

★ **BUILT TO LAST** ★
N&F INSIGHT 2027

**NEISHLOSS &
FLEMING, LLC**
AN INTEGRITY II COMPANY



BUILT TO LAST
N&F INSIGHT 2027

RISE & BUILD:
2027 STATE OF THE UNION



Rise & Build

2027 STATE OF THE UNION

Agenda:

- Regulatory Changes
- Market Habits: What to Expect
- Consumer Habits



REGULATORY CHANGES

01. 2027 MA Reimbursement Rate:
2.48% (0.09% proposed)
Better but still behind

03. Removal of 11 Star Rating
measures on administration
of plans - expected to
decrease overall payments by
1.4%

02. Inflation Reduction Act (IRA)
still causing headwinds for
MA/PDP carriers (IRA is now
codified)

04. PA PACE Program to increase income
thresholds for PACE Net

Single: \$33.5k to \$45k
Married: \$41.5k to \$55k

Timeline? Waiting on state to enact

SSBCI

- Process must be clear and defined
- Must be in beneficiary materials
- Eligibility requirements must be objective



GLP-1 BRIDGE

- Effective: 7.1.26 - 12.31.27
- Eligible GLP-1s: Foundayo, Wegovy and Zepbound

Eligibility

Program eligibility is based on consumer's BMI

- 27-29.99 (qualifying conditions)
 - 30-34.99 (qualifying conditions)
 - 35+
 - Must have Medicare approved Part D coverage
-
- \$50 copay for each fill
 - Does not run through Part D benefit
 - Does not count towards deductible or TrOOP

2027 CMS FINAL RULE

Scope of Appointment:
48-Hour Rule vacated

01



Elimination of waiting
period between
educational and sales
events

02



- Call Recording:
- Storage requirement from 10 to 6 years
 - Recording for first 3 years, full transcript for remaining 3 years

03



TPMO Disclaimer now
required prior to
discussion benefits, not
first 60-seconds. SHIP no
longer required in
disclaimer

04



MARKET HABITS: WHAT TO EXPECT

01.

Product
Footprint

02.

Product
Design

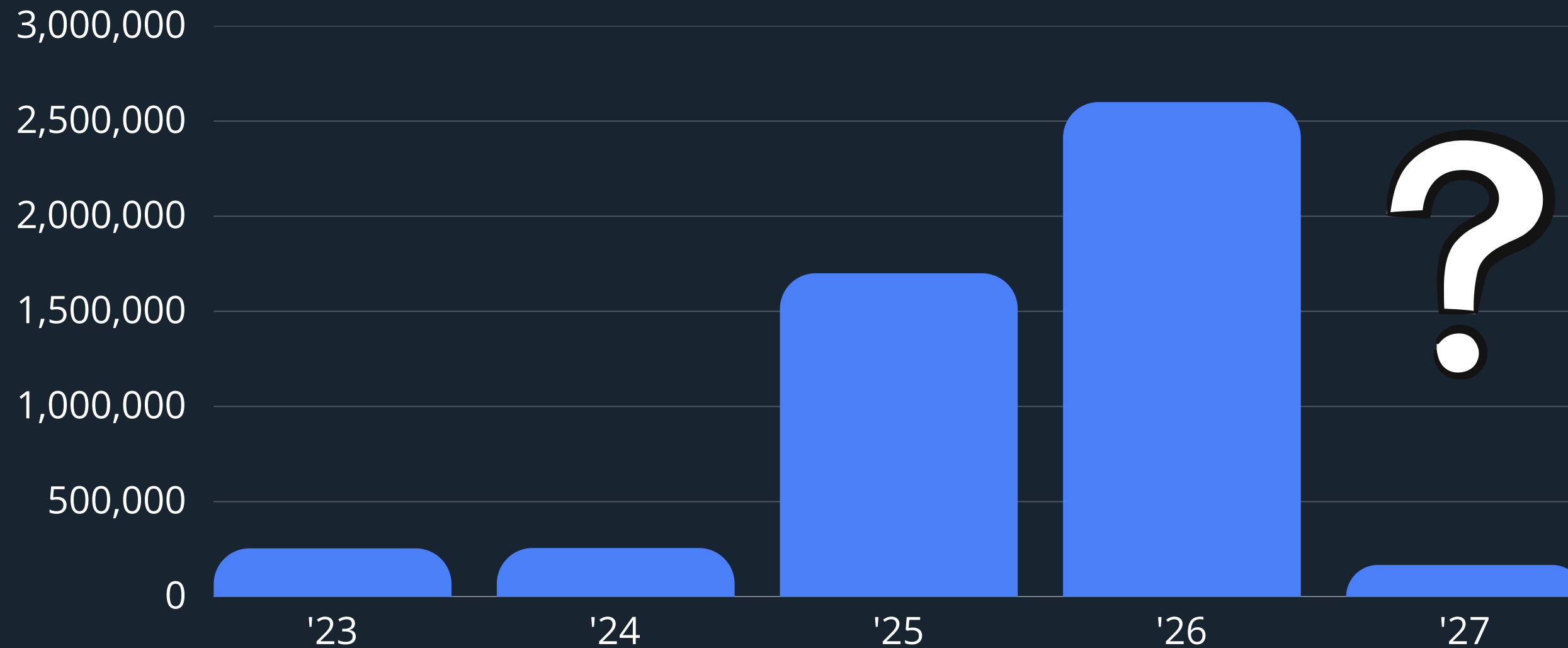
03.

