



The 2025–2026 Agent Year–End Playbook

Insights to Help You Prepare for 2026

As the pace slows and the holidays settle in, this is the window where agents step back, take stock, and build the foundation for a stronger year ahead.

Whether you focus on Medicare plans, ACA, or Life and Ancillary, the final weeks of the year offer a rare chance to regroup, refine your approach, and get ahead of the shifts coming in 2026.

At PSM Brokerage, we see this season as more than downtime. It's an opportunity to equip yourself with clarity, strategy, and tools that support meaningful growth next year.

We have curated a collection of year-end resources designed to help you reflect on 2025, understand what's changing in 2026, and map out practical steps to start the new year ready and confident.

What's Inside This Year-End Resource Series

01

2025 → 2026 Market Recap & Outlook

A clear look at what shaped the Medicare, ACA, and Life markets this year, and what agents can expect as carriers, regulations, and consumer behavior evolve heading into 2026.

02

2026 Compliance Preview

A simple, readable rundown of proposed changes, documentation reminders, and updates agents should be aware of as they prepare for next year's marketing and enrollment cycles.

03

Tech & Tools for the Modern Agent

A guide to systems and tools worth evaluating for 2026, including CRM enhancements, marketing automation, AI applications, and enrollment platforms that help you stay efficient and organized.

04

Cross-Market Opportunity Briefs

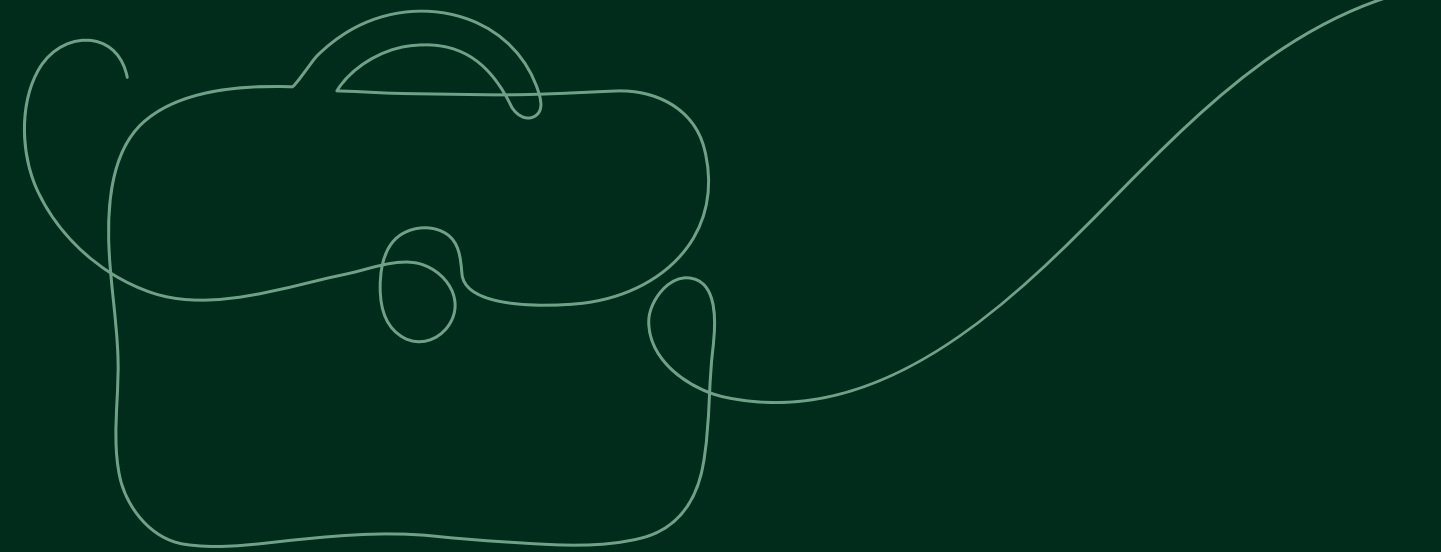
Short insights on where growth is emerging — from DSNP and Med Supp shifts to ACA demand and Life cross-sell opportunities that create year-round revenue stability.

Prepare for the Year Ahead With Clarity and Direction

This resource series is designed to help you:

- Understand the trends shaping the year ahead
- Strengthen your systems
- Identify new opportunities
- Build momentum before the busy season returns

Your business doesn't grow by chance. It grows by design, one focused decision at a time — especially during the quiet weeks when most agents step back.



