

The Infinitus Group

MEDICARE - GROUP - INDIVIDUAL - P&C

Monthly Newsletter

www.theinfinitusgroup.com



Shelf-Rated Medical Plans for 1099's Starting at \$167 Per Month

Being self-employed as a 1099 contractor means you're responsible for your own benefits. While traditional employees often receive medical, dental, and hearing coverage through their employer, independent workers need to take charge of their own protection. The good news is, there are affordable and customizable options available now through The Infinitus Group.

Benefits Include:

Medical - 5 Plans Available
Dental / Vision
Hospital Indemnity
Accident
Cancer
Life to 121

- **\$50,000 - 1 Question**
- **\$150,000 - 6 Questions**
- Same Rates/Coverage until you turn 122

[More information page 2](#)

AHIP Is Here, Medicare OEP Is Right Around The Corner

If you've been considering entering the Medicare market, there's no better time than now. The Annual Enrollment Period (AEP) kicks off October 15th, and preparation is key. Before you can sell Medicare Advantage or Part D prescription drug plans, you'll need to complete your AHIP certification—a required training that ensures you understand CMS guidelines and can confidently guide your clients through their Medicare options.

With millions of seniors reviewing their coverage this fall, positioning yourself now can pen doors to new opportunities in the Medicare space.

Don't wait until the last minute—get AHIP certified today and step into Medicare sales fully prepared.



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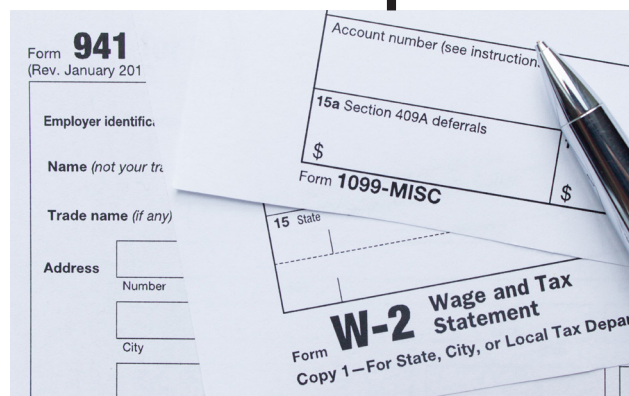
Understanding The Infinitus Group 1099

Sole Proprietary / Limited Partnership Plan

A limited partnership (LP) is a business structure, while ERISA (Employee Retirement Income Security Act of 1974) is a federal law that sets minimum standards for most retirement and employee benefit plans. They can intersect in a few ways, depending on whether the LP has employees and how it handles retirement benefits.

How They Work Together:

If the Limited Partnership Has Employees The LP, like any employer, can establish benefit plans (such as a 401(k), health insurance, or pension). Once the LP sponsors a plan, ERISA rules apply—meaning fiduciary responsibilities, reporting, and participant protections are required. General partners would usually act as the plan fiduciaries.



Meet The Infinitus Group Partner, America's Consumers & Affiliates LP

America's Consumers & Affiliates, Limited Partnership was formed to give consumers an opportunity to earn income by providing their valuable data. The AC&A, LP utilizes a revolutionary new technology to allow partners to share Geo-data which provides valuable consumer feedback for businesses, creating a revenue stream where the majority is paid to the partners. The Limited Partnership is the group that holds the contract for the benefit suite. It is required that anyone purchasing the benefits be a "partner" of the group.

So, What Are The Benefits That Are Available To Me?

(State exclusions: AK, HI, MA, NH)

Here are the medical co-pay plans highlights:

Shelf Rates, No Quotes Needed

ACA and ERISA Compliant

Guaranteed Acceptance, Ages 18-64+

No Pre-Existing Condition Exclusions

5 Plans: Pro / Max / Value / Copper / Bronze Pro

Year-round enrollment (

Group Level Term Life To Age 121

(State exclusions: AK, CO, HI, NY, WA)

Eligible Ages 18 - 70

Uni-Tobacco Rating

\$50,000 Benefit: One Health Questions!

Up to \$150,000 - Six Health Questions!

Hospital Benefit Highlights

(State exclusions: AK, CO, HI, NY, WA)

Supplements Medical Coverage Gaps

Ages 18 - 70, Spouse & Dependent Coverage

Maternity Included and Guaranteed Acceptance

Additional Benefits

Short-Term Disability

Weight Loss Injectables

Starting at \$199 a month

***Cancer**

Up To \$75,000

Entry Age Rate Freeze

Ages 40-69 Same Rates

Additional Riders Available

***Dental / Vision**

***Accident**

**Not part of the Limited Partnership, sold separately*

ICHRAs

Why Insurance Agents Should Consider Selling

I first heard about Individual Coverage Health Reimbursement Arrangement (ICHRA) a few years ago. At the time, I had no idea what it was or how it worked, but the term kept surfacing in conversations at industry meetings.

Fast forward to 2025—when I met a new ICHRA sales representative from San Antonio, everything finally clicked. It was as if the curtain had been pulled back, and I realized this was a product line our agency needed to add to its portfolio.

