

2026

Spark AEP Kickoff





Meet your hosts



Caleb Campbell

Head of Sales

Washington DC



James Jiang

CEO

New York



Jenna Scherma

Product Lead

New York



Agenda

01 Message from the CEO (10 min)

02 How to work leads (15 min)

03 How to retain clients (15 min)

04 Broker resources (5 min)

Message from the CEO



James Jiang
Co-founder & CEO



There's a generational disruption in Medicare Advantage

Problems with Medicare Advantage Plans Keep Mounting

Health Insurers Are Becoming Chronically Uninvestable

Revenue pressure

Cost inflation

Regulatory scrutiny

Medicare Advantage market growth slows amid intensified headwinds

Medicare Advantage profitability is declining, Moody's says

The MA ecosystem continues to face unprecedented financial strain



Financial headwinds are forcing carriers to pull back

Benefit reductions

- Rising member cost-sharing and higher MOOPs
- Cuts to supplemental benefits & SSBCI limitations

Plan exits

- 2025 had a sharp increase in plan exits & disruptions
- Trend expected to continue this year
- PPO plans continue to face headwinds

SNP emphasis

- Expected to drive ~50% of total net enrollment growth
- D-SNPs continue to have strong market share
- C-SNP enrollment expanding rapidly

Millions of beneficiaries will be shopping for new plans this AEP

A woman with dark curly hair and glasses is speaking and gesturing with her right hand in a meeting. She is wearing a dark blazer over a light-colored top. A laptop is in front of her. To her left, another woman is partially visible, and to her right, a man with glasses is partially visible. The background is a blurred office setting.

Spark agents are
made for this moment.



Every headwind today is a tailwind for a great broker

HEADWIND

Plan disruption



More need for shopping & advice from a broker

TAILWIND

HEADWIND

Carrier focusing on quality and care measures



Leaning more on brokers as a healthcare advocate

TAILWIND

HEADWIND

Legacy brokers exiting the market



More work for growth-oriented brokers

TAILWIND



Protect your book or get new business? Do both, with Spark.

Spark is the only platform automating these areas for agents:

Prospecting

Know how the plans
you sell are changing.

- Plan Cheat Sheets
- AEP Marketing Materials
- Sources

Client retention

Make sure your clients stay
on the best plan for them.

- AI Assistant
- Client Services

How to work leads with Spark



Caleb Campbell
Head of Sales



Work — and close — leads with these key features, no matter your channel:

/01

Plan Cheatsheets

Master the plans available in your area and make clear benefit comparisons

/02

Marketing Materials

Personalized, free assets available for immediate download on the platform

/03

Sources

A workflow combining a QR code, digital PTC, needs assessment, and SOA



Master the available plans in your area

What it is

A resource outlining available plans and benefits for every county in the US

Why you'll love it

Skip the waiting and manual compilation; know how to sell all the plans in available in your area

