

New AI Tool Finds Seniors Overpaying an Average of \$4,300 a Year on Medicare—Uncovers \$137 Billion in Potential Savings.

Study shows 77% of seniors could save over \$1,000 a year by switching plans with new tool; 95% of PDP users would benefit from Medicare Advantage.

NEW YORK, NY, UNITED STATES, July 1, 2025 /EINPresswire.com/ -- One & Done Smart Bids, a new AI-powered Medicare optimization platform, has uncovered that the vast majority of seniors are enrolled in the wrong Medicare plans—costing them

thousands every year. A recent study simulating over 1 million enrollee scenarios, using realistic data sources recommended by the U.S. Centers for Medicare & Medicaid Services (CMS), found the average senior could save an average of \$4,300 annually by switching to a better-fitting plan. This average savings of \$4,300 per enrollee takes into account that 16% of enrollees showed

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increased costs from the prior year, 7% showed savings between \$0 - \$1,000, and 77% showed savings over \$1,000 annually.

“When you remove the sales pressure and run the numbers objectively, the savings are shocking,” said Matt Ingalls, Founder and CEO. “Seniors aren’t just overpaying—they’re missing out on better benefits.”

The simulation compared every Medicare Advantage and Prescription Drug Plan (PDP) available to each of the million enrollees in the simulation, based on realistic healthcare usage from the prior year. The tool revealed:

95% of PDP-only users would save money and gain additional benefits by switching to a

The logo for AI SmartBids by One & Done. It features the text "AI SmartBids" in a large, bold, sans-serif font. Below it, the word "BY" is in a smaller font, followed by "ONE" and "DONE" in a large, bold, sans-serif font. A blue circle with a white ampersand "&" is positioned between "ONE" and "DONE".

Medicare Advantage Prescription Drug (MAPD) plan.

Average savings across all enrollees: \$4,300 per person.

If scaled nationally, total savings could reach \$137 billion across Medicare Advantage and Part D by moving enrollees into plans that better fit their specific needs.

The current problem? Most seniors are being steered into plans by brokers who are incentivized to sell higher-commission options, not the best-fit plans. That bias is growing worse as insurers reduce or eliminate commissions on more cost-effective plans, reducing broker motivation to show them to clients.

One & Done Smart Bids is the first platform to bypass those conflicts of interest and bring full transparency to the plan shopping experience for consumers. Enrollees using the platform receive quotes based on their prior year real-world medical usage, including future needs, and receive an "all-in" pricing—including premiums, co-pays, deductibles, and total out-of-pocket costs, which include Dental, Vision, and Hearing costs for the current plan as well a potential lower cost plans.

Even better, the system automatically reshops every user's policy each year, ensuring they stay on the best-fit plan as the landscape shifts.

"We're here to disrupt the commission-driven broker system and put seniors back in control," said Ingalls. "This is about dignity, transparency, and real savings."

The full study and methodology are available here: [\[www.aismartbids.com/study\]](http://www.aismartbids.com/study)

For more information, visit www.aismartbids.com

Media Contact:

Media@aismartbids.com

About One & Done Smart Bids

One & Done Smart Bids is a patent-pending AI platform that helps seniors find their best Medicare plan, based on real usage, not commissions. The system reshops plans annually, provides transparent cost comparisons, and helps users access more benefits while saving thousands each year.

Matthew Ingalls

One & Done Smart Bids

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