



2026 Medica Sneak Peek

Graber & Associates

The state of Medicare

What does the Medicare health plans landscape looks like right now

The market has faced significant disruption over the last few years (e.g., rising medical cost/utilization, Stars headwinds, risk adjustment model changes). These pressures, coupled with legislative/regulatory uncertainty, lead to economic pressures with increase costs.

Some actions you might see in the market (nationally)

- Plans Exiting
- Plans redesign
- Decommission of some plans
- Find a balance for Hearing/Dental/OTC/Rides

What is happening in Cost Plan for Year 2026?

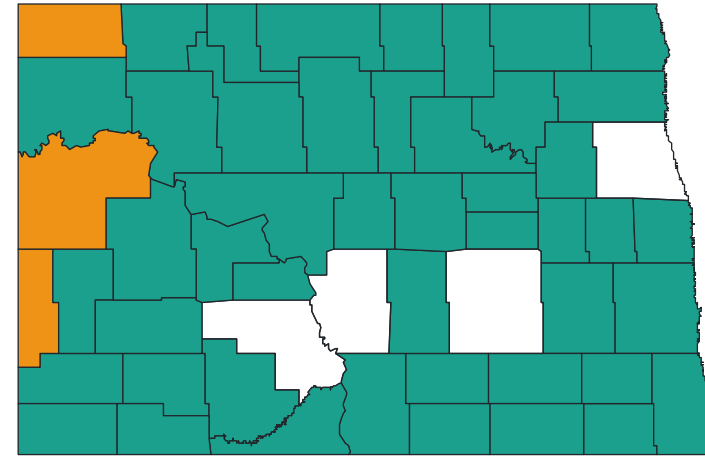
Cost Plan Service Area expansion

In 2026, Medica will expand our Cost Plan service area in North Dakota

- **Service Area Expansion (SAE):**

3 counties in North Dakota

- Divide
- Golden Valley
- McKenzie

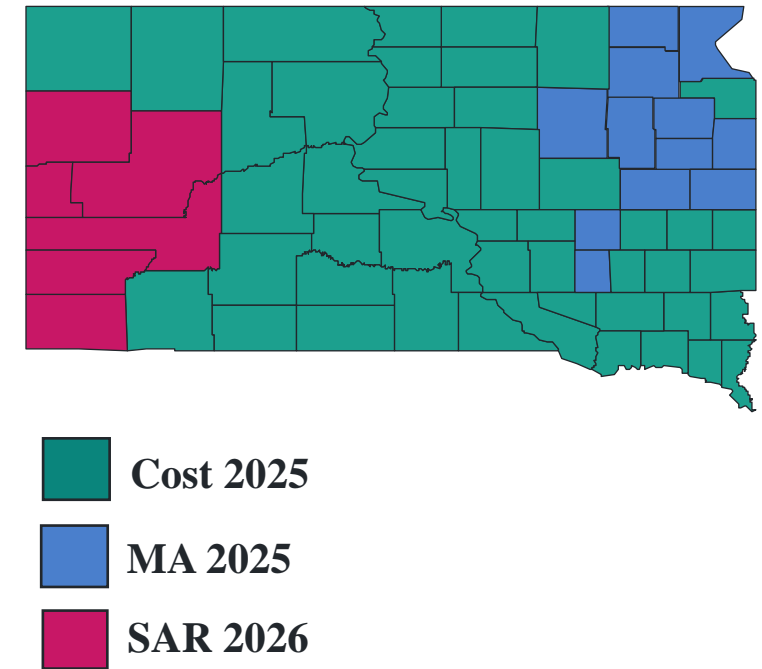


Cost Plan Transition

- **CMS has informed Medica we can no longer sell Cost plans in 6 counties** in South Dakota for Plan Year 2026.

South Dakota – 6 counties

- Butte
 - Custer
 - Fall River
 - Lawrence
 - Meade
 - Pennington
- In technical terms, CMS will not renew Medica's Cost contract to sell these plans.
 - Medica will offer Medicare plans in these counties



Why is this happening?

