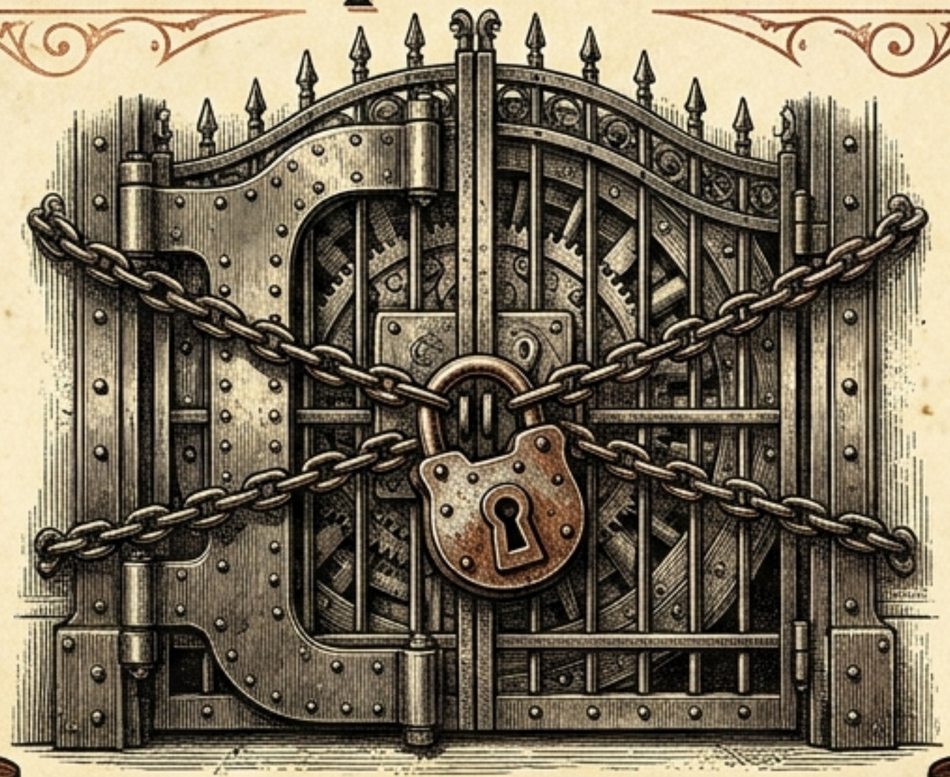
They said ‘let me think about it.’ Now the plan is closed.



