



# Fall 2025 Medicare Town Hall

*Hosted by NABIP's Medicare Advisory Group*

*September 25, 2025*

***This is being recorded and will be posted on the NABIP website.***

*Chapter and volunteer leaders will receive this presentation.*

# NABIP Medicare Advisory Group

- 15 NABIP Medicare members who provide front-line feedback on marketplace developments.
- Assist in drafting NABIP positions and legislative & regulatory priorities.
- Partner with NABIP staff to deliver member education on Medicare programmatic changes through webinars and other resources.
- Each spring, we welcome members to apply for the working group!

# Who You'll Meet Today



**Jessica Brooks-Woods**  
NABIP CEO



**Amanda Brewton**  
Medicare Answers Now



**Samantha George**  
Baldwin Group



**Chalen Jackson (MAG Chair)**  
Senior Marketing Specialists



**Nicole LePetri, M.P.H**  
NABIP Director of Health  
Policy & Engagement



**Dwane McFerrin, M.S.**  
Senior Market Sales

# What We'll Discuss

- ✓ The Bigger Picture of the Medicare Market Today
- ✓ Brokers Making a Difference
- ✓ Where and How NABIP Is Fighting for You and Your Business
- ✓ Member Call to Action
- ✓ Q&A in Remaining Time

Thank you NABIP Medicare Members!

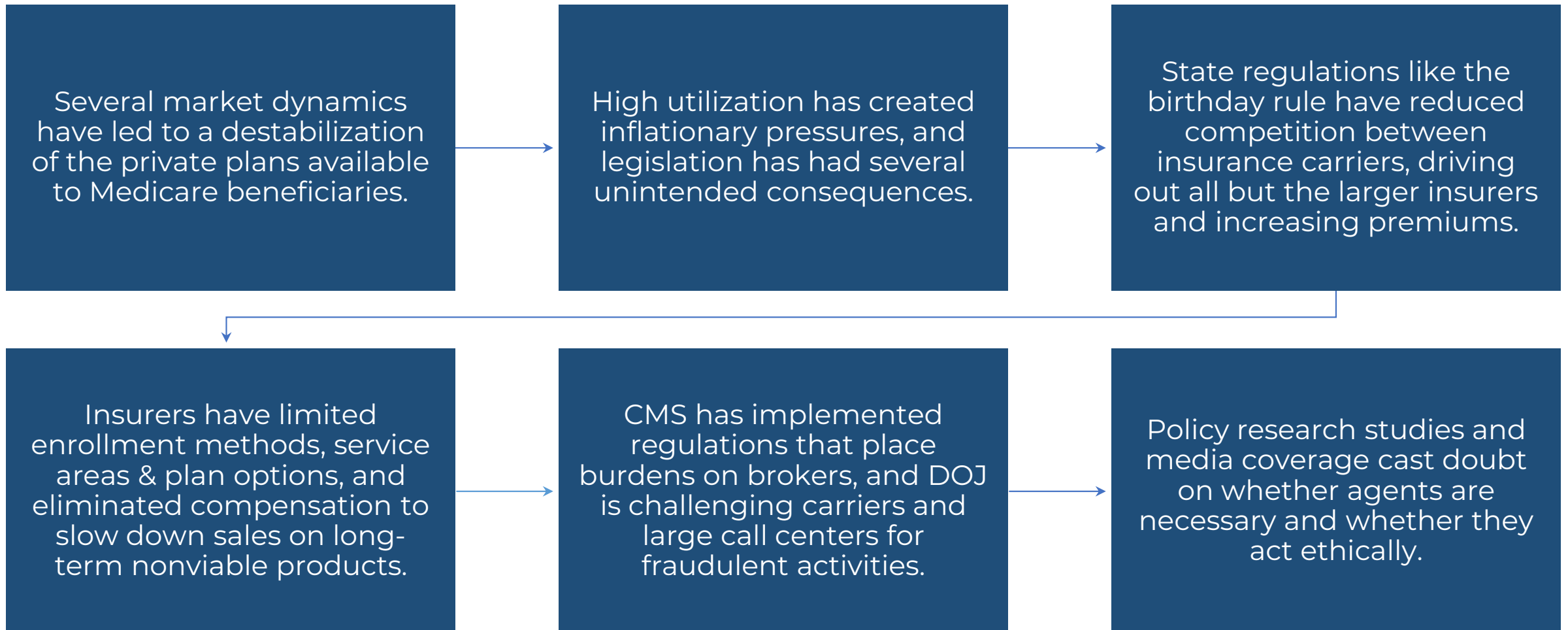
Defending Your Livelihood Is Our #1 Priority

# Why Being a NABIP Member Matters

**NABIP is the *only* trade association solely focused on healthcare agents and brokers.**

- **You have a seat at the table** in Congress, CMS, state governments.
- Professional development and resources to maintain and grow your business in this market environment.
- Setting the record straight in how agents & brokers are portrayed in the media and institutional reports.
- You're not alone when market pressures hit – other agents across the country are with you in the path forward.

