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Press Contact:

Kelly Loussedes, SVP Public Relations
kloussedes@nabip.org or 202.595.3074

NABIP Challenges Latest Paragon Paper, Upholds Vital Role of Agents in ACA Marketplace

Washington, D.C. -- The National Association of Benefits and Insurance Professionals (NABIP) expresses its concern over the recent narrative presented in the Paragon Health Institute's [report](#), which portrays a broad and detrimental view of the role of agents within the Affordable Care Act (ACA) marketplace.

"Local health insurance agents and employee benefit advisors are pivotal in helping individuals and families enroll in health plans that best suit their needs," stated NABIP CEO Jessica Brooks-Woods. "Agents assisted in nearly 80% of federally facilitated ACA enrollments last year, highlighting their pivotal role in connecting individuals with suitable coverage options and helping them navigate the complexities of our healthcare system. Beyond enrollment, agents become indispensable advisors helping individuals and employers make informed decisions about their health coverage throughout the plan year.

"The Paragon Health Institute advocates for raising taxes on employee group benefits and is now pushing for the removal of tax credits in the individual market. NABIP urges Congress to carefully review tax policies to ensure they align with the goal of helping individuals and families enroll in coverage. However, NABIP cautions against any efforts that would increase monthly premiums, especially during a period of heightened inflation. Such measures could further strain American families who are already grappling with rising costs.

"By advocating for policies that could increase financial burdens on consumers, the report fails to consider the real-world impact on American families. Increased premiums and reduced tax credits could lead to a decrease in health insurance coverage, exacerbating the challenges faced by many individuals and families.

"NABIP remains steadfast in its commitment to working collaboratively with all stakeholders to address the challenges within the ACA marketplace. Through constructive dialogue and targeted reforms, we believe it is possible to enhance the system's effectiveness and ensure that all Americans have access to affordable, high-quality healthcare.

"NABIP calls on policymakers to prioritize the needs of healthcare consumers and work towards solutions that promote affordability and accessibility in the healthcare system. By leveraging the expertise of local health agents and benefit advisors, we can create a more supportive and effective healthcare system for all Americans."

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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.