

2025 End-of-Year  
Impact Report (Q3–Q4):

# Advancing Our Mission



## FROM THE DESK OF THE PRESIDENT

The second half of 2025 tested us—and it strengthened us. We made real progress while making difficult decisions, and we stayed focused on what matters most: delivering value to our members, protecting the role of the agent, and building a stronger NABIP for the future.

In Q3–Q4, NABIP welcomed **757 new members** and **increased retention to 77.09%**. Our professional development programs continued to grow, led by **63.8% year-over-year growth** in our Medicare Certification and **\$300,000 in revenue** since June.

While revenue finished below budget, we reduced expenses, strengthened non-dues performance, and exceeded our sponsored revenue goal—**closing 2025 at \$935,000**, more than **12% above projections**, with early momentum already building for 2026.

We also faced real challenges in Q4 tied to governance and oversight. We took corrective action, restored stability, and ended the year with a fully functioning board and all seats filled.

This report reflects both what we achieved—and what we overcame. We enter 2026 focused, steady, and deeply committed to the members and consumers we serve.

*Together we can.*

Susan Rider  
NABIP President



*Susan Rider*

## PROFESSIONAL DEVELOPMENT & EDUCATION

Record-breaking growth, new pipelines, and national-scale program expansion

### Medicare Certification Performance

- Sales increased from 1,897 (2024) to 3,107 (2025)
- +63.8% growth year-over-year
- \$300,000 generated since June

[Read more >](#)

### Spanish Language Benefits Education (SLBE) Certification

- Early enrollment shows strong strategic relevance—particularly as brokers seek culturally competent tools to serve a bilingual workforce.



### Precision Medicine Taskforce

- Aims to help brokers turn genomic science into benefit solutions
- 3-year strategic plan completed
- \$25,000 research grant under review for FY2026
- First initiative will be the development of the first-ever certification program for brokers in precision medicine. Launch Date: Q4

“Historically, we’ve treated everyone the same and hoped for the best. Precision medicine lets us treat people based on their specific biology.”

- Precision Medicine Taskforce Chair Lena Chaihorsky

### Healthcare Fiduciary Certificate Program

A major 2026 launch that will establish a new standard for employer-market professionalism and compliance readiness.

- Launch Date: Q1
- First-of-its-kind national fiduciary training



Scan now to sign-up for the new course.



### Certified Integrity Broker (CIB) Designation

A first-of-its-kind national ethical enrollment standard designed to protect consumers—and protect the reputation of the professionals who serve them.

- Launch Date: Q2

Core elements:

- Identity Protection
- Consent Verification
- Fraud Prevention
- Integrity Registry
- Annual Recertification Requirement



**Impact:** Together, these programs strengthen broker professionalism, expand culturally competent education, advanced emerging policy leadership, and reinforce ethical enrollment standards—positioning NABIP to scale member value and compliance readiness in 2026 and beyond.

## STRATEGY & INNOVATION

### Building the infrastructure for the next era of NABIP growth

Q3–Q4 reflected significant progress in innovation, infrastructure, and inclusion efforts—supporting future readiness, broader reach, and long-term operational excellence.

#### Innovation & Organizational Progress

##### Launch of CIBI (Coalition for Inclusion in Benefits and Insurance)

- Helping brokers serve diverse communities with excellence and professionalism
- Members who work closely with specific cultural communities are encouraged to connect through NABIP's feedback app using the CIBI tag to share ideas, needs and partnerships

Leave feedback now  
Your Voice Matters >

##### Relaunch of NABIP Foundation website and giving opportunities

- Track foundation donations in real time
- Improve usability and reporting

Learn more >

Make a donation >

##### Established a Cybersecurity AI Task Force

- Created to help members navigate emerging cyber risks, evolving AI technologies, and their impact on the health insurance marketplace—ensuring agents and brokers are prepared, protected, and informed

##### AMS selection process advanced to demo phase

- Final selection + contract negotiations targeted for Q1
- Implementation planned for Q4
- A new AMS will significantly improve how members interact with NABIP, creating a more seamless, intuitive, and user-friendly experience
- The new system will also streamline internal processes, enhance reporting and data insights, and provide members with more efficient access to benefits, communications, and resources

Healthcare is confusing. Brokers shouldn't be.

