MEDICARE SUPPLEMENT NOW IN INTEGRITYCONNECT!

Your clients need Medicare Advantage, Part D and Medicare Supplement. Now, you can quote all three in one platform with IntegrityCONNECT!

INTEGRITY CONNECT

- One simple workflow
- Filter by doctors, medications and pharmacy
- Find the right plan faster

Log in and start quoting today: Integrity.com/agents!

SCHEDULE TIME WITH KENNY TODAY TO LEARN ABOUT QUOTING AND ENROLLING MEDICARE SUPPLEMENT AS WELL AS ALL OF THE OTHER TOOLS WITHIN THE INTEGRITYCONNECT PLATFORM!

Kenny
319-268-7104
kenny@pipac.com

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No registration needed!

BEYOND THE MEDICARE ENROLLMENT

AEP conversations often reveal much more than a client's healthcare needs. While your primary focus should remain on Medicare, clients frequently share concerns about their family, finances, future plans, and unexpected life events.

The agents who create the most long-term value aren't necessarily the ones making the most presentations. They're the ones asking the right questions and listening carefully to the answers.

Consider incorporating questions like:

- "What other financial decisions are on your radar this year?"
- "Have there been any major changes in your family since we last met?"
- "Do you have any concerns about protecting the people who depend on you?"
- "When was the last time someone reviewed all of your policies and accounts together?"

These conversations can uncover areas where clients may benefit from additional guidance, whether that's protecting a loved one, reviewing an old life insurance policy, creating guaranteed income, or addressing other financial concerns.

Remember, your role isn't to force another product into the conversation. It's to identify needs and determine whether a follow-up discussion would provide value.

The greatest opportunities often come from listening, not selling.

THE VALUE OF CRITICAL ILLNESS COVERAGE FOR MEDICARE CLIENTS

As clients transition into Medicare, many focus on coverage for doctor visits, hospital stays, and prescriptions. However, a serious health event such as a heart attack, stroke, or cancer diagnosis can create unexpected financial challenges beyond medical bills. Critical illness coverage provides a lump-sum cash benefit that clients can use however they choose, helping cover expenses such as transportation, household bills, home modifications, care giving support, or other costs that may arise during recovery.

For insurance agents, critical illness plans can be a valuable complement to Medicare Advantage coverage by helping address financial gaps that traditional health coverage may not cover. Educating clients on the role of critical illness protection can help them build a more comprehensive financial safety net and provide greater peace of mind when facing a major health event.

Helping clients prepare for the unexpected today can make a meaningful difference in their financial security tomorrow.

ManhattanLife™

Standing By You. Since 1850.

HOSPITAL INDEMNITY SELECT: HELP CLIENTS PREPARE FOR THE UNEXPECTED

Hospital stays can create significant out-of-pocket costs, even for clients enrolled in Medicare Advantage, ACA, or high-deductible health plans. Hospital Indemnity Select from ManhattanLife can provide valuable financial protection by paying cash benefits directly to the policyholder when covered hospital events occur.

This supplemental coverage helps clients offset expenses such as hospital copays, deductibles, ambulance transportation, emergency room visits, observation stays, and more. Benefits are paid directly to the insured and can be used however they choose, whether for medical bills, household expenses, or other financial needs during recovery.

Key features include guaranteed renewable coverage for life, level premiums that do not increase with age, immediate benefit availability, and optional riders that can enhance protection even further.

For agents looking to help clients strengthen their healthcare coverage and reduce financial stress from unexpected hospitalizations, Hospital Indemnity Select is a simple and affordable solution.

REACH OUT TO THE PIPAC INDIVIDUAL DEPT TODAY TO LEARN MORE ABOUT HOSPITAL INDEMNITY PLANS!

Individual Health
800.765.1710
individualdept@pipac.com

CMS TEMPORARILY PAUSES NEW MARKETPLACE AGENT REGISTRATIONS FOR 2027

CMS has announced a temporary pause on new agent registrations for the Federally Facilitated Marketplace (FFM) for the 2027 plan year. The moratorium, currently scheduled to remain in effect until February 1, 2027, prevents agents who are new to the FFM or who did not complete 2026 certification from registering and completing training for 2027.

According to CMS, this action is part of a broader initiative to strengthen program integrity and reduce fraud, unauthorized enrollments, and improper plan changes within the Marketplace.

RETURNING AGENTS: 2027 FFM TRAINING IS OPEN

Agents who completed their 2026 FFM certification are not impacted by the pause and can continue with their 2027 certification requirements.

If you're a returning Marketplace agent, now is the time to complete your 2027 FFM training and prepare for the upcoming enrollment season.

A SOLUTION FOR NEW AGENTS: PIPAC LIFELINE

While new Marketplace registrations are temporarily unavailable, agents still have opportunities to help clients access quality health coverage. Through PIPAC Lifeline, agents can continue offering valuable health insurance solutions and serve clients who need coverage options during this transition period. PIPAC Lifeline provides a practical way for newer agents to stay engaged, grow their business, and meet client needs while the FFM registration pause remains in place.

Individual Health
800.765.1710
individualdept@pipac.com

Physicians Mutual®

PHYSICIANS MUTUAL MEDICARE SUPPLEMENT: MORE VALUE FOR YOUR MEDICARE CLIENTS

As healthcare costs continue to rise, Medicare beneficiaries are looking for coverage options that help protect both their health and their retirement savings. Physicians Mutual is introducing new Medicare Supplement rates and plans in Iowa, effective October 1st, 2026, giving agents another strong solution to meet client needs.

What sets the Physicians Mutual Medicare Supplement portfolio apart is the added value beyond traditional Med Supp coverage. Clients can enjoy built-in preventive wellness benefits, access to the Silver&Fit® fitness program, and innovative features designed to provide greater flexibility and confidence in their healthcare decisions.