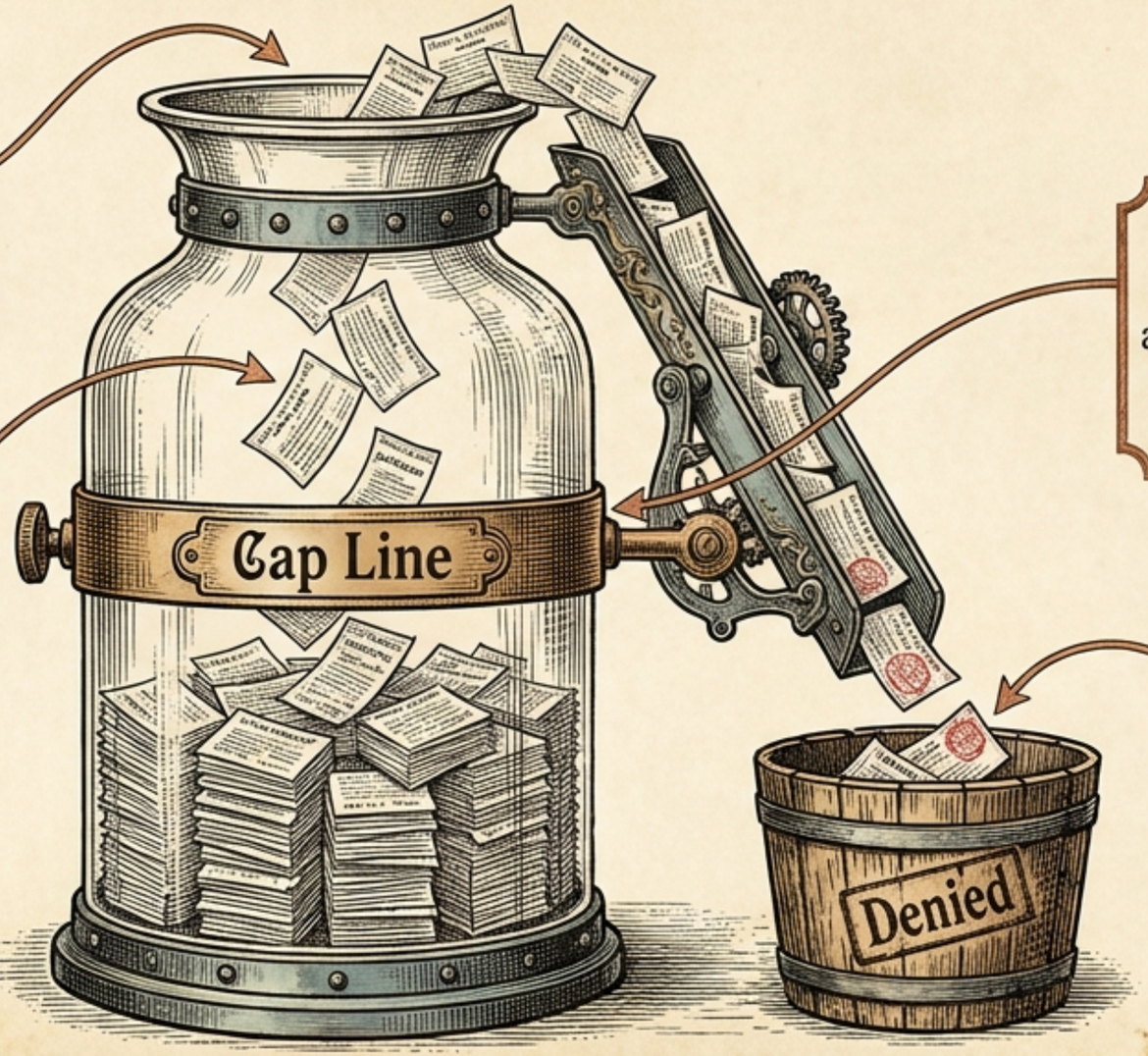
An Urgent Notice for
The Insurance Producers Guild

Gemini Notebook

The 2027 CMS Decree: First Come, First Served

The Bid:
Medicare Advantage plans can now set an enrollment cap in their bid.

The Queue:
Applications are accepted in the exact order received.



The Cap:
Once hit, all new applications are denied. The plan stays closed until members leave.

The Notice:
Denial notice issued within 10 calendar days.

Gemini Notebook

The Ledger is Closing. It is Already Happening.

HealthPartners data as of Oct 30, 2026.

Journey Pace (PPO) Central, Minnesota — Closed Oct 28.

Journey Pace (PPO) Metro, Minnesota — Closed Oct 30.

CLOSED

{ Note: Current members are not affected.
Medicare Supplement plans have no caps. }

Gemini Notebook

The Scope of the Shortage

15 Insurers | 65 Plans | 11 States

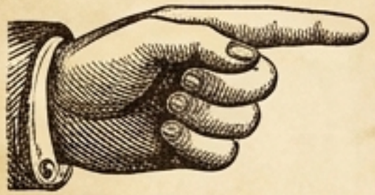
Caps range from 410 to more than 56,000 members.

Regional, not national. Plenty of choices in your county means caps barely matter.

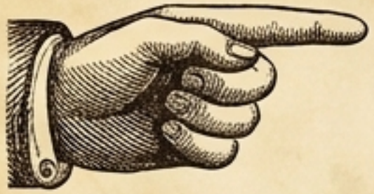
Source: 24/7 Wall St., Oct 16, 2026.

Gemini Notebook

The New Agent Doctrine: Protect Your Book



CONFIRM: Verify the plan is still open the exact day you submit the application.



RANK: Establish a backup plan that covers the identical doctors and drugs.



DOCUMENT: Record exactly what you checked and what the client ultimately chose.

Gemini Notebook



Book your undecided clients before Thanksgiving.

The market waits for no one.

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