Plan Cheatsheets: Live 10/7

Spark plan cheatsheet

State

Q WA

County

Q King

Plan type

All MAPD

King County, WA: All MAPD plans

↕

↓

Rating	Carrier / plan	Plan cost	Medical copay	Drug coverage	DVH per year	Extras	Docs
4.0 Stars	UHC AARP WA-0004 Washington (PPO): (H1278-032)	Premium: \$39/mo MOOP: \$6,000/yr Deductible: \$0	Specialist: \$35 Inpatient: \$375 (day 1-4) Outpatient: \$380 Emergency: \$140	Retail copay: T1 \$0, T2 \$0-12, T3 \$45, T4 \$95, T5 33% Rx deductible: T1-5 \$255 Mail order: No	Dental: \$1,500 Vision: \$300 Hearing: \$99-1,249	OTC: \$15/mo	
4.0 Stars	UHC AARP EP-0002 Washington (PPO): (H5619-057)	Premium: \$0/mo MOOP: \$7,500/yr Deductible: \$500	Specialist: \$25 Inpatient: \$450 (day 1-7) Outpatient: \$380 Emergency: \$200	Retail copay: T1 \$0, T2 \$0, T3 \$47, T4 \$100, T5 33% Rx deductible: T1-5 \$0 Mail order: No	Dental: \$2,500 Vision: \$250 Hearing: \$699	Gym: Silver Sneakers	
4.0 Stars	Kaiser KP Key Washington (PPO): (H7245-001)	Premium: \$0/mo MOOP: \$6,600/yr Deductible: \$0	Specialist: \$25 Inpatient: \$300 (day 1-7) Outpatient: \$320 Emergency: \$120	Retail copay: T1 \$4, T2 \$12, T3 \$42, T4 \$100, T5 30% Rx deductible: T1-5 \$160 Mail order: Yes	Dental: \$1,000 Vision: \$150 Hearing: \$1,000	OTC: \$15/mo Transport: 20 1-way trips	
4.0 Stars	Kaiser KP Key + Advantage Plus Washington (HMO): (H7245-002)	Premium: \$18/mo MOOP: \$6,600/yr Deductible: \$0	Specialist: \$25 Inpatient: \$380 (day 1-7) Outpatient: \$320 Emergency: \$120	Retail copay: T1 \$2, T2 \$10, T3 \$40, T4 \$100, T5 33% Rx deductible: T1-5 \$0 Mail order: Yes	Dental: \$2,500 Vision: \$300 Hearing: \$380	OTC: \$15/mo Transport: 20 1-way trips	
3.0 Stars	Premiera Blue Cross Medicare Advantage Washington (HMO): (H1997-012-001)	Premium: \$54/mo MOOP: \$6,500/yr Deductible: \$0	Specialist: \$30 Inpatient: \$350 (day 1-4) Outpatient: \$300 Emergency: \$90	Retail copay: T1 \$0, T2 \$0, T3 \$40, T4 \$100, T5 28% Rx deductible: T1-5 \$250 Mail order: Yes	Dental: \$1,000 Vision: \$500 Hearing: \$999	OTC: \$15/mo Gym: Silver Sneakers	

powered by Spark

Terms of service

Privacy policy

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Let Spark be your marketer

What it is

Personalized, customizable, free assets available for immediate download on the Spark platform

New for AEP 2026

11 new templates on the platform + 21 bonus assets in English *and* Spanish

Marketing Materials

The screenshot displays the Spark Advisers Home interface for Amy Washington. The dashboard includes a sidebar with navigation options like Home, Contacts, Support, Activity, Prospects, Dashboard, and Work office. The main content area features a 'Good afternoon, Amy!' greeting, a 'Prospect activity' flowchart showing 190 contacts, 110 needing analysis, 5 pending eligibility, and 1 enrolled. It also shows 'Year over year production' with a bar chart and a table of events including reminders and upcoming birthdays. A 'Lunch and Learn with Amy' event is highlighted, scheduled for 09/12/2025 at 12:00 PM at Alex's Coffee Shop. The event is hosted by Amy Washington, a Licensed Insurance Agent. The ACME Medicare USA logo is visible in the bottom right corner.

Good afternoon, Amy!

Prospect activity

- 190 Contacts
- 110 Needs analysis
- 5 Pending eligibility
- 1 Enrolled

Year over year production

Events

- 0 Reminders today
- 0 Reminders this week
- Upcoming birthdays
- Prospects turning 65

Lunch and Learn with Amy

Details:
09/12/2025, 12:00 PM
Alex's Coffee Shop
123 Main Street

About:
Join me for an hour-long seminar about your benefits. Lunch will be provided.