2025 → 2026 Market Recap & Outlook

A clear view of this year,
and what's ahead.

As 2025 winds down, the Medicare, ACA, and Life markets continue to shift in ways that influence how agents serve clients and plan for the year ahead. Carrier strategies are evolving, regulatory updates are reshaping expectations, and clients remain focused on clarity, affordability, and consistent support.

The Medicare market continues to grow and mature, with Medicare Advantage plans refining networks, benefits, and provider participation to support stronger performance and an improved member experience. Agents have navigated changes such as streamlined PPO options and the rise of non-commissionable plans, creating a greater need for clear client education and more personalized guidance.

Medicare Supplement has remained steady throughout the year, driven by beneficiaries seeking predictable costs and provider flexibility. Plan G continues to be the most popular option in 2025. Several states expanded or adopted Birthday Rule protections in 2025 — including Kentucky, Utah, Virginia, and Wyoming — giving clients additional opportunities to move into more stable or cost-effective plans without underwriting. This will be a growing trend to keep an eye on for 2026.

ACA markets also held strong demand across most regions, fueled by competitive premiums and enhanced subsidies. As states refine marketplace rules and adjust plan designs, 2026 may bring new opportunities for agents to strengthen their ACA presence and support a wider range of consumers.

Life and Ancillary markets performed well throughout the year, with more clients pairing their health coverage with products such as Hospital Indemnity, Final Expense, and Dental/Vision. These solutions continue to serve as valuable cross-sell opportunities, helping clients address out-of-pocket exposure and coverage gaps that core plans do not fill.

2026 Compliance Preview

What to watch, and how
to stay prepared.

What's New for 2026

- Provider Directory Accuracy – Plans must update CMS within 30 days; agents should verify networks carefully.
- Inpatient Admission Protections – Approved MA hospital stays generally cannot be retro-denied.

Core Rules Staying the Same

- Required TPMO, government, and solicitation disclaimers
- Scope of Appointment requirements
- Restrictions on unsolicited contact
- Ongoing emphasis on accurate, transparent marketing

Proposed Changes for 2027 (Not Final)

- Star Ratings Refinements – Measure updates, weighting adjustments, no new Health Equity Index reward, continued historical reward factor.
- SNP Oversight – CMS reviewing rapid C-SNP growth among dual-eligibles and suitability concerns.
- 48-Hour SOA Rule Removed – SOA only required before the appointment begins.
- 12-Hour Cooling-Off Rule Removed – Educational and marketing events may occur the same day.
- SOAs Allowed at Educational Events – As long as marketing begins after the SOA is signed.
- Call Recording Retention: 10 → 6 Years – Reduced storage burden.
- Simplified TPMO Disclaimer – Possible removal of SHIP reference and first-minute requirement.
- Superlative Rules May Ease
- Refined TPMO Classifications

Tech & Tools for the Modern Agent



CRM Enhancements

A well-structured CRM improves retention, simplifies follow-up, and helps you manage your workflows efficiently. Consider refreshing tags, automations, pipeline stages, and integrations.

Marketing Automation

Email campaigns, reminders, local marketing templates, and scheduled outreach help you stay visible to clients year-round. This is especially helpful during slower seasons when relationship-building is key.

Enrollment Platforms

Tools like SunFire and other carrier portals continue to streamline plan comparisons and applications. Take time to ensure your passwords, permissions, and Ready-to-Sell statuses are updated early in the year.

Communication Tools

SMS platforms, call scheduling systems, and simple dialing tools help ensure clients receive efficient and timely communication, especially during enrollment windows.

Cross-Market Opportunity Briefs

Areas where agents can strengthen their year-round revenue.

Hospital Indemnity continues to be a strong companion product for Medicare Advantage, offering clients added protection against unforeseen out-of-pocket expenses and helping agents strengthen plan fit and overall client confidence.

Medicare Supplement also presents consistent cross-marketing potential, particularly as some Medicare Advantage markets see adjustments to networks and benefits. Clients who value predictability and provider choice often consider Med Supp as an alternative or complement. **High-Deductible Plan G paired with Hospital Indemnity** has become an attractive solution for those seeking lower premiums without sacrificing coverage support, and adding a standalone **Dental** plan often completes the package by addressing a common gap in traditional Med Supp coverage.