Because I was already familiar with the ACA and the Marketplace, ICHRA seemed to fit naturally along those lines. An ICHRA allows employers to reimburse employees for the cost of individual health insurance premiums and certain medical expenses, instead of offering a traditional group health plan. Employees can choose their own individual policy that fits their needs, and employers maintain control by setting defined contribution amounts.

Since learning about ICHRA, our agency has already sold more than a dozen plans in just the past few months. It's clear that this benefit option is not only timely but also highly valuable for both employers and employees.

Since its introduction in 2020, ICHRA has been reshaping how businesses of all sizes think about employee benefits—and insurance agents are in a prime position to help their clients take advantage of this opportunity.

Why Agents Should Pay Attention

A Growing Market Opportunity

With rising group health premiums and tighter budgets, many small and mid-sized employers are exploring alternatives. The ICHRA market is expanding rapidly, creating a demand for knowledgeable agents who can guide employers through the transition.



ICHRAs

Flexibility for Clients

ICHRAs work for businesses of all sizes, across industries, and can be customized by employee classes (full-time, part-time, seasonal, etc.). This flexibility makes them appealing to employers who may have struggled with the “one-size-fits-all” nature of traditional group plans.

Compliance-Friendly Alternative

ICHRAs are fully compliant with the Affordable Care Act (ACA). They help employers meet the employer mandate while controlling costs, a win-win scenario that agents can confidently present.

Cross-Selling Opportunities

An ICHRA opens the door for agents to sell additional products such as supplemental benefits, dental, vision, disability, and life insurance. Once an employer shifts to an ICHRA model, there's often budget left to enhance benefits in other areas.

Future-Proofing Your Business

The trend toward more personalized, consumer-driven healthcare is not slowing down. Agents who learn the ins and outs of ICHRA today will be positioned as experts tomorrow, strengthening client relationships and growing their book of business.

Key Considerations for Agents:

- **Education is critical**—many employers and employees are still unfamiliar with ICHRA.
- **Technology partners matter**—administration platforms can streamline reimbursements and compliance.

Local market dynamics—the availability and competitiveness of ACA individual plans can impact the effectiveness of an ICHRA in your area.

ICHRA plans are more than just a passing trend—they represent a fundamental shift in how employers can deliver health benefits. For insurance agents, this is an opportunity to diversify offerings, meet client needs in a challenging benefits environment, and establish themselves as forward-thinking advisors.

Now is the time for agents to add ICHRA to their toolkit. Clients are asking for solutions, and with the right knowledge and strategy, you can be the one to deliver.

Building Financial Security



At The Infinitus Group, we believe financial security goes hand in hand with protecting your health and well-being. That's why we've partnered with Gateway Financial Advisors, a trusted leader in financial planning, to provide our clients with resources that go beyond insurance.

Through this partnership, individuals and business owners have access to personalized strategies designed to secure their financial future. Whether it's retirement planning, investment guidance, or business succession strategies, Gateway Financial Advisors brings the expertise to help you make confident decisions.

Together, The Infinitus Group and Gateway Financial Advisors are committed to providing you with the tools, guidance, and support you need to protect not only today—but also tomorrow.

The Infinitus Group - We Deliver



OUR PRODUCTS & SERVICE

Health Insurance
Affordable Care Act (ACA) Marketplace Plans
Individual & Family Coverage
ICHRA Plans – employer-funded
Short-Term Medical Plans
1099 Medical Coverage

Medicare Solutions
Medicare Advantage Plans (Part C) Medicare
Supplement (Medigap) Policies Prescription
Drug Plans (Part D)
Guidance on the latest Medicare changes

Life Insurance
Term Life / Whole Life / UL / IUL
Final Expense Coverage
Income / Mortgage Protection Plans

Auto & Home Insurance
Comprehensive auto coverage
Homeowners and renters policies

Business & Commercial Coverage
Group Benefits for small & large businesses Com-
mercial Property & Liability Insurance Workers'
Compensation Plans

Supplemental & Specialty Coverage
Association Benefits
Critical Illness & Cancer Plans
Hospital Indemnity
Accident Coverage
Travel Medical Insurance
Short / Long-Term Disability & Care New Associa-
tion Dental / Vision / Hearing Plan
Individual / Group Dental / Vision
HR / Bill Reconciliation

WHO WE ARE

At The Infinitus Group, we are committed to providing families, individuals, and businesses with expert guidance, personalized solutions, and a full portfolio of insurance products.

Why Choose The Infinitus Group?

- Experienced, licensed professionals
- Local agency with nationwide resources
- Customized solutions never one-size-fits-all
- Ongoing support before, during, and after enrollment

Contact us:

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Medicare

Medicare Part D Changes In 2026: What You Need To Know



For 2026, the maximum out-of-pocket amount will rise slightly to **\$2,100**. Once that threshold is reached, beneficiaries will not pay additional out-of-pocket costs for covered Part D prescriptions for the rest of the year.

The **coverage gap, commonly known as the “donut hole,”** was eliminated in 2025 and will remain gone in 2026. Other IRA benefits also continue:

- **Vaccines recommended by the CDC are covered with no out-of-pocket cost.**
- **Insulin products remain capped at \$35 per month, with no deductible required.**

It's that time of year again for those of us who sell **Medicare Advantage plans** - time for **AHIP Certification**. For some agents, the coursework is a quick review, while for others it means setting aside a few hours to work through the online study guides before testing.

