

The Medicare Marketers' Guide for 2025

Top trends & keys to success



EXECUTIVE SUMMARY

Explosion of Medicare Advantage Plans Adds Pressure—and CMS Scrutiny—on Marketing Teams

Medicare marketing grabbed more headlines in the last year than ever—and [not always for the best reasons](#). Yet the truth is that heightened scrutiny of Medicare marketing is part of a broader trend that's undoubtedly positive: Competition among the growing number of Medicare Advantage (MA) plans is giving beneficiaries access to more benefits and more tailored coverage, while keeping plan affordability under control.

That competition also puts intense pressure on marketing teams within Medicare Advantage Organizations (MAOs) to stand out and demonstrate how their MA plans are differentiated from the crowded marketplace. And as attention on marketing grows within MAOs, CMS is also paying closer attention. The constantly evolving rules governing Medicare marketing are [tightening even further](#).

In short, Medicare marketers feel pressure from within their MAOs to do more—and pressure from CMS that constricts what “more” can look like.

What CMS, consumer expectations, and top marketers have in common: Focusing on helpful guidance

The goals of MAO marketers and CMS may seem at odds. But dig a little deeper and you see that the CMS requirements reflect what consumers want—and how smart Medicare marketers were already standing out: Instead of selling products, they're making genuine connections with people by taking them on a journey of relevant information and helpful guidance on how to choose the right plan.

This isn't new; it is old-fashioned relationship selling. The trick is figuring out how to scale this marketing strategy. Medicare marketers need access to timely insights on what information a target needs now—and they need to be able to feed those insights into automated communication journeys that allow them to scale up old-fashioned 1:1 connections to the rapidly growing Medicare population.

Key Trends Shaping Medicare Marketing in 2025

1. More plan options than ever

We've seen an explosion of plan options since 2019, when CMS removed the "meaningful difference" requirement that MA plans offer substantially different coverage levels across plan offerings. The average Medicare beneficiary can now [choose from 43 different MA plans](#)—twice the average number of options in 2018. This expansion [hits all populations](#), too: Almost all (98%) of Medicare-eligible Americans have at least 10 MA plans to choose from in their counties, and the number of MA plans in rural counties has more than doubled in the last year.

Key outcome: More plans mean more market competition.

That competitive pressure falls on agents to connect with beneficiaries and create differentiation.

2. Marketing leaders are more accountable for hard numbers

Rising expectations on marketing teams within MAOs have moved beyond soft lead generation numbers. Marketing leaders need to be able to measure the ROI of their marketing—and improve that ROI continually. Moreover, they're accountable for hard numbers: They need to deliver incremental revenue and net-new members.

Key outcome: Marketing teams need to prioritize cross-selling to expand share-of-wallet among existing members. While retention rates typically sit above 80%, that's because most MA plans automatically renew to avoid coverage lapses. Marketers need to turn passive renewals into opportunities to make policy updates, cross-sell other services, and ultimately better meet members' needs while driving growth for the business.

3. Rising expectations for digital-first engagement

Today's Medicare-eligible population is increasingly digital-savvy and brings the same expectations for omnichannel convenience and digital-first engagement that dominate the broader B2C world. They expect to have information at their fingertips, want self-service options, and don't want to interact with a human agent for many (or even most) interactions.

Key outcome: Digital-first engagement doesn't mean the human touch is going away. Rather, that human connection is more valuable than ever. Marketing teams need to marry digital and human touch points and identify the right time and the right situation to reach out with that human connection.



Total Expert for Medicare

This [video](#) covers our compliant collateral solutions for insurance agents in the Medicare space, which allow you to leverage pre-built templates and expert-created content that incorporates required disclosures and disclaimers while maintaining each insurance agent's unique branding.

Learn more about our insurance solutions and how we can help you stay on-brand and avoid costly regulatory fines at TotalExpert.com/Medicare.



Create Consistent, CMS-Compliant Marketing Collateral

The Uber-Trend: Tightening CMS Regulations on Medicare Sales and Marketing

The constant evolution of CMS rules has always presented a challenge for Medicare marketers. The regulations change every year, and while the changes are rarely dramatic, the relative subtlety of new rules amplifies the burden of keeping up with the finer details.

But today, the speed and scope of those CMS rule changes is rapidly growing. Responding to [record-high beneficiary complaints](#) and [major media attention](#) around questionable sales and marketing practices, both legislators and regulators are moving to introduce sweeping changes.

