Administration for Community Living

Office of Healthcare Information and Counseling (OHIC)

National Conference

August 3–6, 2026 • Washington, DC

Health Insurance Changing Landscape: Emerging Trends and Regulatory Challenges in Medicare, Long-Term Care, and Producer Oversight

David Torian & Brian Webb
National Assoc. of Insurance Commissioners

SHIP State Health Insurance Assistance Program
Navigating Medicare

SMP Senior Medicare Patrol
Preventing Medicare Fraud

The Changing Medigap Market

- Medicare Supplemental (Medigap) Insurance is regulated at both State and Federal levels

- Recent Federal Action: MACRA 2015
  - Restricting sales of Medigap Plans C&F

- Ongoing State Debates
  - "Birthday Rule"
  - Coverage for Under 65

Medigap: State Actions

- "Birthday" Rule States:
  - California, Delaware, Idaho, Illinois, Indiana, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Minnesota, Missouri, Nevada, New Mexico, Oklahoma, Oregon, Rhode Island, Utah, Virgina, West Virginia, Wyoming. (21)
  - Significant Variations

- Under 65 Coverage States
  - Alaska, California, Colorado, Connecticut, Delaware, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New York, North Carolina, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Vermont, Virginia, Wisconsin. (40)
  - Significant Variations

Medigap and Changing MA Markets

- "Significant" MA Provider Changes and Medigap Special Enrollment Period
  - Process & Potential Impact on Medigap Plans
- MA Market Contractions
  - Impact on Medigap Plans

Long-Term Care Insurance

- The Demise of Traditional Stand-Alone Private LTC Insurance
- State Actions to Address LTC Needs
- The Rise of Hybrid Plans & LTC Riders
  - Regulatory Questions
  - Actuarial Questions

Marketing & Agent/Broker Oversight

- Issues in ACA Markets
  - Improper Marketing, Enrollment, and Plan Switching
  - State/Federal Coordination

- Issues in the MA Markets
  - Improper Marketing and Consumer Education
  - State/Federal Coordination

Additional Federal Issues

- SHIP Funding
  - Sufficient, Consistent, and Timely
- State Oversight of MA Plans
  - H.R. 8726

Questions?

David Torian
Counsel & Health
Policy Analyst
dtorian@naic.org

Brian Webb
Director
Health & Life Policy
bwebb@naic.org