**1 in 8** Understands Health Insurance  
**1 in 4** Faces Language Barriers  
**Millions** Lack Access to Care

**Brokers Making a Difference**  
Brokers Making a Difference Campaign

**Your Donation Makes an Impact**  
Your contribution fuels the work that protects the role of agents and brokers and educates the public on why ethical guidance matters.

**Your support helps fund:**

- Public Education Campaigns**  
Plain-language resources that explain what brokers actually do—advocate, educate, and protect consumers—not just sell products.
- Industry Research & Studies**  
Data-driven research that documents broker value, consumer outcomes, and the real-world impact of working with licensed professionals—arming the industry with facts, not opinions.
- Stereotype-Busting Messaging**  
Strategic messaging and outreach that challenges misleading narratives about agents and brokers and replaces them with truth and transparency.
- Broker-Led Consumer Outreach**  
Programs that put ethical brokers directly into communities to educate, guide, and support consumers navigating a complex healthcare system.

✓ Tax-Deductible    ✓ Anyone Can Donate  
No Membership Required

**Brokers Making a Difference** | National Association of Benefits and Insurance Professionals  
www.nabip.org

# INFLUENCE & IMPACT

(Policy leadership + national visibility + member engagement through communications)

## GOVERNMENT RELATIONS & ADVOCACY

### Influence in action at the federal and state levels

In Q3–Q4, NABIP advanced high-impact advocacy across Medicare, ACA markets, and employer coverage—protecting the role of agents, addressing market manipulation, and driving national visibility through policy engagement.



### Highlights:

- Federal engagement:** Hill visits across multiple offices focused on Enhanced Premium Tax Credits, Medicare market manipulation and compensation concerns, and Joint Economic Committee outreach on ACA markets
- State regulatory action:** DOI lobbying helped secure bulletins addressing market manipulation, steering, and beneficiary harm
- NAIC leadership:** Meetings and presentations advanced NABIP's work on level-funded plans and Medicare manipulation/steering

[Read more >](#)

- Legislative support:** Strengthened advocacy for proposed agent-focused legislation, including the Rounds–Cortez Masto agent bills

[Read more >](#)

- Education & mobilization:** Hosted multiple webinars on ACA enrollment, Medicare enrollment, DOI lobbying, and compliance, plus member-facing outreach including a letter to Medicare agents highlighting NABIP's work

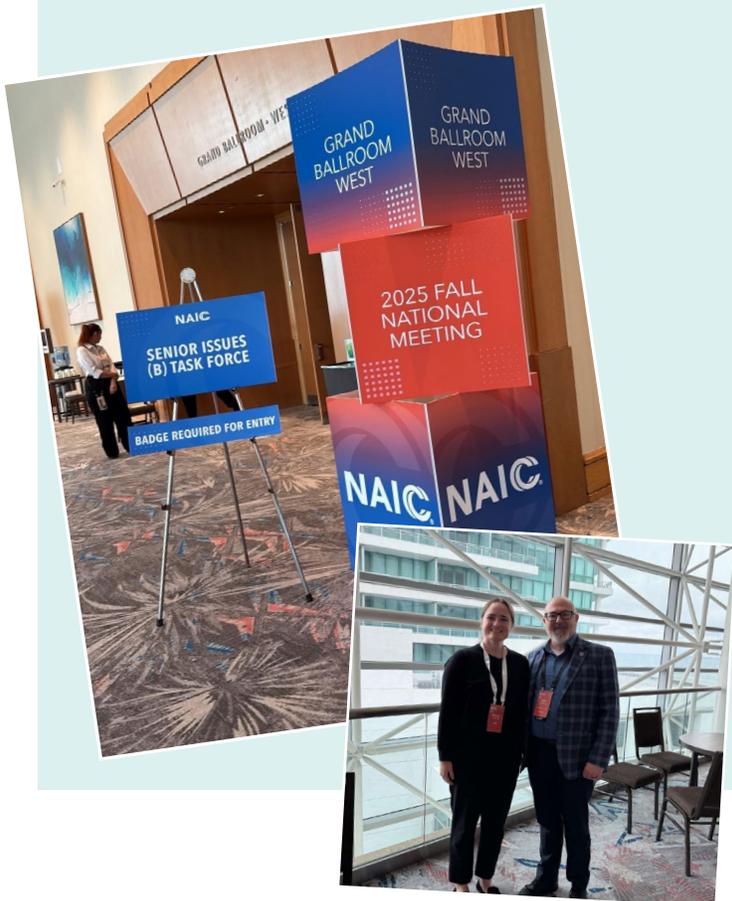
[Go to webinars >](#)

