



BER Show Notes – S7 E6- Medicare Updates

Broker Bill for Medicare Agents to Assist Seniors, Added to Show Notes by Maggie Stedt

The Broker Bill is a key piece of legislation for the long-term viability of our business as agents. U.S. Senator Mike Rounds (REP) and Senator Catherine Masto (DEM) who are co-sponsoring this bill, are committed to push this as part of a government reopening and the end of year bill. Your Senior Summit Team and other NABIP members (Ricky Haisha, Yolanda Webb, Erin Fisher, Dwane McFerrin and myself with some others) were instrumental in assisting in the crafting of this legislation. With everyone's support through NABIP's Operation Shout, let's take it to the finish line!

From: Press, Rounds (Rounds) <Rounds_Press@rounds.senate.gov>

Sent: Wednesday, September 17, 2025 4:31 PM

To: Press, Rounds (Rounds) <Rounds_Press@rounds.senate.gov>

Subject: RELEASE: Rounds Introduces Legislation to Support Seniors' Access to Medicare Enrollment Assistance



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Rounds Introduces Legislation to Support Seniors' Access to Medicare Enrollment Assistance

WASHINGTON – U.S. Senators Mike Rounds (R-S.D.) and Catherine Cortez Masto (D-Nev.) introduced the *Independent Broker Relief and Oversight of Knowingly Egregious and Repetitive Sales Tactics in Medicare Enrollment* (BROKERS TIME) Act of 2025. This legislation would update the definition of a third-party marketing organization to distinguish between call centers and an independent agent or broker. This is an important distinction that determines whether local, independent agents are regulated the same way as large, high-volume call centers.

In 2022, the Centers for Medicare and Medicaid Services (CMS) issued a rule claiming to address beneficiary complaints about misleading advertising. The rule broadly redefined “third party marketing organizations,” lumping independent agents and brokers together with predatory offshore call centers. As a result, independent brokers were subjected to the same regulatory oversight, significantly increasing costs and impeding their ability to assist enrollees.

“Seniors rely on local, independent brokers to navigate them through the complicated process of Medicare enrollment,” **said Rounds**. “These are our neighbors that are operating businesses in our hometowns, a far cry from the predatory offshore call centers that use a confusing process to charge exorbitant fees. The Independent BROKERS TIME Act would differentiate between the two, allowing independent brokers to spend less time navigating complicated red tape and return to their main goal of helping their clients navigate the Medicare process.”

“Nevada seniors rely on independent agents and trusted brokers to help them enroll in the Medicare coverage that is right for them,” **said Cortez Masto**. “This commonsense, bipartisan bill would cut red-tape for small insurance businesses that help seniors, while cracking down on misleading marketing and predatory call centers.”

Specifically, the Independent BROKERS TIME Act will:

- Update the definition of a third-party marketing organization to distinguish between these entities and an independent agent or broker.
- Create oversight mechanisms for predatory call centers.
- Nullify the 48-hour Scope of Appointment waiting period for independent agents and brokers.

This bill is supported by the Independent Insurance Agents & Brokers of America (Big "I"), Independent Insurance Agents of South Dakota, National Association of Benefits & Insurance Professionals, the National Association of Insurance and Financial Advisors (NAIFA) and the California Association of Health Insurance Professionals.

“The Independent Insurance Agents of South Dakota are proud to support Senator Mike Rounds (R-SD) and the Independent BROKERS TIME Act,” **said Blake Severyn, Director of External Affairs at Independent Insurance Agents of South Dakota**. “This commonsense legislation removes needless barriers that discourage local independent agents from assisting Medicare beneficiaries, while cracking down on predatory telemarketers who exploit the confusion and anxiety created by the complexity of the Medicare process.”

"The Big 'I' applauds Senator Rounds for introducing the Independent BROKERS TIME Act, and for his work to protect and strengthen constituents' access to health care," **said Nathan Riedel, Senior Vice President for Federal Government Affairs at Independent Insurance Agents & Brokers of America (Big "I")**.

“Importantly, his legislation protects beneficiaries from unscrupulous telemarketers and predatory call centers and distinguishes the important role that licensed independent agents play in guiding Medicare beneficiaries through complex healthcare decisions.”

BACKGROUND

Medicare, including Medicare Advantage (MA) and Part D, is an increasingly complex program for which seniors and disabled individuals need access to a broad array of options for information and advice. Today, more than 33 million Americans are enrolled in MA plans, and enrollment continues to grow as beneficiaries weigh their options between MA and traditional Medicare. Licensed agents and brokers play a significant role by offering tailored advice that complements government resources.

Under the Biden administration, the Centers for Medicare and Medicaid Services (CMS) adopted many new regulations that have had significant unintended consequences despite being intended to curb deceptive marketing practices. In particular, the regulatory conflation of licensed independent agents and brokers with high-volume third-party marketing organizations has discouraged participation in the MA and Part D markets, burdening seniors with unnecessary red tape and creating challenges for small, community-based agents. Updating the definition of “third party marketing organizations” would eliminate unnecessary burdens for agents, crack down on deceptive marketing practices, and alleviate confusion for Seniors when enrolling in Medicare.

Click [HERE](#) to read full bill text.