- A federal law passed in 2015 dictates where health plans can sell Cost plan coverage. Under this law, CMS measures the amount of Medicare Advantage competition in Cost plans service areas.
- If there are two Medicare Advantage carriers of a certain size in the same area as a Cost plan, CMS will not renew the Cost plan.
- The law provides that in rural areas there must be two plans with 1,500 members, and for metropolitan areas the threshold is two plans with 5,000 members.

Are Cost plans going away everywhere?

- The CMS change only impacts select counties in South Dakota in 2026.
- Medica will continue to offer Cost Plans in our non-impacted service areas.

What is Medica's overall Cost plan strategy?

- We are expanding the Cost plan where we can and will continue to do so.
- The Cost plan remains an excellent option in rural areas.

Seniors in these areas are often on Original Medicare only or a Supplement plan.

Cost plans can be a more affordable and also offer supplemental benefits, such as vision, hearing and dental.

- We will continue to offer and expand Cost plan products where it makes sense to do so for rural communities.

Overall Cost plan Strategy

Market Strategy for our Cost plans in North and South Dakota

- Retention Market
- Maintain membership
- Stable products with minimal benefit changes
- Some enhancements will be implemented

What is happening in MA Plan for Year 2026?

Medicare advantage plan transition

Why We're making the change

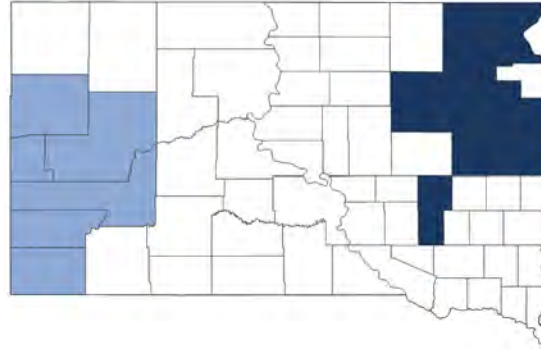
- One Plan Tradition
 - Historically, ND and SD shared one product—even during the Medicare Advantage transition.
- State Differences
 - Claims, costs, and provider networks vary significantly between the two states.
- Acting Before Cost Plan Exits
 - Delaying change could impact more members as Cost Plans phase out.
- Ensuring Sustainability
 - State-specific plans support long-term financial and operational stability.



Impacted area

South Dakota

- 12/31/2025- Current Select Plan and Value Plan will be exiting SD
- 1/1/2026- two new plans will be put in place to serve South Dakota only
 - New **Select Plan** in SD (new contract number H8889-018)
 - New **Value Plan** in SD (new contract number H8889-017)
- 2025 Preferred & MA Only Plan- continuing in existing counties and expanding into 6 new counties in 2026



Existing MAPD Counties

- Brookings
- Clark
- Codington
- Davison
- Day
- Deuel
- Hamlin
- Kingsbury
- Marshall
- Roberts
- Sanborn
- Spink

 **2025 MA Counties**

Cost plan transition Counties

- Butte
- Custer
- Fall River
- Lawrence
- Meade
- Pennington

 **2026 MA Counties Expansion**

Members impacted by the plan exits



The member's current health plan will end on December 31, 2025.

To ensure continuous coverage in 2026:

- The member must enroll in a new plan by submitting a new application.
- If the member **do not take action**, they will **not** have any coverage starting January 1, 2026. Action must be taken before the deadline to avoid a gap in coverage.

What can you do to help

Proactive Outreach

- Contact members before the deadline via phone, email, or mail.
- Clearly explain that their current plan will end on **12/31/2025** and they must take action.

Plan Education (starting Oct 1, 2025)

- Review available plan options for 2026.
- Help members understand benefits, costs, provider networks, and coverage differences.

Enrollment Assistance (starting Oct 15, 2025)

- Guide members through the enrollment process step-by-step.
- Help them complete applications online, by phone, or in person.

- Reach out to Graber & Associates proactively to see what assistances are available.