Once certification is complete, the next step is attending carrier rollouts, those big events filled with food, prizes, and presentations where upcoming changes to their Medicare Advantage plans are announced.

With some of the **2026 plan updates already released**, now is the perfect time to start preparing. Staying informed ensures we're ready to answer client questions and guide them

through the changes with confidence.

The Inflation Reduction Act (IRA) continues to reshape Medicare Part D in 2026, building on major reforms that began in 2025. These updates are designed to make prescription drugs more affordable, improve access to care, and stabilize premiums for beneficiaries. Here's a breakdown of the most important changes.

Starting in 2025, the IRA set a **\$2,000 annual cap** on out-of-pocket costs for drugs covered under Part D. Enrollees also gained the option to spread those costs into equal monthly payments, helping make expenses more predictable.

This cap is indexed for inflation.

To reduce concerns about premium increases tied to the new drug benefit rules, the federal government introduced a **voluntary premium stabilization program** in 2025. Insurers that participated received additional federal funding to help offset premiums, and **99% of Part D enrollees were in plans that opted in**.

The program will continue in 2026, but with adjustments:

- Subsidies will shrink to **\$10 per member per month** (down from \$15 in 2025).
- Participating plans may raise premiums by as much as **\$50/month, compared to the \$35/month cap** in 2025.

Average premiums for 2026 won't be available until fall 2025. For reference, **average standalone Part D plan (PDP) premiums fell**

slightly in 2025 to \$40/ month, compared to \$41.63/ month in 2024. Premiums continue to vary widely, with options ranging from **\$0 to over \$100 per month**, depending on the plan.

The **maximum Part D deductible will be \$615 in 2026**, an increase from \$590 in 2025. Plans can set a lower deductible—or no deductible at all—but cannot exceed this amount.

If your plan includes a deductible, you will pay **100% of drug costs** until it is met. Afterward, you'll pay **25% coinsurance** on both brand-name and generic drugs until your total out-of-pocket costs reach the **\$2,100 cap**.

By comparison, the Part A and Part B deductibles apply to all Medicare beneficiaries and tend to receive more attention, but your Part D deductible will vary based on the plan you choose.

Overall, the 2026 updates build on the progress made in 2025, giving Medicare beneficiaries more financial protection and consistent access to prescriptions.



Medicare 2026: Key Changes

- **Higher premiums and deductibles for Part B & Part D**
- **Increased out-of-pocket cap for Part D catastrophic coverage**
- **Automatic re-enrollment in the Medicare Prescription Payment Plan (MPPP)**
- **Caps on insulin out-of-pocket costs**
- **Insulin cost-sharing is capped at the lowest of**
- **Zero cost-sharing for ACIP-recommended adult vaccines**
- **Medicare drug price negotiations enforce cost reductions**
- **Limited supplemental benefits under Medicare Advantage (SSBCI)**
- **Prior authorization in Original Medicare (pilot in six states)**

Starting January 1, 2026, Original Medicare in NJ, OH, OK, TX, AZ, and WA will require prior authorization for certain procedures (e.g., neurostimulators, knee arthroscopy), with AI assistance and final human approval.

- **Automatic Medicare cuts triggered by “One Big Beautiful Bill Act”**
- **(OBBBA) • Medicare Advantage plan performance measures updated**
- **Administrative updates and technical changes**
- **Faster processing requirements**
- **Provider directories**

What You Should Know

- Expect cost increases (Part B, D premiums/deductibles, drug OOP caps).
- Enjoy greater protections and access (insulin caps, zero-cost vaccines, negotiated drug pricing).
- Stay aware of changes in plan structure (fewer non-medical perks, MA plan rating shifts, technical requirements).
- Watch for broader implications (potential funding cuts due to federal deficit triggers).

Exciting News for 2026!

Starting in 2026, The Infinitus Group is expanding our monthly **Roundtable Talks** Discussions with a brand-new addition:
The Infinitus Insider.

Roundtable Talks will continue to spotlight innovative products you can add to your sales portfolio, giving you fresh opportunities to grow your business.

The Infinitus Insider will take it a step further by offering hands-on training classes designed to teach you how to sell these products with confidence and success.

Together, these two programs will provide both the knowledge and the skills you need to stay competitive in today's market and build longterm success.

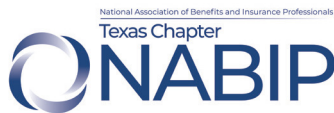
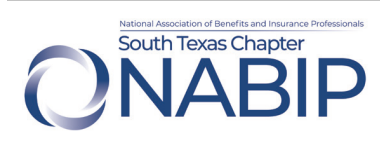
Stay tuned for more details—and get ready to make 2026 your best year yet with **The Infinitus Group!**



2026 Dates
Coming Soon

Monthly Link:

PROUD MEMBERS OF:



You can have everything in life you want, if you will help other people get what they want. -Zig Ziglar