- Regulatory progress:** Supported the CCIIO 30-minute rule rollback, reinforcing stronger consumer protections and more workable enrollment standards

[Read more >](#)

- Capitol Conference momentum:** Advanced planning efforts and opened registration to drive early engagement and advocacy participation heading into 2026

[Read more >](#)

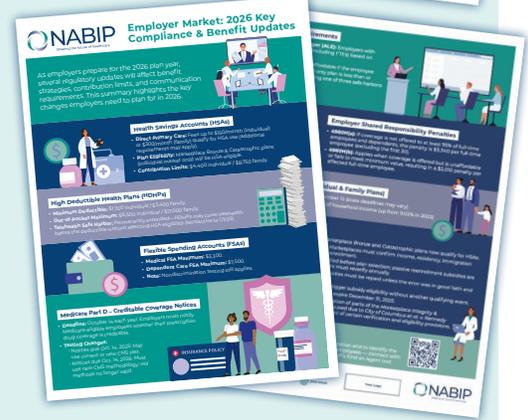


# INFLUENCE & IMPACT

(Policy leadership + national visibility + member engagement through communications)

## Group Market Wins

- Legislative wins that reduced ACA reporting and paperwork burdens, expanded transparency, and protected employee benefits
- Regulatory advocacy to streamline compliance requirements and improve clarity for employers and advisors
- High-visibility programming addressing PBM reform and large employer innovation
- Expanded coalition leadership, securing broker representation alongside major employer and purchaser organizations
- New tools, resources, and professional development supporting the evolving employer and group benefits landscape



**Impact:** This work delivered real, on-the-ground value—defending agent compensation and market integrity while expanding opportunities for NABIP members to better serve their clients and grow their businesses.

[View infographics >](#)



## PAC UPDATE

NABIP's PAC continues to see strong support across all regions, reflecting members' commitment to advancing our advocacy efforts.

- Total Number of Donors: **1030**
- Individuals from **129 chapters** donated over the course of 2025

Region:	2025	Count of Donors from Region
(R 1) Total Donated:	\$7,572.00	28
(R 2) Total Donated:	\$41,105.00	105
(R 3) Total Donated:	\$75,754.00	161
(R 4) Total Donated:	\$45,069.00	74
(R 5) Total Donated:	\$65,276.31	152
(R 6) Total Donated:	\$67,577.62	170
(R 7) Total Donated:	\$67,169.00	116
(R 8) Total Donated:	\$112,620.50	181
(Region Not Specified)	\$4,194.00	43

**Total Contributions: \$486,337.43 1,030**

# INFLUENCE & IMPACT

(Policy leadership + national visibility + member engagement through communications)

## COMMUNICATIONS, PUBLIC RELATIONS & MARKETING

### National visibility, award-winning publishing, and major digital growth

NABIP's communications engine delivered powerful visibility and member value in Q3–Q4—amplifying advocacy, strengthening broker credibility, and driving engagement across platforms.

#### Press Releases

20 press releases

[Read more >](#)

#### Award-Winning BIP Magazine

Two issues published in the second half of 2025:

Fall 2025



Winter 2025



#### Awards & Recognition:

**ASBPE Azbee Awards:** National Silver + Mid-Atlantic Silver (Publication Redesign)

**Content Marketing Awards:** Finalist (Best Nonprofit Publication + Best New Publication)

**Folio Ozzie Awards:** Finalist (Best Redesign – Association/Nonprofit)

#### Top Communications Campaigns

##### AEP Resource Toolkit

Social content, print materials, PSAs, multilingual tools

Helped Medicare agents promote their value and reach more clients



[View toolkit >](#)

##### OEP Resource Toolkit

Customizable outreach materials + multilingual tools

Supported consumer communication and enrollment outreach



[View toolkit >](#)

##### Healthcare Tax Credit Resource Kit

Campaign tools to support extension of enhanced healthcare tax credits



[View toolkit >](#)

#### Social Media Performance

Compared to the same period in 2024:

+55.2% increase in posts

+69.2% increase in reactions

+189% increase in post impressions

+155% increase in comments

+19.5% increase in new followers

#### Email Marketing Performance

Open rates ranged from 33%–45% and click rates from 3%–8% across key member, advocacy, event, and sponsored campaigns.