Deadline Reminders

- Send reminders as the deadline approaches.
- Emphasize the risk of losing coverage if no action is taken.

Answer Questions

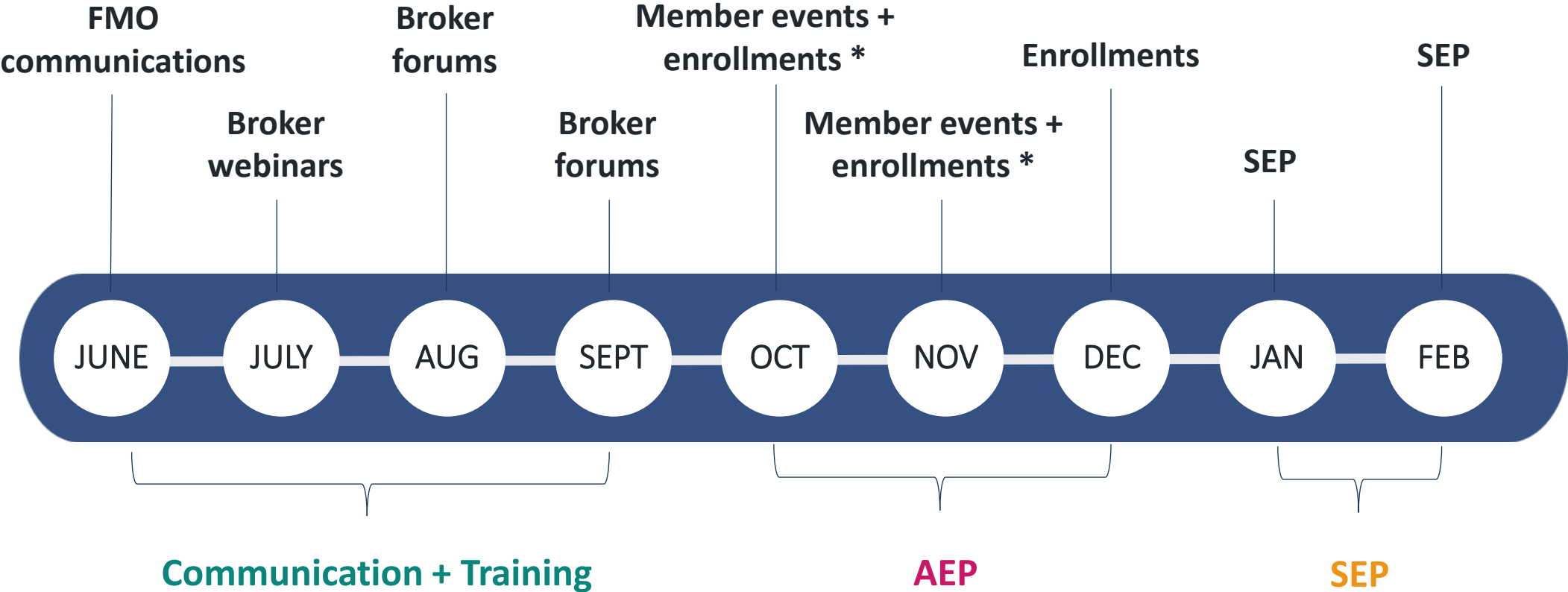
- Address any confusion or concerns about plan changes.
- Clarify eligibility, subsidies, or special enrollment periods if applicable.

Our Support:

