One & Done Smart Bids Expands Patent-Pending Enrollment Optimization Engine to ACA and ICHRA Markets

Q4 Launch brings true all-in personalized pricing, automatic annual re-shopping, and benefit activation to the ACA and ICHRA marketplaces.

NEW YORK, NY, UNITED STATES, August 19, 2026 /EINPresswire.com/ -- One & Done Smart Bids (AISmartBids), the New York City-based HealthTech company that delivers true all-in personalized Medicare pricing and automatic annual re-shopping without annual re-consent, today announced the expansion of its optimization engine into the Affordable Care Act (ACA) individual marketplace and Individual Coverage Health Reimbursement Arrangement (ICHRA) markets. The expansion is scheduled to go live in early Q4 2026.

> I've personally shopped health plans on ACA marketplaces, and it feels almost criminal. I can think of no other buying process so cryptic and opaque, but of such consequence to individuals."
>
> *Matt Ingalls, Founder and CEO of One & Done Smart Bids*

The platform was built as industry-agnostic infrastructure. Medicare was chosen as the beachhead because it was the hardest data problem and carries the largest misalignment burden. AISmartBids has proven that 90.6% of seniors are on the wrong Medicare Advantage and Part D plans, overpaying an average of $3,193 a year in out-of-pocket costs. The engine has been validated across 1.756 million real scenarios using CMS-released plan distribution data.

The same architecture now moves to ACA and ICHRA, where consumers and employers still choose plans on incomplete information and almost never re-evaluate when their needs change.

"When we built this engine, we built it to solve health insurance misalignment at scale, not just Medicare misalignment," said Matt Ingalls, Founder and CEO of One & Done Smart Bids. "Medicare was our beachhead because it is the hardest problem to solve. Extending to ACA and ICHRA lets us apply the same architecture to millions more Americans navigating the same broken enrollment experience."

How It Works for the Consumer:
An individual can manually input usage or download their own or their children's personal health care records, such as an Epic MyChart-style data pull, or any other FHIR data source. Those records are ingested, instantly converted into quotable format, then shopped across every available policy in their area. Each policy is broken down into "all-in" price quotes that include dental, vision, specialty care, drug costs, and other benefits, itemized against the enrollee's actual prior-year usage and projected next-year usage.

Before each open enrollment period, the platform automatically re-shops every policy without the need for annualized touch points from consumers or agents, allowing individuals and families to have peace of mind year in and year out.

The same Benefit Activation Engine already deployed in Medicare will apply to ACA and ICHRA, flagging unused benefits throughout the year, pulling geo data for the enrollee, and pushing in-network provider or service details directly to the consumer with instructions on how to get started.

Why ACA and ICHRA:
The ACA individual marketplace covers more than 19 million people. ICHRA is one of the fastest-growing segments of employer-sponsored coverage. Both markets still force consumers and employers to choose plans based on incomplete information, primarily monthly premium, with no real visibility into total expected cost and no automated way to re-evaluate when needs change.

Medicare Remains the Commercial Anchor:
Medicare Advantage and Part D stay the primary commercial focus, with active users and pilot conversations with national and regional carriers, care management platforms, and post-acute operators.

"Medicare is not a stepping stone," Ingalls said. "It is where we prove the model at the highest degree of difficulty."

Key Statistics:
90.6% of Medicare enrollees are on the wrong plan, per AISmartBids analysis of 1.756 million real scenarios

$3,193 average annual out-of-pocket overspend from Medicare plan misalignment alone

ACA marketplace still covers more than 19 million effectuated enrollees

ICHRA remains one of the fastest-growing segments of employer-sponsored coverage

Full Medicare agent revenue case study: https://aismartbids.com/case-studies/medicare-agent-revenue-growth-study

About One & Done Smart Bids:
One & Done Smart Bids (AISmartBids) is a New York-based HealthTech and InsurTech company building the infrastructure layer for consumer-controlled commerce in regulated markets. Its patent-pending platform delivers true all-in personalized pricing based on actual enrollee utilization, with automatic annual re-shopping without re-consent. Founded in 2023 and built consumer-first, it serves seniors, Medicare agents, agencies, and enterprise call centers. Expansion into ACA and ICHRA is underway. Learn more at aismartbids.com.

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