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

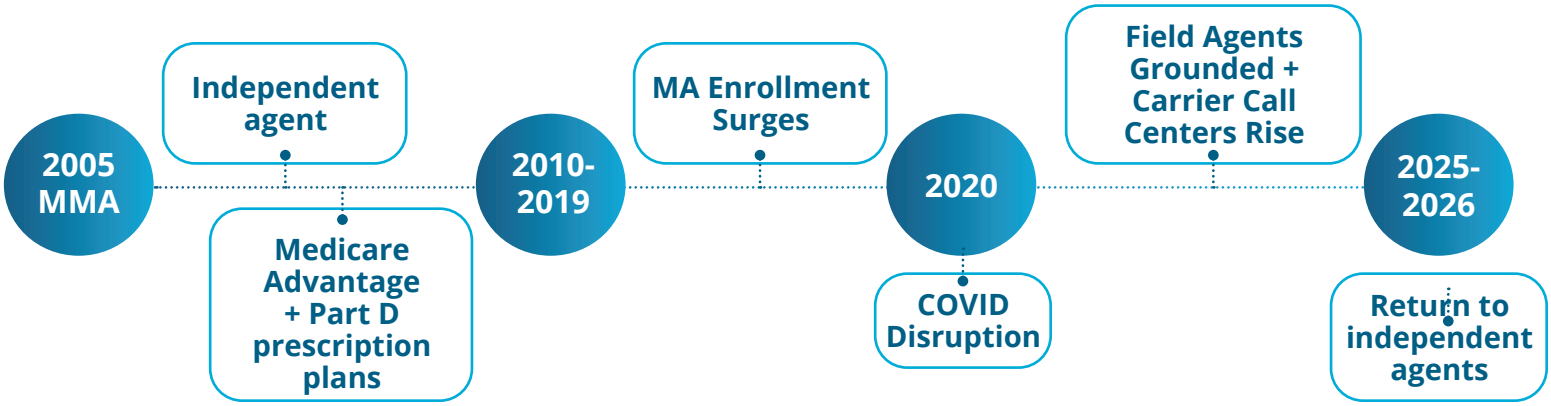
Hosted by: Todd Villeneuve, Managing Partner, IFC National Marketing

> "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."
> — Ryan Kimble, President, Integrity Marketing

Agent Pipeline >> Integrity Health

- Lobbying and Advocacy
- State Representatives
- NABIP Medicare FMO Council
- Capital Hill
- State Departments of Insurance
- Centers for Medicaid and Medicare Services

Medicare Distribution: The Agent Channel 2005 – 2026



> "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."
> — Ryan Kimble, President, Integrity Marketing

"The good news is, over the last 18 months we've seen 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."
— **Ryan Kimble, President Integrity Health**

Legislation that has negatively affected Medicare beneficiaries and independent agents:

- **Obamacare**
- **Inflation Reduction Act**

70 million
Medicare beneficiaries

50%
of these individuals are enrolled in Medicare Advantage

"Our message to carriers has really been that the insurance industry and Medicare beneficiaries want stability, and we don't want service area reductions. Agents and agencies don't have the capacity to rewrite their book of business every year because either a carrier had a service area reduction, or the benefits changed so dramatically that the customer wants to move. When we have stability, an agent can service a book of business, they can grow a book of business, they can continue to be that community health worker of sorts, and really drive great outcomes."
— Ryan Kimble, President, Integrity Health

40-60%
Emails that come from an individual agent have a better open rate among consumers than emails that come directory from carriers.

"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. Agents need to keep that at the center of their business plans, and continue to play an active role in the Medicare beneficiary's overall journey on healthcare."
— **Ryan Kimble, President, Integrity Health**

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