



NABIP Rewind: 2025 Advocacy in Action

As 2025 comes to a close, one thing stands out: **when NABIP engages, policy changes.**

This year delivered historic participation, meaningful legislative wins, and a stronger bipartisan voice for agents and brokers at every level of government.

Together, we didn't just show up, we moved the needle.

Here's a look back at the momentum you helped create.

Capitol Conference 2025: Where the Momentum Began

More than **700 NABIP members and industry partners** gathered in Washington, D.C. for Capitol Conference 2025, our largest and most impactful Capitol Conference in recent history. With record-breaking first-time attendance, expanded media coverage, and our **highest post-event satisfaction scores ever**, Capitol Conference 2025 set a new benchmark for engagement and influence.

And the impact didn't end when the conference adjourned. In the months that followed, NABIP members sent **3.6 times more grassroots Operation Shout messages** than the year before, rising to over **15,000 in 2025**. NABIP members held meetings with lawmakers nearly every day throughout the year, weighed in on key committee hearings, and ensured Congress heard directly from professionals on the front lines of coverage access. They heard us loud and clear.

We hope you'll join us back on Capitol Hill for [Capitol Conference in D.C. February 22-24](#), as we continue turning engagement into action and action into wins.

Legislative Wins You Made Possible

Following our February advocacy meetings on Capitol Hill, NABIP secured major victories as part of the **One Big Beautiful Bill Act**, advancing long-standing priorities for agents, employers, and consumers.

A top NABIP priority, **preserving the tax exclusion for employer-sponsored health insurance**, remained fully intact. Despite early revenue-raising proposals, no new taxes on health benefits were included, protecting employers, employees, and the professionals who serve them. The bill also delivered meaningful progress on **HSA modernization**, including compatibility with Direct Primary Care arrangements, expanded eligibility for Bronze and catastrophic Marketplace plans, and a permanent telehealth safe harbor that preserves access to pre-deductible telehealth services. For independent agents and small agencies, the legislation permanently extended the **20% pass-through deduction**, providing critical tax relief for proprietors in our industry nationwide.



While Individual Coverage Health Reimbursement Arrangement (**ICHRA**) codification and tax incentives ultimately fell out in the Senate, the House-passed language created a clear roadmap for future adoption, keeping ICHRA expansion firmly on the legislative agenda.

Momentum continued this summer with the introduction of the **Independent BROKERS TIME Act of 2025**, legislation shaped directly by NABIP advocacy. The bill addresses Medicare agents' long-standing concerns by clearly distinguishing independent agents and brokers from TPMOs (third-party marketing organizations), strengthening oversight of predatory call centers, streamlining registration for legitimate professionals, and eliminating the 48-hour waiting period between Scope of Appointment and beneficiary meetings. In a powerful validation of agent advocacy, the Centers for Medicare and Medicaid Services (CMS) has since requested feedback on implementing similar provisions without waiting for legislation to pass, proof that your voices are shaping policy in real time.

This is what advocacy looks like when our community shows up and speaks with one voice.

Building Political Influence Through NABIP PAC

Behind every meeting, bill introduction, and policy win is the ability to engage lawmakers early, consistently, and credibly. In 2025, the NABIP PAC played a critical role in strengthening those relationships.

This year, the PAC supported **97 Members of Congress – 38 Democrats and 59 Republicans – investing \$133,500 in total**, including **\$45,000 to Democrats and \$88,500 to Republicans**. **This work is critical** to building and sustaining bipartisan relationships with lawmakers who understand the value of agents and brokers in delivering affordable, high-quality coverage.

PAC-supported lawmakers were key partners as NABIP advanced priorities around employer-sponsored coverage, small business tax relief, Medicare agent protections, and ACA Marketplace stability. These relationships ensured NABIP's voice was not only heard during Capitol Conference, but reinforced throughout the year at policy briefings, fundraising events, and targeted engagements where trust and influence are built.

When members engage through the PAC, they are investing directly in access, influence, and long-term advocacy strength. In 2025, that investment translated into meaningful conversations, durable partnerships, and real results.

Trump Administration Engagement & Regulatory Action

Throughout 2025, NABIP remained deeply engaged with the Administration and federal agencies on initiatives aligned with price transparency, regulatory efficiency, and consumer protection.

The Administration's opening executive order calling for hospital price transparency immediately created opportunities for partnership. NABIP engaged regularly with HHS, including CMS's **Center for Consumer Information and Insurance Oversight (CCIIO) and Center for Medicare**, to address growing challenges across healthcare markets. Throughout these discussions, we consistently reinforced that agents and brokers must be properly compensated for the critical role they play in serving consumers.