Med Supp
Evolution



PRODUCT FOOTPRINT

- Service Area Reduction could be a major part of your AEP 2027
- Areas to watch include; rural markets, low-competition markets, low-provider market



PRODUCT FOOTPRINT

'26 Service Area Reduction - National

Ovr: 2.85 million
PPO: 1.5 million
HMO: 1.16 million
SNP: 170k

'26 Service Area Reduction - PA

Ovr: 179k (13% of market)
PPO: 168k (29% of market)
HMO: 8k (1.61% of market)
SNP: 3.4k

'26 Service Area Reduction - OH

Ovr: 81k (7% of market)
PPO: 25k (11% of market)
HMO: 53k (8% of market)
SNP: 3.2k

'27 Service Area Reduction - National

Ovr: 170k
States: CA, CT, IL, IA, MI, NH, NM

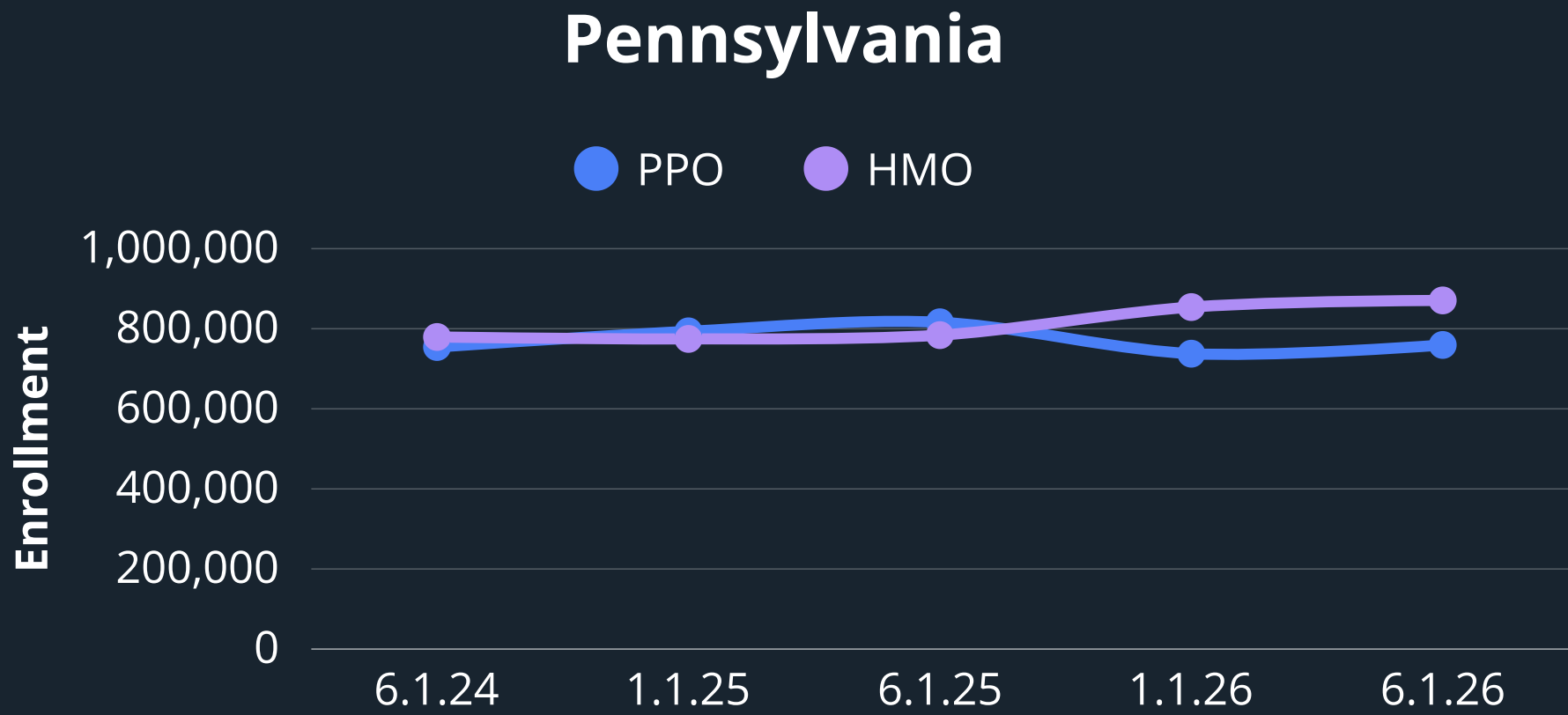
Counties offering <1 \$0 MA plans
increased by 5%

