GREAT MINDS AND ONE BALD GUY

FROM INSIGHTS TO IMPACT

Candid Conversations about Tough Topics Facing Independent Agents and Advisors

Season 1: Episode 5

Episode Title: 2026 Outlook for Medicare Advantage Plans

Thank you to our experts who contributed to this conversation:
Ryan Kimble, President, Integrity Health,

Hosted by: **Todd Villeneuve,** Managing Partner, IFC National Marketing

Todd Villeneuve: All right, thank you, everybody. Thanks for another rendition of the podcast of Great Minds and One Bald Guy. I have one of my smartest colleagues with me today whom I like to call a friend and cohort: Ryan Kimball. He's the head of all health distribution for Integrity, and I'm proud to introduce Ryan to our followers and our IFC agents.

Ryan Kimble: Yeah, thanks, Todd. Listen, I just turned 50 this year, my hair is going faster than I would like it to, so it won't be too long until it's two bald guys and a couple smart people, so we'll see how it goes. But a pleasure to be here, glad to be in front of the team and all the agents you guys support.

Todd Villeneuve: We try to bring a positive spin into whatever's coming up in the agent's way, but why don't you start by talking about how you got into the business?

Ryan Kimble: I started in the business back in 1996. I was 2 years into college, and my dad had asked if I would want to work with him at a company called Integrated Benefits. He said, you need to get your insurance license first, start selling some individual health plans, and I even sold a couple life plans. I started working with him during the summers while I was in college, and also over Christmas breaks, running individual health quotes, running the old group health quotes. Then, when I got out of college, I started working with them full-time, basically going out and working with agents and agencies in the Medicare space. We did long-term care, we did Medicare supplements, we even did some ancillary products, but we really tried to help agents better understand the competitive Medicare products across West Virginia and Virginia and Ohio. We ultimately changed that company's name to Agent Pipeline, and a lot of the folks here may recognize that name. So, my dad brought me into the business, he brought my sister into the business, and my brother also worked for us for years at Agent Pipeline. To this day, it really still is a family business. In 2022, Brian Adams asked me to come up and be the president of Integrity Health, so my role today is working with great businesses like yours, Todd, and all the people you have across the country. Integrity has several businesses across the country, but my role is to work in the over-age 65 health space, which is Medicare Advantage, Medicare Supplements, Part D, and even the ancillary products. And then under age 65, which is traditional ACA, other types of medical products, as well as the ancillary and group health products there.

Todd Villeneuve: Yeah, and I know you kind of breezed over the fact that you built Agent Pipeline up to almost 30,000 agents, which is probably the largest IMO in the nation, and you guys have done an amazing job there. I know one of the other things you've been really active in is lobbying. So, why don't you talk about some of the things that have happened, or that Integrity's involved with in that arena

Ryan Kimble: Before I joined Integrity, we worked with NABIP and other associations, and I was on their Medicare FMO Council, working with them to set strategy. John Green, who used to be with NABIP, was very instrumental in a lot of things we were able to get done in DC. When I joined Integrity Health, we just turned the volume up on that work. We work at the local levels across each state where you have the Department of Insurance, and you also have the House and the politicians in each state, and then we work at the national level in DC, where you have CMS. We've continued to try to work in a way that would drive great outcomes for agents and agencies. Those are the customers we serve every day. On the Medicare Advantage side, it's trying to get out in front of some of the policies that we feel would damage the entire industry. And I know in this last year to two years, a lot of it revolved around non-commissionable plans, and agents not receiving commission on products, or service area reductions. Our goal in lobbying is finding a way to let folks easily understand the pressure that the market's under, and how insurance agents play an integral role. We're creating understanding for what a Medicare beneficiary goes through on the over-age 65 side or on the under 65 side, and what the agent does to help people understand their options.

Todd Villeneuve: I know, you all were very integral in starting a large agent coalition that we believe helped move that fair market value conversation. Do you remember how many agents ended up signing on to that petition?

Ryan Kimble: Yeah, it was just over 60,000, and that was broken down between insurance agents, agencies, and then also Medicare beneficiaries, because a lot of the agents who joined ultimately wanted their customers to join, so the customers could be a part of that process, and help tell their local congressman or state senator how the final rule was going to impact them. And, you know, we truly believe that the Medicare Advantage Marketplace, in this example, is best served by an independent agent who has access to all the products and plans. And what the final rule would have done is really slim down what an agent could offer based on carriers, and potentially drive toward a W-2-type model agency. But we believe in the Medicare market and that the independent agent plays such an important role, because they can offer an unbiased view of all the plans available, as opposed to individuals having to talk to multiple agents to determine what would be best for them.

Todd Villeneuve: Over the last couple of years, your big driver has been MA, and ancillary products. How has this been going, and what do you see coming in relation to this and the marketplace?

Ryan Kimble: I got into Medicare Advantage in 2005, which is when the Medicare Modernization Act came out. We were promoting Part D plans and the private fee for service back then. Obviously, a lot's changed since 2005, and if we go back to pre-COVID one of the shifts we saw in 2020, '21, and '22 is that the industry started really moving their resources towards call centers, because COVID had everything shut down, and health plans were trying to figure out to enroll Medicare beneficiaries if insurance agents can't be a part of the process. Today, we continue to focus on independent agents and agencies, but the carrier side of the coin has shifted away from the field representatives and put more attention on the call centers, which is where your agents today see customers who get constantly pounded on the phone to try to switch their plans or change their plans. Carriers are dealing today with high CTM rates, high calls to Medicare. They're dealing with the ramifications of swinging towards call centers. Now, the good news is, over the last 18 months we've seen those carriers start swinging back to field agents, and the primary driver is that the independent agent who works in the field tends to have the best customer experience; they have the best experience with carriers; and that leads to improved compliance metrics,which influences star ratings.

