National Association of Benefits and Insurance Professionals
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FOR IMMEDIATE RELEASE
November 9, 2026

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

NABIP Applauds Healthcare Advisory Committee Discussion on Medicare Advantage

Washington, D.C. — The National Association of Benefits and Insurance Professionals (NABIP) applauds the U.S. Department of Health and Human Services (HHS) Healthcare Advisory Committee for its thoughtful discussion today regarding the future of Medicare Advantage and the important role of licensed insurance agents and brokers in serving Medicare beneficiaries.

NABIP particularly appreciates the committee's recognition of concerns surrounding zero-commission plans and the potential impact on beneficiary access to professional agent and broker assistance. We also welcome the discussion recognizing that unnecessary Medicare plan churn is not in the best interests of beneficiaries. Stability and continuity of care, including maintaining relationships with providers and access to prescription drug coverage, should remain important priorities in the Medicare Advantage program.

Several committee members also acknowledged the complexity of the Medicare system and the meaningful services that agents and brokers provide to help beneficiaries navigate their coverage options. Dr. Clive Fields shared that he recently turned 65 and used a broker to enroll in Medicare. Licensed professionals play an important role in helping beneficiaries understand their choices, evaluate their healthcare needs, and make informed coverage decisions.

NABIP agrees that additional work can be done to better align the enrollment process with primary care engagement and broader beneficiary wellness goals. We support continued collaboration among policymakers, health plans, providers, and the agent and broker community to identify best practices that improve beneficiary experiences and outcomes.

"We appreciate Dr. Robert Bessler, who leads the Medicare Advantage Working Group, and committee members for recognizing both the complexities of the Medicare system and the important role agents and brokers play in helping beneficiaries navigate it," said NABIP President Mychal Walker. "The focus should be on strengthening the system, improving continuity of care, and building on best practices while preserving access to the professional guidance millions of Medicare beneficiaries rely upon."

NABIP looks forward to continuing to work with the Healthcare Advisory Committee, CMS, and other stakeholders to advance policies that protect beneficiary choice, preserve access to licensed professionals, and strengthen the Medicare Advantage program. These efforts are guided by NABIP's Healthcare Consumer Bill of Rights and its commitment to affordable, high-quality healthcare and informed consumer choice.

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The National Association of Benefits and Insurance Professionals (NABIP) is the leading national association representing health insurance and employee benefits professionals nationwide. NABIP advocates for access to high-quality, affordable healthcare and provides professional development opportunities for its members.