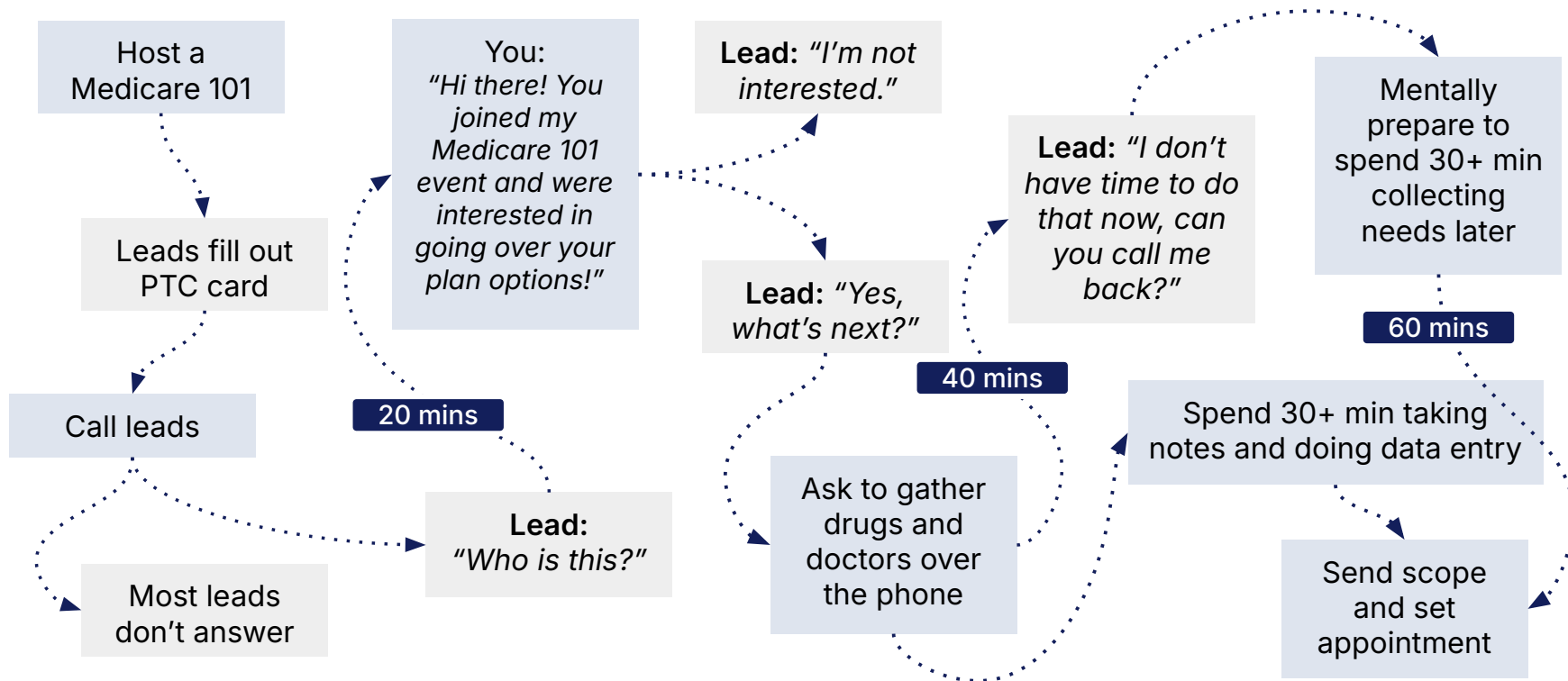
Hosted by:
Amy Washington
Licensed Insurance Agent
90303024
a.w@sparkadvisors.com
(678) 888-7979

ACME MEDICARE USA

Not affiliated with the U.S. government or Federal Medicare program. We do not offer money (not available in your area. Any information we provide is limited to those plans we do offer in your area. Please contact Medicare go to 1-800-MEDICARE to get information on all of your options.