# Bigger Picture: The Medicare Market



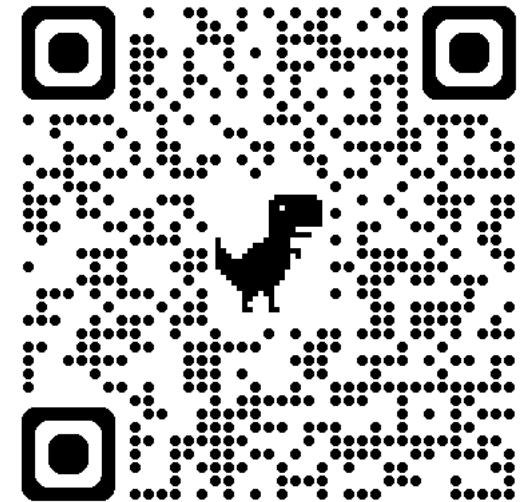
# Brokers Making a Difference Testimonials

## Agent & Brokers ~600 Responses

- Compensation and financial strain
- Marketing and compliance burdens

## Beneficiaries ~13,600 Responses

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



# Brokers Making a Difference

14,000+ Survey  
Testimonials

Capitol Hill

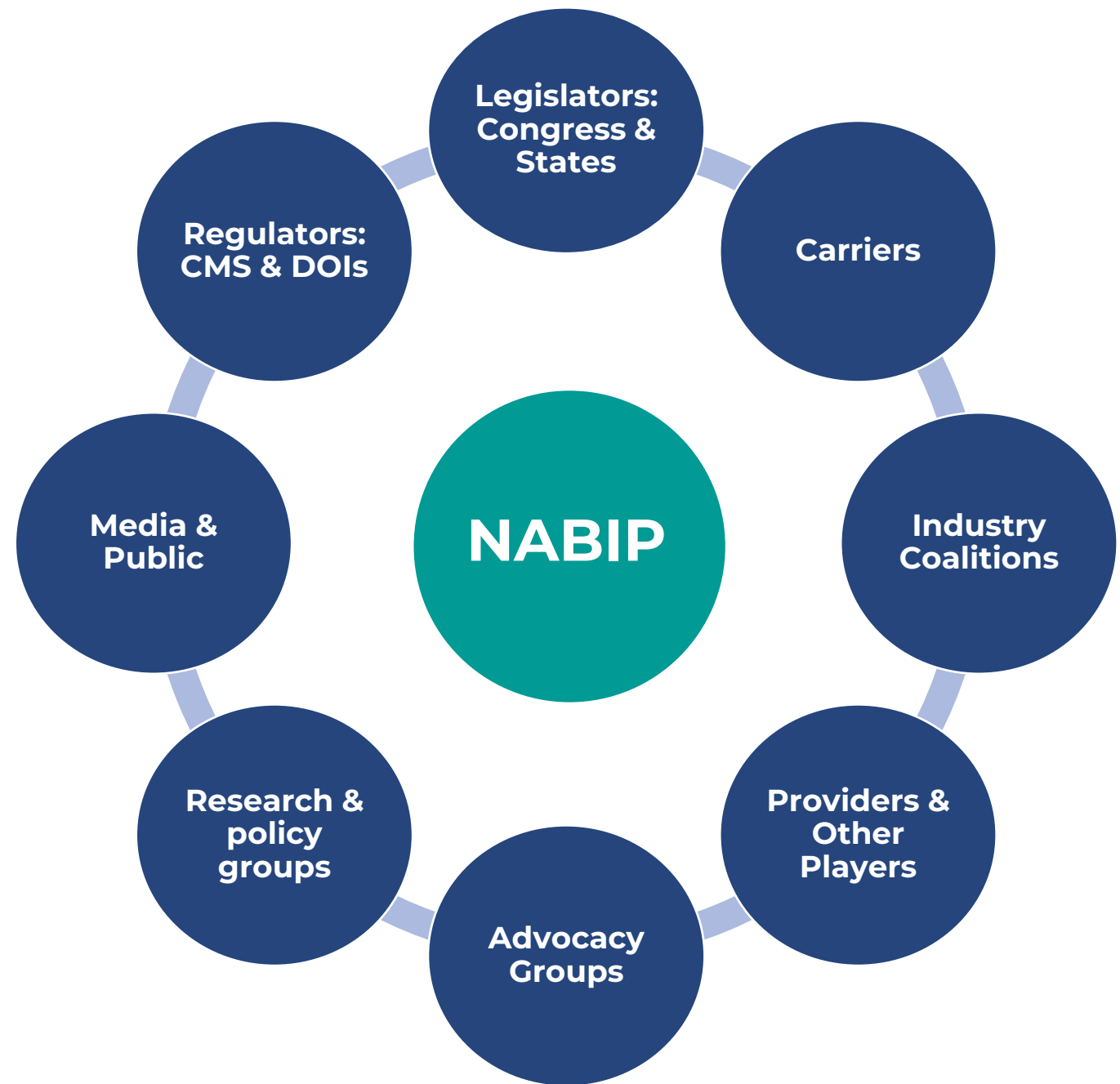
Agency  
Conversations

Think Tanks &  
Research  
Institutions

Media

## NABIP's Most Powerful Tool

# Where NABIP Is Advocating for You



# Medicare Legislative Talking Points

- **No agent compensation changes after October 1**, when client consultations are permitted to begin, **& lifetime renewals be honored**
- S.2625: **Independent BROKERS TIME Act of 2025**, clarifying the definition of TPMOs in relation to agents, establishing stronger oversight of predatory call centers, eliminating the 48-hour rule.
- H.R.2744: COBRA as Creditable Coverage bill, allowing seniors to transition from COBRA without late enrollment penalties for Part B.

# Example: NABIP Meets with the SFC

- **NABIP staff and the Medicare Advisory Group met directly with the Senate Finance Committee during Capitol Conference**
- We've had multiple follow-up group conversations since this time emphasizing agents' community roles, ethical approach, and compensation



# Regulatory Advocacy with CMS

## We've demanded:

- **No post-Oct. 1 commission changes & lifetime renewals be honored**
- Call recording retention cut from 10 years → 3 years\*
- Safe harbor from 48-hour SOA\*
- Narrow TPMO rules to exclude licensed agents\*
- Streamlined, universal CMS-approved training\*