Plan G continues to be one of the most popular Medicare Supplement choices, offering comprehensive coverage for many of the out-of-pocket costs not covered by Original Medicare. With predictable benefits and strong financial protection, Plan G can help clients better manage healthcare expenses while providing peace of mind for the future. For beneficiaries seeking robust coverage and long-term value, Plan G remains a top consideration.

For agents looking to grow and retain their Medicare business, Physicians Mutual delivers a value-focused option that combines comprehensive coverage, wellness-focused benefits, and added peace of mind for clients throughout retirement.

REACH OUT TO LEARN MORE!

Individual Health
800.765.1710
individualdept@pipac.com

PIPAC LIFELINE

You refer it, PIPAC will write it!

We get it—selling insurance takes time, and time isn't always on your side.

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FROM THE DESK OF CASEY HOFFERT

As we enter the fourth quarter, we arrive at the most impactful stretch of the year. Q4 is where preparation, persistence, and relationships come together to create meaningful results. It's a time of tremendous opportunity for agents who remain focused on serving clients well while making the most of a busy enrollment and planning season.

The conversations you have today can set the stage not only for a strong finish to this year, but also for a successful start to the next. As you navigate the opportunities ahead, I encourage you to focus on the following priorities:

1. Maximize Enrollment Season Opportunities

For health insurance agents, Q4 brings the height of the enrollment season. Whether you're assisting Medicare beneficiaries, individual health clients, or employees navigating their benefit selections, your knowledge and guidance are more valuable than ever.

Stay proactive with your outreach, follow up promptly with prospects, and ensure your clients understand their options and important enrollment deadlines. The agents who maintain consistent communication throughout this period often achieve the strongest results.

2. Strengthen Client Relationships

While acquiring new business is important, retaining existing clients remains one of the most valuable growth strategies available. Take time to connect with current clients, answer their questions, and help them review their coverage needs.

A positive experience today increases client loyalty, improves retention, and creates opportunities for future referrals.

3. Ask for Referrals

Satisfied clients are often your best source of new business. As you complete enrollments and policy reviews, don't hesitate to ask for introductions to friends, family members, or coworkers who may benefit from your services.

One referral conversation can create multiple opportunities that extend well beyond the current enrollment season.

4. Finish the Year with Life Insurance Conversations

Year-end financial planning often puts protection strategies at the forefront of clients' minds. Many individuals and families are evaluating their financial goals, reviewing beneficiary designations, and considering their long-term security.

This creates an excellent opportunity to discuss life insurance solutions, final expense coverage, and other products that help clients protect what matters most.

5. Build Momentum for Next Year

The most successful agents don't wait until January to start planning. Use the final months of the year to evaluate your successes, identify areas for growth, and establish goals for the coming year.

Review your marketing efforts, strengthen your prospecting process, and create a strategy for staying connected with clients throughout the offseason. The groundwork you lay now will position you for success from day one of the new year.

As we close out another year, I want to sincerely thank you for your partnership, professionalism, and dedication to the clients and communities you serve. Your commitment to helping individuals and families make informed decisions continues to make a positive impact every day.

Our team remains committed to supporting your success with the tools, resources, and service you need to finish the year strong. Let's make the most of the opportunities ahead and work together toward an outstanding finish to the year.

Wishing you a productive and successful fourth quarter.



Casey Hoffert
Director of Sales & Marketing

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QUARTERLY UPDATE

pipac.com 800.765.1710 Iowa & South Dakota October 2026

MEDICAL ASSOCIATES

SMALL GROUP RATE REDUCTION!

Medical Associates Health Plans is bringing positive news to small group employers in 2027 with a 5.2% rate reduction. This decrease reflects the organization's continued commitment to providing affordable, high-quality health coverage while helping businesses better manage their healthcare costs. The rate reduction offers employers an opportunity to maintain comprehensive benefits for their employees at a lower overall cost.

COST PLAN HIGHLIGHT

Medical Associates Health Plan's Medicare Cost Plan combines the benefits of a provider network with the flexibility to access out-of-network care through Original Medicare. Members receive comprehensive coverage for hospital, medical, preventive, and emergency services, with the greatest savings typically available when using in-network providers.

Medical Associates will offer a cost plan option in the following counties in 2027:
Iowa: Cerro Gordo, Clayton, Clinton, Delaware, Dubuque, Floyd, Hancock, Jackson, Jones, Kossuth, Linn, Scott, and Worth
Illinois: Jo Daviess
Wisconsin: Crawford, Iowa, Grant, and Lafayette

REQUEST CONTRACTING!

Scan the QR code to request contracting!

THE CINCINNATI INSURANCE COMPANIES

WORKSITE UPDATE: INCREASED GUARANTEED ISSUE LIMITS

Cincinnati has announced significant enhancements to its Voluntary Payroll Deduction Guaranteed Issue guidelines effective September 1, 2026. These changes substantially increase the amount of life insurance employees and their families can obtain without traditional underwriting, while the Simplified Issue option is being discontinued.

	Issue Ages	Maximum Amount	Available Products
Employee	18-70	$150,000	Any combination of Whole Life, Term or Term ROP
Spouse	18-70	$50,000	Any combination of Whole Life or Term ROP
Children and Grandchildren	15 Days-17 Years	$25,000	Whole Life
	18-25	$25,000	Whole Life or Term ROP

These enhanced limits create an excellent opportunity to reconnect with your existing worksite groups. Many employees who were previously limited by lower Guaranteed Issue amounts may now be able to secure significantly more coverage for themselves and their families without answering health questions.

If you have questions about how to position these changes with your groups, please reach out to the PIPAC Life & Annuity Department.

Life Dept.
800.765.1710
sales@pipac.com