Insurance across the nation to follow Idaho's example and uphold similar standards to ensure fairness, transparency, and accountability in the Medicare market."

The bulletin emphasizes that all carriers must:

- Make enrollment materials for Medicare Advantage and Supplement plans easily accessible
- Avoid discouraging agents and brokers from selling or marketing approved products
- Maintain filed commission structures without mid-year reductions or eliminations
- Ensure products that include commissions in their rates compensate producers accordingly

By reaffirming the legal and ethical obligations of carriers and producers, the Idaho DOI ensures that Idahoans eligible for Medicare continue to receive professional, unbiased assistance when evaluating their coverage options during the Annual Enrollment Period (AEP) and beyond.

"Agents and brokers are essential in helping consumers find plans that best meet their healthcare and financial needs," Brooks-Woods added. "When carriers remove or reduce commissions, they undermine not only the livelihoods of professionals but also the accessibility of quality guidance that consumers depend on."

NABIP calls on Departments of Insurance across all states and the National Association of Insurance Commissioners (NAIC) to take swift action to uphold these same protections. Fair and consistent compensation ensures consumers can continue to rely on trusted and licensed agents for expert guidance. NABIP stands ready to work with regulators and the NAIC to strengthen oversight, preserve competition, and protect the consumers and professionals who make the Medicare marketplace work.

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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.*