CMS pushing to simplify MAO communications to reduce barriers to care

CMS is cracking down on what it sees as deceptive marketing practices that obscure the actual benefits and/or confuse beneficiaries. [New proposed rules](#) target predatory marketing practices, reign in pre-authorization programs, and add requirements around utilization of supplemental benefits that MA plans use to stand out. In essence, CMS seeks to implement additional consumer protection measures that will prohibit many of the most common and most effective marketing strategies that traditionally dominate the B2C marketing world.

Key outcome: As CMS proposes major changes to Medicare marketing rules, marketers are becoming more anxious and more conservative to ensure their messages and tactics are compliant. But savvy Medicare marketers see that the mandate isn't to do less, but rather to change the nature of how they engage with beneficiaries: They need to evolve toward being educational and consultative—genuinely helping beneficiaries to find the best plan, instead of aggressively selling a product.

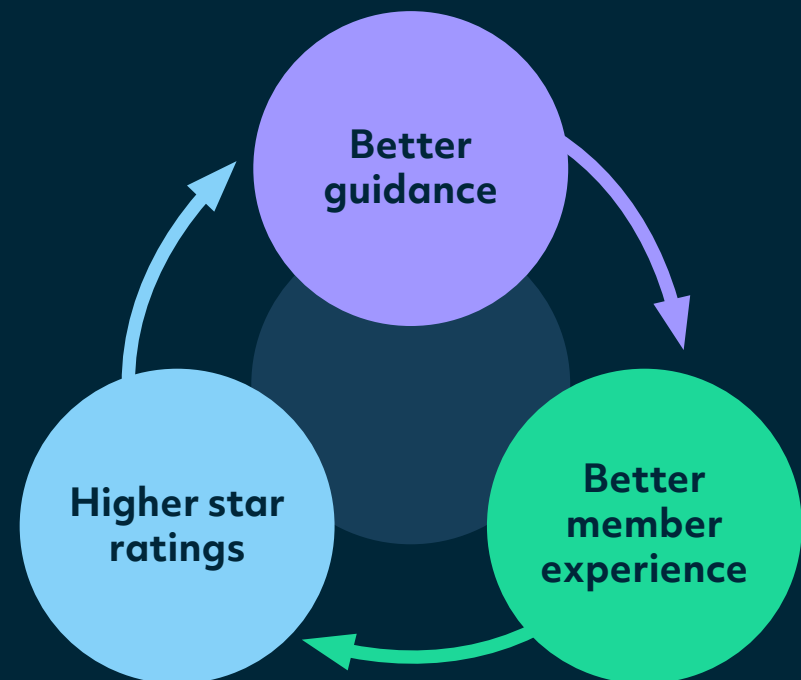
CMS changing Star Ratings to enhance beneficiary decision-making

The CMS Star Rating system is intended to provide an objective standard to empower informed decision-making for beneficiaries. New rules finalized in 2023 changed the criteria for the Star Rating system—introducing a new Health Equity Index (HEI) that factors in social risk factor (SRF) population measures, among other new factors impacting Star Ratings.

Key outcome: The changes to the Star Rating system have already [lowered the overall average rating among MA plans](#). Lower average ratings make incremental improvement in star rating even more valuable for an MAO, and it's clearer than ever that beneficiaries' satisfaction is largely impacted by their experience with marketing communications. Moreover, MAOs know that

star ratings are an oversimplification of the complexities of choosing the right plan. So, the onus is on marketing teams to provide education to fill in those gaps and support beneficiaries in making informed decisions. This effective guidance will create a positive cycle: better guidance = better member experience = higher star ratings.

The cycle of effective marketing guidance for Medicare Advantage Organizations



THE CHALLENGE FACING MEDICARE MARKETERS IN 2025

Enabling More Effective Member Engagement— at Scale—while Ensuring Compliance

Marketing leaders within MAOs are facing higher expectations both internally and externally. They need to engage existing members and move from auto-renewal to active retention that creates cross-sell opportunities. They also need to effectively identify and engage with net-new beneficiaries. Both objectives depend on shifting from generic marketing messages designed to sell, toward more personalized, relevant, and educational communications that educate and assist.

The key question is: How do you do that at scale—and without losing the control needed to ensure compliance with the ever-evolving and tightening web of CMS restrictions?

KEYS TO SUCCESS

What Medicare Marketers Need to Focus on Now

The rest of this guide will cover four key capabilities that define the most agile and successful marketing teams in the Medicare Advantage space.

