



2027 Deep Dive: Medical deductibles

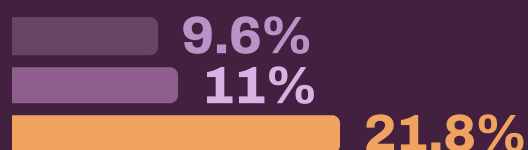
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Medical deductibles doubled: 11% → 22% of plans.

● 2025 ● 2026 ● 2027 % with a deductible

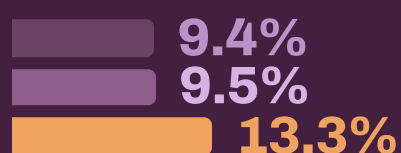
All plans in scope

4,295 plans



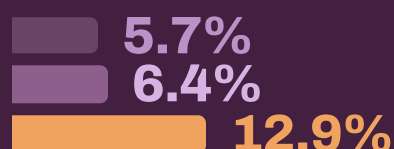
\$0 MAPD

1,567 plans



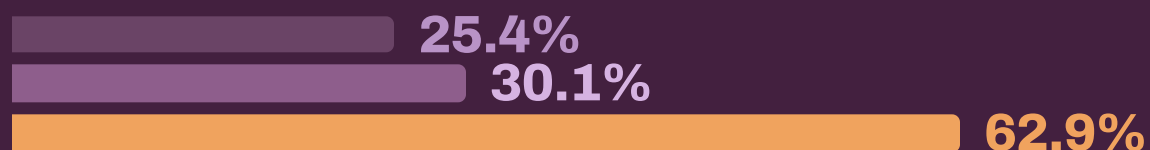
Premium MAPD

1,077 plans



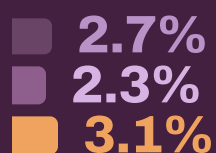
Giveback MAPD

545 plans



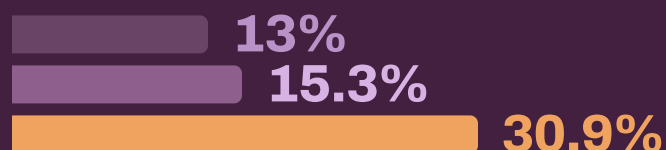
MA-only

352 plans



C-SNP

754 plans



Excludes D-SNP, I-SNP, Cost, PFFS and MSA. Giveback MAPD = MAPD with a \$25+/mo Part B giveback. Source: CMS PBP and MA Landscape, 2025–2027.

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Deductibles are becoming the norm on giveback plans: 30% → 63%.

● 2026 ● 2027 % of giveback MAPDs with a deductible

Devoted 0.0% ● 96.4%

Humana 64.7% ● 67.6%

HCSC 32.6% ● 52.8%

Centene (Wellcare) 50.0% ● 75.0%

UnitedHealthcare 10.0% ● 16.1%

Aetna (CVS) 15.4% ● 15.4%

Excludes D-SNP, I-SNP, Cost, PFFS and MSA. Giveback MAPD = MAPD with a \$25+/mo Part B giveback. Source: CMS PBP and MA Landscape, 2025–2027.

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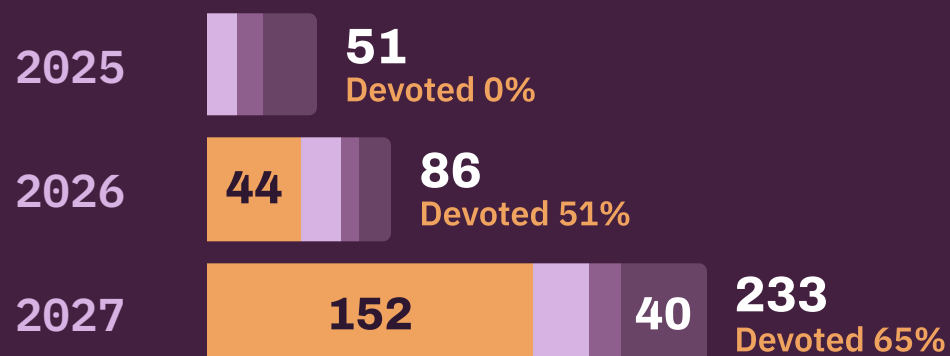
C-SNPs with deductibles nearly tripled: 86 → 233.