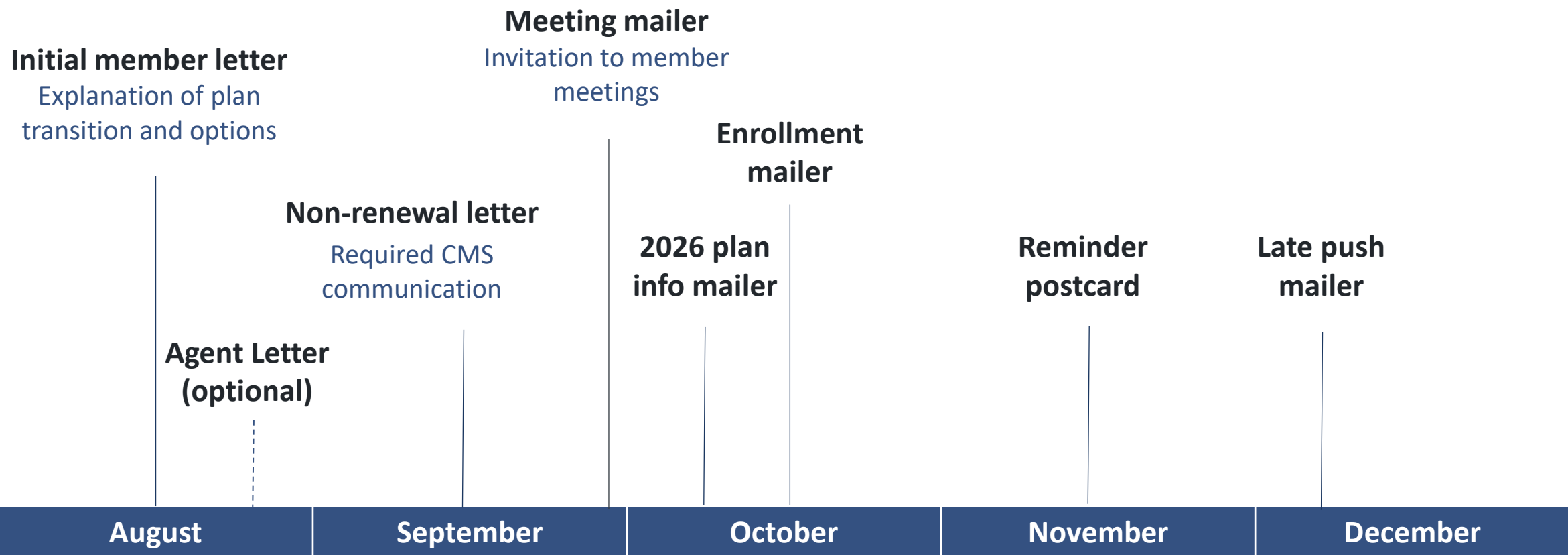
The Medica Sales team is committed to support you through this transition.

- The Agent of Record (AOR) will remain regardless of how your member enrolls with Medica
- Medica Inside Sales team are ready to help clients enroll in a new plan
- Team members are:
 - ✓ Licensed insurance agents
 - ✓ Extensively trained in Medicare products
 - ✓ Experts at customer service
- ✓ Graber & Associates and Medica are available for in-person member meeting assistance, reach out to the Graber team for more information.

Timeline + Next Steps



Our Support: Member Communications



*An updated
version will be
available***

Member Scenario	GI for a Medica Medicare Supplement plan	SEP for MAPD	SEP for Standalone PDP	Medicare Advantage OEP – Move to Different MAPD
Reverted to Original Medicare with no Part D plan prior to 12/7/24	Yes* One time through 2/28/25	Yes One time through 2/28/25 Will incur LEP for months bare	Yes One time through 2/28/25 Will incur LEP for months bare	N/A Applies only to leaving MA
Reverted to Original Medicare and auto- renewed a PDP plan	Yes* One time through 2/28/25	Yes One time through 2/28/25	Yes One time through 2/28/25	N/A Applies only to leaving MA
Reverted to Original Medicare and purchased a new PDP after 12/7/24	Yes* One time through 2/28/25	No Already used SEP	No Already used SEP	N/A Applies only to leaving MA
Enrolled in a Medica MAPD prior to 12/7/24	No GI Scenario Used Normal business rules apply	Yes One time through 2/28/25	Yes One time through 2/28/25	Yes One time through 3/31/25
Enrolled in a competitor's MAPD plan prior to 12/7/24	No GI Scenario Used Normal business rules apply	Yes One time through 2/28/25	Yes One time through 2/28/25	Yes One time through 3/31/25
Enrolled in a Medica MAPD plan after 12/7/24	No GI Scenario Used Normal business rules apply	No Already used SEP	No Already used SEP	Yes One time through 3/31/25
Enrolled In a competitor's MAPD plan after 12/7/24	No GI Scenario Used Normal business rules apply	No Already used SEP	No Already used SEP	Yes One time through 3/31/25

