NABIP

Shaping the *future* of healthcare

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.

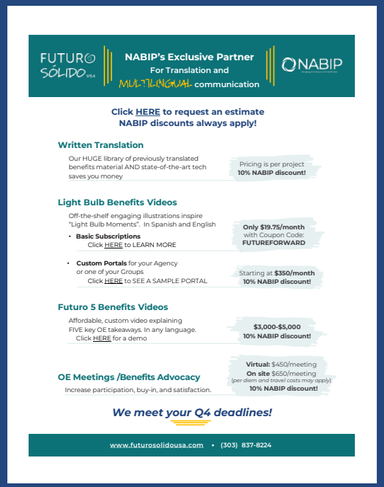
Social Media

See now

Print Material

See now

Translation Services



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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

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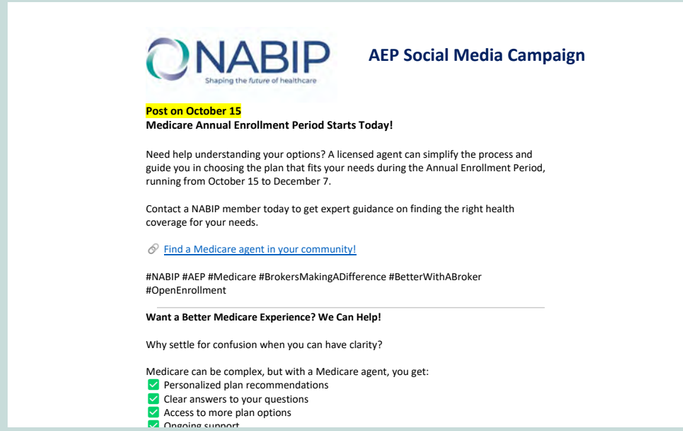
AEP Social Posts Text
For members to use



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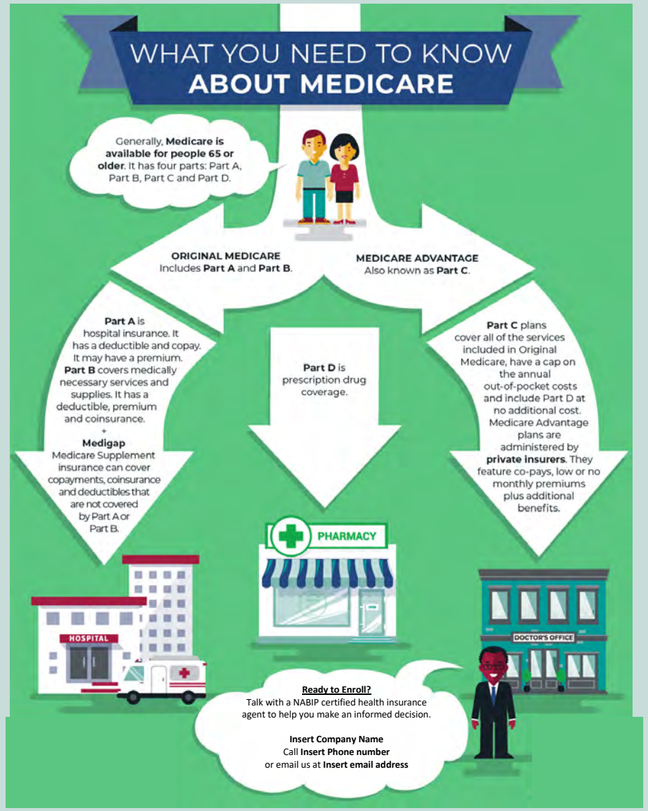
Print Material