Todd Villeneuve: Let's talk about the new CMS idea that came out. How does that process work when the CMS puts out that they might only have, like, a 0.9% reimbursement rate growth?

Ryan Kimble: We're currently meeting with national carriers to talk more about 2027, how they see the plans, and what will ultimately be developed. Some carriers feel that the 0.9% increase is really the floor, and that this will come up. They're hoping it comes up to 3%, from an increase perspective. There are a couple things to think about in relation to this. You see from health plans today that the Inflation Reduction Act has really hurt

plans compared to what happened, even in the Obama administration, where when Obama came in, he started defunding Medicare Advantage, and that was like a 6-year step down, so every year, the funding rate for MA just kind of slowly decreased. Well, in the Inflation Reduction Act under Biden, what happened is, he turned it down very quickly, and that's what caused a lot of the plans to experience a service area reduction, go non-commissionable, or be highly unprofitable. So, the Medicare Advantage health plans are trying to deal with that and trying to ultimately drive an outcome that has a path towards profitability.

Carriers are going to stay focused on the benefits that matter most to Medicare beneficiaries. And if you had to prioritize those, that starts with co-pays. And then, on the supplemental benefits, or the flex card type benefit, we'll see those continue to move around as carriers try to find the budget to make sure that their plan is on a pathway to profitability. Our message to carriers has really been, you know, we want the carriers to be stable, right? And we don't want them to do service area reductions. But let's be more focused on stability, so, you know, our customers, which are watching this today, our agents and agencies, aren't focused on every year having to go back and rewrite their book of business, because either the plan had a service area reduction, or the benefits changed so dramatically that the customer wants to move. And, if we go back to pre-COVID, you know, people stayed in their plans for 5, 6, 7 years before they made changes, and that's kind of what we all want to go back to, are plans that are stable, and an agent can service a book of business, they can grow a book of business, continue to be that community health worker of sorts, and really drive great outcomes, but without all the disruption that we see right now.

Todd Villeneuve: Absolutely. Do you see that they're going to reduce some of these give-back programs?

Ryan Kimble: Yeah, I think so. I mean, there's clearly an appetite in some markets for the give-back plans to go out and build up membership in plans. But it's not the right fit for everybody, and I think the traditional Medicare Advantage beneficiary needs to be in a position where they can enroll in a plan that's zero premium, but still has all the coverage that they need, and not necessarily be enticed by a give-back plan that really has really light benefits.

Todd Villeneuve: Do you have a little bit of a crystal ball as to what you see coming down the road, or what an agent can kind of hang his hat on?

Ryan Kimble: Yeah, so I'd say two things. First, as we think about those agents who weathered the storm this last year, they are now in a position where the market doesn't have quite as many agents in it as it used to, right? And generally, when the market goes through that process, the agents who would exit the market are agents who may not have been as productive or may not have been active in Medicare specifically. But for Medicare agents who weathered that storm, they're in a position now where there'll be more opportunity in the future, as customers are looking for solutions. Second, as we think about Medicare Advantage, we're going to just north of 70 million beneficiaries across Medicare A and B, and Medicare Advantage still makes up the lion's share, or over 50%,of those beneficiaries. When someone enrolls, they're enrolling in Medicare Advantage. And, I think the good news for agents is that the market will stabilize. And, at some point, we'll get back to where we were pre-COVID, which is in this heavy growth mode. If I was an agent today, I would take steps to ensure I'm really well positioned to see the wave that's coming to where I can ultimately help Medicare beneficiaries, and agents need to keep that at the center of their business plans, and how they operate. So I think there's great opportunity coming this fall and into the future as these plans continue to stabilize, and as agents play a more important role in that Medicare beneficiary's overall journey on healthcare.

Todd Villeneuve: On one of my earlier podcasts, Gabe Isaacson talked about the fact that emails that come from an agent have almost 40-60% better open rate among consumers than emails that come directory from carriers. Eventually, I believe this is going to be a monetized factor for the agent to become involved in the health delivery.

Ryan Kimble: As I think about any of the insurance carriers trying to reach out and talk to Medicare beneficiaries, if me at 50 is concerned if I'm getting a fraudulent call. I can only imagine at 65 plus what that feels like, especially with all the calls they receive just from call centers and lead generators. Independent agents work with those Medicare beneficiaries, not just for the transaction, but helping them with everything from getting on state benefits, sometimes they help them with paying their bills, sometimes they help them read the actual communication coming from the insurance companies. And I think insurance carriers see agents as playing this critical role to a point where they would be willing to monetize that and allow agents to get paid for a lot of the work they do for free right now.

Todd Villeneuve: Once again, Ryan, I want to thank you for taking the time to be on my podcast, and I thank everybody for listening in.

Ryan Kimble: Thank you, Todd. I appreciate the time today.

Watch Season: Episode 5
Click to watch

©2026 IFC National Marketing.
All Rights Reserved