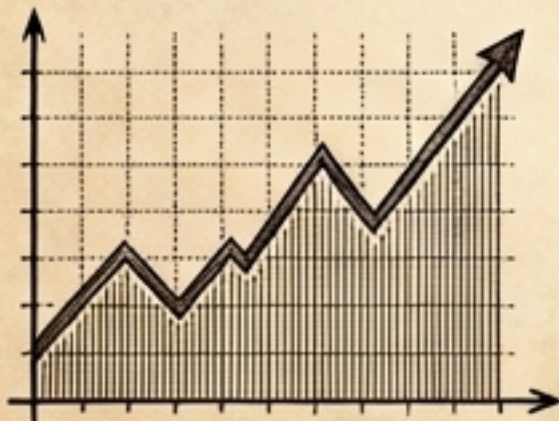


# YOU THINK MEDIGAP IS THE PAST. THE MATH DISAGREES.

The product you stopped selling may be your best one.

## THE MA CEILING

Medicare Advantage out-of-pocket maximums are hitting a staggering **\$8,850 IN 2026.**



## THE ANCHOR

Medicare Supplement persistency remains exceptionally strong—**90% IN RENEWAL BLOCKS.**



## THE SCALE

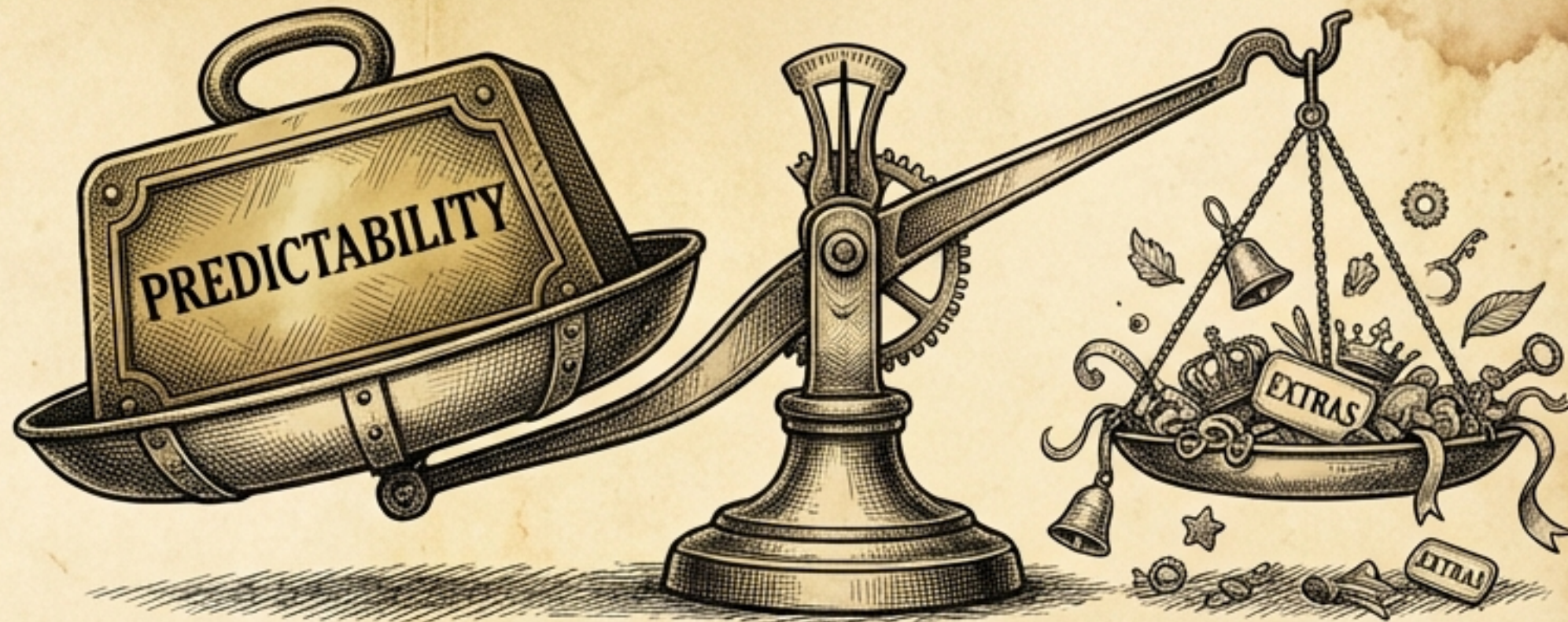
Do not ignore the foundation: Standard Plan G currently holds **39% OF ALL MEDIGAP ENROLLMENT.**



# THE MARKET IS SHIFTING BACK.

## THE CONSUMER REVERSAL

Beneficiaries are abandoning "extras" for predictable, fixed healthcare costs as MA plan benefits shrink. Med Supp inquiries are surging.



