



MEDICARE COLLECTIVE

Through the [NAIFA Medicare Collective](#), NAIFA is demanding fair treatment for agents and brokers and confronting instability, regulatory overreach, and compensation uncertainty through coordinated legislative, regulatory, research, and thought-leadership efforts.

Examples:

Legislative

- Meetings with members of Congress to ensure that CMS recognizes the critical role agents and brokers play and the need for fair compensation.
- Over [100 constituent meetings](#) with lawmakers during the summer recess as part of our In the Districts initiative.
- Introduction of NAIFA-backed [S. 2625, the Independent Broker Relief and Oversight of Knowingly Egregious and Repetitive Sales Tactics in Medicare Enrollment Act](#), to require HHS to carry out certain activities relating to the regulation of independent agents and brokers and third-party marketing organizations under parts C and D of the Medicare program.
- Applauding the New Hampshire Insurance Commissioner's clarification that agents may establish [fee arrangements](#) for incidental services when Medicare Advantage or Supplement commissions are insufficient.

Regulatory

- Nominating NAIFA members to the newly formed [HHS Healthcare Advisory Committee](#), which will advise officials on improving care delivery and financing across Medicare, Medicaid, CHIP, and the Marketplace.
- Advising CMS to safeguard access to professional, personalized Medicare assistance by:
 - Requiring Medicare plans to honor commission agreements for previously sold plans.
 - Prohibiting mid-season commission changes after October 1.
 - Ensuring the continuation of lifetime, renewal-based commissions.

Research and Industry Thought Leadership

The Medicare Collective submitted detailed feedback on the Urban Institute's recent ["Challenges of Choice in Medicare" report](#), which examined the role of agents and brokers. After the report's release, I [urged policymakers](#) to address the real issues: plan-level practices, misleading marketing, and inconsistent federal-state oversight.

NAIFA continues to publish updates and expert commentary through the [Medicare Collective](#) and [Advocacy in Action](#) blogs, which are shared with more than 50,000 readers via the *Advisor Today* network.

About the NAIFA Medicare Collective

NAIFA established the [Medicare Collective](#) to give insurance and financial professionals who work in Medicare a stronger, unified voice in the face of increasing regulatory challenges. With shifting CMS rules, changes to commission structures, and growing scrutiny on Medicare Advantage and Part D sales practices, many advisors face uncertainty about their ability to serve clients while sustaining their businesses. The Medicare Collective was created as a dedicated space within NAIFA to focus on these issues, offering specialized advocacy, updates, and resources tailored to professionals in the Medicare marketplace.

The Collective is especially important because it empowers professionals by uniting them into a national network that amplifies their influence in Washington and state capitals. Through NAIFA's longstanding advocacy infrastructure, the Medicare Collective educates policymakers about the vital role agents play in helping seniors navigate complex healthcare choices. It also pushes back against harmful regulations that could limit consumer access to professional guidance, while fighting for fair and sustainable compensation structures. This ensures that Medicare professionals not only have a seat at the table but also a voice that cannot be ignored.

For Medicare professionals, joining the Collective is not optional if they want to protect their profession and their clients. Seniors rely on trusted advisors to make informed healthcare decisions, but that trust is at risk if policymakers only hear from regulators and corporate interests. By joining NAIFA's Medicare Collective, professionals demonstrate their commitment to safeguarding both their livelihood and consumers' access to personalized advice. Membership offers more than advocacy; it provides solidarity, credibility, and the assurance that Medicare professionals are not standing alone, but together in shaping the future of the industry.

For more information, contact Executive Director Carroll Golden, cgolden@naifa.org.