NAIFA
MINNESOTA

Syllabus for Continuing Education Program

Program Provider: NAIFA - Minnesota
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Event: **Lunch & CE | In-person**
Title: Understanding and Navigating the MN Medicare Storm in 2025/2026
Panel: Tom Wright, Director of Health & Medicare, GoldenCare
Mike Daly, Vice President of Sales and Distribution, Medica
Todd Villeneuve, Managing Partner, IFC National Marketing
Kris Lopez, National Medicare and Health Sales Director, IFC National Marketing

Date: Thursday, November 6, 2025
Program Format: In-person
Location: Midland Hills Country Club, 2001 Fulham Street, Roseville, MN 55113 and offered on Zoom.
Time: 11:30 AM Attendee arrival
12:00 PM Lunch served
12:10 PM Welcome and announcements
12:30 PM CE Presentation
2:00 PM Meeting ends
Attendance Fees: All Attendees: $25
Sponsors: Per sponsor benefit package
Refunds: No refunds for cancellations received after 10/31/2025 or for no show attendees.
CE Credits: This educational offering is **APPROVED** by the Minnesota Commissioner of Commerce as satisfying 1.5 hours of STANDARD classroom credit toward continuing insurance education requirements.
CFP: 1.5-hour Standard credit **APPROVED**.
CLE: 1.5-hour Standard credit **APPROVED**.
A certificate of attendance is available for individuals requesting CPE and PRP (Professional Recertification Program – formerly PACE) credits.

Who Should Attend: Estate planners, financial planners, investment advisors, insurance producers, retirement counselors, CPAs and JDs.
Level of Educational Complexity: Overview

Course Description
This will be an informal interview of three industry leaders proctored by MN's largest insurance marketing organization's managing partner. The topics include what factors caused the impending issues MN is facing this fall.

Learning Objectives
1. Market Challenges of the Medicare Advantage and Part D plans
2. The Ripple Effect of a Carrier Exodus
3. Best Practices for an Agent during the 2026 Annual Enrollment Period

Outline
Medicare Advantage Plans - What got us here (20 Minutes)
- Financial Pressures
- Inflation Reduction Act
- Regulatory and Administrative Burdens
- Utilization
- Boomer demographics
- Pharmaceuticals

National Market – What did see in 2025/2026? (10 minutes)
- Reduced product offerings across the country
- Rural vs Metropolitan Medicare Advantage Strategies
- Product terminations
- Reduced or eliminated commissions
- Introduction of new DSNP/CSNP products and more

Minnesota Market: What you and your clients need to know (20 minutes)
- Who's in?
- Who's out?
- Coverage changes?
- Who's paying?

Medicare Advantage – What does the long-range market look like? (15 minutes)
What can Minnesota agents due to weather the "perfect storm"? (25 minutes)
- Educate clients
- Offer options (cross-selling)
- Offer resources (expert support/Concierge)
- Showcase recommended carriers

Total time: 90 Minutes

Instructional Materials for Registered Attendees: Handouts if any will be included in the confirmation email to registered attendees.

Examination & Answers: No exam

About the Speakers:

Michael Daly | Accomplished Vice President of Sales and Distribution at Medica, specializing in health insurance markets. With nearly two decades of experience in the insurance industry, Michael has cultivated a robust understanding of consumer needs and market dynamics. He has a proven track record of developing innovative growth strategies and fostering strong partnerships with distribution channels. His leadership style emphasizes collaboration and empowerment, enabling his team to excel in a competitive landscape. Michael is committed to enhancing the health and well-being of communities through access to quality care. He is not only passionate about his work but also continuously seeks new ways to make a positive impact in the industry. His educational background includes studies at the University of Minnesota's Carlson School of Management and Augustana University.

Tom Wright |Director of Health & Medicare at GoldenCare / Integrity, an FMO specializing in Medicare, ACA, Long-Term Care Insurance, and the emerging Extended Care insurance market. Tom is the NABIP Region IV Legislative Chair and a long time board member of NABIP-Minnesota. In addition, he works with the NABIP Public Option Working Group and the Long-Term Care Insurance working group.

Todd Villeneuve | Since co-founding IFC National Marketing in 2003, Todd has been a driving force behind the company's growth and position as the fastest-growing insurance marketing organization in the Midwest. Today, as Managing Partner of IFC, Todd nurtures a team of more than 40 insurance professionals who provide high-touch, personalized service and expertise to nearly 4,000 agents and financial advisors who contract with IFC so they can achieve their dreams and live their best lives. Todd is actively involved in national and regional insurance and financial services organizations, including NAIFA, WIFS, and NAILBA, where he is Chairman of the Board for the NAILBA Charitable Foundation. Todd is passionate about solutions, policies, and partnerships that advance the success of agents, agencies, and advisors. Having worked as both an agent and financial agency manager, Todd understands the challenges of balancing market dynamics with agency growth and personal wellbeing. Todd is a Registered Representative of The Leaders Group, Inc. Member FINRA/SIPC, is CLTC certified, and is licensed in Series 7, 24, 6, 63, 36, 65, and Life Health and Property Casualty.

Kris Lopez | National Medicare and Health Sales Director for IFC National Marketing. With more than 20 years' experience in the insurance industry, Kris held numerous leadership positions for Blue Cross Blue Shield of Minnesota prior to joining IFC. Most recently, Kris served as Director of Distribution Strategy & Execution at Blue Cross, where she was responsible for driving innovation for licensed agents, ensuring compliance with Medicare practices, and nurturing the development and growth of internal and external sales partners. In her position at IFC, Kris is responsible for developing and maintaining relationships that deliver opportunities for the growth of independent agents, advisors, and the industry.