National Association of Benefits and Insurance Professionals

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NABIP Urges CMS to Preserve Meaningful Coverage and Consumer Choice in Essential Health Benefits Review

WASHINGTON, D.C. — The National Association of Benefits and Insurance Professionals (NABIP) today submitted comments to the Centers for Medicare & Medicaid Services (CMS) in response to the agency's Request for Information on the Affordable Care Act's (ACA) Essential Health Benefits (EHB) framework, calling on the agency to preserve meaningful coverage, consumer choice, and market stability while maintaining the Affordable Care Act's statutory "typical employer plan" standard.

Essential Health Benefits establish the categories of services that health plans in the individual and small group markets must cover, making them a cornerstone of consumer protections under the Affordable Care Act. NABIP supports a careful, evidence-based review of the EHB framework while urging CMS to preserve meaningful coverage, consumer understanding, state flexibility, fiscal accountability, and market stability across the individual and small group markets.

NABIP welcomed CMS's request for stakeholder input and encouraged the agency to continue engaging licensed insurance professionals throughout the review process. The association also urged CMS to ensure that any future changes to the Essential Health Benefits framework are transparent, evidence-based, and implemented with sufficient time for consumers, states, issuers, and licensed agents and brokers to prepare.

Specifically, NABIP urged CMS to:

- Preserve the Affordable Care Act's statutory "typical employer plan" standard;
- Provide clear, timely guidance on implementation of the plan year 2028 state defrayal policy; and
- Establish a transparent process for evaluating future additions or modifications to Essential Health Benefits.

The association also emphasized the need for operational predictability, market stability, and continued engagement with licensed insurance professionals, who help consumers and small employers compare plan options, understand benefit differences, and navigate coverage transitions.

"Any future changes to the Essential Health Benefits framework should preserve meaningful coverage, support market stability, and give consumers clear information about their options," said Mychal Walker, NABIP President. "Licensed agents and brokers help consumers understand what their coverage includes, compare plan options, and make informed decisions. Their real-world experience should play an important role in shaping future Essential Health Benefits policy."

NABIP remains committed to working with CMS, states, issuers, and other stakeholders to ensure the EHB framework continues to promote meaningful coverage, informed consumer choice, and stable insurance markets.

NABIP's recommendations also reflect the principles outlined in its Healthcare Bill of Rights, including affordable, transparent, and accessible healthcare coverage that empowers consumers to make informed decisions.

Read NABIP's complete comments to CMS:
https://nabip.org/media/11131/nabip-comments-on-cms-9874-nc-essential-health-benefits-rfi-003.pdf

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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.