DSNP plans remain an important opportunity in markets with qualifying populations. Agents who understand local benefit design, provider alignment, and community resources are well-positioned to guide eligible clients toward coverage that aligns with their needs.

ACA continues to draw consumers looking for affordable coverage and straightforward enrollment, making it a natural extension for agents who want to **support households** through different life stages — from pre-Medicare to Medicare transitions.

Life Insurance—whether Final Expense, Term, or simplified issue—provides long-term financial security and offers a meaningful cross-sell pathway for agents who aim to expand their value and strengthen relationships throughout a client's lifecycle.

Client Touchpoint Starter Kit

Thoughtful, simple ways to stay connected after AEP.

New Year Check-In

A warm message wishing clients well and offering support for any questions about their 2025 coverage.

Medication or Provider Update Reminder

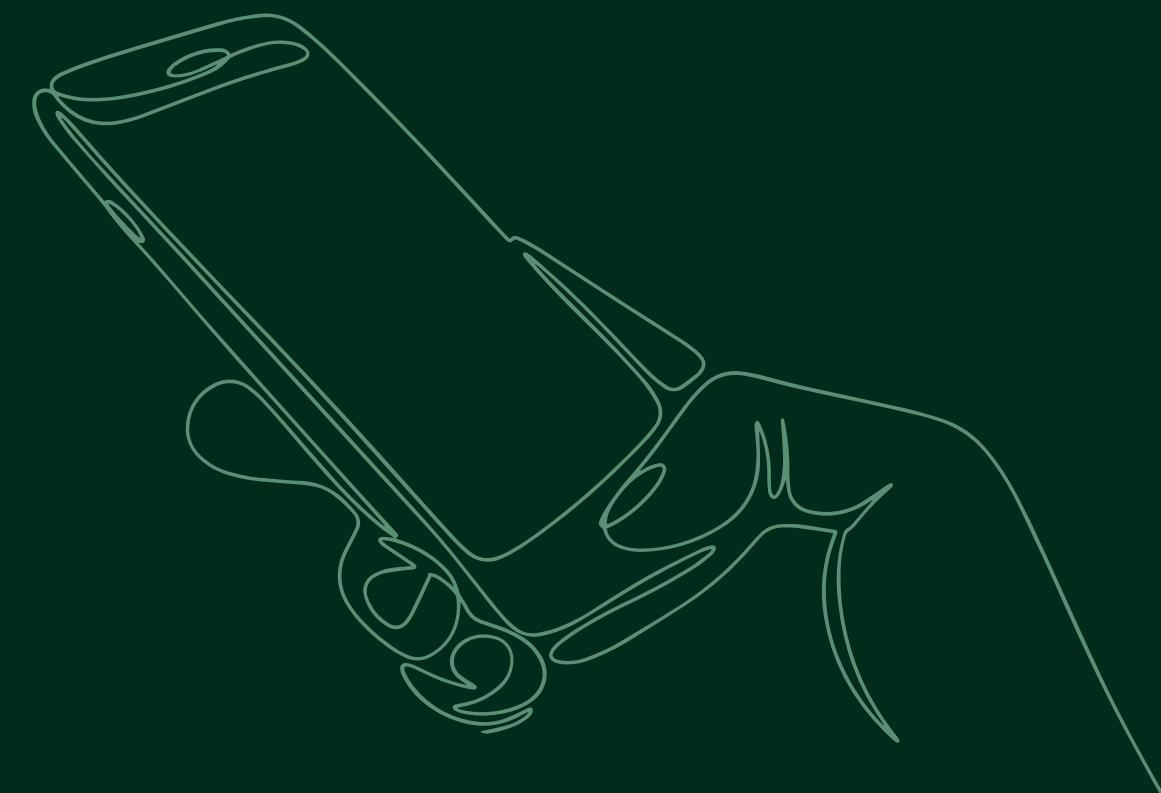
Encourage clients to notify you of any changes early in the year. This helps avoid surprises during future enrollments.

Coverage Review Invitation

Some clients may benefit from a quick mid-year review, especially if health, budget, or household circumstances change.

Educational Tips

Short, thoughtful content such as “What to expect in your first 90 days on a new plan” or “When to consider supplemental protection” helps reinforce your role as an ongoing resource.



Year-End Agent Readiness Checklist

Make sure your business is aligned, organized, and ready for 2026.

