

# Medicare Policy Impacts: Real Voices, Real Concerns

## The Problem

Recent decisions by health plans to eliminate commissions for brokers have left many seniors feeling uncertain and underserved - disrupting their benefits, creating confusion and jeopardizing their access to affordable care. NABIP connected with more than 3,800 Medicare agents and beneficiaries in 33 states to reveal the real-world impact of recent Medicare policy changes and highlight the critical role of licensed agents.

## Impact on Medicare Beneficiaries

-  **65% of seniors are overwhelmed** by the complexity of plan changes, unsure how to make informed decisions.
-  **91% of beneficiaries** depend on agents for guidance, fearing the loss of this critical support.
-  **82% of adults aged 50 and older** find prescription drugs too expensive, leading many to make difficult choices (2024 AARP Survey).

**“The Medicare process can be overwhelming. Working with a trained Medicare broker saves time, reduces costs, and ensures beneficiaries select the right plan.”**  
– National Council on Aging

## The Role of Licensed Agents

**Licensed Medicare agents are essential in helping seniors navigate the complexities of plan selection, ensuring access to affordable, quality care:**

-  **79% of seniors** prefer working with an agent over navigating Medicare alone.
-  **A recent Kaiser survey highlights** that seniors value agents' expertise, trust the guidance they receive, and support commission-based compensation for their services.
-  **Without agent support**, beneficiaries risk selecting unsuitable plans, resulting in significant financial and health consequences.

**“My agent spent hours fixing coverage mistakes. Without her help, I could have lost my plan for the year.”**  
– John H. from Ohio

## Why It Matters

Medicare beneficiaries deserve clarity and reliable guidance during an increasingly complex enrollment process. Supporting licensed agents ensures that seniors continue to receive the personalized assistance they need, reducing the risks associated with navigating Medicare alone.

## NABIP's Commitment

**NABIP, representing over 100,000 licensed health insurance professionals, is dedicated to:**

-  **Protecting** beneficiaries' access to the trusted advisors who simplify Medicare enrollment.
-  **Advocating** for policies that ensure fairness, transparency, and quality in Medicare coverage.
-  **Collaborating** to streamline regulations that benefit both beneficiaries and agents.

**Now is the time to safeguard seniors' access to trusted guidance. Together, we can ensure Medicare remains a cornerstone of affordable, high-quality care for older Americans.**

**Contact NABIP to learn more about our efforts and how you can help amplify the voices of Medicare beneficiaries.**



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