Member Scenario	GI for a Medica Medicare Supplement plan	SEP for MAPD	SEP for Standalone PDP	Medicare Advantage OEP – Move to Different MAPD
Purchased a Medica Medicare Supplement plan after notification	No GI Scenario Used Normal business rules apply	Yes One time through 2/28/25	Yes One time through 2/28/25	N/A Applies only to leaving MA
Purchased a competitor's Medicare Supplement plan after notification	No GI Scenario Used Normal business rules apply	Yes One time through 2/28/25	Yes One time through 2/28/25	N/A Applies only to leaving MA

- * The client in this guaranteed issue situation can only apply for the following Medica Medicare Supplement plan types:
- Plans A or G (if newly eligible)
 - Plans A or F (if non-newly eligible)

Note: For Medicare Supplement, Medica recommends that brokers use the Electronic Application for submission to ensure timely automatic AOR Transfer.

Pre-order for AEP



Now's the time to prepare for AEP by placing your order for 2025 Medicare sales materials. You can preorder applications, brochures, sales kits, and other required documents from **June 28 – July 19, 2024**, so you're ready to go on October 1.

If you use our electronic enrollment system, entire kits aren't required. You can be more efficient by ordering marketing pieces you need for the presentation, such as brochures, separately. All the materials you need to stay compliant are built into the electronic enrollment process.

Graber & Associates can also assist with pre-orders. Email bmesman@graberassoc.com or call 605-331-2100 and ask for Barb.

Training and Events

Certification – opens 7/15



My Learning



My Transcript



Events Calendar

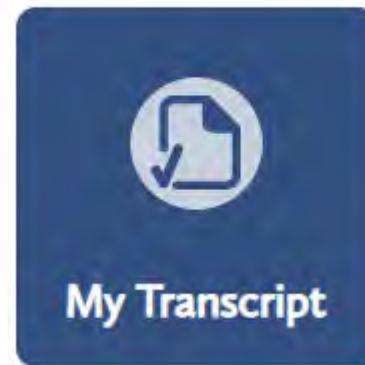
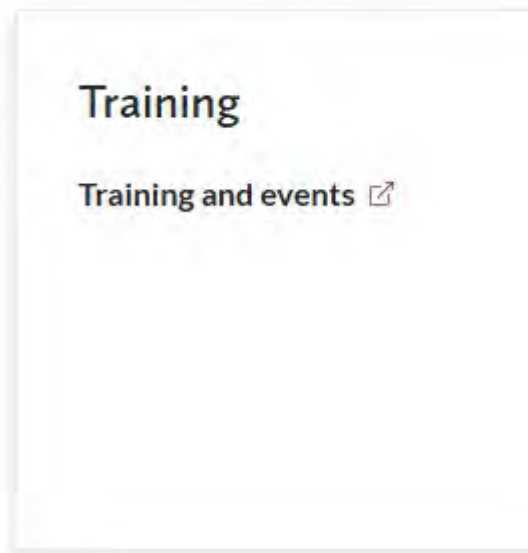


Resource Library

Mark your calendar to complete your certification for 2026 Medicare Product
Complete all Medicare Certification modules for the upcoming year
Medica's Medicare Products
Medicare Certification

Training and Events Page

Level up your knowledge and skills with **Resources** and **Webinars** on the **Training & Events** Page



My Learning

- Certifications
- Recorded Webinars

Events Calendar

- Register for upcoming training
- Broker Forums schedule is available!