 Year-End Agent Readiness Checklist

 2026 Planning Worksheet

 The Agent “Business Health” Self-Assessment

 Cross-Market Opportunity Finder

 Q1 Communication Planner

 Marketing & Lead Strategy Template for 2026

 Year-End Reflection Worksheet

 The “Three Big Decisions” Framework for 2026



**Download the
Year-End Agent
Readiness
Package**

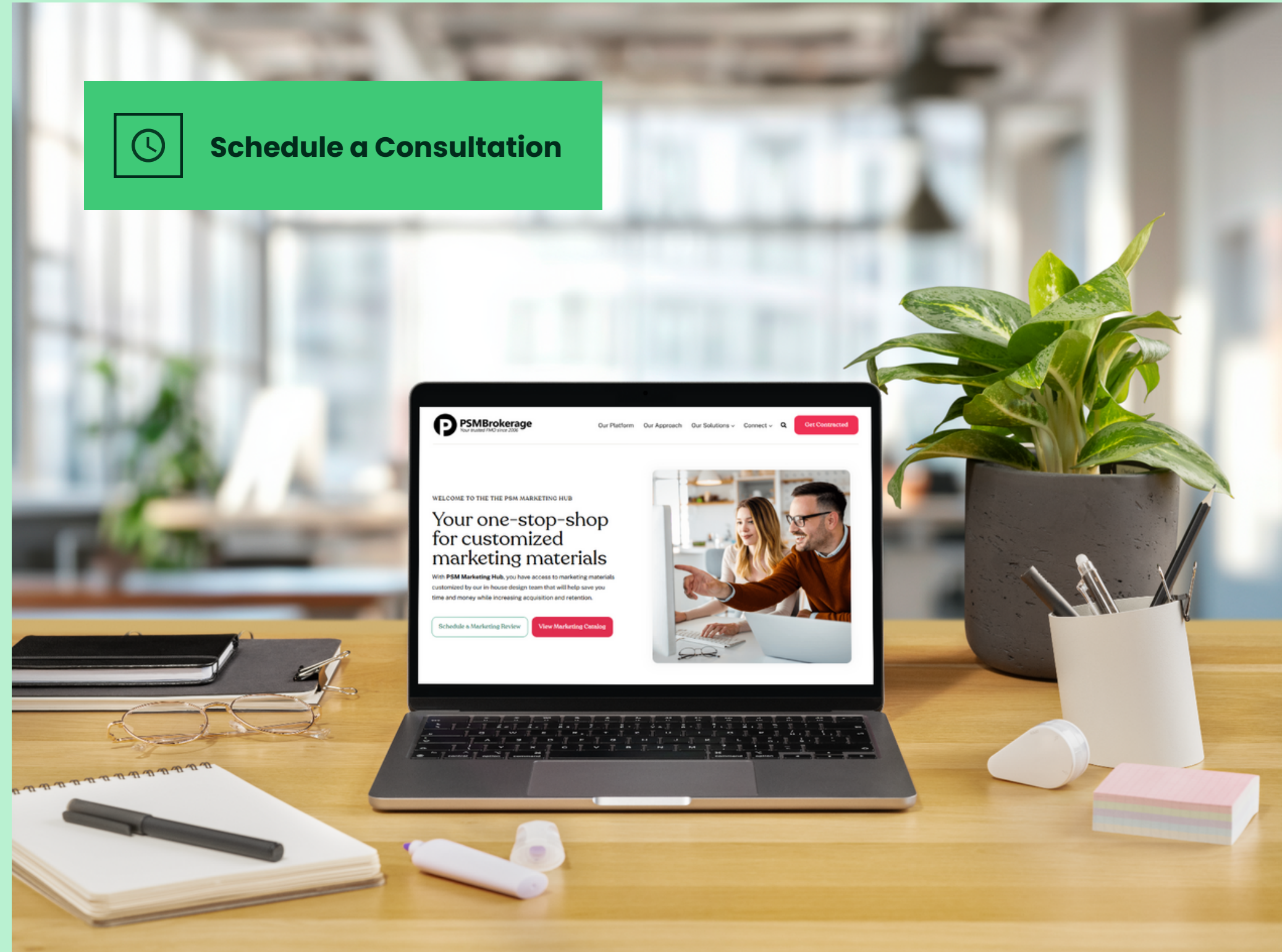
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