- 1 **Scaling multi-channel marketing strategies**
- 2 **Accelerating speed to market**
- 3 **Automating compliance controls**
- 4 **Enabling continuous audit-readiness**



Scaling Multi-Channel Marketing Strategies

Not that long ago, insurance marketing was largely analog: Print ads, direct mail, billboards, events, and sponsorships—all building general awareness and ultimately driving audiences to jump right to a 1:1 conversation with an agent. All those channels remain valuable for awareness today. But the proliferation of digital touchpoints has filled in the gap between broad awareness and 1:1 human conversation. This is a win-win: People generally don't want to call and talk with an agent right away. Insurance organizations generally don't want to let audiences fall into the void—they want ways to connect, engage, and nurture them along the way.

But while it's relatively easy to create a traditional ad campaign that runs across all those analog media channels, it's much harder to create a seamless, consistent experience across a multi-channel marketing journey.

The old way:
decentralized
control

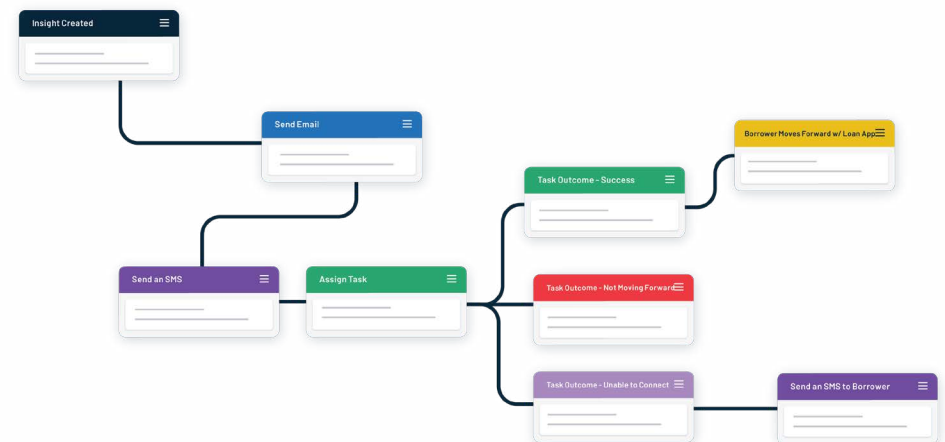


The new way:
A centralized
engagement
platform



Creating a central point of control

To deliver these seamless experiences, marketers need to fully integrate their marketing efforts across channels and platforms—breaking down the silos that pop up when using point solutions to manage social media, email, a separate CRM, etc. This level of integration requires a customer engagement platform that's built to deliver on this centralized visibility and omnichannel control.



Orchestrating natural multi-channel journeys

A consistent omnichannel experience does not mean beneficiaries should feel like they're getting peppered with the same message in a text, email, direct mail, etc. Multi-channel campaigns should follow a natural progression—a journey that provides education and information to gradually guide the individual to make an empowered choice. Marketers need digital tools that can orchestrate this multi-channel, multi-touch journey, delivering the right message at the right time in the right channel, based on that individual's observed or demonstrated preferences and behaviors.

Accelerating Speed to Market

Medicare insurance is an increasingly dynamic market. It's not just the CMS rule changes. Changes in plan details—benefits and coverages—occur annually. Changes in the healthcare world—new treatments, new diagnoses, new areas of focus—happen continuously. Macro factors that impact beneficiaries—from economic issues that impact affordability, supply chain woes that impact availability of medications or other medical supplies, or even a global pandemic—can shift at any time.

To embrace educational engagement, marketers need to be able to react rapidly to these changes as they happen. That means having the agile ability to reach out with timely information and helpful guidance related to the issues your members and prospects are thinking about right now—rather than static, stale sales pitches.

Democratizing marketing messages

The people closest to these dynamic changes are those closest to your members and prospects: your team of agents. Shifting to a centralized customer engagement platform can give marketing the oversight and visibility to actually decentralize the creation of marketing messages: Deputize agents, as well as other members of the marketing team, to recognize opportunities or needs for focused, hyper-relevant educational messages. Best-in-class customer engagement platforms can give your people intuitive tools for creating those messages, adding them into pre-built journeys.

Using customer intelligence to automate engagement journeys

Even with a central point of control and pre-built journeys, marketing teams can't rely on human agents to click "send" for each message in the campaign. They shouldn't even be depending on a human agent to click the figurative "start" button on a journey. They should be looking for ways to use intelligent automation to execute multi-channel journeys, so they can scale them across hundreds or thousands of members and prospects. This higher level of intelligent automation is fueled by insights on an individual's actions, behaviors and other intent signals, triggering that "right time, right message, right channel" trio at scale.