Since 2024, counties NOT
offering \$0 MA has increased
from 4% to 7%

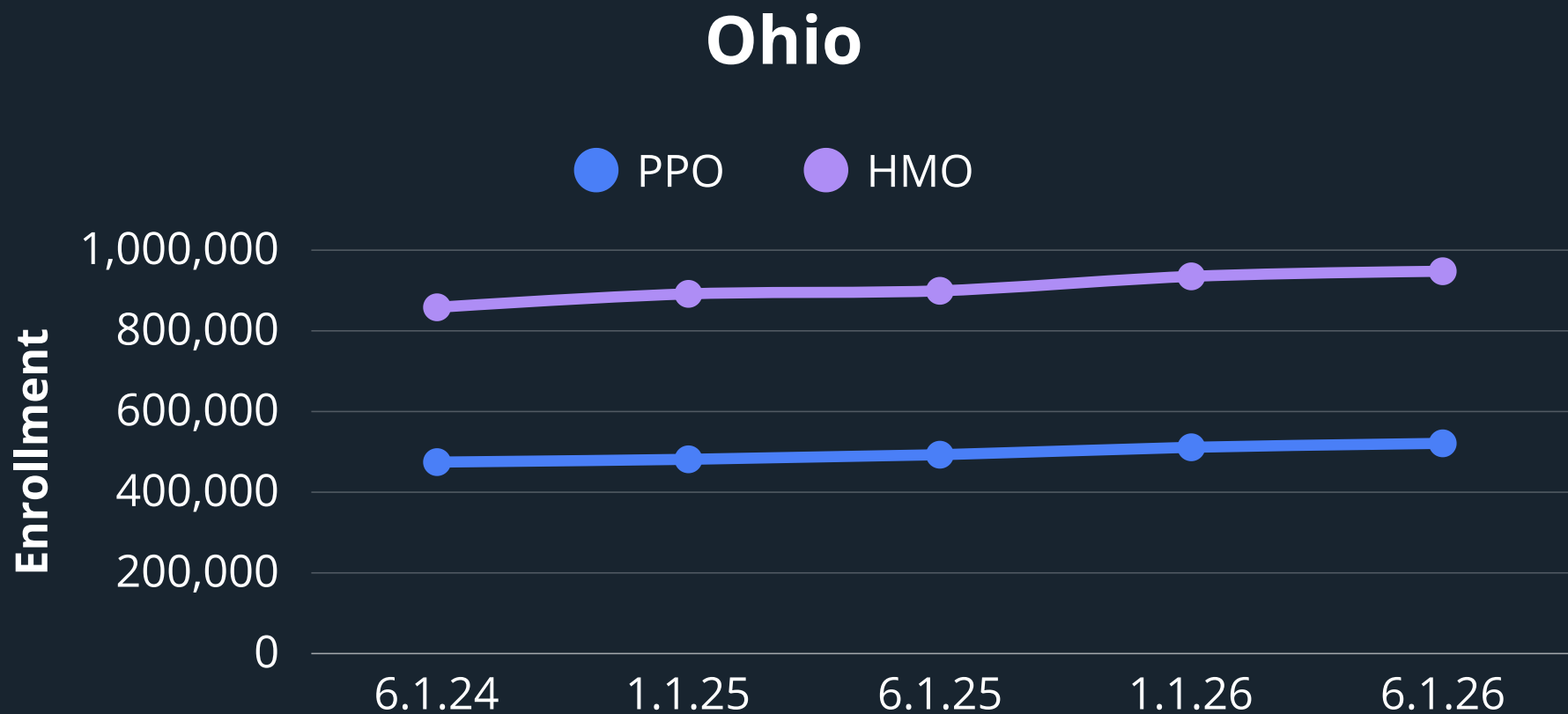
Rural counties are seeing
the biggest impact



