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NABIP Welcomes GAO Recommendations to Strengthen Consumer Protections in the ACA Marketplace

Washington, D.C. – The National Association of Benefits and Insurance Professionals (NABIP) welcomes the Government Accountability Office's (GAO) recommendations to strengthen consumer protections in the Federally-facilitated Marketplace and improve safeguards against unauthorized enrollments and plan changes.

For several years, NABIP has urged the Centers for Medicare & Medicaid Services (CMS) to implement stronger safeguards that protect consumers while preserving the integrity of the Marketplace. Through formal comments to CMS, congressional advocacy, and its policy work, NABIP has consistently called for stronger identity verification, enhanced consumer notifications, meaningful consent requirements, and greater accountability for bad actors.

"The overwhelming majority of licensed agents and brokers work every day to help consumers enroll in the health coverage that best meets their needs," said Mychal Walker, NABIP President. "Unfortunately, a small number of rogue actors have exploited weaknesses in the Marketplace system to make unauthorized enrollments and plan changes that harm consumers and undermine trust. We agree with the GAO that stronger system controls and consumer protections are needed."

NABIP emphasized that fraudulent enrollments not only harm consumers, but also the ethical, licensed agents and brokers who serve them. Unauthorized plan switches can remove the legitimate Agent of Record, disrupting long-standing client relationships, depriving agents of earned commissions tied to ongoing service, and creating unnecessary confusion for consumers seeking trusted guidance.

Protecting consumers has long been a cornerstone of NABIP's advocacy, including through its Healthcare Bill of Rights, which promotes transparency, informed consumer choice, and access to trusted professional assistance. Strengthening Marketplace safeguards helps ensure consumers remain in control of their health coverage decisions while protecting the integrity of the enrollment process.

"The GAO's recommendations represent an important step toward restoring confidence in the Marketplace," Walker added. "NABIP stands ready to work with CMS, Congress, and other stakeholders to implement commonsense safeguards that protect consumers, preserve the Agent of Record relationship, and ensure licensed agents and brokers can continue serving patients and families with integrity."

NABIP encourages CMS to move quickly in implementing the GAO's recommendations and remains committed to advancing policies that reduce fraud, strengthen Marketplace integrity, and protect both consumers and the licensed professionals who serve them.

To learn more, read NABIP's white paper, Restoring Integrity in Healthcare Markets: Targeted Reforms to Reduce Fraud, Improve Efficiency, and Ensure Sustainable Access.

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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 and provides professional development opportunities for more than 100,000 licensed health insurance agents, brokers, general agents, consultants and benefit professionals through more than 150 chapters across America.