Automating Compliance Controls

The thought of decentralized content creation likely strikes fear into the hearts of compliance leaders—and makes marketing and sales leaders anxious, too. With heightened scrutiny, no MAO wants to get dinged for non-compliant marketing. It's not just a matter of fines and embarrassing reprimands from CMS. Non-compliant marketing risks upsetting or annoying members, hurting experience scores that shape Star Ratings—with echoing impacts for the MAO.

Leveraging tech-enabled compliance controls

One major component in a customer engagement platform purpose-built for highly regulated insurance marketing: functionality centered on streamlining compliance controls. This includes features like pre-approved templates for marketing materials—so team members are working within a compliant framework—and automated compliance checks that can smartly recognize non-compliant language. Leading platforms also provide tech-accelerated review and approval workflows, so compliance leaders can retain oversight without becoming a complete bottleneck.

Automating brand controls

Decentralizing or democratizing creation of marketing and sales messages isn't just a compliance risk—it's also a brand risk. Fortunately, the same types of tech-enabled review and approval capabilities that drive compliance functionality in purpose-built platforms should be able to give you confidence in brand consistency across all your multi-channel messages and materials. These automated brand controls let you empower your agents to build their personal brands—within the broader framework of your strong, consistent brand.





Enabling Continuous Audit-Readiness

Medicare marketing teams need to put the right tech-enabled controls and automated checks around content creation and dissemination to ensure compliance on the front end. But they also need to prove compliance on the back end to be audit-ready, if and when regulators come knocking. Yet the prospect of unleashing a stream of multi-channel marketing journeys hyper-personalized marketing messages threatens to rapidly overwhelm manual documentation and audit-preparedness protocols.

Creating digital audit trails

The irony of shifting to modern customer engagement platform: While the volume of marketing messages will likely surge, the logistics of audit-preparedness will be dramatically simplified by an automated and comprehensive digital audit trail. Leading platforms not only save a digital record of every message that goes out of your organization, but automatically record a full trail of your compliance checks and approvals, demonstrating your organization's proactive controls around compliance.

Automating audit reporting

Compliance teams spend far too much time sifting through paper records, which tends to make every audit a stressful time crunch. Modern customer engagement platforms come with built-in reporting capabilities that turn those comprehensive digital audit trails into automated reporting. This eliminates the tedious work of manual reporting and the stress of urgently searching for necessary records to create ad hoc audit reports.

Beyond 2025: What Does the Future of Medicare Marketing Look Like?

Four predictions



Competition will only grow: There's little doubt that competition in the Medicare Advantage market will only grow in the coming years. As with broader consumer trends, Medicare beneficiaries expect choice and want to see plans that cater to their unique needs. CMS and the federal government generally support and encourage this competitive marketplace, as it fosters an environment where the needs of niche populations are met by tailored plans—and affordability is naturally enforced by market principles.



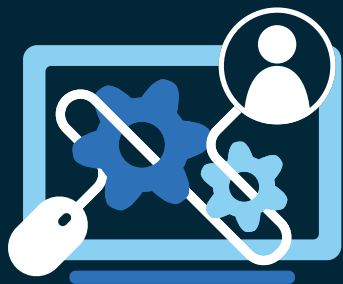
Digital-first expectations will rise: Consumers' expectations for digital-first engagement will only grow more sophisticated in the future. Moreover, the number of devices and digital channels will continue to expand. Effective marketing will require an increasingly complex orchestration of omnichannel engagement journeys that fit everyone's mix of devices and preferred digital channels.



Marketing will become more consultative: The definition of "effective marketing" will continue to evolve toward consultative, educational, human-to-human guidance. This shift will be jointly driven by CMS' rules and requirements, and consumers growing hunger for hyper-personalized financial guidance.



Medicare marketers will lag behind on automation: As with other consumer markets, the challenge in Medicare marketing lies in how to deliver on this new level of personalization at scale—and do it efficiently. Automation is the obvious answer, and the best marketing teams in other segments are already leveraging advanced automation tools and platforms present a tricky "black box" situation for Medicare marketers. CMS rules will continue to evolve every year—in big and small ways—and Medicare marketers are extraordinarily hesitant to fully hand over control of the creation and dissemination of marketing messages to an automated solution.



How leading marketing teams will build their advantage

Leading Medicare marketing teams will crack the code on using intelligent automation by investing in purpose-built customer engagement platforms that put specific, Medicare-tailored compliance controls around their highly automated workflows for rapid, decentralized content creation. With these sophisticated controls in place, marketing teams can confidently unlock the power of analytics, AI and automation—giving them the ability to harness member and prospect data to deliver hyper-personalized messages across multi-channel journeys, at scale—without putting compliance at risk.



About Total Expert

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