## MEMBERSHIP GROWTH & ENGAGEMENT

### Sustainable growth, stronger retention, and expanded entry points

NABIP continued building a stronger membership foundation in the second half of 2025, increasing retention and expanding pathways for emerging professionals.

#### Membership Performance (July 1 – Dec. 1)

**757 new members joined NABIP**  
More than the past 2 years, though still below the 8-year average

**Retention improved** from 75.66% to 77.09%

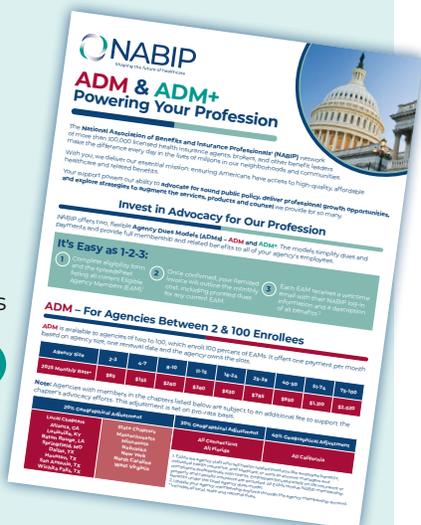
#### Chapter Activation + Medicare Summits

**33 Medicare Summits** held

#### Agency Dues Model + Corporate Partners

**13 agencies joined the Agency Dues Model program**  
Bringing the 2025 total to 49 agencies

[Read more >](#)



**2 new Corporate Partners** joined during this period

[Read more >](#)



#### Preparing for 2026: New Membership & Sponsorship Structure

Two new membership tiers, approved

**Student Membership Tier:**  
Available for members with a .edu email address

**Newly Licensed / New Agency Owner Tier:**  
Reduced national dues for years 1-4

#### Two new Principal Council sponsorship levels for 2026:

**Starship Level - \$5,000**

**Enterprise Level - \$25,000**



**Impact:** These results strengthened NABIP's membership foundation by improving retention, expanding engagement through chapter activity, and building a stronger pipeline for the next generation of professionals—positioning the association for sustainable growth and increased member value in 2026.

# FINANCIAL VITALITY

(Membership growth + sustainability + budget discipline)

## 2025 FINANCIAL SNAPSHOT (AS OF 9/30/25)

Budget pressure mitigated through cost reduction + non-dues strength

### Revenue

 **Budgeted:** \$6,575,121  
**Actual:** \$5,110,880  
22% below budget

### Expenses

 **Budgeted:** \$6,558,953  
**Actual:** \$5,530,480  
15.6% below budget

### Net Impact

 **Deficit: about 6%**  
of our \$7M budget

### Sponsored Revenue

Sponsored revenue delivered strong non-dues performance in 2025—outpacing plan and strengthening NABIP's long-term sustainability.

 **2025 Sponsored Revenue (MCI): \$935,000 actual vs. \$830,000 budget**  
+\$104,000 over budget (~12.5% above plan)

 **2026 Momentum: Already \$25,000+ ahead of last year's pace to date**

### Revenue-Driving Momentum

 **NABIP continued expanding** high-performing revenue channels beyond dues—including \$300,000 in Medicare Certification revenue since June



### Strategic Investments for Long-Term Efficiency

 **New lease** will generate annual savings of more than \$140,000

 **Continued progress** toward selecting a next-generation AMS to improve efficiency, service delivery, and growth capacity in 2026 and beyond



**Impact:** While revenue came in below plan, NABIP mitigated the impact through disciplined expense management and strong non-dues revenue performance—reinforcing a more resilient business model and positioning the organization for sustainable growth and expanded member value in 2026.

## NABIP Strategic Framework

Guided by NABIP's Strategic Framework and rooted in our Healthcare Bill of Rights, our impact in 2025 continues to grow. By strengthening professional standards, advancing advocacy, and elevating the value of agents and brokers, we are building an organization prepared for what's next—one that protects consumers and expands access to affordable, high-quality coverage.

### Key Performance Indicators

Operational Excellence · Industry Influence · Financial Vitality



### Strategic Priorities

Organizational Performance · Sustainable Growth & Innovation · Visibility & Influence



### Strategic Pillars

Membership · Advocacy · Professional Development



### Ethos: The American Consumer Healthcare Bill of Rights

Access and Affordability · Consumer Empowerment · Professional Responsibility



### Vision & Mission

To advocate, educate, and empower benefits professionals.  
Equitable, high-quality, affordable care for all.

