



Medicare Annual Enrollment Period

Broker Marketing Resources & Toolkit

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As a NABIP member, you have access to this all-in-one marketing toolkit—complete with communication and creative assets designed to elevate your Medicare Annual Enrollment Period (AEP) outreach and showcase the value you bring to clients.

Social Media



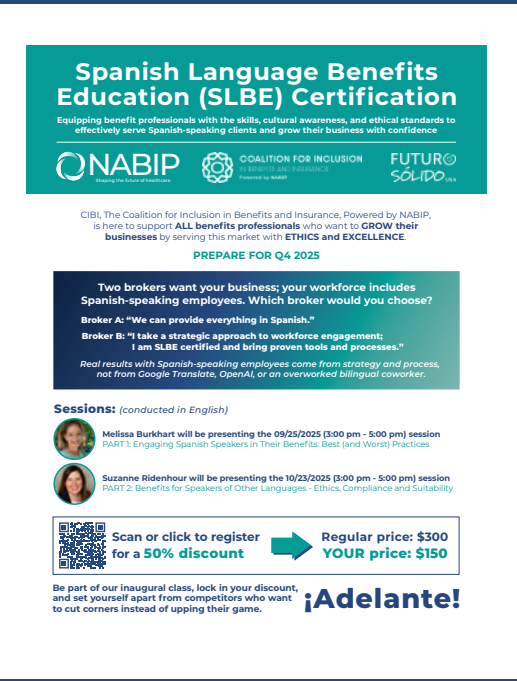
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Print Material



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Translation Services



See now

Social Media

AEP Socials

Templates for spreading the word



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Medicare Certification Socials

Templates for spreading the word



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Social Media

Templates for spreading the word

Questions about Medicare?

We can help.

Contact your local agent today.



firmwebsite.com
(555) 555-1234



Professional member of
the National Association
of Benefits and Insurance
Professionals.

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AEP Social Posts Text

For members to use



AEP Social Media Campaign

Post on October 15

Medicare Annual Enrollment Period Starts Today!

Need help understanding your options? A licensed agent can simplify the process and guide you in choosing the plan that fits your needs during the Annual Enrollment Period, running from October 15 to December 7.

Contact a NABIP member today to get expert guidance on finding the right health coverage for your needs.

[Find a Medicare agent in your community!](#)

#NABIP #AEP #Medicare #BrokersMakingADifference #BetterWithABroker #OpenEnrollment

Want a Better Medicare Experience? We Can Help!

Why settle for confusion when you can have clarity?

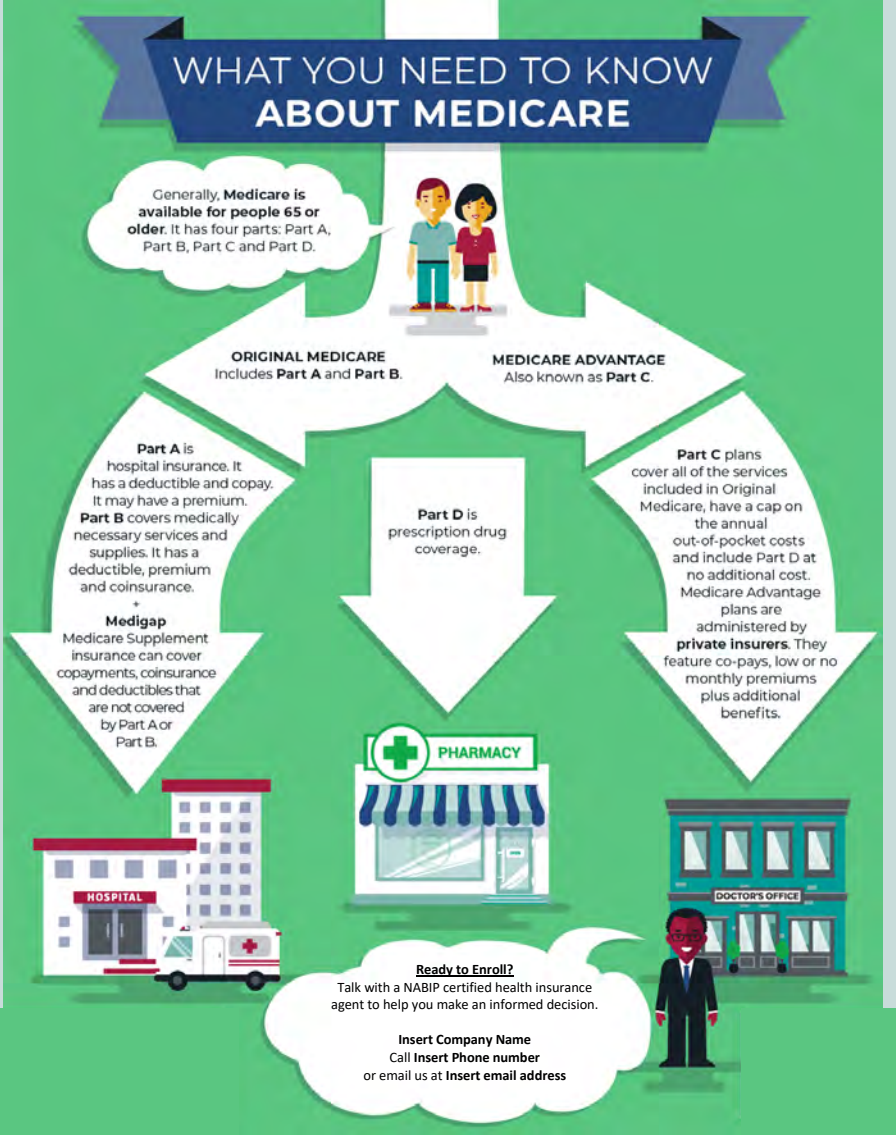
Medicare can be complex, but with a Medicare agent, you get:

- ✓ Personalized plan recommendations
- ✓ Clear answers to your questions
- ✓ Access to more plan options
- ✓ Ongoing support

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Print Material

What You Need to Know For members to use



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Traditional Medicare vs. Medicare Advantage - For members to use

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TRADITIONAL MEDICARE VS. MEDICARE ADVANTAGE

Signing up for Medicare?
You have two choices: Traditional Medicare and Medicare Advantage.

Traditional Medicare		Medicare Advantage
Comprises Medicare Part A, which covers hospital care, and Medicare Part B, which covers doctor visits and outpatient care.	COVERAGE	Health plans administered by private insurers that include both Part A and Part B benefits. Also known as Medicare Part C.
Beneficiaries must enroll in Medicare Part D if they don't have prescription drug coverage through another source, like an employer. Beneficiaries typically purchase Medicare Supplement insurance to help with copays, coinsurance and deductibles.	ADDITIONAL BENEFITS	Most plans include prescription drug coverage. Some may include benefits like vision, hearing and dental care.
Patients have access to any doctor or hospital that accepts Medicare.	PROVIDER NETWORK	Patients may have to choose healthcare providers in their plan's network for the lowest costs.
Patients pay premiums, deductibles, copays and coinsurance set by the government.	PAYMENT	Premiums, deductibles, copays and coinsurance vary depending on the plan.
No limit on out-of-pocket costs. Beneficiaries may want to purchase a Medigap or Medicare Supplement plan to help cover out-of-pocket expenses.	OUT-OF-POCKET EXPENSES	Plans cover out-of-pocket costs after patients reach a specified limit.

Traditional Medicare and Medicare Advantage must provide the same basic benefits but may have different costs, extra benefits and restrictions. A licensed, professional agent or broker can help you select a plan that suits your healthcare needs and budget.

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Medicare Enrollment Periods For members to use

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MEDICARE ENROLLMENT PERIODS

Enrolling in Medicare can be confusing. In 2021, 1.4% of beneficiaries — an estimated 779,400 people — paid a late-enrollment penalty. As a result, their monthly cost was about 27% higher. **It's important to follow Medicare's enrollment periods. Here's what you need to know:**

IEP
7 months
3 Months Before The Month You Turn 65
3 Months After

Initial Enrollment Period (IEP)
You have 7 months to enroll in Medicare for the first time when you turn 65.

SEP
A Qualifying Event

Special Enrollment Period (SEP)
You can change your coverage after a qualifying event.

AEP
Oct 15th - Dec 7th

Annual Enrollment Period (AEP)
Make changes to your medical and prescription drug coverage.

GEP
Jan 1st - March 31st
MA OEP

General Enrollment Period (GEP)
If you didn't sign up for Medicare during your IEP and are ineligible for a special enrollment period, you can sign up during the general enrollment period. Your coverage will begin the next month. You may face a higher premium for late enrollment in Medicare Part A or Part B.

MA OEP enrollment period (MA OEP)
Individuals who are already in a Medicare Advantage Plan can switch to a different one or return to Original Medicare Plan.

Questions? A licensed, professional agent or broker can help you enroll in coverage that suits your needs and budget.

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Print Material (continued)

Medicare Survey and Testimonials

For members to use

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

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

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.

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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Brokers Making a Difference

info@nabip.org
www.nabip.org
999 E Street NW, Suite 400
Washington, DC 20004

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Medicare Prescription Part D Testimonials Ad

For members to use

Protecting Medicare Prescription Part D In the Words of Our Customers

Giving a Voice to Consumers

Americans are concerned. Older citizens and their families are frustrated by recent decisions by health plans to discontinue Medicare prescription drug (Part D) commissions for brokers. Consumers believe the decision by health plans will cause confusion when it comes to ensuring they get the health care benefits they need. Brokers are equally concerned decisions by health care plans will prevent their ability to properly educate, serve and find solutions for their customers who rely on them.