Resource Library

- Great library of tip sheets

Training and Events Page

Level up your knowledge and skills with **Resources** and **Webinars** on the **Training & Events** Page



Medicare Sales Training (click to expand or collapse)

- ☐ REC **Broker Webinar: Working with Veterans 5-14-25**
- ☐ REC **Broker Webinar: Dean Re-Contracting and Medica Tools**
- ☐ REC **Broker Webinar: Medicaid, Medicare and Dual Programs**
- ☐ REC **Broker Webinar: Make the Most of Your Google Business Profile**
- ☐ REC **Google AI Suite Demo with Jason Brorby**
- ☐ REC **Broker Webinar: A Medicare Member's Journey**
- ☐ REC **Broker Webinar: Building Your Book of Business**

Sales Resources
Broker Resources & Contact Guide
Quick Reference Guide for ICHRA Administrators
Sales Networking Cold Calls
SMART Goals
Broker Business Plan (Word version)
Broker Business Plan (Excel version)
Health Risk Assessments – What your clients can expect
Medicare Diabetic Coverage Tip Sheet
Medicare Supplemental Benefits Tip Sheet_ Cost Plans
Medicare Supplemental Benefits Tip Sheet_ Medicare Advantage Plans
Medicare Certification Tip Sheet
Scope of Appointment Telephone Script

Webinars- Medica

Notable On Demand Webinars

Pro Tips from the Social Security Administration

Becky Taylor, Medicare Regional Sales Manager, hosts Rhonda Whitenack and Brian Rudolph from the Social Security Administration to break down the complicated aspects of Part A, Part B, HSA, IRMAA. This webinar will highlight SSA Online services and the right steps for enrollment, premium payments, and changes, so you can provide excellent client service and become more effective at closing Medicare sales.

Mastering Google Business

Guest speaker Jason Brorby shares essential strategies for optimizing your Google Business Profile to stand out in local searches and drive growth. In this informative presentation, you'll discover how to enhance your online visibility, attract more customers, and increase engagement by utilizing key features and best practices.

Make the Most of Your Google Business Profile

Special guest Jason Brorby came back popular demand, sharing essential strategies for optimizing your Google Business Profile, including Google's new AI tools. Increase engagement with the Ask for Me tool, improve your emails and sales presentations with Gemini, or create a podcast with NotebookLM. Unlock the full potential of your business profile to enhance your online visibility, attract more customers, stand out in local searches, and drive growth.

Webinars- Medica

Upcoming Webinars

7/16/2025 9:00 AM - 10:00 AM CDT

Broker Webinar: ICHRA Insights

Following up our popular "Intro to ICHRA" webinar, we're excited to offer a deeper dive into practical aspects of Individual Coverage Health Reimbursement Arrangements. Join Stacy Alness, IFB Sales Director, as she moderates a panel discussion with leaders from several of our partner ICHRA administrators: Charlotte Smith, Director of Partnerships, Take Command Henry von Hagke, Strategy Architect, Zizzl Andrew Reeves, Senior Vice President and General Manager (ICHRA), Gravie Libby Hart, Vice President of Carrier Relationships, Remodel Health

7/22/2025 9:00 AM - 10:00 AM CDT

Broker Webinar: Medica Broker Portal Refresh

Join us for a webinar to learn more about the refreshed Medica Broker Portal — redesigned with your needs in mind. With a clean new look and improved navigation, the updated portal offers a simpler, more streamlined experience to help you work more efficiently and support your clients with ease.

Fall Broker Forums - Medica

Save The Date!

Medica Fall Broker Forums

Deadwood – August 26, 2-4pm

Sioux Falls – August 27, 9-11am

Bismark – August 28, 9-11am

Fargo – August 28, 9-11am

G&A Virtual – September 3, 10am

Register for in-person at medica.com, watch for email invite from Graber & Associates for virtual forum

New Broker Portal Sneak peak



Good afternoon,
Jamie

Marsh & McLennan Inc



Quote + enroll

Individual + family >

Commercial >

Medicare >



Forms >



Upload enrollment
documents >

hey need.