Problem: Compliant prospecting takes > 1 hr/lead





Get the info you need to enroll with one workflow

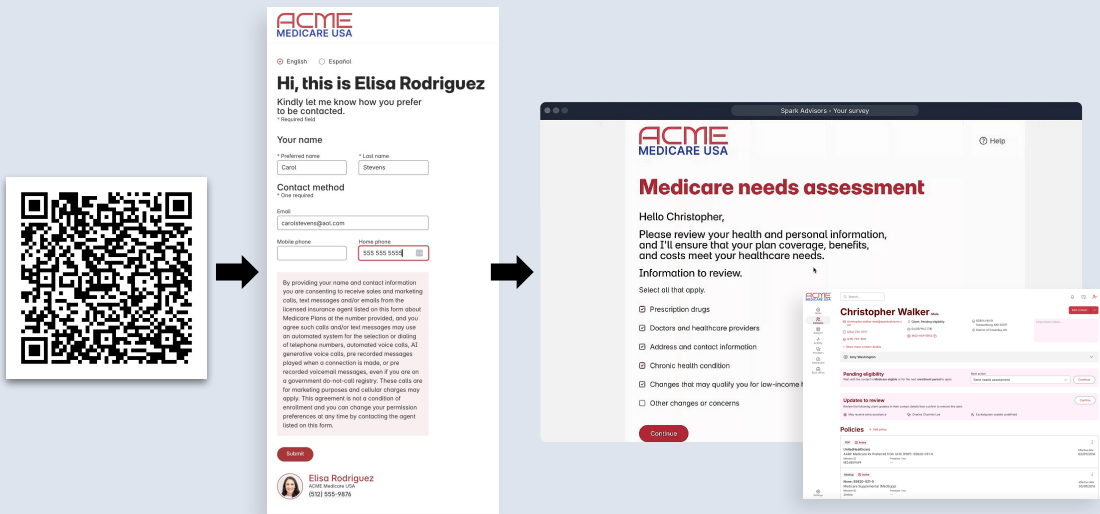
What it is

Unique QR code + digital PTC, needs assessment + signed SOA combined in a single workflow

Why you'll love it

Have everything you need to enroll a lead during a first meeting

Sources



[See tutorial](#)



What's the impact? Let's look at last AEP...

Work off your plate

24,500 needs assessments
completed before meetings

9,800 SOAs signed
through Spark's automations

Higher conversion

75% of clients
who started needs
assessments completed them

Time back

5,800 broker hours saved
by using Spark's automations

Spark's brokers grew enrollments **3x** compared to the previous AEP.

How to retain clients with Spark



Jenna Scherma
Product Lead



Lean on Spark's technology and services to save time and reduce work

AI Assistant

Combines carrier, CMS, Sunfire, and platform data to automatically keep your book up to date

Monitors for plan exits and disruptions, and can automatically reach out to affected clients

Client Services

Spark's team of healthcare experts handles service requests from your customers, on your behalf



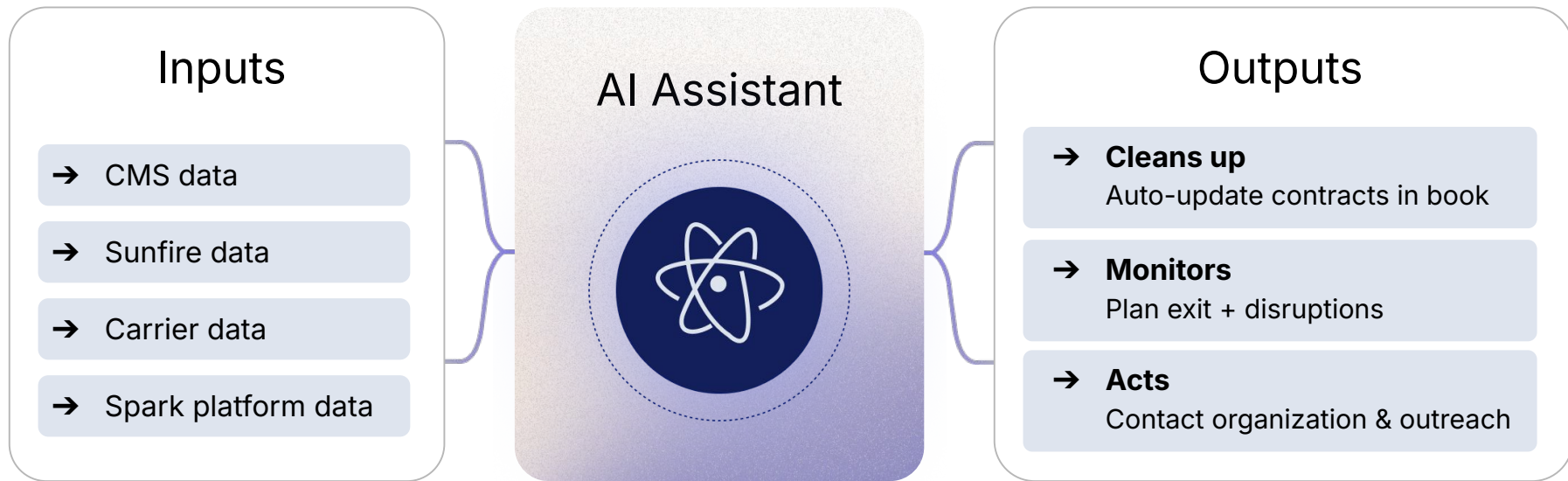
You've opted into Spark's
AEP retention campaign.