Recent market surveys by NABIP among a brokers and consumers revealed the challenges consumers are facing, and the emotional toll and uncertainty health plans are unnecessarily creating in the market.

As a result of wholesale decisions from health plans to change Medicare Part D, Medicare beneficiaries:

- Feel the healthcare system and obtaining healthcare coverage is impossible to navigate alone due to complexity and constant changes in the market.
- Believe working with an agent or broker has provided them with great relief and trust that their needs will be addressed by their healthcare plan.
- Are overwhelmingly concerned they will have to pay more every year to get the same (or even less) benefits than before.
- Are consistently worried plan formularies will not cover the prescription drugs they need at all, or not at an affordable price.

I can't say enough how much our agent has helped my husband and me navigate through the Medicare coverage and sign up process. She was a life saver. She made making our choices much easier.
– Patricia G., Indiana

Without our broker, we would be at a loss to try to navigate the vast insurance choices. Please don't take away this valuable resource for us! We need our broker!
– Linda S., California

My agent has taken all of the worry out of deciding what coverage I need with whom.
– Tricia O.

How You Can Help



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AEP OP-ED for Chapters

For members to use

Navigating Medicare's Annual Enrollment Period: Why Using an Agent Matters Now More Than Ever!

By: **Insert Name**

Please remember that this is a SAMPLE TEMPLATE and should not be used verbatim. To increase its impact and avoid duplication issues, personalize this editorial by incorporating a local perspective or unique insights relevant to your community. Submitting identical op-eds to multiple publications is generally considered plagiarism unless they are syndicated, and most publications require exclusive editorial content. Tailoring the piece will not only meet editorial standards but also make it more compelling to local readers, increasing its chances of being picked up by your local publication.

As Medicare's Annual Enrollment Period (AEP) is now underway and continues through December 7, millions of Medicare-eligible Americans face the challenge of selecting the right health plan for 2025. This year, the process may be more daunting than ever. With new plan designs, a \$2,000 out-of-pocket prescription drug cost cap under the Inflation Reduction Act, and other cost-saving measures, many beneficiaries are reconsidering their current coverage. With so much at stake, a licensed health insurance agent can be your most valuable resource, offering tailored advice, answering your questions, and helping you navigate the new options and updates to Medicare plans that can impact your healthcare costs and coverage in 2026.

When you choose a Medicare agent, you're not just securing guidance for AEP—you're gaining a dedicated ally who will assist you long after enrollment ends. The National Association of Benefits and Insurance Professionals (NABIP) is a leading organization representing licensed health insurance agents and brokers nationwide, dedicated to ensuring that their agents provide the highest quality service and stay up-to-date on the latest policy changes. Using NABIP's free [Agent-Finder Tool](#), you can quickly connect with a licensed Medicare expert in your community to ensure you're making the best choice for your health and financial well-being.

This year, the landscape is changing rapidly for prescription drug plans, making it essential to have a trusted advisor on your side. A licensed and certified Medicare agent knows the latest policy updates and can help you assess if your current plan will still meet your needs under new rules or if switching plans would better align with your health and financial goals. This is not something that can be easily done without a knowledgeable professional who understands Medicare inside and out.

Licensed agents are committed to ongoing client care and possess the expertise to address any questions or issues that arise, whether it's navigating a coverage dispute, finding a specialist, or understanding a prescription denial. Avoid the high-pressure tactics of telemarketers or online marketers who may prioritize sales over service and often lack the knowledge to help you understand complex changes in coverage. By contrast, your agent knows your health history, is familiar with your unique situation, and is always available to assist when you need them.

At NABIP, we are dedicated to equipping our agents with the highest level of training and support so they can, in turn, provide unmatched service to Medicare beneficiaries. Health insurance decisions are deeply personal, and the right agent does more than sell a policy—they provide continuity of

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Print Material *(continued)*

AEP TV PSA For members to use

NABIP TV PSA — Anchor Spot (30 Seconds)

Title: “The NABIP Difference”

Opening Scene – 0:00–0:05
Visual: Fast-cut montage — agents shaking hands, reviewing plans with clients, answering phones.
On-Screen Text: “NABIP – National Association of Benefits and Insurance Professionals”
Voiceover (confident, direct):
“Not all brokers are the same. NABIP brokers are experts, advocates, and always on your side.”

Scene 2 – 0:05–0:15
Visual: Agent listening intently to a client, pointing out plan details, and offering guidance.
On-Screen Text: “Trusted Guidance • Clear Answers • Local Experts”
Voiceover:
“We help you understand your choices, match coverage to your needs, and make sure you get the care and protection you deserve.”