\*Now included in the Independent BROKERS TIME Act

# Example: Group Meeting With CMS

- Hosted a policy-oriented conversation where we connected the dots between compensation cuts and greater market instability and concerns for the Medicare program.
- Agents and brokers have the deepest level of expertise and the closest relationship to beneficiaries
- **Protect agents = protect beneficiaries = protect the Medicare program**



# Engaging Important Market Players

- **Engaging with carriers** on how to best address market pressures and avoid using agent compensation as a lever to achieve line-of-business stability.
- **Correcting narratives from research and policy groups** like MedPAC, the Commonwealth Fund, and the Paragon Institute which shape public sentiment and Medicare policy.
- **Alerting NAIC and states** to the consequences of compensation issues and work toward common goals (i.e. misleading and aggressive consumer marketing campaigns).
- **Leading presence at national and regional industry events** like Medicarians and state Medicare Summits.

# Example: MedPAC Commissioners

- Sets Congressional Medicare policy recommendations
- Immediately reached out to commissioners and staff after misrepresentative presentation on agents and brokers
- Established a new ongoing relationship

## *Straight from our presentation:*

### We'd Love to Answer Your Questions!

- How beneficiaries get information
- Medicare is confusing and complex
- We're on the same page: Protecting Beneficiaries
- Plan distribution network & compensation structures
- Medicare agents vs. other insurance products
- Brokers Making a Difference & beneficiary testimonials