TIPPING THE SCALE TO HMOS



- Market pressures encourage carriers to shift more to HMOs - more controllable cost and network management
- PPO value proposition to continue shift (premium, OON network coinsurance, leaner supplementals)



PRODUCT DESIGN

Member Plan Stability Index (MPSI):

Overall rating of plan stability year to year. Accounts for premium, deductibles, MOOP, DVH, OTC, Part B buybacks and SARS

MPSI ('25 v '26)

PA: -26.37
OH: -28.25
Nat'l Average: -22.74

Plans with Drug Deductibles

'25 v '26

Nat'l: 60% to 82%
PA: 48% to 74%
OH: 49% to 94%

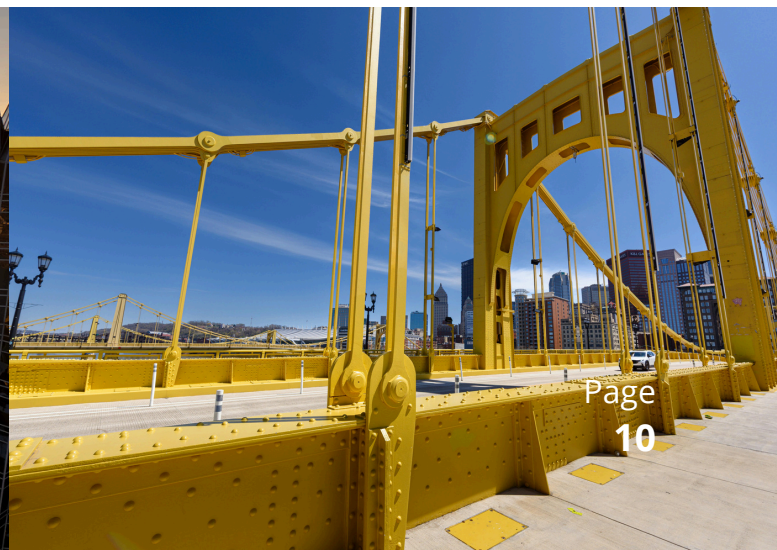
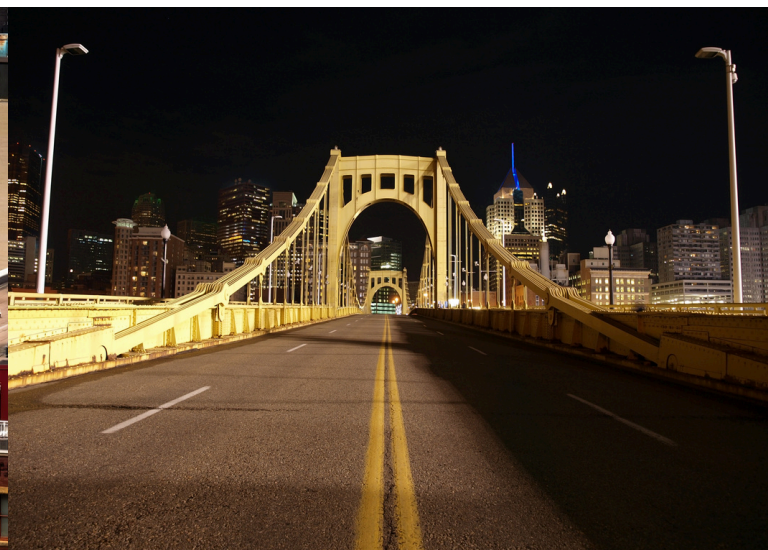
MOOP '25 v '26:

Nat'l: \$5788 to \$6088
PA: \$6806 to \$7149
OH: \$5842 to \$6445

Cost of Drug Deductibles

'25 to '26

Nat'l: \$230 to \$374
PA: \$196 to \$376 (52% >\$500)
OH: \$172 to \$349 (28% >\$500)