That engagement translated into direct access and collaboration. CCIIO Deputy Administrator and Director **Peter Nelson** joined members at NABIP's Annual Convention to discuss federal priorities and market trends. Our invitation to **Mark Cuban** further underscored NABIP's commitment to addressing rising cost pressures on employers striving to provide affordable, high-quality coverage for their employees and families. NABIP's credibility with regulators was further demonstrated this year when we were selected as one of only two associations to participate in a **new CMS working group** focused on improving the market environment for **ICHRA adoption**.

In parallel, NABIP advanced its priorities through formal bipartisan advocacy, including:

- Submitting formal responses to the Department of Labor on **gag clause compliance**, calling for clearer guidance and improved data access for employers.
- Co-authoring joint Medicare letters with national agent organizations, supported by member data and real-world stories.
- Releasing a policy paper urging CMS to partner with agents and brokers to strengthen consumer protections in the ACA Marketplace and adopt messaging that reflects mutual respect.

These sustained efforts are beginning to yield results. CMS's recently published proposed rule and RFI for the 2027 Medicare program year reflect the Administration's stated commitment to reducing administrative burden and align with many of NABIP's longstanding recommendations. The proposal includes opportunities for meaningful change, such as refining TPMO definitions, reducing marketing and sales call recording retention from 10 to 6 years, simplifying marketing and outreach requirements by eliminating the 48-hour waiting period tied to Scope of Appointment completion, allowing SOAs to be collected at educational events, and removing the 12-hour delay between educational and marketing events at the same location.

State-Level Wins Across the Country

NABIP advocacy delivered tangible results in statehouses nationwide.

In Virginia, advocacy efforts helped secure the signing of **HB 2375**, marking the **first passage of NABIP-developed drug pricing transparency model legislation**. The law establishes common-sense transparency and accountability standards for Pharmacy Services Administrative Organizations (PSAOs).

State chapters also mobilized rapidly throughout the year, from Days at the Capitol to last-minute legislative calls during special sessions, ensuring harmful provisions were addressed before they became law. This fall, state insurance commissioners took unprecedented steps to protect Medicare beneficiaries and that is due to the relentless work from this community.

NABIP presented to state insurance commissioners at **NAIC meetings** on small- and mid-sized business solutions and Medicare market disruptions, reinforcing a consistent message: **agents and brokers are essential to consumer protection in an increasingly unstable and complex healthcare system**.

Engaging Policy Influencers & Shaping the Narrative

In 2025, NABIP strengthened its presence among key healthcare policy influencers, positioning the association as a trusted bipartisan source of real-world insight.



Targeted engagements with organizations such as the Commonwealth Fund, MedPAC, Urban Institute, Paragon Health, and the Better Medicare Alliance allowed NABIP to share findings from **over 15,000 agent and consumer surveys**.

These conversations helped correct misconceptions about the broker community and highlighted data showing brokers' positive impact on consumer satisfaction, plan selection accuracy, and continuity of care, reinforcing the value of agent-led assistance across the healthcare ecosystem.

Powered by Members: NABIP Legislative Council, Working Groups, State Chapter Leaders, Compliance Corner Committee

None of this progress happens without the dedication of NABIP's member leaders.

The **Legislative Council**, spanning **seven working groups and eight geographical regions**, ensures member expertise and market insight are embedded in every advocacy strategy brought to Capitol Hill and federal agencies. They dedicate **hundreds of hours each year** collaborating with staff, fellow members, and policymakers to represent consumers and advance effective policy, and their leadership remains central to NABIP's advocacy success. They address policy issue areas including prescription drugs, individual market coverage, Medicare, employer coverage, long-term care, mental health, and state public option proposals.

Healthcare changes this year were heavily driven at the state-level. NABIP advocacy success was made possible by the steady work done in state chapters, working together with lobbyists and community coalitions to ensure that only the right healthcare proposals were considered and passed.

In addition to advocacy leadership, NABIP's committees play a critical role in supporting members year-round. Our **Compliance Corner committee** spends hours each year educating members on the latest regulatory news and requirements so you can feel confident in your work.

We thank you for the work you've done this year to drive NABIP's government and public relations.

Looking Ahead

2025 delivered real results, but there is more work ahead. **NABIP will continue fighting to ensure agents and brokers are fairly compensated, properly recognized, and empowered to serve consumers in an increasingly challenging healthcare system.**

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Thank you for being part of NABIP's voice.

Source: nabip.org