● Devoted
 ● UnitedHealthcare
 ● Humana
 ● All others

All C-SNPs



C-SNPs with a deductible



Devoted C-SNPs with a deductible

60%

from 36% in 2026

All other C-SNPs with a deductible

16%

from 10% in 2026

C-SNP plans by parent organization. Source: CMS PBP and MA Landscape, 2025–2027.

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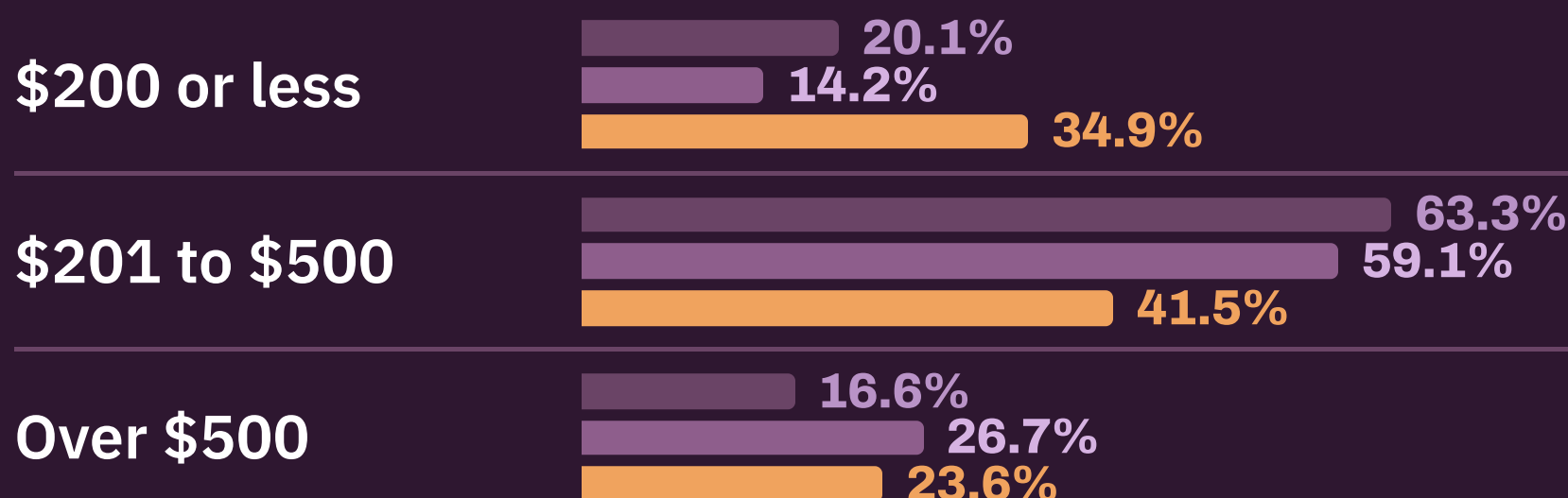
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Deductibles doubled in prevalence, but got smaller.

● 2025 ● 2026 ● 2027 Deductible amount



Plans with a deductible

934

from 472 in 2026

Median deductible

\$283

from \$350 in 2026

\$200 or less

35%

from 14% in 2026

Plans with a deductible. Excludes D-SNP, I-SNP, Cost, PFFS and MSA. Giveback MAPD = MAPD with a \$25+/mo Part B giveback. Source: CMS PBP and MA Landscape, 2025–2027.

