



MARTIN INSURANCE GROUP, LLP

CLIENT NEWS & ADVISORY

4th QUARTER - 2025 ISSUE

Things to Keep an Eye on in 2026

Hello Everyone,

I am in disbelief that we are already writing the last newsletter of 2025. So much has happened in the past year personally, business wise, and industry wise. In this edition we talk about several topics that you as an Employer as well as an individual American Citizen should keep an eye on.

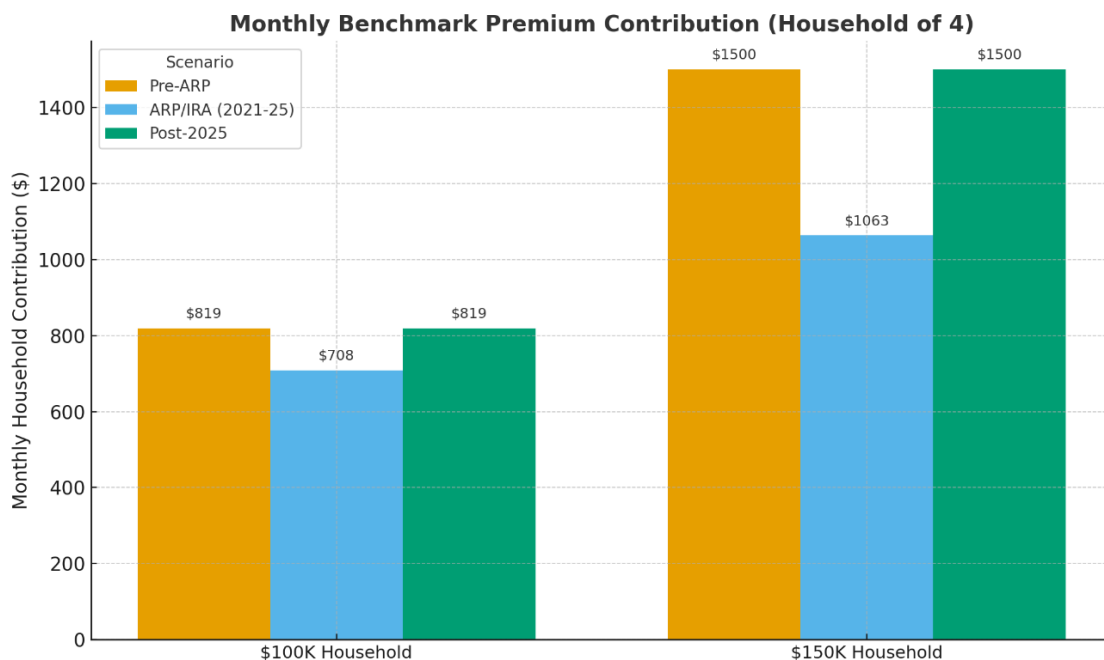
“Small Employers – The Great Demand is Coming.”

Pre-covid federal subsidies for individual medical plans were only offered to those who fell within 400% of the federal poverty level (FPL). Once the lockdowns happened the American Rescue Plan (ARP) was rolled out, one key feature was **increasing the federal subsidy amounts** while simultaneously **removing the 400% FPL cap**.

Meaning even households who previously could not qualify for a subsidy due to earning too much income, now could. With that Small Employers saw a drop in participation in current group health plans, and or couldn't start one as *"majority of our staff have individual plans already."*

Household Size	2025 FPL (100%)	2025 FPL (400%)
1	\$15,590.00	\$62,360.00
2	\$21,010.00	\$84,040.00
3	\$26,430.00	\$105,720.00
4	\$31,850.00	\$127,400.00
5	\$37,270.00	\$149,080.00
6	\$42,690.00	\$170,760.00
7	\$48,110.00	\$192,440.00
8	\$53,530.00	\$214,120.00

As of 10/30/2025, **the ARP provision is set to expire and revert to the original 400% FPL cap on 1/1/2026.**



The graph above shows (1) family of 4 earning a household income of \$100K, and (2) family of 4 earning \$150K. The **blue column** shows an example of monthly cost to the family the past 4 years while the **green** shows what it would increase to in 2026. As you can see those who would still **fall into the FPL** will see a **noticeable increase**, while those above **the FPL** will see a **'decision making'** increase.

