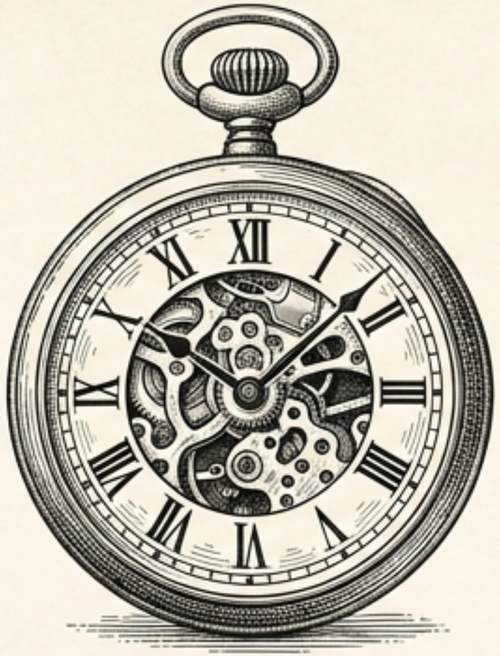
THE INSURANCE PRODUCERS GUILD by PSM Brokerage



LOWER PREMIUMS, FEWER PLANS, SOME PAY YOU $0

Your 2027 AEP Game Plan

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

Gemini Notebook

CMS Calls 2027 "Stable"

Average MA Premium

~~$14.37~~

$12.00

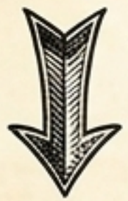
Down 16.5%



Gemini Notebook

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.

Gemini Notebook

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.

Gemini Notebook

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.

Gemini Notebook

"Client first, every plan, every county."



Produced by PSM Brokerage

Talk to us about contracting.

Gemini Notebook