



Fall 2025 Senior Issues Task Force

National Association of Benefits and Insurance Professionals

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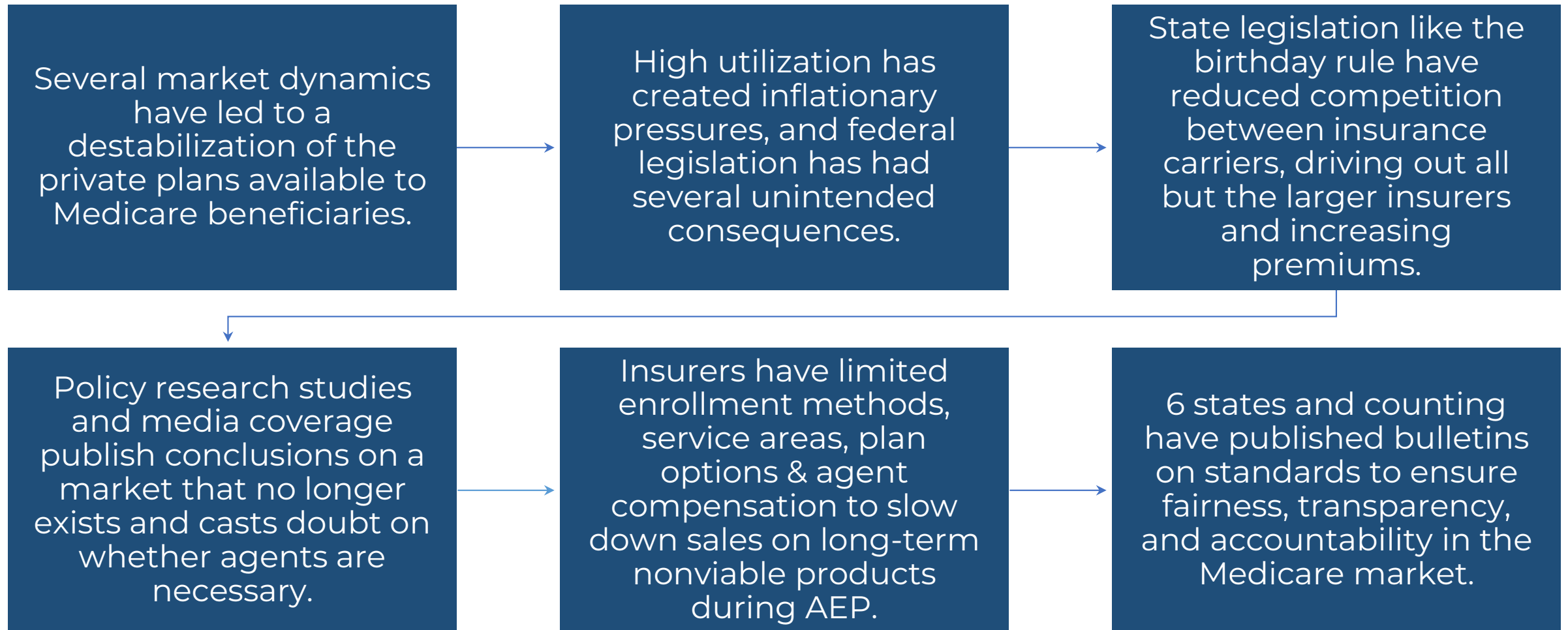
(Presentation Deck Submitted on November 17)

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Key Takeaways

- Current policy & research conclusions reflects outdated market realities.
- Call to action: Protect access and maintain fair markets.
- Agents remain key partners in consumer protection.

Bigger Picture: The Medicare Market



Changes in Plan Options

Medicare Advantage

Part D

- **35 states have fewer MA plans** than 2025; 5 states have < 10 options.
- Largest drops in **NH (-13)** and **MN (-11)** due to UCare's closure and reduced offerings from national carriers.
- Total PDPs **down by half** since 2024.
- States now have 8–12 available plans, down from 19–27 in 2022.
- Only **1–4** benchmark plans per state, versus 4–9 in 2022.

Source: KFF (October 2025)

6 States So Far, Dozens More Evaluating

- First bulletin in **ID; DE, MT, NH, ND, OK** followed.
- **Addresses developments in the Medicare market that affect access to approved products, especially practices involving plan availability and producer compensation.**
- Reinforce compliance with state oversight over unfair trade practices and federal Medicare access protections.
- Enforcement Actions: Cease and desist orders, administrative penalties and fines, license suspension/revocation.

Bulletins: Carrier & Producer Duties

Carriers:

- Ensure Medicare plans are easily accessible via available materials and online enrollment methods.
- Do not use compensation to influence product sales or marketing.
- Honor filed commission structures and avoid mid-year changes.

Producers: Continue to serve the unique needs of each Medicare beneficiary with integrity.

With More Time...Medicare Supplement

- ✓ Premiums rising due to higher utilization and broader guaranteed issue rules.
- ✓ State laws like the birthday rule are tightening risk pools and driving rate pressure.
- ✓ Carrier and reinsurer exits are reducing competition and limiting access.

NABIP's Collected Medicare Testimonials

Beneficiaries

~14,000 Responses

- Rising costs and affordability (MA, Part D, Medigap)
- Plan benefit and coverage gaps
- Drug coverage and cost changes

Agent & Brokers

~600 Responses

- Compensation and financial strain
- Marketing and compliance burdens

Thank you!

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