

Houston Independent Insurance Expands Medicare Advantage and Supplement Plan Options Ahead of 2026 Enrollment Season

Houston Independent Insurance broadens Medicare Advantage and Supplement plan offerings to help seniors prepare early for the 2026 enrollment season.

PEARLAND, TX, UNITED STATES, December 30, 2025 / EINPresswire.com/ -- Houston Independent Insurance, has announced an expansion of its [Medicare Advantage](#) and Medicare Supplement plan services for the upcoming 2026 enrollment season. The Texas-based Medicare insurance brokerage said the expansion is intended to support seniors and newly eligible Medicare beneficiaries who are navigating an increasingly complex healthcare insurance landscape.

The announcement comes as Medicare Advantage enrollment continues to rise across the United States. A growing number of beneficiaries are choosing Advantage plans for their bundled benefits, provider networks, and additional coverage options. At the same time, beneficiaries are facing more plan variations, cost-sharing structures, and eligibility considerations than in previous years.



Houston Independent Insurance stated that its expanded services are designed to address these challenges by offering structured plan comparisons and licensed agent guidance to individuals seeking Medicare Advantage or [Medicare Supplement coverage](#) during the Annual Enrollment

Period and other qualifying enrollment windows.

"Medicare choices have become more layered over time, and many people find it difficult to understand how different plans affect their healthcare access and costs," said Mike Bauer, licensed Medicare insurance agent and founder of Houston Independent Insurance. "This expansion is focused on helping individuals review their options in a clear and practical way so they can make informed decisions based on their personal circumstances."



medicare insurance broker

Responding to Increased Demand for Medicare Guidance in Texas

According to industry data, more than 45 percent of Medicare beneficiaries nationwide are now enrolled in Medicare Advantage plans. Texas continues to see steady growth in enrollment, driven by population trends and increased plan availability across urban and suburban areas.

Houston Independent Insurance said the expansion reflects increased demand from Texas residents seeking personalized consultations rather than standardized plan recommendations. The brokerage works with a range of Medicare Advantage carriers, allowing agents to review multiple plans when assisting clients.

Focus on Medicare Advantage and Supplement Plan Education

Medicare Advantage plans, also known as Medicare Part C, combine hospital and medical coverage and often include prescription drug benefits. Many plans also offer additional benefits such as dental, vision, and wellness programs. However, coverage details, provider networks, and cost structures vary significantly by plan and location.

Houston Independent Insurance's expanded services emphasize education and plan analysis, with agents reviewing how different Medicare Advantage plans align with an individual's health needs, preferred doctors, and anticipated medical usage. The brokerage also assists clients who are considering Medicare Supplement plans, which can help cover certain out-of-pocket costs not paid by Original Medicare.

The company noted that helping beneficiaries understand distinctions between Medicare Advantage, Original Medicare, and supplemental coverage remains a key focus of its services.

Timing Ahead of the Medicare Annual Enrollment Period

The announcement comes shortly before the Medicare Annual Enrollment Period, which runs from October 15 through December 7 each year. During this period, Medicare beneficiaries can enroll in a new plan, switch Medicare Advantage plans, or make changes to prescription drug coverage.

Houston Independent Insurance stated that its expanded offerings are intended to support individuals who are reviewing coverage for the upcoming year, including first-time enrollees and those reassessing existing plans due to changes in healthcare needs or plan benefits.

Licensed agents with the brokerage provide consultations during enrollment periods and throughout the year for individuals who qualify for Special Enrollment Periods due to life events such as relocation or loss of coverage.

Broker-Based Model with Multi-Carrier Access

As part of the expansion, Houston Independent Insurance continues to operate under a broker-based model, which allows access to multiple insurance carriers and plan options across Texas. The brokerage indicated that its agents review dozens of Medicare Advantage and Medicare Supplement products available in the state.

This model is intended to support comparative plan reviews rather than single-plan recommendations. Agents assess coverage details, network considerations, and cost structures before presenting options to clients.

Educational Outreach and Community Engagement

In addition to one-on-one consultations, Houston Independent Insurance stated that it continues to invest in educational initiatives aimed at improving Medicare literacy among seniors and newly eligible individuals. These initiatives include informational webinars, local seminars, and individual educational sessions.

Topics covered during these sessions include Medicare eligibility, differences between Medicare Advantage and Medicare Supplement plans, prescription drug coverage, and enrollment timelines. The brokerage emphasized that these efforts are intended to help individuals better understand how Medicare functions before making enrollment decisions.

“Understanding Medicare requires time and clear explanations,” Bauer said. “Education plays an important role in helping people evaluate their options with confidence.”

Positioning Within a Changing Medicare Landscape

The Centers for Medicare and Medicaid Services have reported steady growth in Medicare

Advantage enrollment over the past decade. As plan options expand, beneficiaries are increasingly seeking guidance to understand benefit structures, provider access, and cost implications. Houston Independent Insurance stated that its expansion aligns with these broader trends and reflects a focus on helping individuals navigate Medicare decisions amid regulatory updates and plan changes that occur annually.

The brokerage also indicated that it plans to continue refining its service model by incorporating digital tools that support plan comparison and remote consultations. Virtual meetings and online plan review options are expected to play a larger role in how beneficiaries access Medicare guidance, particularly for those in remote or underserved areas.

Looking Ahead

Houston Independent Insurance said it will continue expanding agent availability and plan access across Texas while maintaining compliance with Medicare regulations and licensing requirements. The company stated that its long-term focus remains on providing structured guidance rather than sales-driven recommendations.

As the 2026 enrollment season approaches, Houston Independent Insurance expects demand for Medicare guidance to remain strong, particularly among individuals who are aging into Medicare eligibility or reassessing coverage due to changing healthcare needs.

About Houston Independent Insurance

Houston Independent Insurance, operating as Houston Independent Insurance, is a Medicare insurance brokerage based in Houston, Texas. The company provides assistance with Medicare Advantage plans, Medicare Supplement insurance, and [Medicare Part D](#) prescription drug coverage. Houston Independent Insurance works with licensed Medicare insurance agents and brokers who offer plan comparisons and enrollment support to eligible individuals. The brokerage operates in Texas and holds agent licenses in multiple additional states.

For more information, visit: <https://www.houstonii.com/contact-us/>

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