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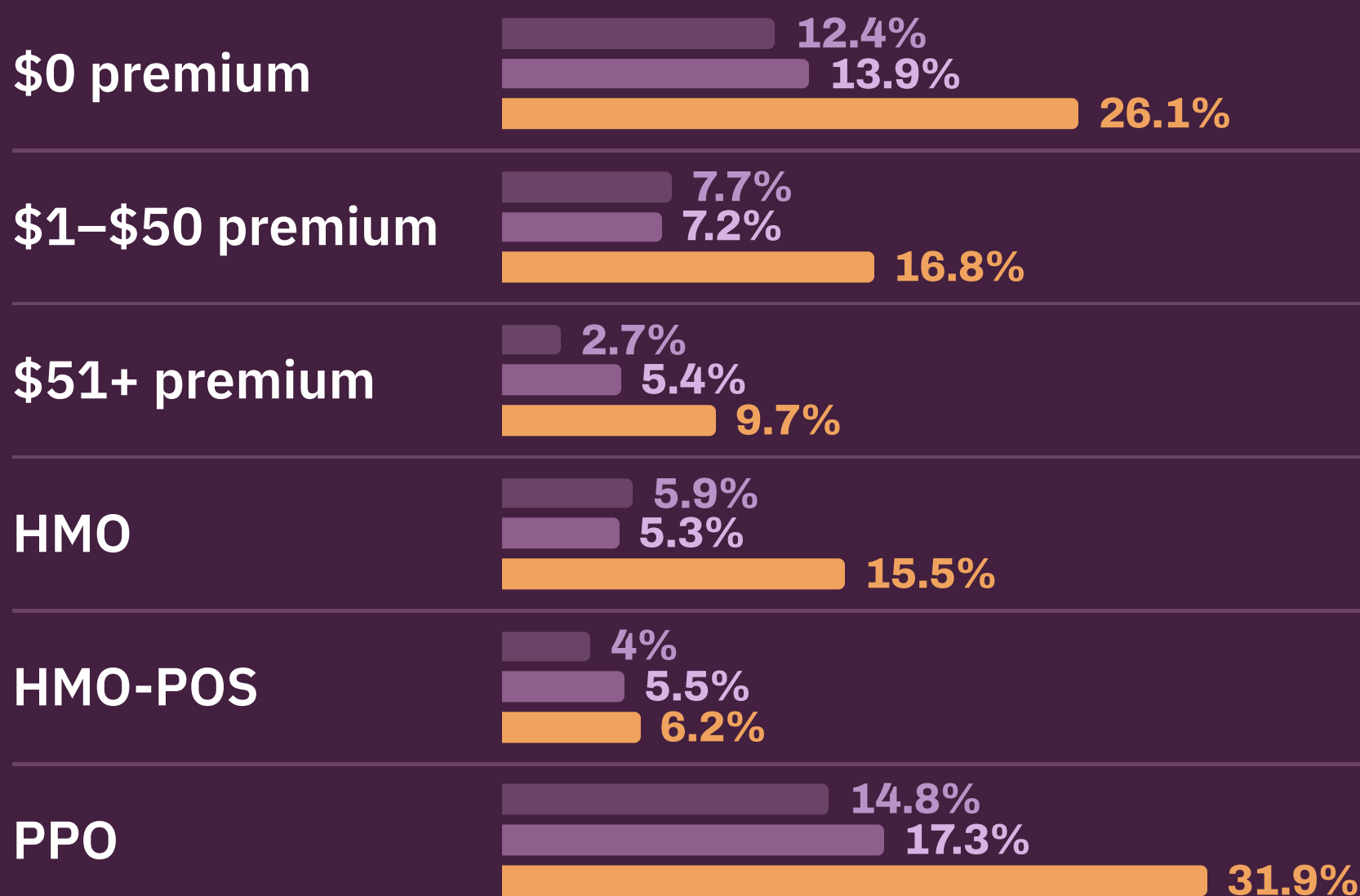
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Even members paying premiums **will see more deductibles.**

● 2025 ● 2026 ● 2027 % with a deductible



Non-SNP plans. Source: CMS PBP and MA Landscape, 2025–2027.

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Deductibles target **hospital, surgery and imaging**, not office visits.

% of 2027 deductibles that apply to the service

Outpatient surgery  **98.6%**

Diagnostic imaging  **91%**

Inpatient hospital  **84.6%**

Skilled nursing  **82.1%**

Lab services  **52%**

Specialist visits  **13.6%**

PCP visits  **0%**

Excludes D-SNP, I-SNP, Cost, PFFS and MSA. Giveback MAPD = MAPD with a \$25+/mo Part B giveback. Source: CMS PBP and MA Landscape, 2025–2027.

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Devoted made the biggest shift: 13% → 64% with a deductible.

● 2026 ● 2027 % of plans with a deductible

Humana 26.0% ● 27.9%

Devoted 12.7% ● 63.9%

UnitedHealthcare 5.3% ● 7.0%

Aetna (CVS) 7.2% ● 11.2%

Elevance (Anthem) 0.0% ● 1.8%

HCSC 20.0% ● 34.8%

Centene (Wellcare) 24.1% ● 26.6%

Highmark 4.0% ● 4.7%

Excludes D-SNP, I-SNP, Cost, PFFS and MSA. Giveback MAPD = MAPD with a \$25+/mo Part B giveback. Source: CMS PBP and MA Landscape, 2025–2027.