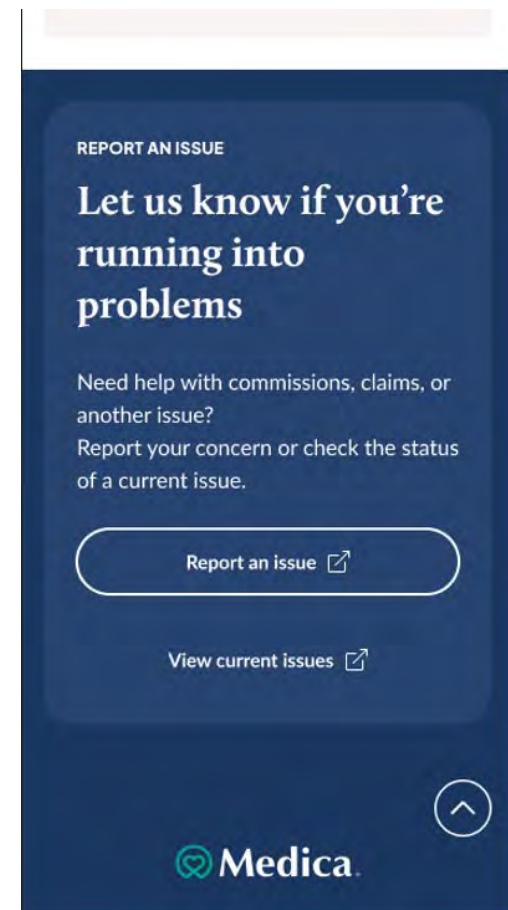
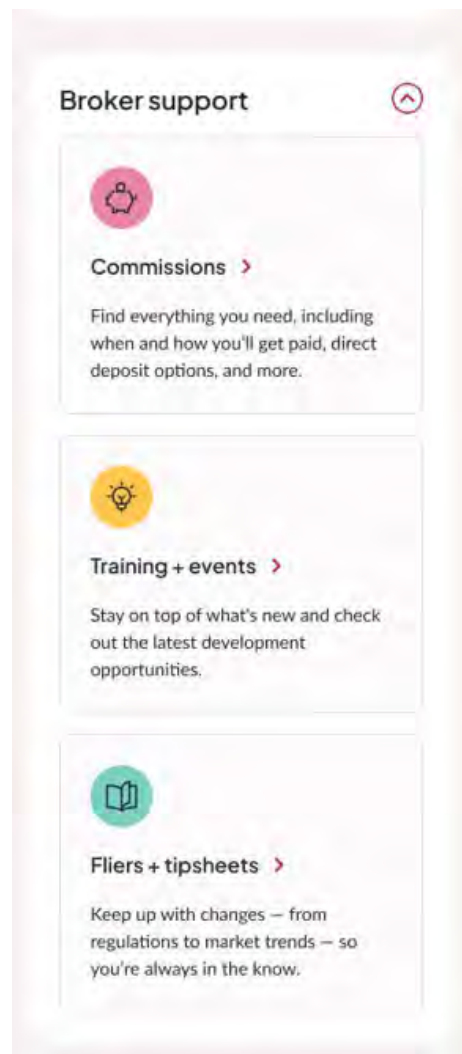
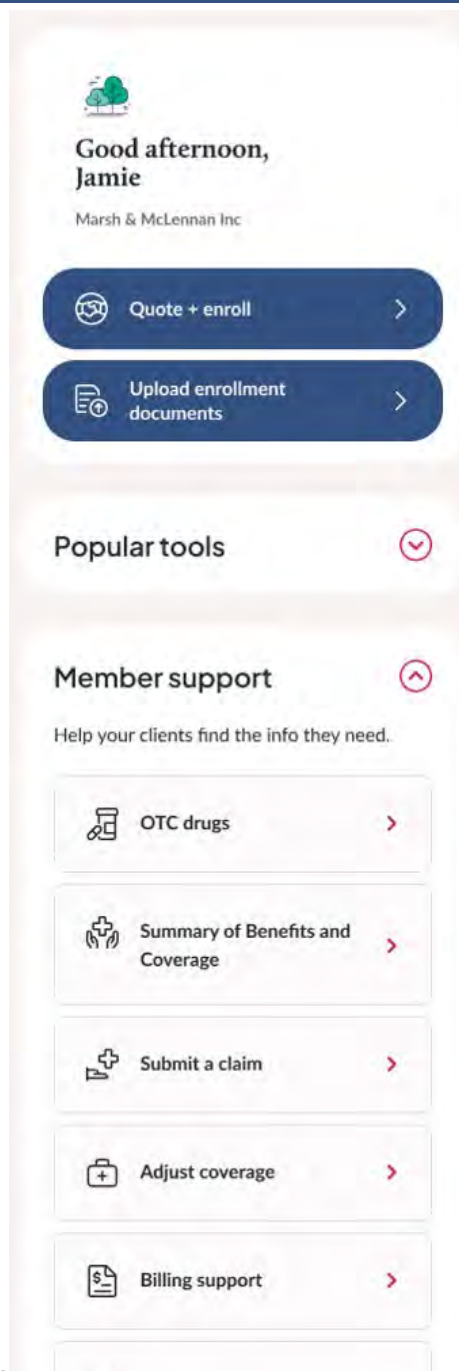
Training + events >