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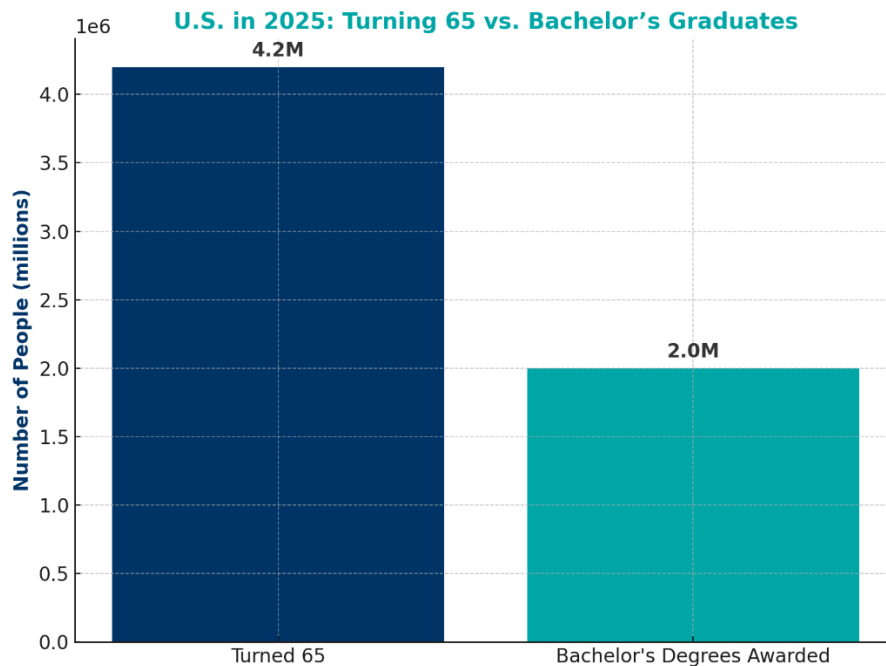
“All this info meaning what?”- Come the individual open enrollment for 2026, small employers will be seeing a lot more knocks on their office doors by employees who are now looking for other avenues to continue to provide affordable health coverage for their families.

“Workforce Replacement Demand”

You may have already heard of the “Silver Tsunami,” this is a tag line to describe **years 2024-2027** which are the **peak of when the Baby Boomer generation starts turning 65**. At which time they become eligible for Social Security Income (SSI), and Medicare alike.

***FACT** – In 2025 **more US citizens turned 65 than any other year in history**, estimated sum of **4.2 million**.

***FACT** – In 2025 an estimated amount of **2 million US Citizens graduated college** with a bachelor’s degree.



That is more than a 2-to-1 ratio of the number of people potentially leaving the workforce, versus those potentially entering the workforce. (Sources: Census Bureau, AARP, Medicare Trustees, NCES Data).

Leaving the big question to employers – **“How are you differing yourself from the other employers who are fighting to replace their ever-shrinking workforce?”**

According to a recent “SHRM” and “Glassdoor” poll, **the top 3 job consideration factors are:**

- 1. Compensation & Benefits** – Salary, **Health Insurance and Retirement.**
- 2. Work-Life Balance** – Work schedule, location and time off policies.
- 3. Career growth & Job Security** – Advancement opportunities, company financial health.

“What MIG can do for You.”

Whether you are a **small business owner** who needs to **explore benefit options for the first time** to offer to your demanding staff for the first time – or - a **large employer** who needs fresh solutions/technology/servicing **to help provide a better value benefits package** to set yourself apart from the competition – **Martin Insurance Group can assist you.**

Our brokerage does **not charge for initial consultations or bound our clients by contracts**. We are simply a locally owned and operated brokerage that **represent our fellow Texas business owners and community!**

If you would like to schedule a consultation, please contact Taylor Martin –
Email: TaylorMartin@miglp.com | Phone: (210) 236-9821



*Taylor M. Martin, BA, REBC
Chief Executive Officer*

"Helping Texas **Employers, Employees** and **Families** since 1986."



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