Now what?



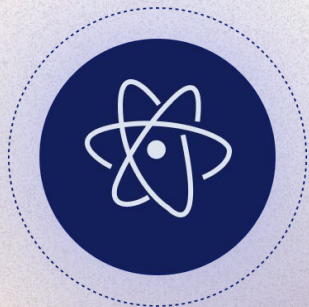
Introducing the AI Assistant





Pre-AEP, AI Assistant starts cleaning up your book...

Automatically
updates the current
state of a client



- ✓ Update crosswalks
- ✓ Verify active policies
- ✓ Reflect plan terminations (churn)

Search...

Richard 'Rick' Webb

name@emailaddress.com | New contact | 12345 67th Ave NW, Anywhere, TX 32109 | Spouse Name

(123) 555-9876 | 11/11/1955 (69) | 1EG4-TE5-MK72 | ABCD1234TX

1EG4-TE5-MK72 | ABCD1234TX

Show more contact info

Policies + Add policy

Plan name	Surfire submitted	Start date	Last update
Humana - MAPD Humana Awesome Plan: H0999-001-0	10/15/2025	1/1/2026	10/15/2025
Member ID	Premium /mo.		
--	\$0		Show more

Plan history + Add plan to history

Carrier / plan	Member ID	Start date	End date	Updated	AOR
Humana - MAPD Humana Awesome Plan: H0999-001-0	9876543210	1/1/2026	--	10/15/2023 New plan	You
Humana - MAPD Humana Awesome Plan: H0999-001-0	9876543210	1/1/2026	--	10/15/2023 Plan renewal	You
Humana - MAPD Humana Awesome Plan: H0999-001-0	9876543210	1/1/2026	--	10/15/2023 Plan crosswalk	You
UnitedHealthcare - MAPD UHC Super Duper Complete: H2000-099-0	9876543210	1/1/2025	12/31/2025	10/3/2025 Plan exit	You
UnitedHealthcare - MAPD UHC Super Duper Complete: H2000-099-0	9876543210	1/1/2025	12/31/2025	10/3/2025 Carrier - Terminated	You
Wellcare - MAPD Wellcare Something or Other: H0123-012-0	--	2/1/2020	12/31/2022	10/15/2023 CMS history	N/A

Hide plan history

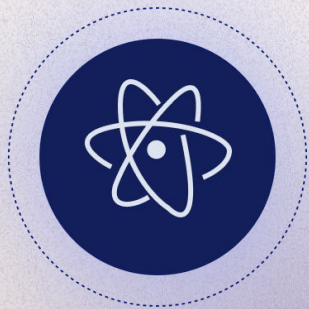
← NEW:

Plan start and end dates,
how fresh plan history
data is, and agent of
record for each



Monitoring for exits and disruptions...

Analyzes book for at-risk clients based upon updated needs and changes in their market



✓ Plan exits

✓ Benefit disruptions

Home

Contacts

Support

Activity

Tools

Back office

Search...

