

2026 Medicare Agent Needs



Plan chaos is the new normal.

This past AEP, plan disruptions pummeled the industry, forcing millions of beneficiaries to seek new coverage and straining agents. One thing became clear: brokers can no longer manually manage their books and stick with limited upline support if they want to be effective.

Spark and Independent Medicare Network surveyed 517 Medicare agents after AEP to understand what worked and what didn't.

What we found: nearly half of agents are thinking about switching uplines, and they have very clear expectations of how agencies should help them succeed.

This report breaks down what brokers are looking for, what's driving them to make a change, and what separates agencies that attract and retain top talent from those that don't.

About the survey: Respondents came from a broad set of uplines across the U.S., including agencies outside of Spark. Roles included solo agency owners (39%), independent brokers (38%), agency owners managing agent teams (20%). Industry experience ranged: 40% of agents have 1-5 years of Medicare sales experience, 22% have 6-10 years, 16% have 15+ years.

517

Medicare agents surveyed, representing a broad cross-section of locations, FMOs, and book sizes

48%

of agents think about switching uplines

READ ON:

PAGE 3

Top 5 Findings

PAGE 8

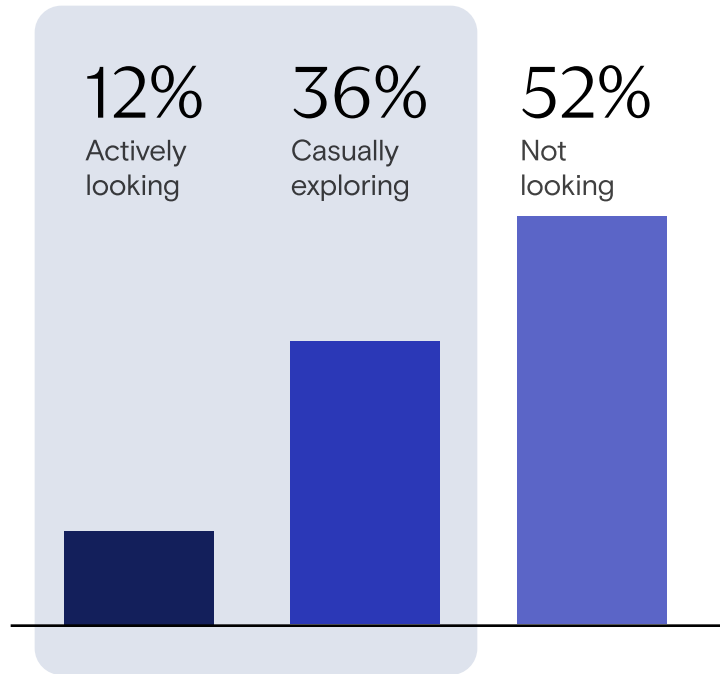
2026 Agent Recruiting & Retention Strategy

PAGE 9

About Spark & Independent Medicare Network

TOP 5 FINDINGS

48%
of all brokers are
thinking about
making a move.



How likely are you to stay with your agency in the next year?

n=122 responses from non-Spark agents

TAKEAWAY FOR AGENTS

If you're feeling underserved, you're not alone. Nearly half of your peers are exploring their options too. Use this motivation to clearly define what you need in an agency, and don't settle for less.

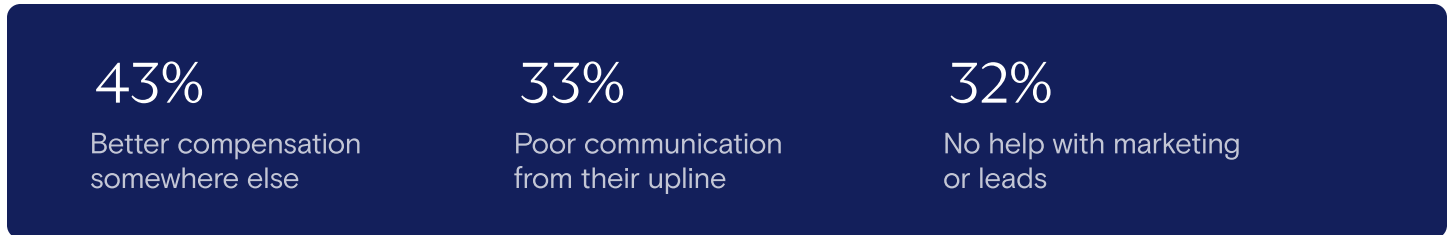
TAKEAWAY FOR AGENCIES

If you're recruiting, that's a massive pool of experienced, licensed agents who are already open to conversation. It also means half your downline might be considering other options. Make sure you're creating a comprehensive agent recruiting and retention strategy.