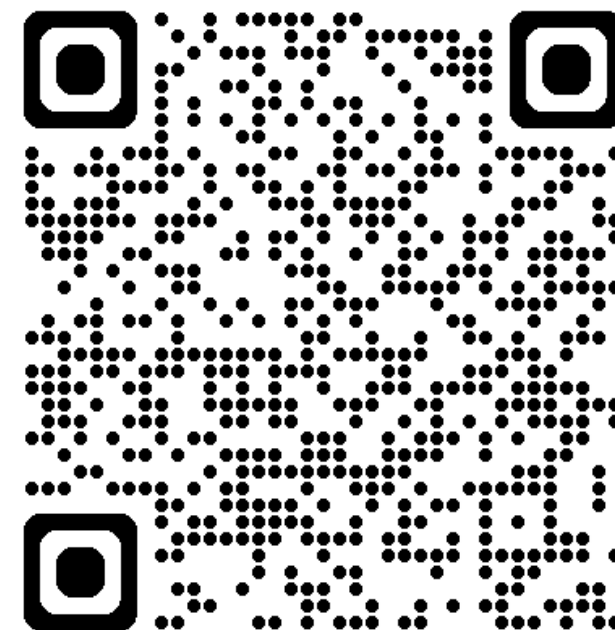
# Advocacy Through Education: Medicare Moments Webinar Series

- To balance government and stakeholder advocacy, the Medicare Moments Webinar Series provides Medicare agents with **tools and knowledge to sustain and grow their businesses in real-time.**
- Sessions feature various Medicare members across the country who provide best practices and lessons learned from their own businesses.
- This series complements existing Professional Development resources including the annual Medicare Certification.



# Annual Medicare Certification

- **Meets all CMS requirements** — and goes beyond
- Flexible, \$100 online training — CE filed in **all 50 states + DC**
- **Covers Medicare PDP & MA** — streamlined for experienced agents
- **Show your clients!** They're working with a trusted client



# Standing Strong When It Matters Most

## **Your Seat at the Table**

NABIP ensures agents' voices are heard in Congress, CMS, state governments, the market, and the media.

## **Your Stories is Our Power**

13,000+ beneficiary testimonials and 600+ agent surveys fuel our credibility in shaping policy.

## **Your Fighter in a Changing Market**

From fighting commission cuts to correcting misleading narratives, NABIP continues to defend your livelihood.

## **Your Professional Edge**

Member-only resources like Medicare Moments webinars and Medicare Certification help you stay competitive, compliant, connected, and supported.

## **Your Collective Strength**

Staying united keeps agents at the center of Medicare's future.

# Call to Action

## ASK YOUR FEDERAL LEGISLATORS

- Are they willing to introduce a compensation bill or cosponsor the **Independent BROKERS TIME Act**?
- Inform NABIP of your existing relationships with Congress

## FOLLOW NABIP'S ACTIONS

- Washington Update, NABIP Weekly Insider, and NABIP social media
- Chapter meetings and communications

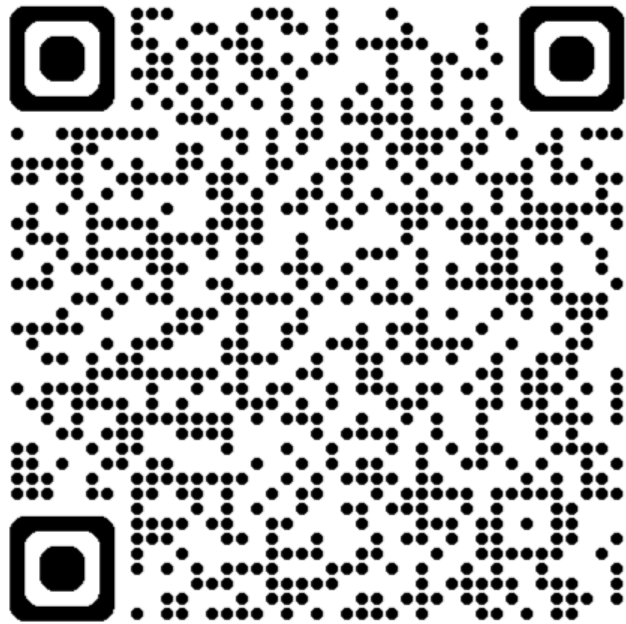
## STRENGTH IN NUMBERS

- Submit your testimonials
- Attend Capitol Conference in DC February 22-25
- Consider contributing to the NABIP PAC
- Recruit new members, including agencies, to join NABIP

