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NABIP Submits Comments to CMS on Proposed 2027 ACA Marketplace Rule

WASHINGTON, D.C. — The National Association of Benefits and Insurance Professionals (NABIP) recently submitted comments to the Centers for Medicare & Medicaid Services (CMS) on the proposed **2027 Notice of Benefit and Payment Parameters (NBPP)**, which sets policy for the Affordable Care Act (ACA) Marketplace.

Representing more than 100,000 licensed health insurance agents, brokers, consultants, and employee benefits specialists nationwide, NABIP emphasized the importance of maintaining marketplace stability, protecting consumers, and ensuring that regulatory changes support the professionals who assist millions of Americans with health coverage each year.

In its comments, NABIP supported several provisions intended to strengthen Marketplace program integrity and operational stability, while raising concerns about proposals that could increase administrative burdens or weaken consumer protections.

A key focus of NABIP's comments was addressing Marketplace fraud. While supporting CMS's efforts to protect consumers from unauthorized enrollments, NABIP urged the agency to prioritize system-based security protections, such as stronger identity verification and multifactor authentication, rather than relying primarily on new documentation requirements for agents and brokers.

"NABIP members work directly with consumers navigating the complexities of health coverage every day," said Michael Andel, Senior Vice President of Governmental Affairs at NABIP. "Our recommendations aim to strengthen Marketplace integrity while ensuring that regulatory changes support consumer access to trusted professional guidance."

NABIP's comments also address Marketplace plan design, subsidy administration, risk adjustment, and additional consumer protection policies affecting individuals and families who rely on the Marketplace for coverage.

NABIP's full comment letter on the 2027 ACA Marketplace Proposed Rule is available here:

[Notice of Benefit and Payment Parameters \(NBPP\)](#).

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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 benefits professionals through more than 150 chapters.