

Fall 2025 Senior Issues Task Force

National Association of Benefits and Insurance Professionals

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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- Current policy & research conclusions reflects outdated market realities.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

Several market dynamics have led to a destabilization of the private plans available to Medicare beneficiaries. High utilization has created inflationary pressures, and federal legislation has had several unintended consequences.

State legislation like the birthday rule have reduced competition between insurance carriers, driving out all but the larger insurers and increasing premiums.

Policy research studies and media coverage publish conclusions on a market that no longer exists and casts doubt on whether agents are necessary.

Insurers have limited enrollment methods, service areas, plan options & agent compensation to slow down sales on long-term nonviable products during AEP.

6 states and counting have published bulletins on standards to ensure fairness, transparency, and accountability in the Medicare market.

Changes in Plan Options

Medicare Advantage

- **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.

Part D

- 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.
- <u>Enforcement Actions</u>: 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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