Richard 'Rick' Webb

name@gmailaddress.com

Client: Enrolled

12345 67th Ave NW,
Anywhere, TX 32109

11/11/1955 (69)

1EG4-TE5-MK72

ABCD1234TX

Spouse Name

Edit contact

Important info (optional)

+ Add representative

Show more contact info

Updates to review

Client updates & additions

Insulin lispro 100 unit/ml pen injector 3 ml

Atorvastatin 40 mg oral tablet

Anthony Smith

Diabetes mellitus

Medicaid

New contact note

New home address

11/11/2024

2026 plan changes & degradation

Plan crosswalk

Drug tier increase or exclusion

PCP out of network

Dental reduction

Policies

+ Add policy

Humana

MAPD

Plan name

HumanaChoice H0473-001 (PPO): H0473-001-0

Start date

4/1/2025

End date

--

Member ID

1234567890

Premium (mo.)

\$0

Add note...

2026 plan changes

Hide details

	2025	2026	Change
Plan	Humana - MAPD HumanaChoice H5216-042 (PPO): H5216-042-0	Humana - MAPD HumanaChoice H5220-001 (PPO): H5220-001-0	Plan crosswalk
MOOP	\$2,600	\$2,900	+\$300
Drug coverage	--	--	Apixaban - Tier 3 → 4 Jardiance - No longer covered
PCP in-network	--	No	PCP not in network
Premium / mo.	\$10	\$20	+\$10
Deductible	\$400	\$400	--
Specialist copay	\$20	\$30	+\$10
Dental max	\$4,000	\$2,500	-\$1,500
OTC / mo.	\$100	\$100	--

Show plan history

← NEW:

Plan history with year over year summary of changes to client benefits



...And organizing and notifying affected clients.

Takes action to
prioritize
affected clients



✓ Automatically reaches out

Contacts

1,234 Contacts 987 Clients 247 Prospects 12 New leads

Contact list Action items 99 FYI 99

AEP action items Select...

These contacts have high-impact changes or can be enrolled today.

Contact name	Contact info	Status / updated
Contact Name → 11/11/1955	(234) 567-8901 name@emailaddress.com	Plan termination 5/5/2025
Contact Name → 11/11/1955	(234) 567-8901 name@emailaddress.com	Attrition / churn 5/5/2025
Contact Name → 11/11/1955	(234) 567-8901 name@emailaddress.com	New lead Source Name Here 5/5/2025
Contact Name → 11/11/1955	(234) 567-8901 name@emailaddress.com	Another status 5/5/2025

Select...

- Future termination / plan exit
- Attrition / churn
- PCP out of network
- Prescription removed from formulary
- Drug tier change
- Benefit loss
- Major cost change
- Flagged contact
- Turning 65
- New lead

← NEW:

Lists of seasonal
action items (AEP,
OEP, T65, and
more)

NEW →

Automated plan
exit campaigns

From: Amy Washington (amy.washington-test@sparkadvisors.com)
Subject: URGENT: Your Medicare plan is being discontinued — take action now

Hi Christopher,

It's Amy, your licensed insurance agent. I want to remind you that **your current Medicare plan, Premera Optimum Advantage, is being discontinued** and will not be offered in 2026. You must enroll in a new plan or else **you will no longer have Medicare coverage.**

I'm available to help you find a new plan that supports your healthcare needs.

I see you've already filled out your Medicare Needs Form. Thank you! I will use this information to help determine the best plan for you.

Here's what you need to do next:

- 1) Schedule time on my calendar so we can talk through your plan options. The sooner we can meet, the better! Use [this link](#).
- 2) Fill out and sign a Scope of Appointment form. This form is required anytime we meet to discuss plan options. Use [this link](#).

I look forward to talking with you soon.



What if I haven't opted into the campaign?

I don't have contacts in Spark

- Upload your book of business >
We can't run plan disruption analysis without contacts
- Send needs assessments >
Plan disruption analysis will be ineffective if needs are outdated

I have contacts in Spark

- You have until Tues, 9/16 to opt in to the last client retention campaign (sent on 9/23)

Don't wait — do this ASAP!



