

CROLEY INSURANCE AND FINANCIAL

LOOK AHEAD, STAY AHEAD. | FALL 2026

AGENCY NEWS & UPDATES

Annual Open Enrollment Season

Medicare: Oct. 15 - Dec. 7

Marketplace: Nov. 1 - Jan. 15

It's that time again! This issue has all the information you'll need for the important dates, deadlines, and checklists for the upcoming health coverage annual enrollments for Marketplace and Medicare.



In the market for group health insurance this fall?

Check out the Chamber Benefit Plan:

Fall is the perfect time to consider changing your group health benefits. If you belong to a chamber of commerce, you're able to access affordable health insurance for your small business - as few as TWO people - with the Chamber Benefit Plan. Give us a call at 417-881-3520 for more details or visit MOMewa.com.

Big welcome to our newest team member:

Kaylee has joined our health and life department. She will be assisting our Medicare clients.

-Kaylee Van Gelder-



It's time! Annual Enrollment for health insurance.

Medicare

October 15 - December 7

It's time to compare your current Medicare plan to your other choices and select the best option for your needs and budget. Medicare Annual Enrollment period also gives you the opportunity to make changes to your prescription drug plans or health plans for 2027.

For your Medicare appointment:

- ✓ Your list of prescription drugs
- ✓ Medicare ID card (with non specific Medicare ID number)
- ✓ Knowledge of anticipated future medical expenses (i.e. joint replacement surgery)

Medicare Changes in 2027:

- Part D premium subsidy to end
- Fewer plan options and deductible changes for Part D
- Lower prices on some prescription drugs

Always make sure to compare your options to see if there is a plan that offers better coverage, saves money, or both.



Marketplace

November 1 - End of the year

For your Marketplace appointment:

- 2027 adjusted gross income for the household
- names of people you're claiming as a tax dependent for 2026
- date of birth and SSN for you and dependents
- your 1040 tax return from previous year (recommended)
- lawfully present immigrants will need immigration documents
- banking information, if opting for bank draft for auto pay
- list of prescription drugs w/dosage (if needed)
- annual individual health Marketplace application fee of \$100

ACA Plan Changes in 2027:

- Carrier exits/entrances for Marketplace plans in Missouri
- Premium and out-of-pocket increases
- Stricter eligibility requirements
- Mandatory consent forms required
- Auto re-enrollment to officially end

HSA Changes for 2027:

	SINGLE	FAMILY
Minimum Deductible	\$1,750	\$3,500
Max Out-of-Pocket	\$8,700	\$17,400
Contribution Limit	\$4,500	\$9,000
*55+ Contribution	\$1,000	\$1,000

*HSA holders 55+ get to save an extra \$1,000 which means \$5,500 for an individual and \$10,000 for a family. These contributions are 100% tax deductible from gross income.

It's a wrap! Our Croley Crew
enjoyed a sun and fun-filled
summer.



New puppy!



“Autumn went out walking and with a brush
in hand she draped the trees in red and gold
and dressed the changing land.”

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