National Association of Benefits and Insurance Professionals
NABIP
Shaping the *future* of healthcare

FOR IMMEDIATE RELEASE
September 22, 2026

Press Contact:
Kelly Loussedes, SVP of Public Relations
202.595.3074 or kloussedes@nabip.org

NABIP Raises Concerns Over Sweeping Marketplace Actions Ahead of Open Enrollment

Washington, D.C. — The National Association of Benefits and Insurance Professionals (NABIP) today expressed serious concerns about the scope, timing and implementation of new Centers for Medicare & Medicaid Services (CMS) actions affecting Affordable Care Act (ACA) Marketplace consumers and licensed health insurance agents and brokers.

CMS just announced that it canceled approximately 315,000 Marketplace enrollments covering more than 760,000 individuals after determining the enrollments were unauthorized. At the same time, CMS imposed a temporary moratorium preventing agents and brokers who do not have a Plan Year 2026 Exchange Agreement with the Federally-facilitated Exchanges from registering for Plan Year 2027. Those agents and brokers will be unable to complete registration until February 1, 2027, unless the moratorium is lifted earlier.

NABIP strongly supports efforts to prevent fraud, unauthorized enrollments and abuse in the Health Insurance Marketplace. However, implementing actions of this magnitude immediately, without an advance public comment period or meaningful advance notice, raises significant concerns just before Open Enrollment.

“Fraud and unauthorized enrollments have no place in the Marketplace, and NABIP strongly supports enforcement against those who abuse the system,” said NABIP President Mychal Walker. “But canceling approximately 315,000 enrollments covering more than 760,000 individuals while simultaneously imposing a moratorium that prevents some legitimate, licensed agents and brokers from registering for Plan Year 2027 represents significant changes just before Open Enrollment. We can protect program integrity while also protecting eligible consumers and their access to trusted, licensed professionals.”

NABIP has consistently advocated for targeted enforcement against bad actors, stronger identity verification, secure consumer authorization and improved Marketplace safeguards. Licensed agents and brokers play a critical role in helping consumers navigate the Marketplace. During the 2026 Open Enrollment Period, 76% of active HealthCare.gov plan selections were assisted by an agent or broker. Restricting Plan Year 2027 registrations could reduce access to that assistance as consumers prepare to make important coverage decisions.

These concerns also reflect NABIP’s Healthcare Bill of Rights, which calls for protecting consumers, preserving choice and ensuring access to trusted professional guidance. NABIP believes consumers should have access to clear information, meaningful coverage choices and licensed professionals who can help them make informed healthcare decisions.

NABIP will continue working with CMS and policymakers to strengthen Marketplace integrity while protecting consumers and preserving access to legitimate, licensed agents and brokers.

###

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.