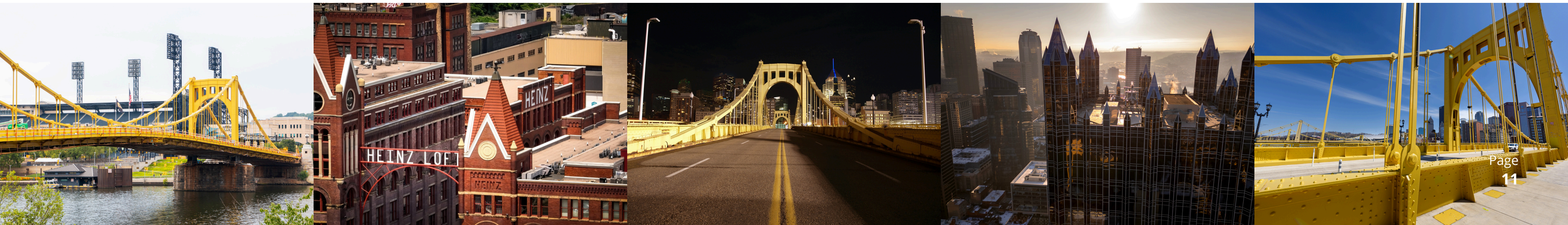


PRODUCT DESIGN

What to Expect

- Less investment in PPOs, richer benefits in HMOS
- Pull back on DVH and extras
- Further investment into C-SNP & D-SNP
- Refocus on core benefits
- Increase in Rx cost-sharing - deductibles, copays and coinsurance

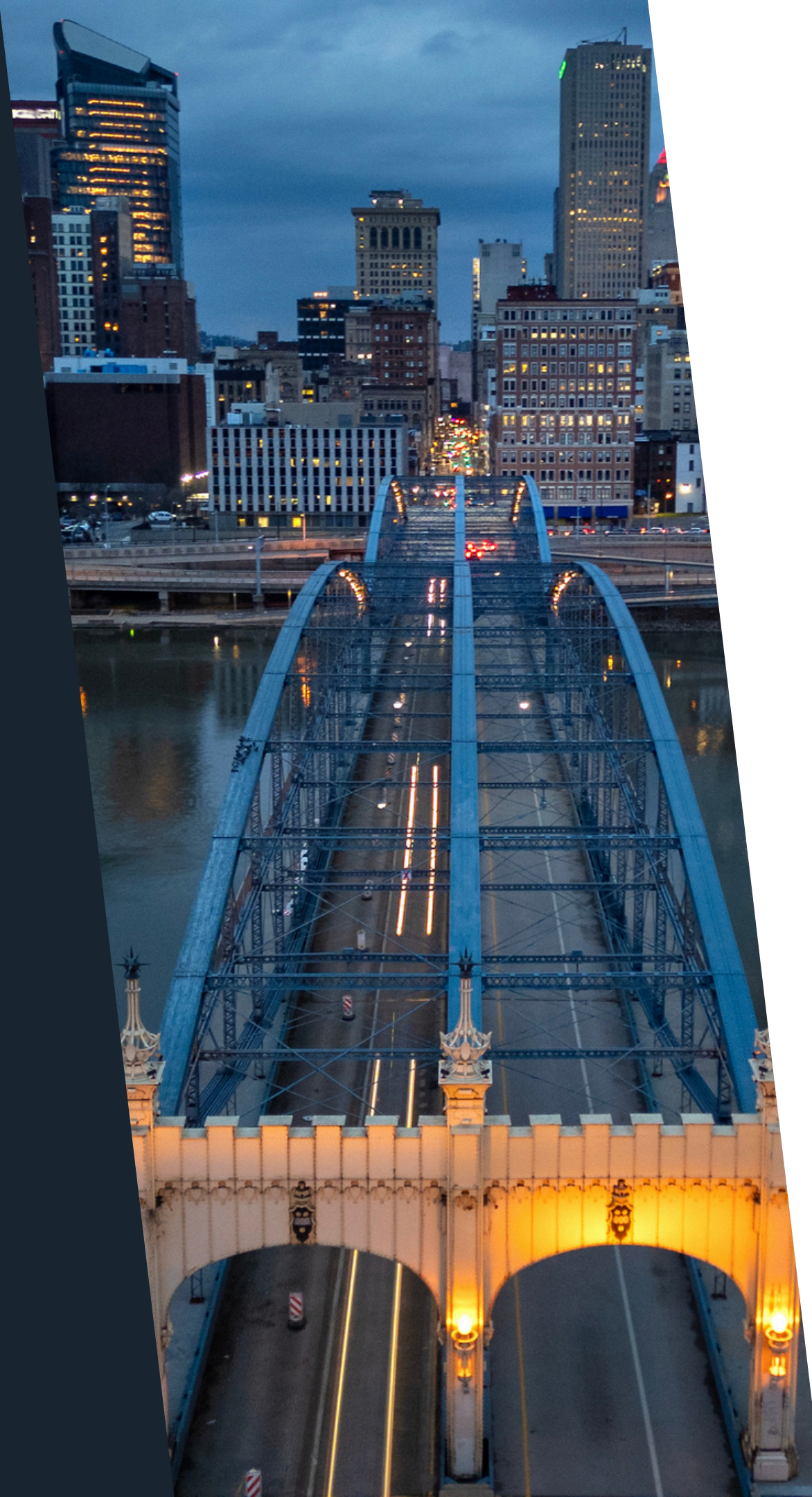
NOTE:
Contract with all products to pivot quickly





