

Medicare AEP is not the only calendar.



Marketplace Open Enrollment starts November 1.



15%



Median proposed increase across 276 insurers.



Spanning all 50 states and D.C. (KFF Data).

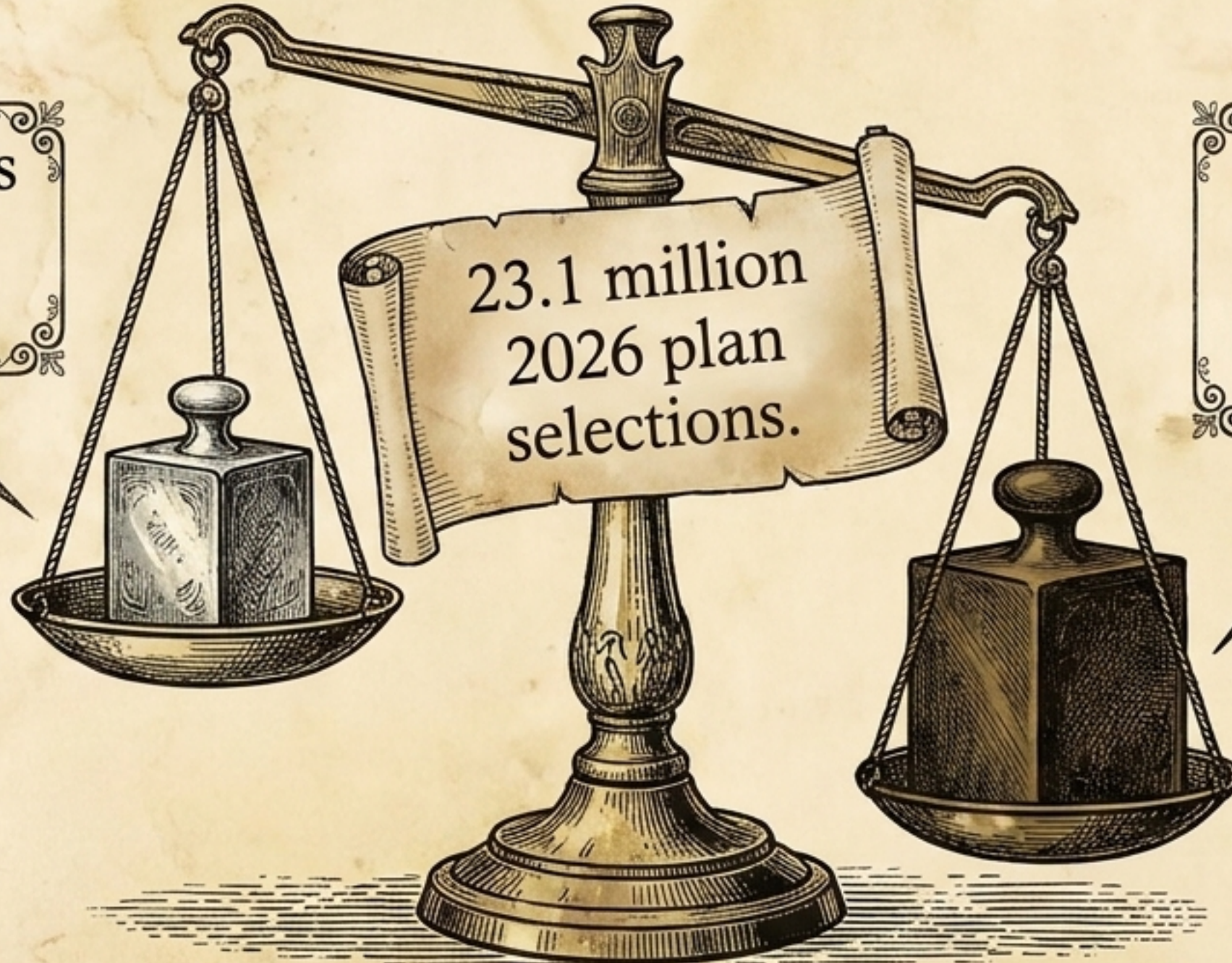
Proposed rates, not final quotes.

The 2026 Reality Check

1	Enrollee premium payments	Jumped \$113 to \$178 a month (+58%)	
2	Average deductible	Rose \$2,759 to \$3,786 (+37%, more than \$1,000)	

