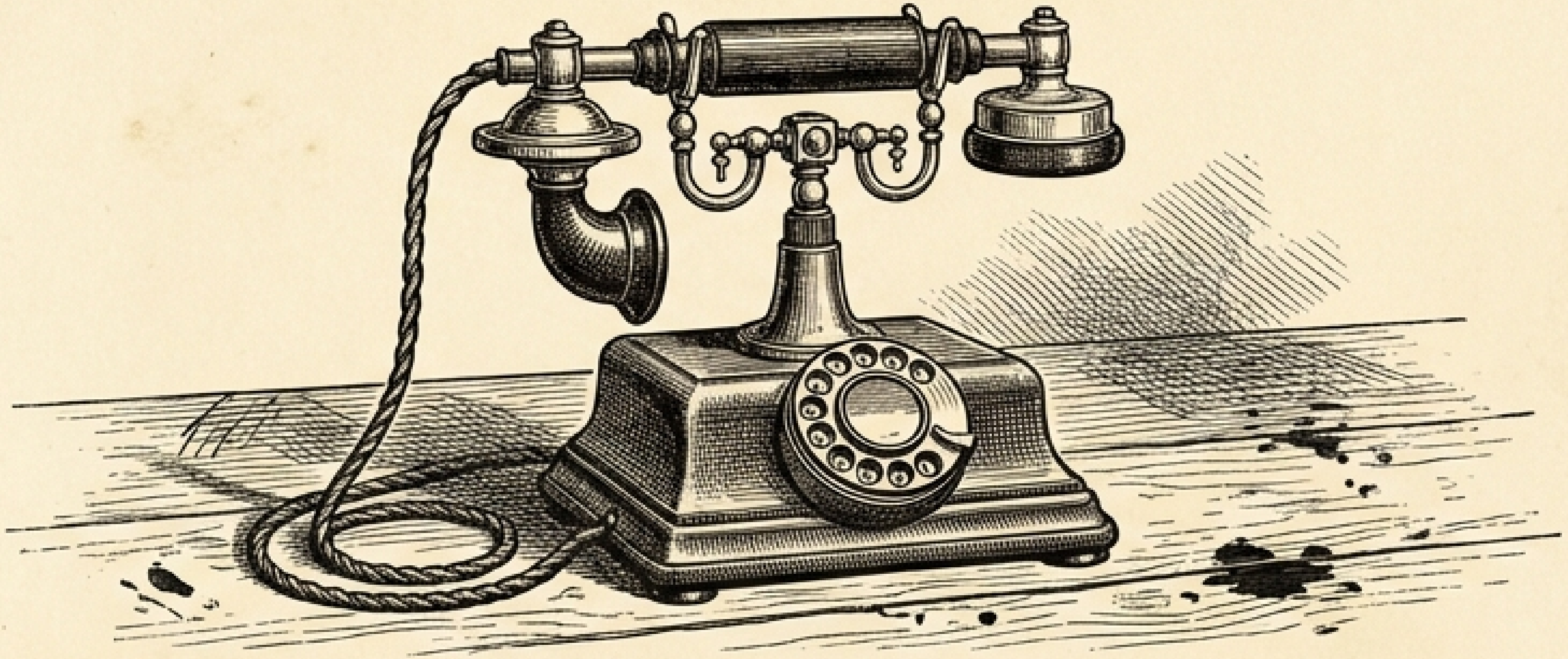
YOUR PART D CLIENTS ARE ABOUT TO PAY MORE

Presented by The Insurance Producers Guild | PSM Brokerage



A drug premium headline is coming.
Are you the one who explains it,
or the one who avoids the call?