TOP 5 FINDINGS

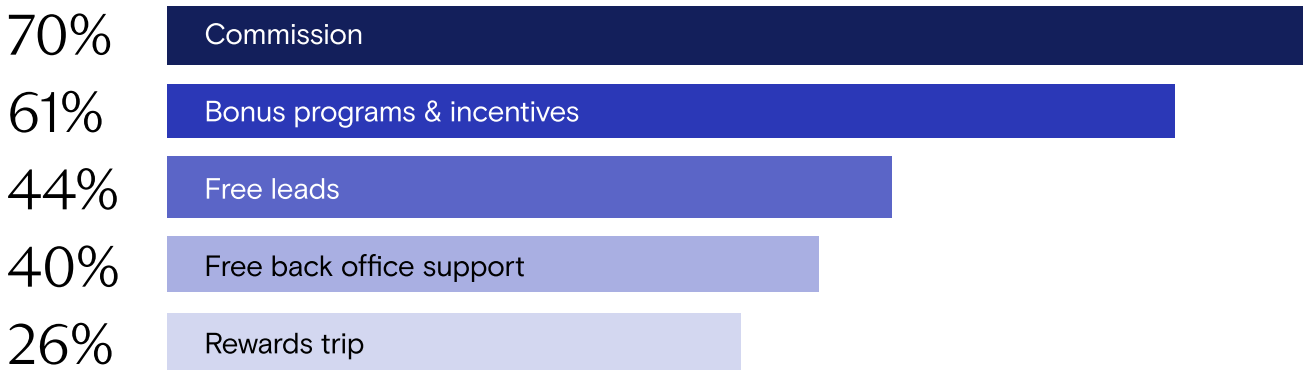
Compensation incentives are changing as co-op shrinks.

We asked agents what would make them switch. Three things came up over and over.



On the surface, these responses aren't surprising. What was revealing was how agents define "better compensation." Over 40% of agents prioritize leads and back office support. Agents make it clear they now consider admin and marketing support as part of the compensation their upline provides.

Which 3 components of compensation are most important to you?



TAKEAWAY FOR AGENTS

If your co-op vanishes tomorrow, what does your upline actually offer you? As cash tightens, look beyond commission splits. Find an agency that invests in infrastructure to help you grow.

TAKEAWAY FOR AGENCIES

With co-op dollars shrinking, agencies no longer have to compete solely on marketing spend. The best FMOs highlight comprehensive support as part of agents' compensation packages.

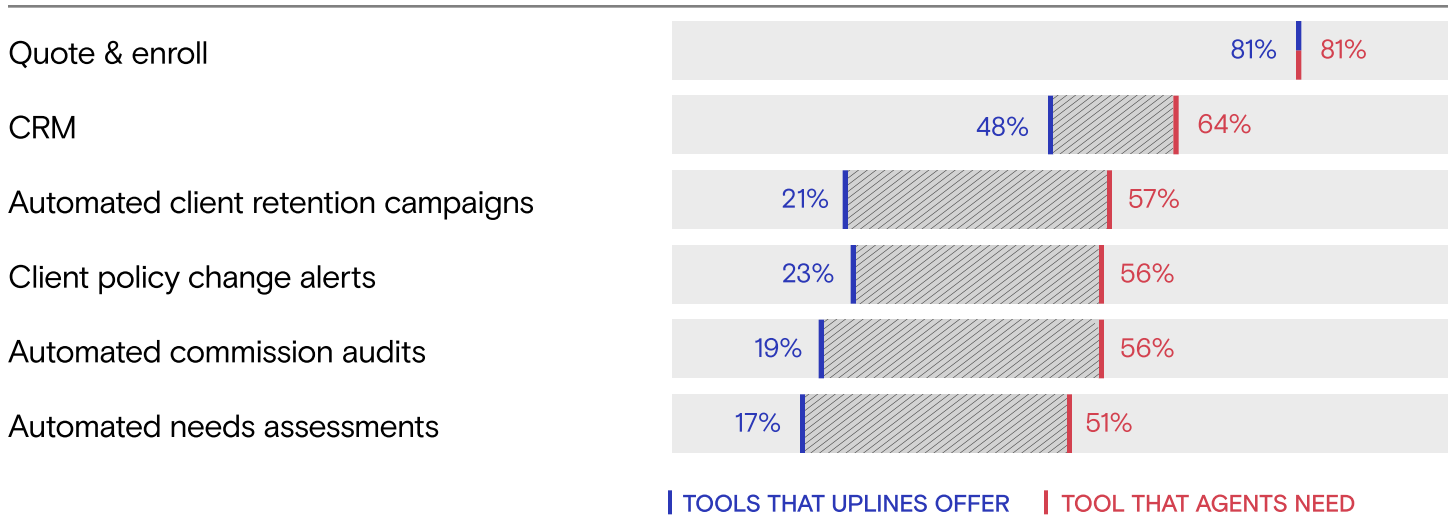
TOP 5 FINDINGS

Tech is the #1 priority brokers look for when shopping for a new agency.

