



Rising Insurance Costs Drive Clients to Seek Alternatives, Agents Turn to Health Sharing

BOCA RATON, FL, UNITED STATES, October 14, 2025 /EINPresswire.com/ -- Unless Congress extends the enhanced ACA premium tax credits past 2025, subsidized Marketplace enrollees are projected to pay 114% more out of pocket for premiums in 2026 on average, rising from \$888 in 2025 to \$1,904 in 2026. At the same time, carriers are proposing a median 18% increase in base premiums before subsidies are applied, which compounds the hit to consumers. (KFF) Independent analyses also show the burden will fall hardest on lower-income households and those just over the subsidy cliff; millions could lose coverage if the enhancements lapse. (Urban Institute)

Clients aren't imagining it: they're being asked to pay more for less. Agents who prepare now can offer a credible, cost-controlled alternative.

Health Sharing: A Smarter, Sustainable Complement

[MPB Health](#) enables individuals, families, and small employers to access affordable care through a member-driven [medical cost-sharing](#) community. Members pool resources to share eligible medical needs, often achieving meaningful savings compared with traditional insurance. MPB Health is not insurance; it's a community model with clear membership guidelines.

Benefits to your clients

- Cost relief: Lower monthly contributions and reduced total spend for many households compared with traditional plans.
- Useful breadth: Virtual care, prescription savings programs, behavioral health options, and more.
- Small-group option: Practical for employers priced out of group coverage.

Benefits to agents: We handle the heavy lifting

- Book maintenance done for you: Concierge member support, need-submission guidance, billing outreach, renewals monitoring, and retention workflows so you can focus on enrolling and relationship-building.
- Custom growth assets: Co-branded landing pages, tailored marketing kits, compliant copy blocks, and on-demand calculators for your market.
- Digital operations: Online quoting, paperless enrollment, CRM-friendly exports, and real-time attribution so your book stays yours.
- Training that matters: Objection handling, positioning scripts, and mentorship focused on

outcomes, not checkbox courses.

HSA-friendly options

Select MPB Health arrangements (such as Secure HSA) can be paired with Health Savings Accounts when used with appropriate structures. Agents should confirm plan specifics and client tax eligibility.

Timely for Open Enrollment

For most states using the federal Marketplace, Open Enrollment runs from November 1 to January 15 for the 2026 plan year. State-based exchanges may vary; confirm local dates. (HealthCare.gov)

“Agents who embrace health sharing are future-proofing their practice. This is about restoring value and control to clients, not just cutting costs.” — Reba Larney, MPB Health Business Development Director.

Building a Future of Choice and Transparency

Client loyalty is built on education, not product push. MPB Health equips agents to present a durable health-care strategy that emphasizes transparency, proactive wellness, and member-first service.

About MPB Health

MPB Health provides innovative, community-driven healthcare solutions that prioritize people over profit. Through medical cost sharing, preventive care, and strong member support, MPB Health empowers individuals, families, and businesses to take control of their healthcare decisions while reducing costs.

Want to learn how to join MPB Health?

[Click HERE](#) to fill out an interest form.

Agent Q&A: Medical Cost Sharing at a Glance

Q: How does health sharing fit in my portfolio?

A: It complements your lineup. It isn't insurance and won't be right for every client, but it offers a flexible, affordable alternative for many households priced out of traditional coverage.

Q: Do I need an insurance license?

A: Requirements vary by organization and state. MPB Health requires an active insurance license; confirm state guidance before offering to clients.

Q: How do commissions work?

A: Competitive tiered commissions on new memberships plus ongoing residuals on renewals.

Q: Do I own my book?

A: Yes. Your clients remain attributed to you, and residuals continue while memberships stay active.

Q: Can I work remotely and on my schedule?

A: Yes. Quoting and enrollment are fully digital.

Q: Are there incentives or trips?

A: Yes, top performers qualify for annual incentives and all-expenses-paid trips

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