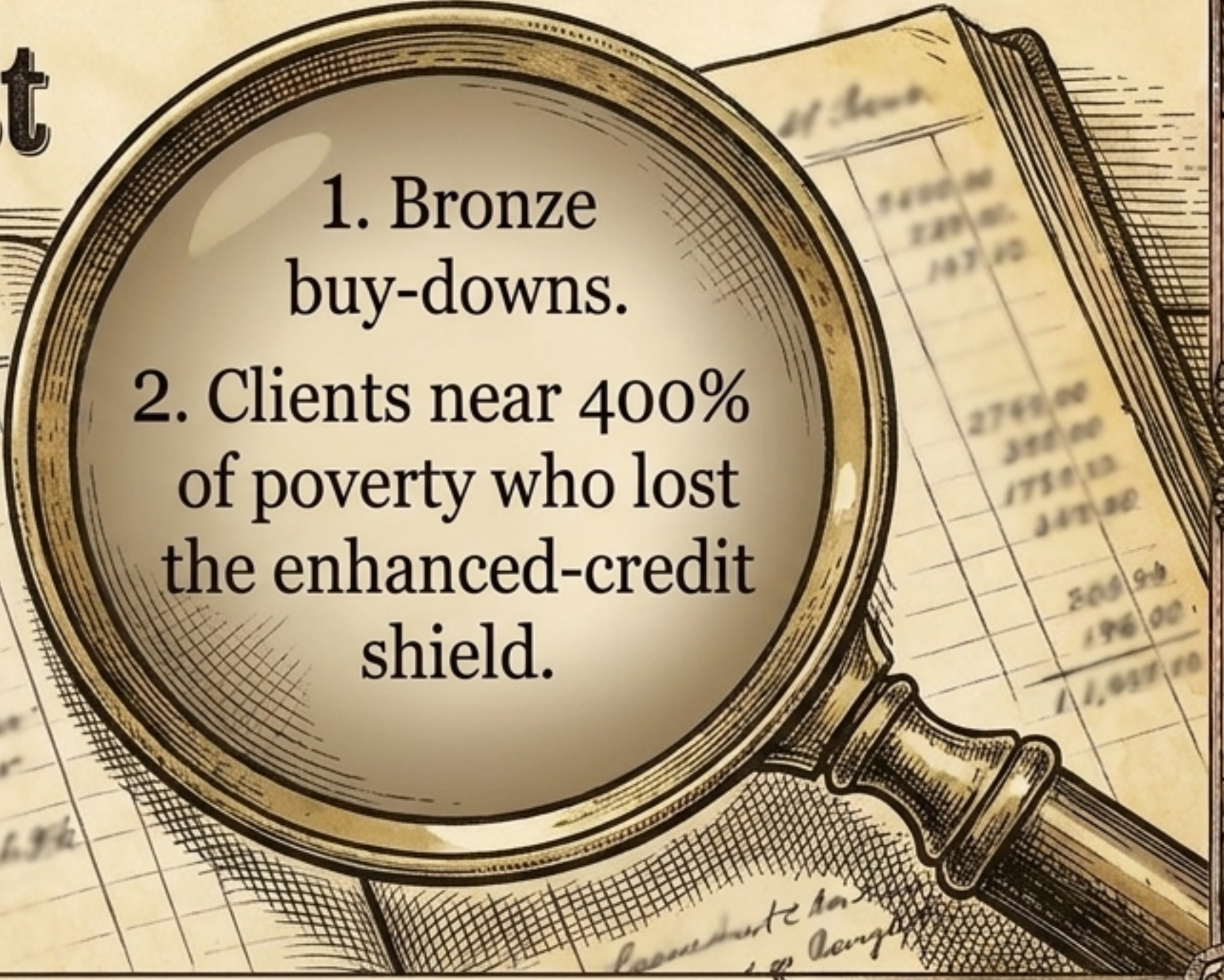
The Book Shifted

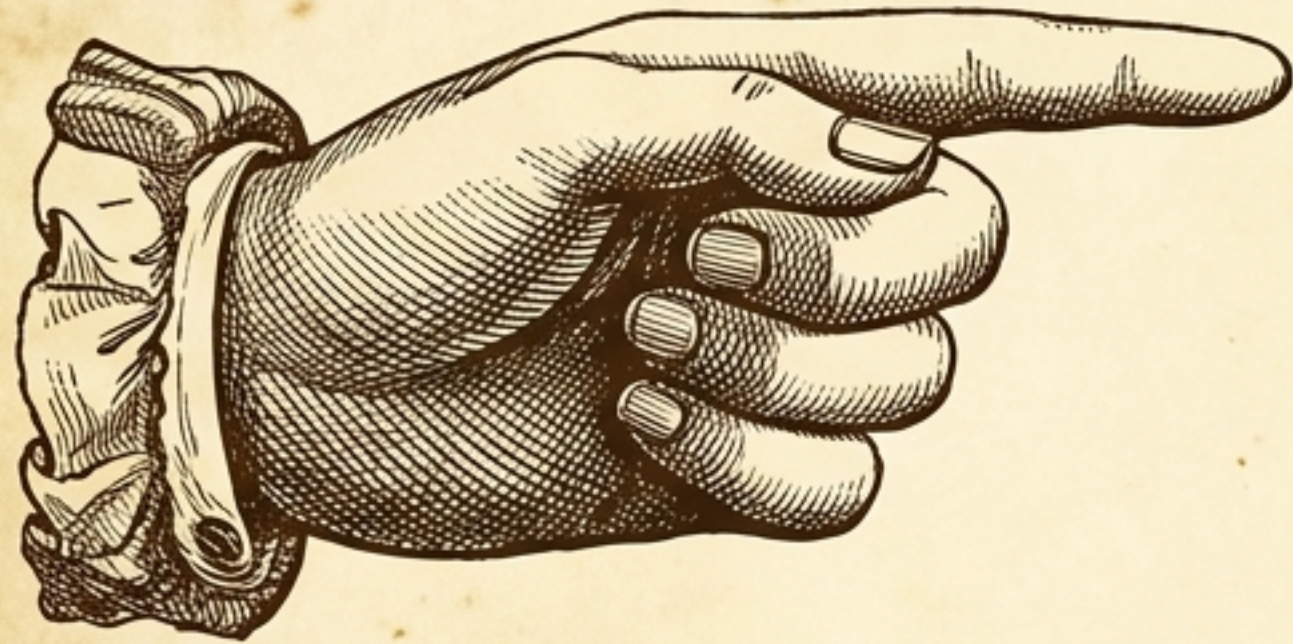
Silver sign-ups
dropped:
57% to 43%.



The Result:
More bronze.
Higher
deductibles.

Who to Call First

- 
1. Bronze buy-downs.
 2. Clients near 400% of poverty who lost the enhanced-credit shield.



**Pull the ACA
book this week.
Book the
October review.**

Produced by PSM Brokerage.
Talk to us about contracting.