65% of respondents ranked technology as a key factor in how they evaluate Medicare agencies. Close behind are upline communication and responsiveness (56%), as well as ongoing training to navigate an increasingly complex Medicare landscape (50%).

We took a closer look at what tech agents have versus what they need, and the gaps were clear. While most agencies stop at quote and enroll tools, agents told us they want *everything*: CRM systems, alerts about client policy changes, and automated workflows that help them stay connected to their clients while simplifying their work.

Does your upline provide the tools you need?



TAKEAWAY FOR AGENTS

When evaluating agencies, ask the hard questions upfront: What's your tech stack? What training is available? Find an agency with reliable automation that saves you time so you can focus on growing your book.

TAKEAWAY FOR AGENCIES

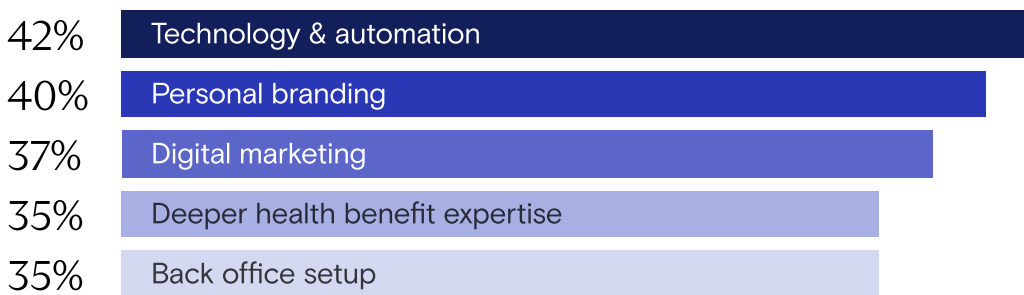
Agents don't want one-off tools. They want platforms with connected workflows. Provide technology that automatically monitors changes in clients' needs and coverage so agents can stay engaged with their entire book.

TOP 5 FINDINGS

60% say agencies aren't teaching skills that brokers need for the future.

Agents understand that the broker of the future will have to adapt and operate in new ways as industry disruptions continue and consumer needs evolve. But while agents are looking ahead, most agencies are still training for the past.

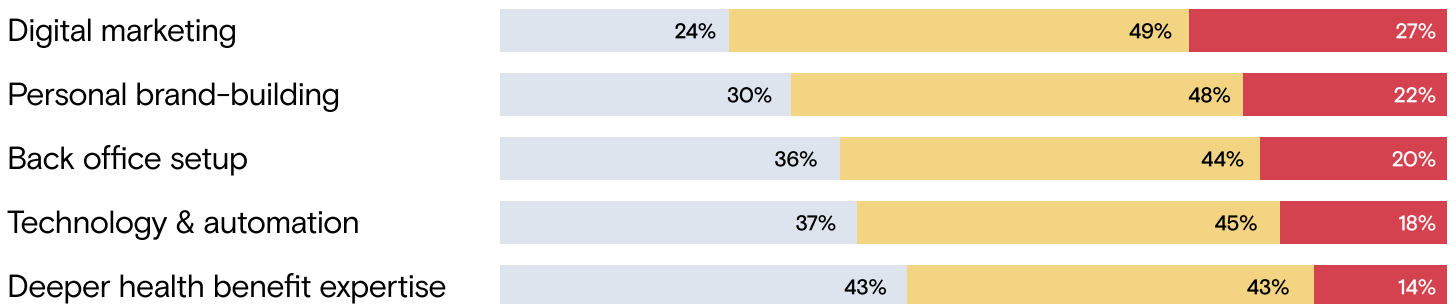
Which skills are most critical for you to succeed to the future?



More than 70% of agents say their upline does not adequately teach digital marketing or personal brand-building. 63% report gaps in training around technology and automation.

Does your agency teach you these skills?

YES FULLY PARTIALLY NOT AT ALL



TAKEAWAY FOR AGENTS

If your agency isn't investing in your future, it may be time to look elsewhere. The agents who adapt now will be the ones thriving in the coming years.

