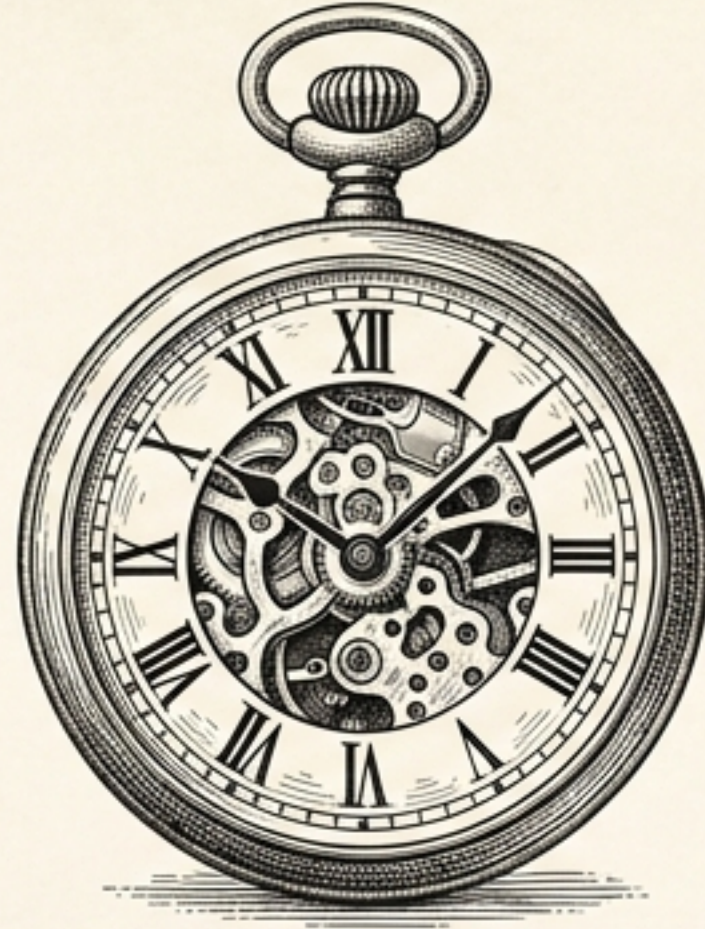


THE INSURANCE PRODUCERS GUILD by PSM Brokerage



LOWER PREMIUMS, FEWER PLANS, SOME PAY YOU \$0

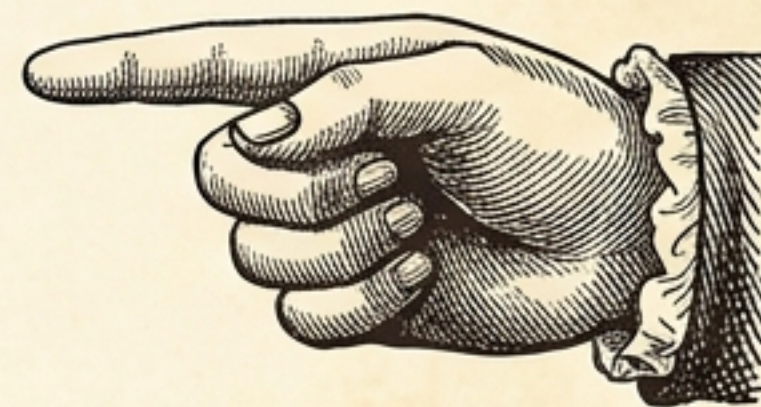
Your 2027 AEP Game Plan

“The premium went down. That does not mean nothing changed.”

CMS Calls 2027 “Stable”



Down 16.5%



Under the Average

The Beneficiary Toll

↓ Plans per beneficiary:
35 (Down from 39)

↑ Out-of-Pocket Max:
Up 9.1%

The Market Shift

Counties cut; PPOs pulled back.

Centene down 20%, Aetna
down 5%, Elevance down 5%.

SNPs drove 85% of net MA
growth.

The Commission Ceiling Rose. The Floor is \$0.

MA Initial:
\$694 to \$725

Renewal:
\$347 to \$363

PDP Initial:
\$114 to \$130



****Aetna pays
nothing (\$0 new)
on 123 plans
across 33 states
(~780 counties).**

*Note: Carriers can pay up
to the max, or nothing.*

The AEP Play



Know the grid before the appointment.



Check doctors, drugs, and the out-of-pocket max.



Recommend the right plan, paid or not.



Document why the plan fits.



Learn SNPs; diversify carrier contracts.

“Client first, every plan, every county.”



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Talk to us about contracting.