

The Infinitus Group

MEDICARE - GROUP - INDIVIDUAL - P&C

Monthly Newsletter

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The Hardest Hit States If ACA Premium Tax Credits Expire *-Texas Tops The List*

Texas will see the biggest economic hit if ACA premium tax credits expire at the end of 2025, according to a March 3 brief from the Commonwealth Fund.

The ACA provides low- and middle-income individuals with premium tax credits to purchase health coverage on the exchange. Originally authorized by the American Rescue Plan Act in 2021, enhanced PTCs were later extended by the Inflation Reduction Act. Without another congressional extension, the PTCs will expire at the end of 2025.

As of January 2025, 24 million people are enrolled in an exchange plan. Without a PTC extension, an estimated 4 million people will become uninsured, creating a ripple effect across the healthcare industry and wider economy.

Without an extension, total state GDPs would fall by \$34.1 billion and total economic output would decrease by \$57 billion. The list below ranks states by the estimated change in total economic activity if an extension does not occur. The list also includes the estimated change in federal funding due to the elimination of enhanced PTCs. [Read More Here...](#)



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Sycamore Partners To Take Walgreens Private In Deal Valued At \$10B

Private equity firm Sycamore Partners has entered into a definitive agreement with Walgreens Boots Alliance to acquire the struggling retail pharmacy chain.

Sycamore has agreed to pay \$11.45 per share for the company, an equity value of about \$10 billion, according to The Wall Street Journal. Walgreens said in a press release that accounting for debt and future payouts, the value could reach up to \$23.7 billion.

The confirmation follows weeks of speculation and rumors that Sycamore was planning to take over Walgreens and take the company private. Walgreens has struggled financially of late, battered by headwinds that have struck the retail pharmacy industry as well as challenges at its VillageMD unit.

Following the deal, the company will continue to operate as Walgreens, Boots and its “trusted portfolio of consumer brands,” according to the announcement. It will maintain its Chicago headquarters.

The parties expect that the sale will close in the fourth quarter of 2025, pending regulatory approvals and the OK from Walgreens’ shareholders. [Read More Here...](#)



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Virtual Access offers members a virtual primary care experience. All virtual care is provided through designated telehealth providers, Teladoc Health.

Teladoc Health Primary Care Providers can order labs and imaging, write prescriptions and make referrals to other in-network providers for any medically necessary care.

GOLD

SILVER

BRONZE

VALUE

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Benefits For Those Who
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Older, Self-employed Enrollees More Likely To Lose ACA Subsidies If Enhanced Tax Credits Lapse: KFF

Beneficiaries who earn more than four times the federal poverty level wouldn't be eligible for any subsidies on marketplace plans if the enhanced premium tax credits expire at the end of the year.

Dive Brief:

- Older Americans, self-employed people and those living in rural areas are disproportionately likely to lose federal subsidies for health plans purchased on the Affordable Care Act marketplaces if enhanced premium tax credits expire, according to an analysis by KFF.
- Nearly all ACA enrollees will see their premiums rise if the more generous financial assistance expires at the end of the year. But beneficiaries who earn more than four times the federal poverty level wouldn't be eligible for subsidies at all, leaving them on the hook for the full price of their insurance, according to the health policy research firm.
- People who are close to retirement or recently retired are one group who could be disproportionately likely to lose subsidies. About half of enrollees with incomes over four times the poverty level are between the ages of 50 and 64, compared with 23% of the non-elderly population.

Dive Insight:

The enhanced subsidies, first enacted in 2021, provide higher premium tax credits to most enrollees in ACA plans, and allow beneficiaries with higher incomes to receive financial assistance when they were previously ineligible.

[Read More Here...](#)



Health Insurance: What Switching To An Individual Coverage HRA Means For Employees

When an employer offers a group health plan, all enrolled employees are placed under a single, uniform policy. Everyone has the same benefits, cost-sharing structure—including deductibles and copays—and access to a specific network of doctors and specialists. These negotiated group rates often result in lower premiums. Although preferred provider organizations (PPOs) allow access to out-of-network providers, these visits often come with out-of-pocket expenses.

The “one-size-fits-all” group plan leaves little room for personalization. An employee with a chronic health condition receives the same benefit as a young, healthy individual despite having significantly different healthcare needs.

But what happens when an employer switches to an individual coverage health reimbursement arrangement (ICHRA)?

Health insurance is now unique to the individual.

