

NABIP Calls on State Regulators to Protect Fair Competition and Consumer Access

This week, the National Association of Benefits and Insurance Professionals (NABIP) sent a powerful letter to the National Association of Insurance Commissioners (NAIC) urging state insurance commissioners across the country to investigate and stop carrier practices that are undermining consumer access and market fairness.

NABIP's letter highlights four alarming trends spreading across the Medicare and ACA markets:

- Zero or reduced commissions on select products
- Restricted agent access to plan applications
- Mid-year commission changes without notice
- Steering consumers toward carrier-preferred plans

These practices don't just hurt agents. They manipulate markets and limit seniors' access to unbiased, licensed guidance.

NABIP called on every state to follow Idaho's leadership (Bulletin 25-06) in declaring that:

- Commissions built into filed products must be paid as filed
- Mid-plan year commission changes are prohibited
- Applications must remain equally accessible to consumers and appointed producers

This is one of the most important regulatory moments of the year. NABIP stands up not just for agents, but for every Medicare beneficiary and ACA consumer who deserves transparency, choice, and fair treatment.

When regulators act to protect fair compensation and access, they're protecting the integrity of the entire healthcare system.

[Attachment Blue Shield letter on Med Supp Commission changes](#)