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NABIP Strongly Opposes Potential Moratorium on New Marketplace Agent and Broker Registrations

Washington, D.C. — The National Association of Benefits and Insurance Professionals (NABIP) strongly opposes a potential Centers for Medicare & Medicaid Services (CMS) moratorium on new agent and broker registrations for the Plan Year 2027 Health Insurance Marketplace. While NABIP fully supports efforts to prevent fraud and unauthorized enrollments, a blanket moratorium is the wrong approach. Fraud should be stopped at its source, not by restricting legitimate, licensed professionals from helping consumers access and navigate their health coverage.

Fraudulent and unauthorized enrollments harm consumers, legitimate insurance professionals and the integrity of the Marketplace. NABIP believes the appropriate response is to target the individuals and entities responsible for fraudulent activity and strengthen the technology and safeguards needed to prevent it.

"A blanket moratorium on new agent and broker registrations would punish legitimate professionals instead of targeting the bad actors responsible for fraud," said NABIP President Mychal Walker. "Consumers rely on licensed agents and brokers to understand increasingly complex coverage options, find plans that meet their needs and get help when problems arise. We should be strengthening those consumer protections, not limiting access to the trusted professionals who provide them."

Independent agents and brokers are a critical part of the Marketplace enrollment infrastructure. During the 2026 Open Enrollment Period, 76% of active HealthCare.gov plan selections were assisted by an agent or broker. Restricting new Marketplace registrations could reduce access to that assistance as agents, brokers and consumers prepare for the upcoming Open Enrollment Period.

NABIP is also concerned about the timing and uncertainty surrounding such a significant policy change. With Plan Year 2027 preparations already underway and Open Enrollment approaching, agents and agencies need clear, predictable rules governing who may register and serve Marketplace consumers. A federal regulatory review record identifies a CMS notice titled *Private Health Insurance; New Agent/Broker Registrations for Plan Year 2027 Moratorium Guidance*, but the guidance remains under review and does not yet explain the scope, duration or application of the contemplated moratorium.

For years, NABIP has worked with CMS and the Center for Consumer Information and Insurance Oversight to advance solutions that prevent fraudulent and unauthorized enrollments while preserving consumer access to legitimate professionals. NABIP has advocated for stronger identity verification, secure consumer authorization, improved technology and data analytics, and swift enforcement against bad actors. State-based exchanges have implemented similar safeguards that can help prevent the types of fraudulent activity seen in the Federally-facilitated Marketplace.

This position also reflects the principles of NABIP's Healthcare Bill of Rights, which calls for protecting consumers, preserving choice and ensuring access to trusted professional guidance.

NABIP urges CMS to reconsider any moratorium and instead focus on targeted safeguards and enforcement that stop fraudulent activity while protecting consumers' access to legitimate, licensed agents and brokers.

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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 200 chapters across America.