What You Need to Know
For members to use



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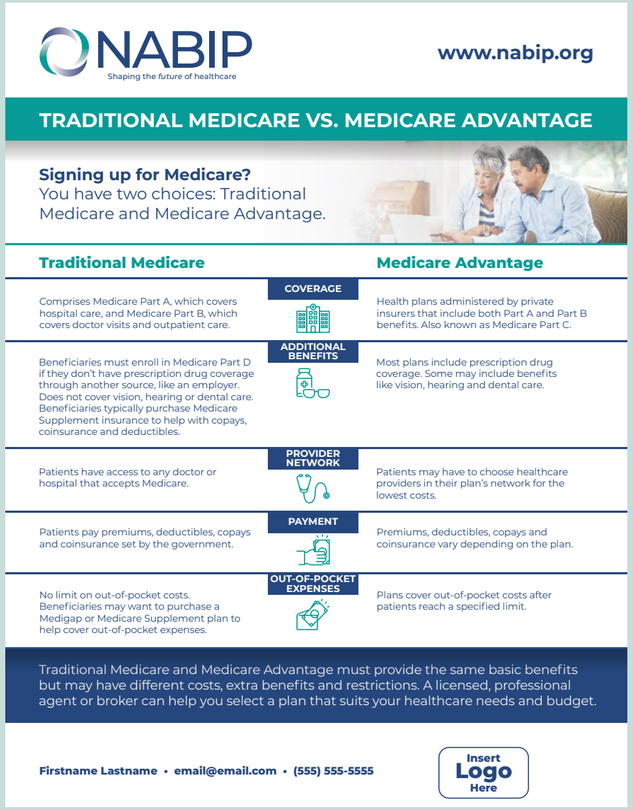
Traditional Medicare vs. Medicare Advantage - For members to use



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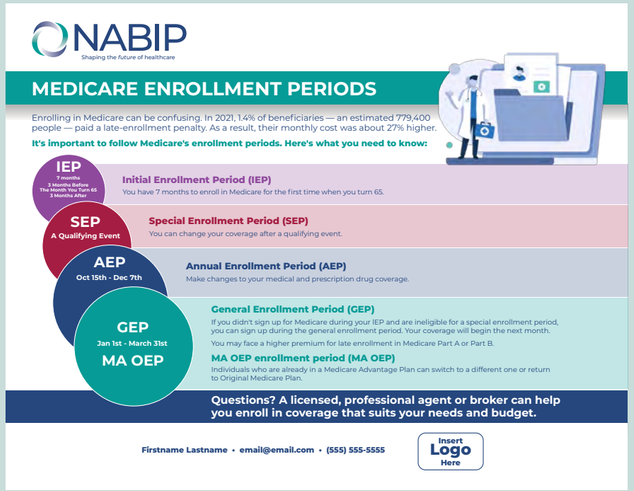
Medicare Enrollment Periods
For members to use



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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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Shaping the future of healthcare

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 hey 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 uset

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

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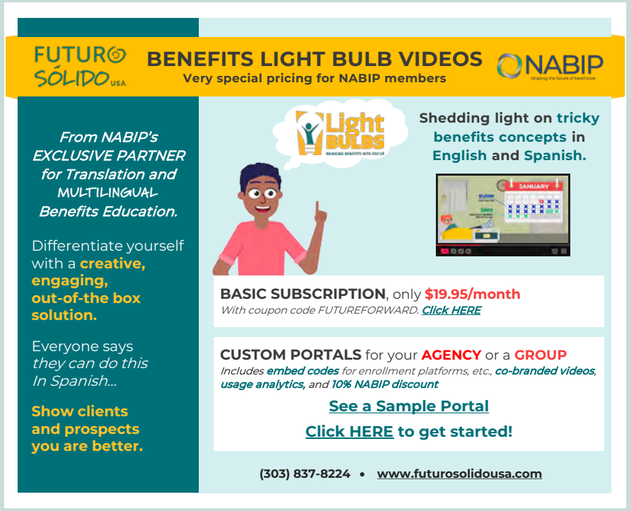
Translation Services

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 - Benefits Light Bulb Videos - For members to use



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Futuro Solido - NABIP Pricing For members to use

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