TAKEAWAY FOR AGENCIES

Agents aren't just looking for support today. They want agencies that will confidently lead them into the future. Position yourself as the agency preparing brokers for what's next.

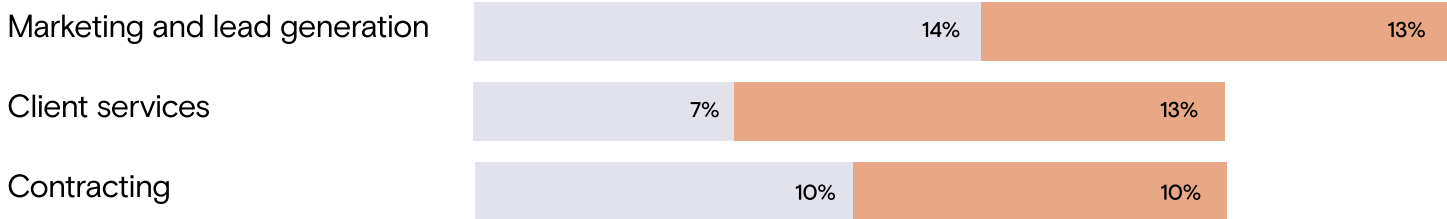
1 in 5 agents are on their own for contracting & client support.

When we examined the services that uplines provide their agents, clear gaps appeared. Marketing once again emerged as a major need, but areas like contracting and client services were also lacking.

These aren't just minor perks. They're essential to an agent's ability to grow. Time spent navigating contracts is time diverted from supporting clients or new business. As books expand, agents without adequate upline support are often forced to scale back on client services or slow their own growth.

How is your upline support in the following areas?

DISSATISFIED NOT SUPPORTED



My agents love Spark's Client Services team. By delegating day-to-day service requests, it frees them up to spend more time out in the community, meeting new seniors to support.



Michael Henderson
Tapestry Insurance

TAKEAWAY FOR AGENTS

Don't settle for partial support. Ask agencies how they support lead generation, client service, and contracting. Vague answers are red flags.

TAKEAWAY FOR AGENCIES

Stand out by offering value that agents can't easily acquire on their own. When agents see how many wraparound services they get with you, joining your agency becomes an easy decision.

Elevate your agent bench in 2026.

As the industry moves toward sustainable growth, the best agency leaders are embracing a portfolio management mindset, focused on agent quality, not just quantity.

These agency leaders consider the quality of their current agents as well. They review accretion, attrition, and rapid disenrollment rates to identify and retain strong performers.

They ask the following:

- Where do I want to grow geographically?
- What agent type am I trying to attract?
- What support can I realistically provide in the next 90 days?
- What are my co-op, override, and carrier constraints?

Agents who are flight risks are often:

- Less than a year at your agency
- Underperformed their goals and are frustrated
- Overperformed their goals and want more support

Personalize your outreach when recruiting or retaining agents:

Agent tenure	Motivations	Tactics
0-12 months	<ul style="list-style-type: none"> • Onboarding • Speed-to-first-sale • Confidence 	<ul style="list-style-type: none"> • Structured 30/60/90 day plans • Contracting support • Sales training
1-3 years	<ul style="list-style-type: none"> • Earnings stability • Growth path • Support quality 	<ul style="list-style-type: none"> • Recruiting support • Defined development plans • Access to mentorship
3+ years	<ul style="list-style-type: none"> • Influence • Economics • Legacy 	<ul style="list-style-type: none"> • Leadership opportunities • Market visits • Overrides & ancillaries

THE BOTTOM LINE

The agencies that will win in 2026 and beyond are the ones that listen to what their top-performing agents need and actually deliver on it – with real services and technology.

Spark is an NMA building for the broker of the future.

The survey data is clear: when agents have access to strong technology and comprehensive services, they perform better and are more satisfied with their results. Among 395 Spark agents surveyed:

96%

felt prepared on compliance going into AEP

94%

felt prepared on AEP strategies & best practices

89%

said Spark positively impacted their business

This is what Spark delivers. We are the only NMA with connected technology, reporting, back office support, and client services to help agents thrive. Hundreds of agencies partner with us to drive faster growth, improved efficiency, and better performance visibility.

Book a demo today
SPARKADVISORS.COM

Independent Medicare Network is a community for ambitious agents.

Launched in September 2025, IMN is a dedicated Facebook community open to all Medicare agents, no matter their upline. Over 2,000 agents share real strategies that go beyond surface-level advice and connect with industry experts.

We believe agents supporting agents is the best way to learn, collaborate, and shape the industry's future.

