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NABIP Urges Congress to Address Underlying Healthcare Costs in Senate Finance Committee RFI Response

Washington, D.C. — The National Association of Benefits and Insurance Professionals (NABIP) recently submitted a comprehensive response to the Senate Finance Committee's *Health Coverage That Works for Everyone* Request for Information (RFI), outlining recommendations to improve the nation's private health coverage system.

The RFI, released July 30 by Senate Finance Committee Ranking Member Ron Wyden, sought input on affordability, employer-sponsored coverage, benefit design, coverage expansion, transparency, vertical integration, fraud and oversight across the individual and employer markets.

At the center of NABIP's response is a fundamental principle: health coverage cannot become meaningfully more affordable without addressing the underlying cost of healthcare itself.

"Too often, the healthcare debate focuses on who pays the bill rather than why the bill is so high in the first place," said Mychal Walker, president of NABIP. "If we want to make coverage more affordable for families and employers, we have to address the underlying cost of medical care and prescription drugs while preserving the coverage choices and professional guidance Americans rely on."

NABIP cautioned that expanding, restructuring or standardizing coverage without confronting healthcare prices, market dynamics, administrative burdens, consolidation and other cost drivers risks shifting costs rather than reducing them. The association urged policymakers to evaluate reforms based on whether they improve affordability, access, quality, consumer choice and patients' ability to use their coverage when they need care.

Among its recommendations, NABIP called on Congress to:

- **Address the underlying drivers of healthcare costs**, including prescription drug costs, provider consolidation and market concentration, while advancing meaningful price transparency and greater accountability across vertically integrated healthcare entities.
- **Strengthen employer-sponsored coverage**, preserving ERISA's national framework and employers' ability to design benefits that meet the needs of their workforces while reducing unnecessary administrative and compliance burdens.
- **Improve the individual market and ACA Marketplace** through targeted reforms that preserve comprehensive private coverage, consumer protections and market stability while improving enrollment, eligibility and verification processes.
- **Protect consumer choice** by making coverage options easier to understand and compare rather than imposing one-size-fits-all benefit designs.
- **Increase transparency and accountability** across insurers, pharmacy benefit managers, third-party administrators, healthcare providers and other entities that influence healthcare costs, access and coverage.
- **Preserve access to licensed agents and brokers**, who provide consumers and employers with year-round assistance navigating increasingly complex coverage decisions, claims, networks, formularies and regulatory requirements.

The response also emphasizes strong consumer protections and accountability, including enforcement against deceptive marketing, unauthorized enrollment and other misconduct, while ensuring that compliant licensed professionals can continue helping consumers navigate their coverage options.



“NABIP members see firsthand where the healthcare system works and where it creates unnecessary costs, confusion and barriers for consumers and employers,” said Michael Andel, NABIP senior vice president of government affairs. “Our recommendations bring that real-world experience to the policy discussion. We look forward to continuing to work with Congress on practical reforms that lower costs, strengthen coverage and improve the healthcare experience for the people and employers we serve.”

Developed with input from NABIP’s Legislative Council and policy working groups, the recommendations are grounded in [NABIP's Healthcare Bill of Rights](#), and its commitment to affordable, high-quality care, consumer choice and meaningful healthcare advocacy.

Read NABIP’s full response to the [Senate Finance RFI](#).

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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 benefits professionals through more than 150 chapters across America.