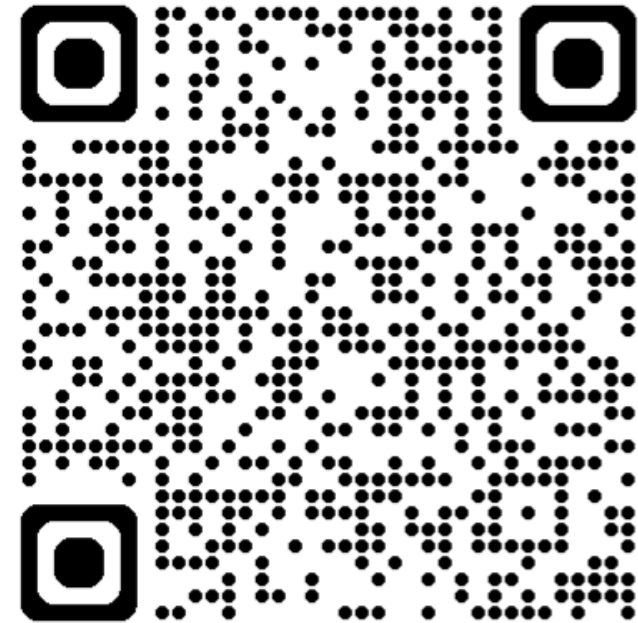
## HAVE TRANSPARENT CONVERSATIONS WITH YOUR CLIENTS

- Use NABIP flyers and tips to communicate changes during AEP

# Replay: How to Speak With Your Legislators



# Log Your Interactions & Connections with Lawmakers!



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# Members: Stay Connected!

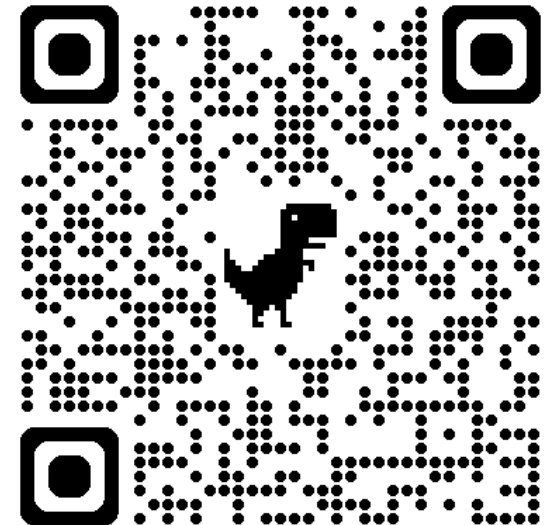
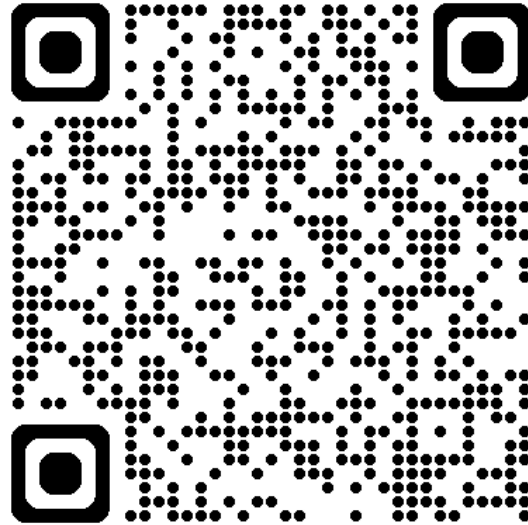
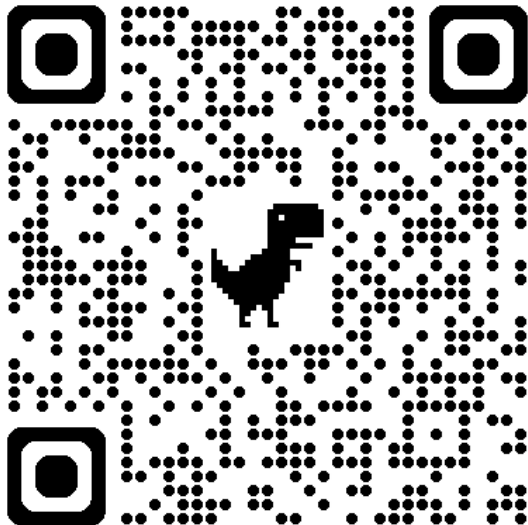
**NABIP Weekly Insider**

**Washington Update**

**Social Media**

**Impact Report**

**NABIP Podcast**



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[BROKER VOICES](#)

[SUBMIT STORY](#)

[RESOURCES](#)



Navigating healthcare choices can be overwhelming, but you don't have to do it alone. **Brokers Making a Difference** shines a light on the invaluable support that health insurance agents and brokers provide to millions of Americans. These professionals are your trusted allies, offering personalized guidance to help you find high-quality, affordable healthcare options tailored to your specific needs.