The 2027 Baseline Shift

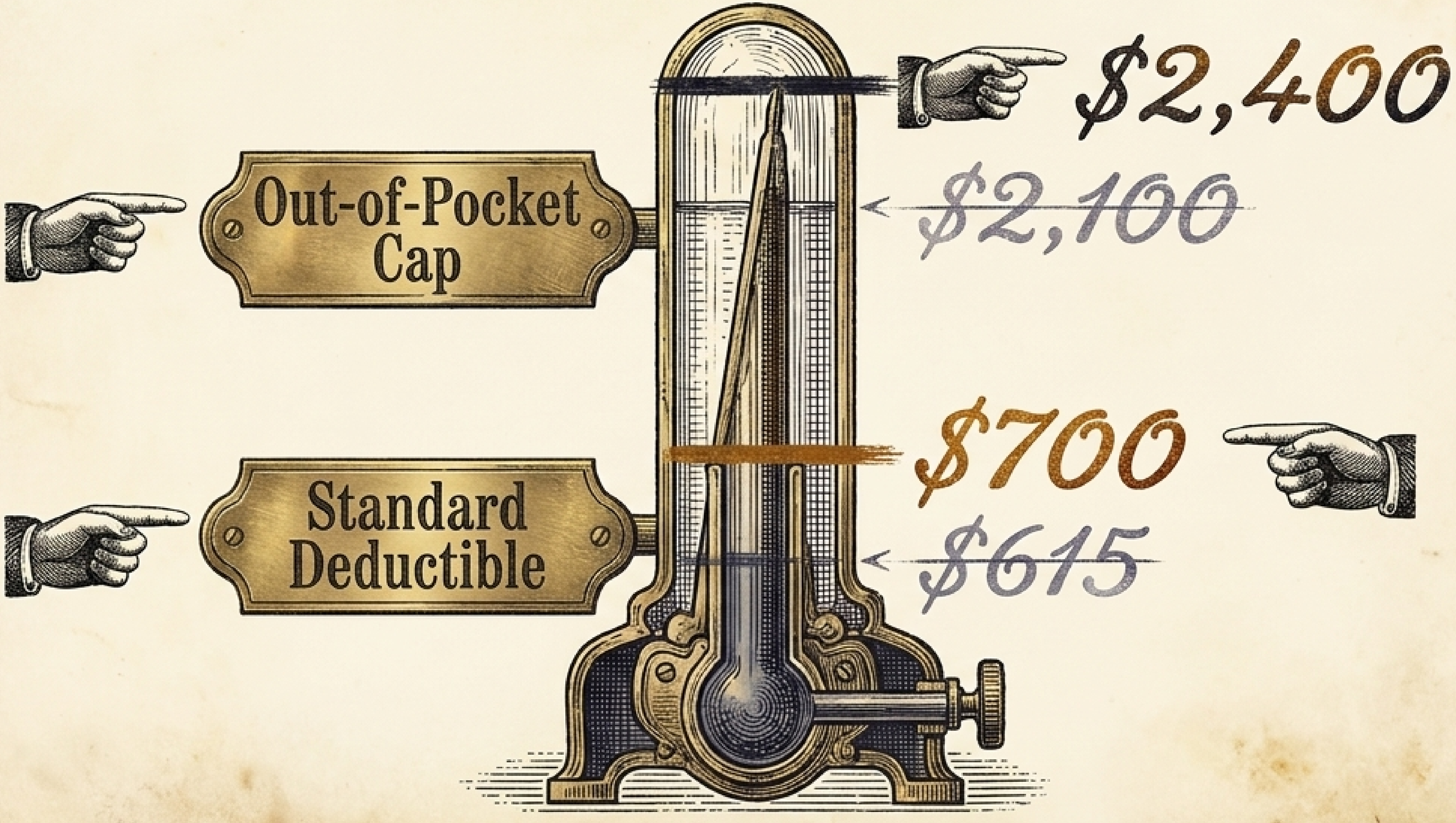
Base Beneficiary Premium	~~$38.99~~ $41.33 Up 6% — The Legal Maximum
National Average Monthly Bid Amount	$296.05

~~Part D Premium Stabilization Demonstration~~

CANCELED

CMS, July 28, 2026

The Cost-Sharing Squeeze



CMS, 2027 Projections


The Cushion Comes Off
Part D Premium Stabilization Demonstration (Ends after 2026)
Lost: ~$26/mo (2025)
Lost: ~$16/mo (2026)
Applied ONLY to standalone drug plans, never to Medicare Advantage bundled drug coverage.
KFF, Juliette Cubanski
Gemini Notebook

The Product Split That Matters

Standalone Drug Plans

Average Premium: $36 to $39 / month

Medicare Advantage Bundled

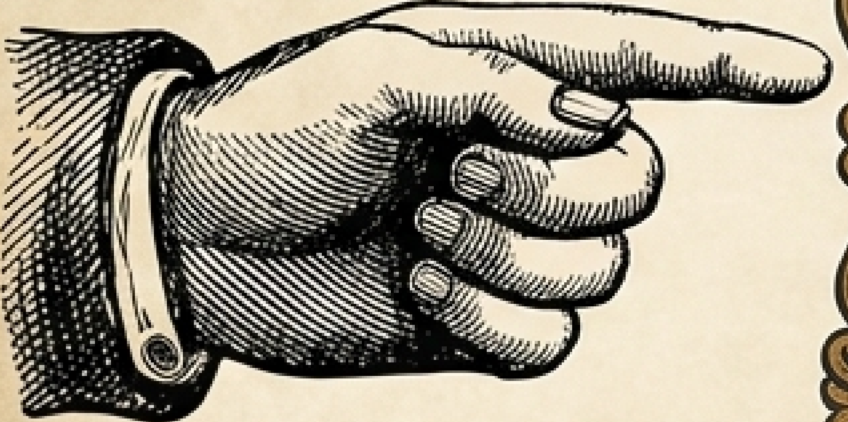
Average Premium: $7 to $8 / month

Run the numbers client by client. The standalone drug plan is where the pressure lands.

KFF

The Fall Landscape Approaches

Plan-level 2027 prices arrive with the fall landscape release and September ANOC letters.



Book the reviews now.

Produced by PSM Brokerage. Talk to us about contracting.