



FOR IMMEDIATE RELEASE

March 19, 2026

Press Contact:

Kelly Loussedes, SVP of Public Relations

kloussedes@nabip.org

NABIP Statement on AI in Medicare and the Essential Role of Licensed Agents

Washington, D.C. — The National Association of Benefits and Insurance Professionals (NABIP) today responded to the Centers for Medicare & Medicaid Services' (CMS) vision to expand “agentic AI” tools for Medicare beneficiaries, emphasizing that while innovation can improve access and efficiency, it cannot replace licensed insurance agents.

While AI can assist with reminders, basic questions, and navigation, Medicare decisions carry a heavy emotional and financial burden—they are personal, high-stakes, and often irreversible for a full plan year. Licensed agents, who are regulated and overseen by state authorities, provide judgment, accountability, and advocacy that technology alone cannot deliver.

“AI can be a valuable tool, but it cannot replace the expertise and real-world understanding that licensed agents bring to Medicare beneficiaries,” said NABIP President Susan Rider. “Our members provide personalized guidance and advocacy that individuals simply cannot get from an algorithm.”

Many Medicare beneficiaries are managing chronic conditions, fixed incomes, and complex care needs, making expert guidance essential.

“Agents are there year-round, helping resolve claims issues, navigate provider and drug coverage changes, and guide beneficiaries through unexpected challenges,” Rider added. “They dedicate countless hours outside of enrollment to support their clients, building lasting relationships within their communities and often serving individuals and their families for years. That level of ongoing, hands-on service and the trust it creates is something technology alone cannot replicate.”

While CMS has acknowledged the need for safeguards in AI-driven tools, NABIP cautioned that risks such as errors or inappropriate denials reinforce the importance of human guidance. “The future isn’t AI versus agents, it’s AI supporting agents,” said Rider.

NABIP supports clear guardrails to ensure AI tools supplement—not replace—licensed agents, preserving access to trusted, licensed professionals for Medicare beneficiaries.

NABIP also urges policymakers and stakeholders to uphold the principles outlined in its [Healthcare Bill of Rights](#), which affirms every consumer’s right to personalized guidance, informed choice, and access to a licensed agent who will advocate for them every step of the way.

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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.