

NABIP Proposed National Dues Increase – FAQ

1. Why is NABIP proposing a dues increase?

As a nonprofit professional association, we are committed to operating responsibly and in support of our mission. Over several years, the association’s expenses consistently exceeded revenue due to rising costs and stagnant revenues. While this allowed us to maintain services and programs in the short-term using reserves, it is not financially sustainable.

The increase is intended to strengthen advocacy efforts, support chapters more efficiently/effectively, modernize operations, enhance member services, and ensure the long-term sustainability of the association.

2. Is NABIP facing financial difficulties?

This dues increase is a proactive step to correct course, not a response to immediate crisis. Acting now helps ensure long-term sustainability and avoids more disruptive changes later. The proposed increase is intended to support future growth, advocacy, member engagement, chapter success, and infrastructure investments—not to address a financial crisis.

3. Why weren’t corrective actions taken earlier?

Expenses gradually increased over time, driven by program growth, administrative costs, and inflation. While these investments were made to benefit members and advance the profession, spending levels were not sufficiently aligned with long-term revenue.

For many years, NABIP intentionally kept dues increases to a minimum to reduce the financial impact on members. While well-intended, that approach delayed adjustments needed to keep pace with rising costs.

Like many professional associations, NABIP faces declining revenues while expectations for advocacy, education, technology, communications, and member support continue to grow. Unprecedented regulatory involvement, market disruption, and increasing complexity across the healthcare eco-system means agents, brokers, and healthcare consumers need NABIP more than ever.

4. What dues increase is being proposed?

National dues are already scheduled to increase by \$8 in 2027. This proposal would increase that amount to \$100 for 2027, resulting in an additional \$92 annual increase, or approximately \$8.33 per month.

If approved by the House of Delegates at the Annual Convention, the additional \$92 increase would take effect on January 1, 2027. Beginning January 1, 2028, national dues would revert to the previously scheduled annual increase of \$8 (approximately \$0.67 per month).

5. Does this proposal affect state or local chapter dues?

No. The proposal would increase national NABIP dues only. State and local chapter dues are established separately and are not impacted.

6. Why is NABIP proposing this increase now instead of a smaller increase or additional expense reductions?

Over the past several years, NABIP's Board and staff have taken significant steps to address the association's financial position through reducing expenses, stronger financial controls, and staffing adjustments. However, we are at a point where cutting expenses further would be detrimental to our mission and our ability to serve members.

While those efforts have improved financial stability, the Board believes additional investment is necessary to strengthen advocacy, support members and chapters, modernize operations/technology, and position the association for long-term success.

7. How will this proposal strengthen NABIP and support member growth, experience, and chapter success?

Financial stability allows the association to continue advancing the profession, supporting members, and fulfilling its nonprofit purpose in a responsible and sustainable way. The additional resources generated by this proposal will help strengthen advocacy, expand member recruitment and experience efforts, modernize operations, and enhance chapter support.

Investment priorities include:

- Federal and state advocacy
- Membership experience and engagement
- Chapter support and resources
- Operational and technology modernization
- Cybersecurity and data management
- Hardware, software, and critical systems upgrades

In alignment with our core values, mission and vision, these investments will better position NABIP to deliver value to members, support chapter leaders, and remain a strong voice for agents and brokers in an increasingly complex healthcare environment.

8. What steps are being taken to improve financial oversight?

NABIP has strengthened its budgeting, financial planning, and oversight practices to support long-term financial stability.

The Board and staff regularly review the association's financial performance to ensure resources are being used responsibly and aligned with NABIP's mission and strategic priorities. These efforts are designed to promote greater transparency, accountability, and proactive decision-making, helping NABIP remain financially strong and sustainable for the future.

9. Will chapters receive any direct benefit from the increase?

Yes. The proposal will provide chapters with enhanced resources, stronger member recruitment and experience support, improved advocacy, and additional operational assistance.

10. Who decides whether the increase is approved?

The proposed dues increase must be approved by NABIP's membership in accordance with the association's governing documents. Members will have the opportunity to review the proposal, ask questions, discuss its impact, and vote during the House of Delegates meeting at the Annual Convention in Atlantic City.

The proposal will be approved if it receives a majority vote of the House of Delegates. For more information about the House of Delegates and the voting process, visit [NABIP | HOD](#).

11. Why should I support this proposal?

The Board believes this proposal is an investment in NABIP's future. The additional resources will strengthen advocacy, enhance member and chapter support, modernize operations, and help ensure the association remains strong, relevant, and sustainable.

Approval of this proposal will position NABIP to continue delivering value to members while serving as a strong voice for agents, brokers, and the consumers they support.

12. What happens if the dues increase proposal is not approved?

If the proposal is not approved, NABIP will continue operating within its existing budget and financial resources. However, the association may be limited in its ability to invest in advocacy, member engagement initiatives, chapter support, and other strategic priorities identified in our mission and vision statements.

The Board believes this increase will help ensure NABIP has the resources needed to stay strong and continue serving members as the healthcare landscape continues to evolve.

13. Will this eliminate the need for future dues increases?

The Board believes this proposal, combined with ongoing financial discipline and operational improvements, positions NABIP for long-term sustainability and reduces the likelihood of additional significant dues increases in the near future.

14. What does success look like if this proposal is approved?

If approved, this proposal will provide NABIP with the resources needed to strengthen advocacy, enhance member and chapter support, modernize operations and technology, and invest in member recruitment and retention efforts.

Success means a stronger, more sustainable association that can continue serving as the leading voice for agents and brokers while delivering greater value to members and chapters. It also means improving NABIP's long-term financial stability by rebuilding reserves, ensuring the association is well-positioned to navigate an increasingly complex healthcare and regulatory environment, and maintaining the resources needed to serve members and advance the profession for years to come.

15. How will members know the additional funds are being used as intended?

NABIP is committed to responsible stewardship of member dues and maintaining transparency in its financial operations. The Board of Trustees and staff regularly review the association's financial performance, operating expenses, capital expenditures, and strategic priorities to ensure resources are being used effectively and in alignment with NABIP's mission.

Members can expect ongoing financial oversight through established budgeting and reporting processes, Board governance, strategic plan alignment, and independent annual audits. In addition, NABIP has publicly posted its [financial reports](#) on the association website since April, providing members with greater visibility into the organization's financial performance and use of resources.

These measures promote transparency, accountability, and sound financial management, helping ensure that investments made through this proposal support advocacy, member value, chapter success, and the long-term sustainability of the association.