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**INSURANCE SERVICES®**

## From PPOs to AI: The New Playbook for Insurance Agents in 2025

*Presented by Andy Dastur*

As the healthcare landscape undergoes rapid transformation, agents must stay ahead of emerging trends that will reshape consumer preferences, product demand, and strategic offerings. These key shifts will be explored in depth at the upcoming NAIS Agent events happening this summer. Continue reading to learn critical insights and event details.

### **1. Consumer Pushback on HMOs Will Fuel PPO Demand**

Consumers are increasingly dissatisfied with HMO restrictions, including limited provider networks and referral requirements. This frustration fuels a growing preference for PPOs, which offer greater flexibility and broader access to care.

### **2. Provider Frustration Will Accelerate PPO Growth**

Healthcare providers are voicing concerns over HMO reimbursement rates and administrative burdens. As more providers distance themselves from HMOs, participation in PPO networks is expected to grow, further shifting the market.

### **3. Post-Subsidy ACA Enrollees Need Tiered Options**

As enhanced ACA subsidies begin to phase out, many individuals will face higher out-of-pocket costs. This creates an urgent need for plan options that offer a range of prices and benefit levels to meet diverse financial situations.

### **4. Fewer ACA Carriers, More Alternative Plans**

Market exits and consolidation among ACA carriers are reducing plan choices in many areas. As gaps emerge, ACA alternatives—such as short-term plans, health sharing ministries, and limited benefit options—will become increasingly important.

### **5. Medicaid Losses Will Drive Demand for Low-Cost Plans**

Millions are expected to lose Medicaid coverage due to redeterminations. These individuals, now without subsidies, will need affordable and accessible alternatives to maintain health coverage.

### **6. HSAs Rise with Higher Limits and Flexibility**

With expected increases in contribution limits and expanded qualified expenses, Health Savings Accounts (HSAs) are gaining appeal. Middle- and upper-middle-income earners are especially drawn to their tax advantages and growing versatility.

### **7. Out-of-Pocket Costs Spur Demand for Supplemental Plans**

Rising deductibles and coinsurance amounts are leaving consumers financially vulnerable. Gap and indemnity plans are increasingly being used to provide protection against unexpectedly high medical costs.

### **8. AI Takes Over Transactional Agent Tasks**

Artificial Intelligence is now capable of handling basic administrative functions like quoting, appointment scheduling, and FAQs. This automation will reduce the need for transactional agents and streamline routine interactions.

### **9. AI Enhances Personalization and Efficiency for Advisors**

Advanced AI is enabling advisors to offer faster, more tailored service through smart automation and client insights. These tools will help scale client engagement while improving the quality of recommendations.

### **10. Small Employers Turn to ICHRA & QSEHRA**

As premiums for small group plans continue to rise, many small business owners are exploring Individual Coverage HRAs (ICHRAs) and Qualified Small Employer HRAs (QSEHRAs). These solutions offer affordable, customizable ways to provide employee benefits via the individual market.

The health insurance market is evolving rapidly, and the agents who adapt to these changes will be the ones who thrive. By anticipating consumer needs, embracing new tools like AI, and offering modern solutions, you can build a resilient and scalable business.

These trends, and how to turn them into growth strategies, will be covered in detail at the **Top Producer Summit in July**, designed for elite agents looking to scale their business, and the **New**


**Agent Connection from August 14 to 15**, created to help new agents master the basics and succeed during AEP. Equip yourself with the strategies that tomorrow's leaders are learning today.

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