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## Medicare Beneficiary Protection

Independent agents and brokers play a vital role in guiding Medicare beneficiaries through complex healthcare decisions, ensuring they receive the coverage they need.

NAIFA members include dedicated healthcare professionals that ensure that consumers have access to robust healthcare and prescription drug options that best meet their individual needs. The level of work and technical knowledge required to perform the job successfully, not just during enrollment periods but throughout the entire year, merit fair compensation. The recent, abrupt announcements by Medicare Advantage organizations to eliminate compensation undercut the agents' abilities to serve their clients and could have the unfortunate impact of reducing consumer access to personalized support.

Lack of regulation and enforcement has allowed carriers to retroactively negate compensation agreements. Several carriers eliminated commissions with minimal notice, in some cases after the Annual Election Period (AEP) had already begun. The decisions were highly disruptive to the personalized services agents and brokers provide to millions of Medicare beneficiaries who rely on their expert guidance.

These commissions are essential to support the work independent agents do to assist beneficiaries, while also enabling them to provide for their families. Independent agents and brokers help beneficiaries with their Medicare coverage for the lifetime of the policy, not just at initial enrollment. If left unaddressed, over 51 million beneficiaries could lose access to this trusted support, shifting the burden to overextended government resources.

## NAIFA Position

Urgent action is needed to address the ongoing instability in Medicare Advantage and Medicare Part D Markets to safeguard seniors' ability to obtain the care and coverage they depend on. NAIFA remains committed to safeguarding America's Medicare beneficiaries; our members witness firsthand the challenges they face. With 54% of Medicare beneficiaries—33.4 million people—now enrolled in Medicare Advantage (MA), congressional action is more important than ever.

Advocacy is a primary mission of our non-partisan organization. We are eager to assist in the development of policies, laws and regulations that better enable independent agents and brokers to serve and protect the needs of Medicare beneficiaries.

We support initiatives to protect Medicare beneficiaries' access to professional and personalized assistance, CMS should:

- o Require Medicare plans to honor commission agreements for previously sold plans.
- o Prohibit commission changes after October 1.
- o Ensure the continuation of lifetime renewal-based commissions.

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