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NABIP Responds to Proposed CY 2026 Medicare Advantage and Part D Rule

Washington, D.C. – The National Association of Benefits and Insurance Professionals (NABIP) recently submitted formal comments in response to the proposed Contract Year (CY) 2026 Medicare Advantage and Part D rule (CMS-4208-P). Representing over 100,000 licensed health insurance agents, brokers, consultants, and employee benefits specialists, NABIP emphasizes the critical role agents and brokers play in ensuring Medicare beneficiaries receive expert guidance and personalized support.

NABIP strongly supports the Centers for Medicare and Medicaid Services' (CMS) efforts to enhance transparency, strengthen Medicare beneficiary protections, and address misleading marketing practices in the Medicare Advantage (MA) and Part D markets. However, NABIP expressed concerns over recent industry developments that threaten agents' ability to serve Medicare beneficiaries effectively.

"Agents and brokers provide trusted, personalized assistance that millions of Medicare beneficiaries depend on," said NABIP CEO Jessica Brooks-Woods. "We strongly urge CMS to implement safeguards against abrupt changes in agent compensation structures, which could disrupt the critical services agents provide to seniors navigating complex Medicare plan options."

Key highlights include:

- **Improving Beneficiary Protections:** NABIP advocated for transparent pharmacy network policies and urged CMS to address utilization management practices that can create barriers to care.
- **Combating Misleading Marketing:** NABIP supports CMS's efforts to expand oversight of marketing materials to prevent deceptive practices, distinguishing the role of licensed agents from third-party marketing organizations.
- **Protecting Agent Compensation:** NABIP called for CMS to establish fair compensation practices, including prohibiting mid-year commission changes, to ensure beneficiaries retain access to professional guidance.

NABIP remains committed to collaborating with CMS to ensure Medicare beneficiaries can make informed healthcare decisions with the help of licensed insurance professionals. The association's comments were informed by feedback from over 7,500 Medicare beneficiaries who underscored the invaluable support agents provide.

For more information or to access NABIP's full comment letter, visit [here](#).

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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.