MED SUPP EVOLUTION

Adjusting from underpriced
to properly priced



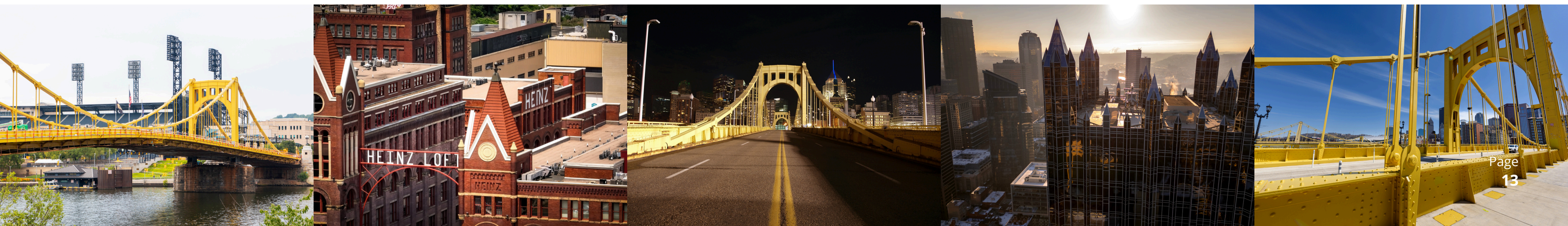
THE FACTS

- Medicare Supplement products provide the strongest safety net
- Med Supp prices increase every year
- Substantial rate increases everywhere
- 1 in 5 consumers choose Med Supp

MED SUPP EVOLUTION

- Inflation, COVID-19 and increased utilization are driving need for increased rates
- The journey to stability requires substantial shift
- Plan N is on the rise and HDG is on deck
- Creative packages offer affordable and flexible coverage options

Avg. Rate Increase		
Plan Type	Historic	24-'26
F	5-8%	8-15%+
G	4-7%	10-20%+
N	3-6%	6-12%
HDG	2-5%	5-10%



CONSUMER HABITS

01. MAPD switch rate has nearly doubled since 2024 from 13% to 29% in 2026
(2.8 million consumers)

03. Consumer loyalty to carrier and agent are driven by knowledge of how to utilize plan benefits and features

02. Largest driver of switching?
Negative ANOCs
(Shock to the system!)

04. Consumers are looking to agents for help - 24% of consumers actively sought help from agents in 2026 compared to 21% in 2025

NOTE:

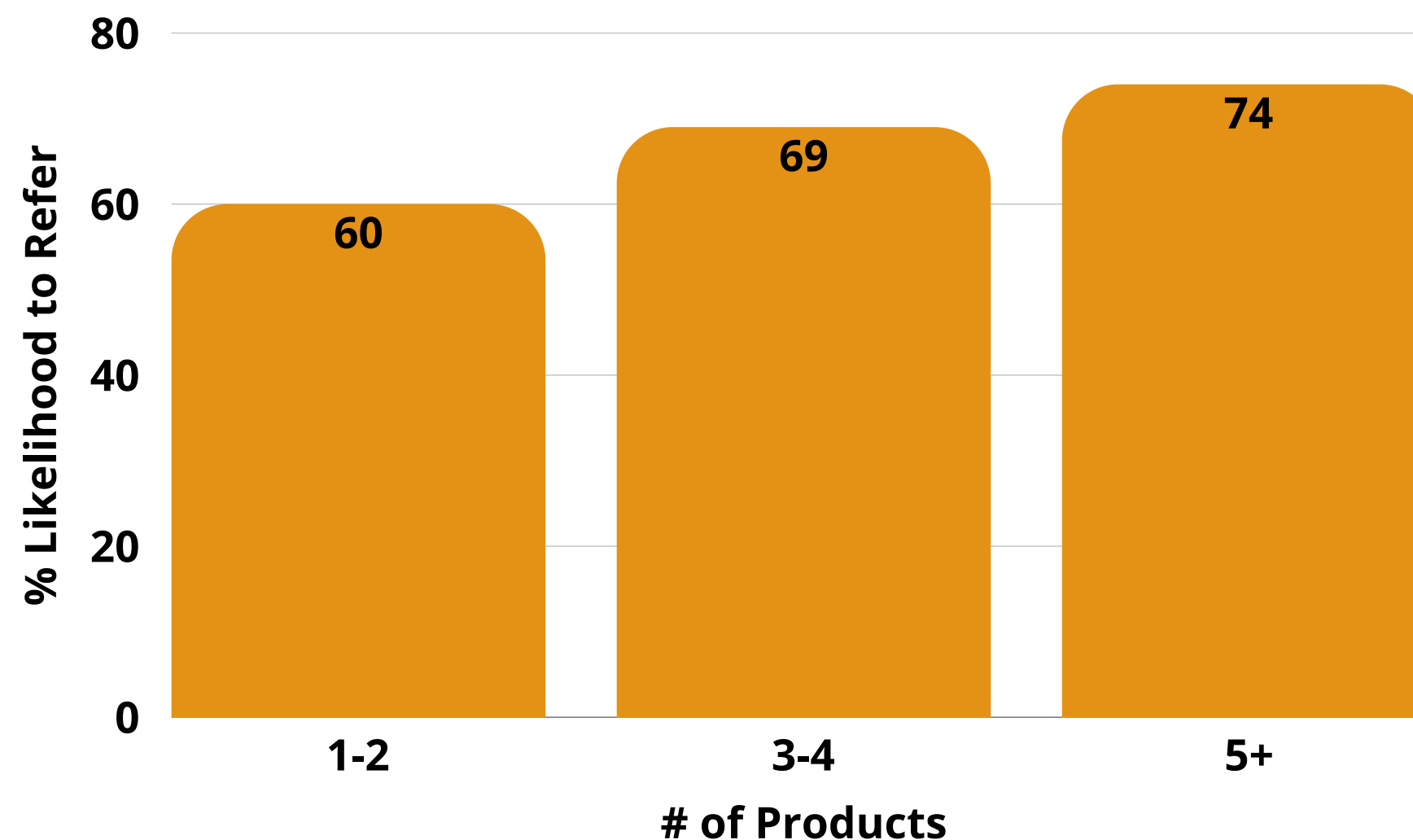
Consumers are more likely to accept benefit degradation when consulting with an agent

CONSUMER HABITS

Consumers Want to Learn About Additional Products!

- Dental - 23%
- Vision - 22%
- LTC - 18%
- Cancer - 13%
- Critical Illness - 12%
- Final Expense - 12%
- Wealth Management - 4%

More Products = More Referrals



In conclusion....

Agents are the hero!

STATE OF THE UNION WEBINAR

AUGUST 12TH 12:00-1:00PM





Jill



Chris

BUILDING WHAT LASTS:

the
INTEGRITY[®]
Effect



**RECRUITING GOOD
AGENTS IS DIFFICULT
FOR EVERYONE
IN HERE.**

**WHAT'S THE MISTAKE YOU SEE MOST,
AND WHAT ARE THE AGENCIES THAT
ACTUALLY GROW DOING DIFFERENTLY?**

**EVERYBODY KNOWS THEY
SHOULD CROSS-SELL.**

NOT EVERYONE DOES IT.

WHY NOT?

**AND WHAT'S IT
ACTUALLY
COSTING
THEM?**





**SAY YOU'RE NOT
RUNNING AN AGENCY,
YOU JUST WANT TO WRITE MORE AND
KEEP THE CLIENTS YOU'VE GOT.
WHAT'S THE ONE MOVE THAT MATTERS
MOST IN THE NEXT 90 DAYS?**