Scene 3 – 0:15–0:22
Visual: Montage of real-life help — agent resolving a claim on the phone, a small business owner shaking hands, a family smiling in relief.
On-Screen Text: “Year-Round Support”
Voiceover:
“We’re with you long after you enroll — solving problems, protecting your coverage, and giving you peace of mind.”

Closing Scene – 0:22–0:26
Visual: NABIP logo and [Find an Agent](#) on-screen.
Voiceover (confident close):
“NABIP — Your health. Your coverage. Your advocate.”

Local Member Tag – 0:26–0:30
Visual: Member on camera, smiling and direct.

NABIP Member:
“I’m a NABIP member in [City, State]. My agency is [Agency Name], and we specialize in [Type of Coverage]. I joined NABIP because [short personal reason].”

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AEP PSA For members to use

**PUBLIC SERVICE ANNOUNCEMENT
Medicare Open Enrollment (10/15/25 – 12/7/25)**

Medicare's open enrollment season begins on October 15 and seniors are now able to choose their Medicare plan for 2026. They'll have to make their selections by December 7 for coverage that takes effect January 1.

With so many options, picking a Medicare plan can be complicated, but it's worth it -- and there's help available to ensure that Medicare participants make wise decisions.

There are a number of resources available where you can find a professional health insurance agent who can help you. In fact, the National Association of Benefits and Insurance Professionals (NABIP) offers a "Find an Agent" tool on its website.

Visit [agent-finder.org](#), enter your zip code, select Medicare as the practice area, and you'll find licensed agents and brokers in your area who can identify the right plan for you.

Most licensed agents offer policies from many companies, so you can evaluate several options to find the best fit. Agent members of NABIP continually advocate and provide services for their customers long after the sale of the policy.

For more information, visit [nabip.org](#). There's no cost to use the site.

This Public Service Announcement has been brought to you by NABIP and [this station].

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Medicare Certification 2026 Ad For members to use

**More than 60 Million Americans
Are Covered by Medicare and
Medicare Advantage.**

Are you certified to help them?

NABIP is proud to announce its new **Medicare, Medicare Advantage and Compliance Certification** program designed to help brokers maintain their status to sell and service plans as required by CMS.

Developed by brokers for brokers, NABIP's comprehensive online program provides brokers with a variety of benefits, including:

- Top-tier Medicare Advantage training
- Rigorous instruction on Medicare Advantage plan rules and the latest market trends
- Continuing education credits at no additional cost
- Approval from multiple national and regional carriers
- Nationally recognized certification logo for marketing

Nearly 80% of respondents indicated they were highly likely to recommend this course to a friend or colleague.

“This is my second year certifying with NABIP, and I wouldn’t go back. It’s written by agents, not insurance companies, and the content is more relevant, easier to apply—and CE is included!” - Jim H.

ONLY \$100



Scan and learn how to register today!

Visit [www.nabip.org](#) today for more information about how you can stay compliant with CMS regulations.

Questions?

 professionaldevelopment@nabip.org

 (844) 257-0990



NABIP 2026 Certified



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Translation Services

NABIP is excited to partner with Futuro Sólido to bring members discounted translation services and Spanish-language benefits videos. These tools make it easier to serve diverse communities—especially during open enrollment—by ensuring benefits communication is clear, consistent, and accessible.

Learn more about this member-exclusive resource

Go to website now

Futuro Solido - Member Doc

For members to use

Spanish Language Benefits Education (SLBE) Certification

Equipping benefit professionals with the skills, cultural awareness, and ethical standards to effectively serve Spanish-speaking clients and grow their business with confidence



CIBI, The Coalition for Inclusion in Benefits and Insurance, Powered by NABIP, is here to support **ALL benefits professionals** who want to **GROW their businesses** by serving this market with **ETHICS and EXCELLENCE**.

PREPARE FOR Q4 2025

Two brokers want your business; your workforce includes Spanish-speaking employees. Which broker would you choose?

Broker A: "We can provide everything in Spanish."

Broker B: "I take a strategic approach to workforce engagement; I am SLBE certified and bring proven tools and processes."

Real results with Spanish-speaking employees come from strategy and process, not from Google Translate, OpenAI, or an overworked bilingual coworker.

Sessions: (conducted in English)



Melissa Burkhart will be presenting the 09/25/2025 (3:00 pm - 5:00 pm) session
PART 1: Engaging Spanish Speakers in Their Benefits: Best (and Worst) Practices



Suzanne Ridenhour will be presenting the 10/23/2025 (3:00 pm - 5:00 pm) session
PART 2: Benefits for Speakers of Other Languages - Ethics, Compliance and Suitability



Scan or click to register
for a **50% discount**



Regular price: \$300
YOUR price: \$150

Be part of our inaugural class, lock in your discount, and set yourself apart from competitors who want to cut corners instead of upping their game.

¡Adelante!

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