## THE BIRTHDAY RULES

9 states now allow plan switches without underwriting: CA, ID, IL, KY, LA, MD, NV, OK, OR.



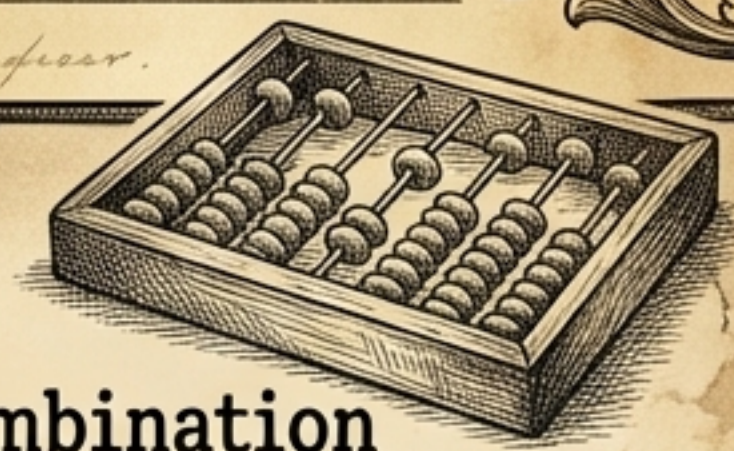
## THE NORTHERN WINDOW

Minnesota adds a new guaranteed issue window for ages 65-70 effective August 1, 2026.

# The Guilds Almanac

*Husband is from the beaver, fox wears a*

*coat is in the beaver.*



## The Standard Approach

Standard Plan G Premium:	\$128.00 / month
Cost of a 3-Day Hospital Stay + 28-Day Rehab:	\$1,538.00

## The Guild Combination

High-Deductible Plan G (HDG):	\$44.24 / month
Hospital Indemnity Stack (Base + Outpatient + Cancer + Skilled Nursing Riders):	\$47.20 / month
Total Monthly Premium:	\$91.44 / month
Cost of a 3-Day Hospital Stay + 28-Day Rehab:	\$117.00

**Client Annual Premium Savings: \$441.00 / year**

*I was planning for over people without it*

*Remember when the...*

# 90% OF YOUR MA CLIENTS ARE LOCKED OUT.



## THE TRAP.

90% of MA enrollees have **NO** guaranteed issue rights to buy Medigap after their first year of enrollment.

(Source: KPF)

## THE MANDATE

Have the conversation before the diagnosis. Once health shifts, the padlock clicks shut.



## THE REALITY OF UNDERWRITING

67% of Medicare beneficiaries have hypertension.  
26% of Medicare beneficiaries have diabetes.



## THE SKELETON KEY

Hospital Indemnity remains Guaranteed Issue for ages 60-79.

What would it cost you  
if you had a 3-day  
hospital stay right now?

*Breaks the illusion of  
zero-premium safety.*

*Forces them to confront  
their \$8,850 maximum  
out-of-pocket reality.*

Here is what most  
people do not know  
about their plan.

*Creates immediate  
relevance and stakes.*

*Removes the luxury of  
delaying the decision.*

*Establishes you as the  
insider—the Guild  
expert holding the  
lantern in a confusing  
market.*



# YOUR NEXT STEP.



- 1. Audit Your Ledger:** Review your book of business today for Medicare Advantage clients who are past year two. They are your highest flight risk.
- 2. Secure Your Arsenal:** Equip yourself with with the right contracts. PSM Brokerage provides dedicated Med Supp and Hospital Indemnity contracting support.
- 3. Execute:** Visit [psmbrokerage.com](https://psmbrokerage.com) to access the Guild's resources and begin deploying the combination strategy.

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Data Sources: PSM Brokerage 2026 Outlook, NAIFA, KFF