**YOU SEE WHAT'S WORKING—AND WHAT'S NOT
—ACROSS AGENCIES NATIONWIDE.**

**WHAT'S COMING
AROUND THE CORNER
THAT SHOULD BE ON
EVERYONE'S RADAR,
BUT ISN'T
GETTING ENOUGH
ATTENTION TODAY?**



**TO BUILD AN AGENCY THAT
LASTS, YOU HAVE TO
MEASURE WHAT MATTERS.**

**WHAT ARE THE MOST
IMPORTANT METRICS YOU
TRACK EACH WEEK,
AND WHY?**





10:30 AM - 11:15 AM

AMPHITHEATER:
Blueprint
Lab:
Integrity
CONNECT
A to Z

BALLROOM:
Pipeline Project:
Agent
Panel:
Real Sales.
Real Success

CLASSROOM:
Foundation
Builders:
The
MedSupp
Jobsite



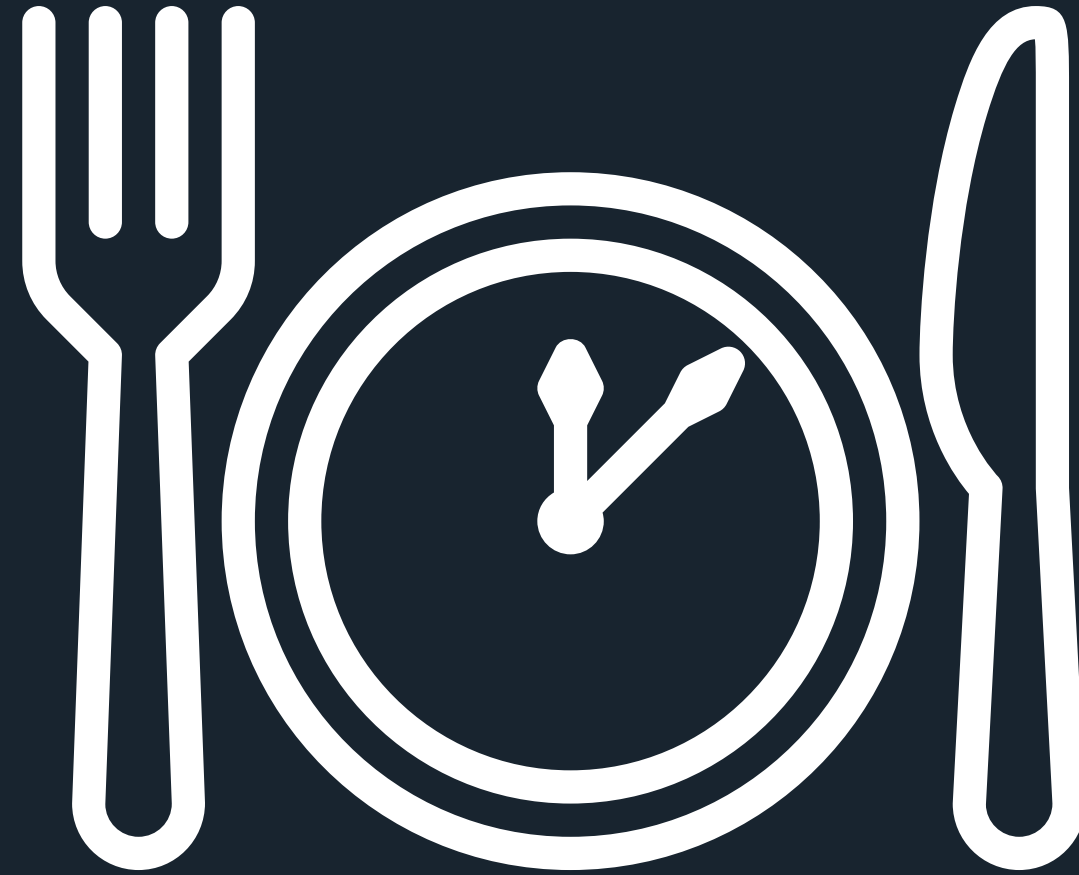
11:15 AM - 12:00 PM

AMPHITHEATER:
Blueprint
Lab:
Blueprint
to a
Record
AEP

BALLROOM:
Pipeline Project:
Medicare
Sandwich:
I'll Have a
Little Mayo
with That!

CLASSROOM:
Foundation
Builders:
Hammering
Home Your
Marketing
Strategy

**LUNCH
BREAK
12:00 PM**



**HARD HAT
HUSTLE
12:45 PM**



1:30 PM - 2:15 PM

AMPHITHEATER:
Blueprint
Lab:
Integrity
CONNECT
A to Z

BALLROOM:
Pipeline Project:
The
MedSupp
Jobsite
with
Ted Sims

CLASSROOM:
Foundation
Builders:
The Ultimate
Build Kit:
N&F Tools That
Drive Sales



2:30 PM - 3:15 PM

the **FINALE**
BALLROOM:
Framing the Future:
MA Leadership Panel



AN INTEGRITY  COMPANY

**THANK
YOU**