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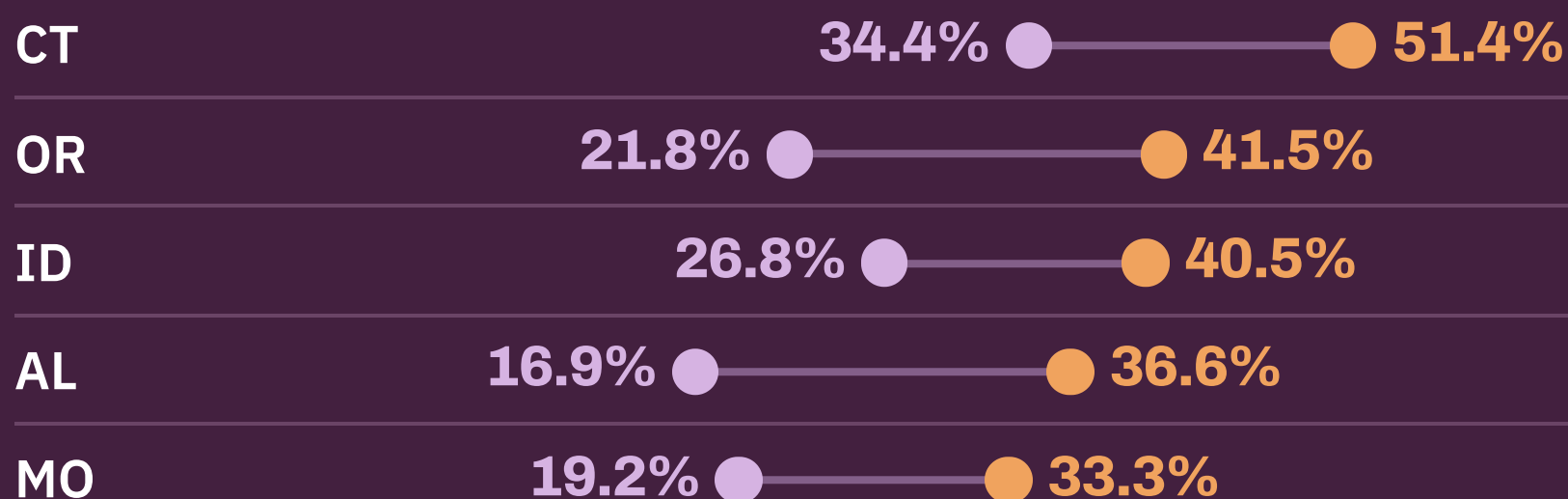


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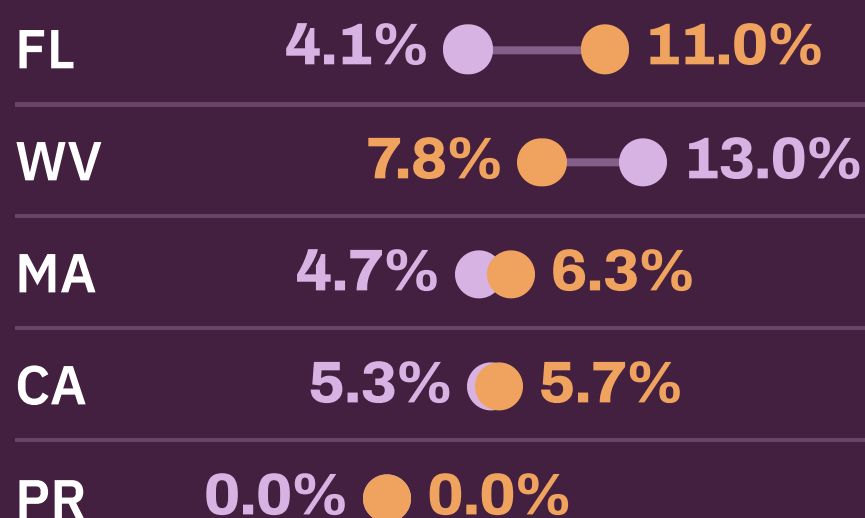
Over half of Connecticut plans **now have a deductible.**

● 2026 ● 2027 % of plans with a deductible

Highest



Lowest



States with 20+ plans. Excludes D-SNP, I-SNP, Cost, PFFS and MSA. Giveback MAPD = MAPD with a \$25+/mo Part B giveback. Source: CMS PBP and MA Landscape, 2025–2027.

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SO WHAT?

More deductibles could mean more cost confusion.

KFF found 1 in 5 Medicare enrollees already struggle to know what they'll pay out of pocket. As medical deductibles become more common, that confusion could grow.

What we're watching: CAHPS.

Survey finding: KFF, ["Navigating the Maze"](#) consumer survey.

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