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## **MedPAC Report Reinforces Critical Role of Medicare Agents and Brokers**

**Washington, D.C.** — The National Association of Benefits and Insurance Professionals (NABIP) today highlighted several findings in MedPAC's latest report that reinforce the important role licensed agents and brokers play in helping Medicare beneficiaries navigate increasingly complex coverage decisions.

The report acknowledges that Medicare beneficiaries frequently rely on agents and brokers when evaluating coverage options and generally report positive experiences with the assistance they receive. MedPAC also recognizes that many beneficiaries need or desire individualized support beyond what government counseling programs and online tools can provide.

Licensed agents do more than help beneficiaries enroll in coverage. They serve as a year-round resource, assisting with plan questions, provider network changes, billing issues, coverage concerns, and annual plan reviews as beneficiaries' healthcare needs evolve.

"MedPAC's findings reinforce what Medicare beneficiaries tell us every day: they want guidance from a trusted professional when making some of the most important healthcare decisions of their lives," said Susan Rider, President of NABIP. "As Medicare becomes increasingly complex, beneficiaries continue to rely on licensed agents and brokers not only to select coverage, but also to help them understand and use their benefits throughout the year."

The report also raises concerns about third-party marketing organizations (TPMOs), specifically highlighting offshore call centers and excessive lead generation practices. NABIP supports strong consumer protections, transparency, and differentiated oversight to ensure beneficiaries receive accurate information and understand the coverage options available to them. The association supports the Independent BROKERS TIME Act (S. 2625), which, if passed, would strengthen oversight of unregulated lead generation practices while protecting beneficiary access to professional guidance.

The report's findings also underscore the need for continued engagement and education on broader market dynamics that contribute to instability for beneficiaries and agents alike, including plan exits, changing benefit designs, and limited enrollment pathways. Once Medicare plan information is released and marketing activities begin, core plan features, enrollment pathways, and beneficiary support mechanisms should remain stable throughout the Annual Election Period to avoid confusion and support informed decision-making. We appreciate MedPAC highlighting the growing concerns from state departments of insurance and agents regarding the effect of "zero-dollar" commissions on consumer access to plans and professional guidance.

NABIP's Healthcare Bill of Rights affirms every consumer's right to access qualified, licensed agents and brokers who can provide expert guidance and ongoing support. As policymakers consider

Medicare reforms, NABIP urges them to preserve and protect access to the professionals millions of Americans rely on each year.

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*The National Association of Benefits and Insurance Professionals (NABIP) is the leading organization for health insurance and employee benefits professionals. NABIP represents more than 100,000 licensed agents, brokers, general agents, consultants, and benefits professionals through more than 150 chapters nationwide. The association works to advance access to high-quality, affordable healthcare and related benefits through advocacy, education, and professional development. For more information, visit [www.nabip.org](http://www.nabip.org).*