



FOR IMMEDIATE RELEASE

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Annual Enrollment Period Begins Today: NABIP Urges Seniors to Rely on Licensed Agents and Brokers Amid Major Medicare Changes

Washington, DC – The National Association of Benefits and Insurance Professionals (NABIP) reminds Medicare beneficiaries that the Annual Enrollment Period (AEP) begins today, October 15, and runs through December 7. With significant changes impacting Medicare Advantage and Part D plans in 2026, NABIP is urging seniors to work with a licensed health insurance agent or broker to ensure they have the right coverage for their health and financial needs.

“Licensed agents are the trusted advocates who help seniors make confident, informed choices,” said Jessica Brooks-Woods, CEO of NABIP. “This year, we’re seeing plan exits, network reductions, and changes in prescription drug coverage that make professional guidance more critical than ever.”

The 2026 Medicare plan year includes continued implementation of the Inflation Reduction Act reforms, which will expand drug price negotiations, further reduce out-of-pocket prescription costs, and alter formularies and plan offerings nationwide. Many beneficiaries will also face plan consolidations or premium changes, creating uncertainty and confusion during enrollment.

“A licensed agent does more than compare prices—they protect seniors from costly mistakes,” added Brooks-Woods. “They ensure coverage fits each person’s doctors, prescriptions, and budget. Without that personalized help, beneficiaries risk losing trusted providers or paying more than necessary.”

NABIP emphasizes that only licensed agents and brokers are trained and certified annually by the Centers for Medicare & Medicaid Services (CMS). They are held to strict compliance standards and act in the best interests of their clients—unlike unregulated third-party marketers or high-volume call centers that often mislead seniors with deceptive advertising.

The association also warns that the 2026 AEP may see an increase in misleading television, mail, and online marketing from entities posing as official Medicare sources. NABIP urges beneficiaries to verify their agent’s credentials and connect with trusted professionals through NABIP’s Agent Finder [free tool](#).

“Licensed agents and brokers are the front line of Medicare education, fraud prevention, and problem-solving,” said Brooks-Woods. “This enrollment season, their guidance isn’t just helpful—it’s essential.”

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***NABIP** is the preeminent organization for health insurance and employee benefits professionals, working diligently to ensure all Americans have access to high-quality, affordable healthcare and related benefits. NABIP represents more than 100,000 licensed health insurance agents, brokers, general agents, consultants and benefit professionals through more than 150 chapters.*