Stay focused on growth; we'll handle service

What it is

Delegate non-revenue generating work to Spark's team of internal experts

Why you'll love it

We respond to over 90% of requests within 24 hrs.

→ 96% avg. CSAT

→ 8 hr/week avg. agent savings

Client Services

Rene Daniels

Information & needs

Contact history

Quote & enroll

Support & service

Support Requests

☒ Active Requests ☐ All requests

Agent  / NPN Status Updated

Request name **PENDING** 1/1/2024

Request name **ACTIVE** 1/1/2024

Create support request

CONTACT REQUEST **DETAILS**

Request details

Helpful information

- Copy of the bill
- Provider name / contact info
- Any denial letters or appeals done

Specific Issue

Larry called me about a bill he doesn't understand. Can you review the bill, and call the provider office with Larry to clarify whether he needs to pay for it? It should be covered by his plan.

[See more info](#)



Join these upcoming webinars to learn more

SEP 23:

Spark AI for AEP



OCT 1:

Client Services



Broker resources



Caleb Campbell
Head of Sales



Jenna Scherma
Product Lead



High-tech *and* high-touch: We've got your back

Agent support

- Platform how-tos
- Contracting
- Compliance
- Finance & commissions
- Carrier contacts, first looks

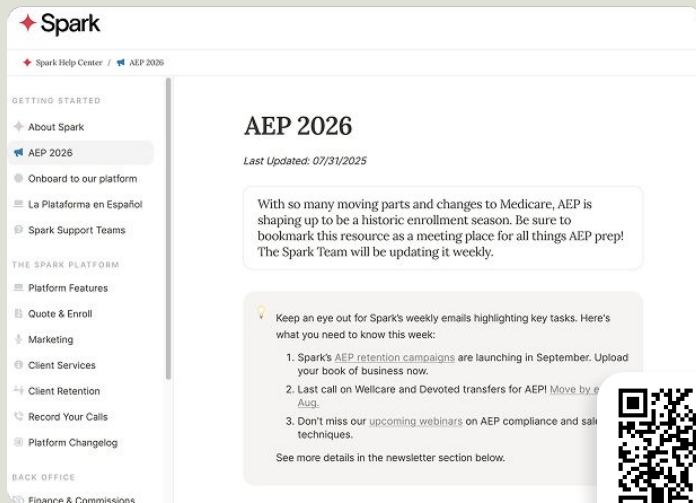
Client services

- Billing issues
- Finding providers
- Appointment scheduling
- Policy coverage research
- Help with drug costs
- Medicaid status

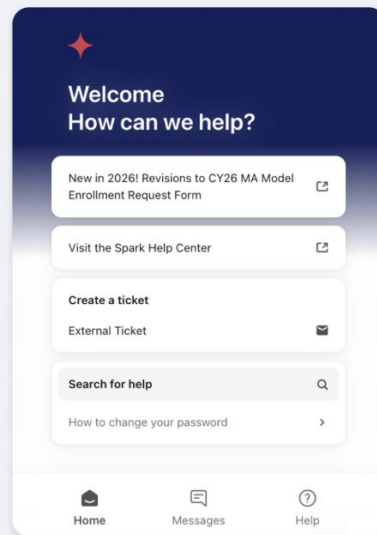


24/7 assistance for Spark agents

Help Center



AI Support



What's next



Caleb Campbell
Head of Sales



Release timeline



SEP 23:

Plan exit retention campaign opt-in



SEP 30:

Contact work queues



LATE SEPT / EARLY OCT:

Auto-updated contacts in Spark



OCT 7:

Plan cheat sheets



Upcoming webinars

SEP 16:
AEP Support



SEP 22:
Zapier + Webhooks



SEP 23:
Spark AI



OCT 1:
Client Services





Independent Medicare Network

POWERED BY
 Spark

Launches next week

Where Medicare agents unite to
learn, collaborate, and shape
the industry's future.



Thank You!