With an ICHRA, every participating employee has control over their own coverage. Depending on the plan employees choose, they might have a different provider network or a higher or lower deductible than the person sitting opposite them at the office. Health insurance is now unique to the individual, and health coverage reflects the diverse healthcare requirements you'll find in any workplace.

The HRA Council's Growth Trends report shows that half a million Americans already have a choice on their employer-sponsored insurance. That's in addition to 21.3 million Americans who purchase their healthcare on the individual market.

Individuals buy their own insurance with an allowance from their employer.

ICHRA supports individual choice through its unique reimbursement model. With ICHRA, employers provide employees with a monthly allowance to spend on health insurance, and individuals can then use this allowance to shop for a plan on the individual market. By browsing and comparing plans—high or low premium, deductible or maximum out-of-pocket costs—employees are able to select the one that best fits their needs. If an individual's chosen plan costs less than their allowance, they can often spend what's left on eligible medical expenses such as copays or prescriptions.

[Read More Here...](#)

Dozens Of Health Systems File ‘Opt-out’ Antitrust Lawsuits Against Blue Cross Blue Shield

Dozens of health systems and other provider groups have filed new antitrust lawsuits against the Blue Cross Blue Shield Association and its 33 independent entities, alleging anticompetitive practices that led to suppressed payments to providers.

The lawsuits, filed March 4 in federal courts in Pennsylvania, California and Illinois, come after hospitals and other providers opted out of a \$2.8 billion class-action settlement reached in October 2024 with BCBS. Physician groups, surgery centers and home health providers have also joined as plaintiffs in the new complaint.

The plaintiffs claim that BCBS companies conspired to divide geographic markets, restrict competition, and fix reimbursement rates, thereby limiting providers' ability to negotiate fair contracts. The complaints allege that BCBS's longstanding territorial agreements prevented the insurers from competing with each other, in turn artificially lowering payments to hospitals and physicians.

The new "opt-out" lawsuits follow two major antitrust settlements involving BCBS in recent years. The first, a \$2.67 billion settlement in 2020, resolved claims brought by employers and individual members who alleged BCBS companies colluded to avoid competing for large contracts. That settlement required BCBS to change its association rules, allowing large employers to seek multiple bids from different BCBS companies. The second settlement, reached in 2024, addressed similar allegations from providers, requiring BCBS plans to implement operational changes and ease administrative burdens.

[Read More Here...](#)

Make This Underrated National Forest in Texas Your Next Weekend Getaway

By: Melanie Johnson, As Seen in Only In Texas

What kind of explorer are you? Do you love popular destinations that are jam-packed with adventure, or do you prefer low-key places where you can unwind and relax. For me, it's the latter, especially when I'm in nature. Nothing brings me more joy than skipping the crowds and having a destination to myself. If you feel the same, then let me introduce you to your next weekend getaway in the Lone Star State. Located just outside of Lufkin, Angelina National Forest is perhaps the most underrated state forest in Texas. But honestly, I like it that way. Not only are there beaches and several lakes here, but there are miles of multi-use trails, waterfalls, an abandoned sawmill, and so much more. This low-key forest could very well be Texas' best-kept secret.

The beauty of East Texas is that when you're here, you'll feel like you're in another world. Between the lush, towering pine forests, the scenic lakes and the vibrant wildlife, it's a paradise for outdoor enthusiasts. You can really escape and get lost in nature here.

[Read More Here...](#)

The Infinitus Group Monthly Discussion

Join us the first Thursday of each month for our discussion on cross-selling products that you can add to your sales portfolio. Discussion times starts at 10:00 AM central and ends at 11:00 AM.



March 13, 10:00 AM
April 3, 10:00 AM
May 1, 10:00 AM
June 5, 10:00 AM
July 3, 10:00 AM
August None
September 4, 10:00 AM
October 2, 10:00
November - None
December - None

Monthly Link:

<https://v.ringcentral.com/join/171840029>
Meeting ID: 171840029

Discussions

March - Worksite Products

April - Final Expense - Pre Need Insurance

May - No SSN or ITEN Benefits

June - TBD

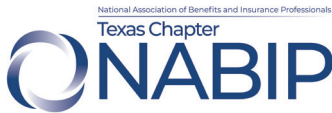
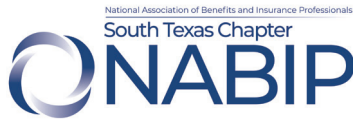
July - TBD

August - No Discussion - *(will be attending the NABIPSOTX Summit at SPI)*

September - AHIP and Medicare

October - 2026 Medicare Changes

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

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