

# CRC BENEFITS



## Why Senior Benefits Are a Smart Growth Play for Brokers in 2025

The employee benefits market isn't what it used to be, and that's good news for forward-thinking brokers.

As demographics shift and the Medicare-eligible population explodes, more employers are looking for ways to support older workers and retirees. At the same time, brokers who once stayed narrowly focused on group health are beginning to see the senior market not as a separate vertical, but as a natural extension of the value they already provide.

The message in 2025 is clear: Senior benefits aren't niche anymore. They're strategic.

### THE DEMOGRAPHIC SURGE BROKERS CAN'T IGNORE

By 2030, every Baby Boomer will be age 65 or older. In fact, more than 11,000 Americans are turning 65 every day.<sup>1</sup> And many aren't retiring at 65 either. People are working longer, and they're expecting benefits that reflect their needs.

Medicare Advantage enrollment continues to rise, with over half of all Medicare-eligible beneficiaries now enrolled in MA plans. As plan design, supplemental benefits, and carrier competition heat up, brokers who understand this space can offer real value, especially when clients are navigating post-65 transitions or retiree carve-outs.



**More than 11,000 Americans turn 65 every day. Many are staying in the workforce and still need benefits.**

This isn't just about seniors. It's about families, too. Many employees are caregivers for aging parents. Being able to speak to Medicare, supplemental plans, and long-term care options strengthens your client relationship beyond open enrollment.

## WHY THE SENIOR MARKET MAKES STRATEGIC SENSE

For brokers who have built careers around employer-sponsored coverage, expanding into senior benefits offers more than just a new revenue stream. It creates continuity.

Here's what it unlocks:

- ◉ **Retiree solutions** for employers looking to offload post-65 benefits while still supporting valued former employees.
- ◉ **Medicare navigation** for older employees transitioning off the group plan, especially important as more employers seek a clean break at age 65.
- ◉ **Caregiver support tools** that resonate with HR teams aiming to help employees manage aging family members' coverage.
- ◉ **Competitive differentiation** in an industry where value-added services win renewals and referrals.



**Offering senior benefits keeps  
brokers connected as employers  
adapt to an aging workforce.**

In short, senior benefits give brokers a way to stay in the conversation as employee needs evolve.

## THE MISTAKE MOST BROKERS MAKE? WAITING.

Too many brokers view the senior market as “later.” Something they'll get around to when their book starts to age out.

But by then, the opportunity has passed. The broker who helped your client's employee transition to Medicare? That's the broker they'll refer to friends and family. That's the broker your client will remember when it's time to design a retiree strategy.

The opportunity is now, and it's growing.

## WHAT 2025 CLIENTS ARE ASKING FOR

Employers today are balancing five generations in the workforce. The playbook that worked five years ago no longer cuts it.

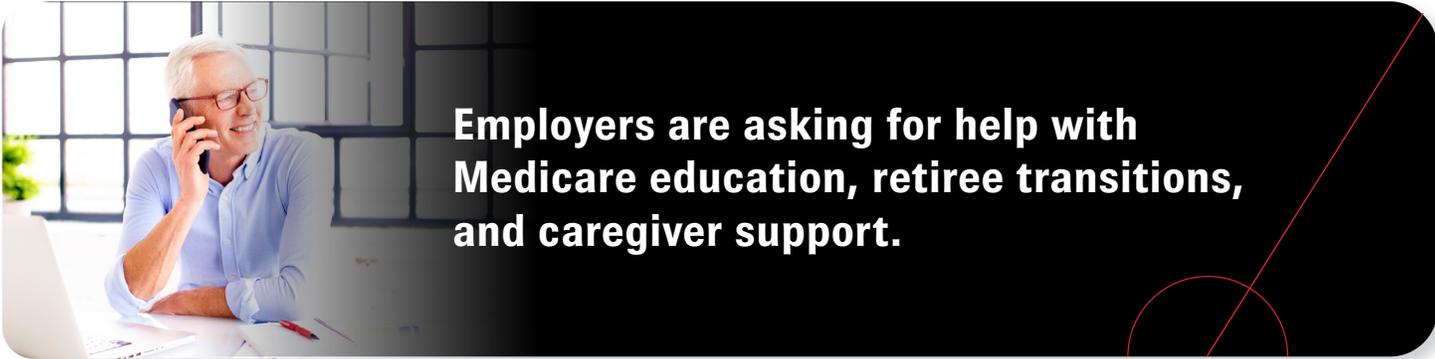
What employers want now:

- ◉ **Clear guidance on retiree benefits** — especially how to phase out costly group coverage without leaving former employees stranded
- ◉ **Help managing aging workforce transitions**, including how to integrate Medicare education and offboarding
- ◉ **Holistic support for caregivers**, many of whom are in HR's blind spot

This is where brokers with senior benefits expertise stand out. You're not just reacting to rate hikes. You're helping clients build long-term strategies.



**Waiting to enter  
the senior market  
means missing  
the opportunity  
altogether.**



## Employers are asking for help with Medicare education, retiree transitions, and caregiver support.

### HOW TO GET STARTED (WITHOUT GETTING OVERWHELMED)

You don't need to become a Medicare expert overnight. You just need the right partners.

Many general agencies, like CRC Benefits, offer dedicated support for brokers entering the senior space. From quoting platforms to compliance insights to marketing tools, you can get up to speed without starting from scratch.

Keep in mind: Selling Medicare plans requires proper certification and annual compliance training, but with the right support, it's easier to get started than you might think.

Key areas to focus on:

- Medicare Advantage and Medicare Supplement basics
- Prescription drug plan options
- Special Enrollment Period (SEP) timing and rules
- What to say (and not say) when discussing Medicare with clients

The best brokers don't try to do it all themselves, but build networks that make them smarter, faster, and more credible.



## The right partners make it easy to expand into the senior space without starting from scratch.

### BOTTOM LINE: BE THE BROKER WHO'S READY

The senior market isn't a trend. It's a demographic reality, and a growth channel brokers can't afford to ignore.

By integrating senior benefits into your offering now, you..

- Future-proof your book of business
- Deepen client trust and loyalty
- Open new referral paths and revenue streams
- Differentiate yourself in a crowded market

At CRC Benefits, we work with brokers across the country to build smart, sustainable senior strategies that meet the moment. Whether you're starting fresh or looking to expand your offering, we're here to support the pivot with the certification, tools, and support you need.

In 2025, it's not about selling Medicare plans. It's about being the advisor your clients need at every life stage, for every workforce challenge. Reach out to our team today to learn more.

## CONTRIBUTORS

- **Roni Jernigan** is the Senior Director of CRC Benefits' Individual and Senior Division.

## END NOTES

1. United States Census Bureau (2023) U.S. Older Population Grew From 2010 to 2020 at Fastest Rate Since 1880 to 1890. <https://www.census.gov/library/stories/2023/05/2020-census-united-states-older-population-grew.html>