Amid growing misinformation about healthcare coverage, Brokers Making a Difference reinforces the essential role brokers play in advocating for consumers. Whether you're selecting a plan during open enrollment or need ongoing support, agents and brokers are here to simplify complex decisions, ensuring you have the right coverage and peace of mind.

# NABIP's 36th Capitol Conference

*“I left inspired, informed, and ready to do more to make a difference for my clients. This event is more than a conference – **it’s a movement.**”*

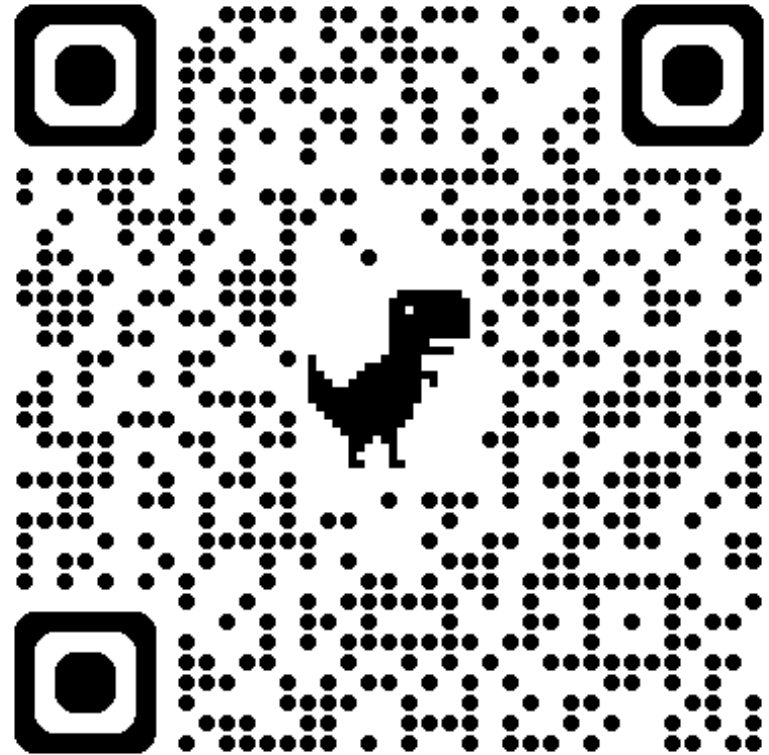
*“Having the opportunity to speak our truth directly to legislators was empowering and unforgettable. This experience gave us a voice and a platform to show just **how essential brokers are.**”*



**Registration is Opening Soon**

# NABIP | pac

Support  
legislators who  
support you.



\*Only NABIP members can  
contribute to the NABIP PAC

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# Don't Forget: Updated Medicare Flyers for AEP

**NABIP offers customizable Medicare AEP flyers** helping to answer your clients common Medicare questions while serving as valuable marketing tools to promote your services.

Includes:

- Out-of-Pocket Costs of Medicare - Part D in 2026
- What You Need to Know Ahead of Enrollment
- Traditional Medicare vs. Medicare Advantage
- Medicare and Group Health Insurance
- What is Medigap?



# Tips for Speaking with Clients

## **Example: Addressing concerns surrounding plans ending or benefits changing.**

- Carriers are facing many financial strains. They're making difficult decisions on which plans to offer and which benefits to provide.
- These decisions are also impacted by healthcare provider decisions to accept them or not.
- They have to focus on keeping quality MA plans around for the long-term.
- Right now, these are the available plans that cover your doctors and your prescriptions, meet your budget, etc.

## **Example: Addressing concerns surrounding fewer plan options, especially PPO plans.**

- There's only HMO plans available now because PPO plans became too costly for carriers to manage so they discontinued them in our area.
- Right now, these are the available plans that cover your doctors and your prescriptions, meet your budget, etc.

# Beneficiaries Need Your Help More Than Ever

**Millions of beneficiaries will face plan changes, and they will need the guidance of a trusted agent.**

These transitions create a powerful opportunity not only to support clients through uncertainty but also to:

- Expand your book of business
- Deepen relationships
- Strengthen the long-term sustainability of your practice.