Stay on top of what's new and
check out the latest development
opportunities.



News + updates >

Keep up with changes — from
regulations to market trends — so
you're always in the know.



Accessing Plan Documents via Connecture

Medica Prime Solution Standard

★★★★☆ [Medicare Star Rating](#)

Monthly plan premium
\$0.00

Add to cart

Send quote

Connecture

Sending Documents with signature request

unless permitted by law) with each other as is necessary for treatment, payment and health care operations. I also acknowledge that Medica will release my information, including my prescription drug event data, to Medicare who may release it for research and other purposes which follow all applicable Federal statutes and regulations. The information on this enrollment form is correct to the best of my knowledge. I understand that if I intentionally provide false information on this form, I will be disenrolled from the plan.

I further understand that I have the right to revoke the authorization I am giving by signing this application. My signing, writing, Medica conditions enrollment on this authorization. My signing, writing, Medica conditions enrollment on this authorization may affect my enrollment. However, if I have already taken by Medica prior to Medica's receipt of this application, the authorization remains in effect until termination of coverage.

I understand that my signature (or the signature of the authorized individual) on this application means that I have read and understand the information on this application. If signed by an authorized individual (as described above), this application is authorized under state law to complete this enrollment upon request by Medica or by Medicare.

Attestation

*

☒ **I understand** that my signature (or the signature of the authorized representative (as described above), this statement is true.

1. This person is authorized under State law to complete this enrollment form.

2. Documentation of this authority is available upon request.

***Please select the statement below that best describes you or the authorized representative completing the enrollment form:**

☒ I am the person listed on this enrollment form or I am simply helping to complete this enrollment form.

☐ I am the person authorized to act on behalf of the individual listed on this enrollment form under the laws of the State where the individual resides.

[Previous](#)

[Send to beneficiary](#)

Send enrollment

How would the beneficiary like to receive the application to finish enrolling?

☒ Email

* Email address

☒ Text

* Phone number

Plan included

Medica Prime Solution Core

☒ Summary of Benefits

☒ Star Rating

☒ Pre-Enrollment Checklist

☒ ND/SD Plan Brochure

☒ WY Plan Brochure

Cancel

Send application

[Clear all](#)

Your Contacts



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Questions Answered

WE'RE HAPPY TO ANSWER YOUR QUESTIONS,
SIMPLY CALL OR SEND US AN EMAIL.

Where to Send

APPSANDFORMS@GRABERASSOC.COM

Applications — Individual & Family, Medicare
EFT forms — Individual & Family, Medicare
Change forms — Individual & Family, Medicare
Cancellations — Individual & Family, Medicare

GROUPFORMS@GRABERASSOCINC.COM

Sold group paperwork
Employee applications
Employee terminations
Group/employee changes (address, household, etc.)

Who to Contact

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Questions?