



# Dimond Bros.

INSURANCE | Est. 1867

## Navigating Your Health Alliance Plan Disruption With Confidence

We seek to empower and educate on options available to anyone with a current 2025 Health Alliance Group Benefits Plan. With the end-of-year date approaching, we've received a growing number of questions about the ideal timing to switch from Health Alliance. There's no one size-fits-all answer—both staying through the end of the year and transitioning early come with their own advantages and disadvantages



### MOVING PRIOR TO 1/1/2026

#### + (PROS)

- Decision made.
- Plans and rates are known and set for the next 12 months, won't know 2026 plan info until early October.
- No more holiday season renewal timeline.
- Potential network additions at an earlier date.
- No penalty for terming the contract with Health Alliance early.

#### - (CONS)

- 2026 plan designs are unknown, so there is a chance of missing a positive rating change or plan design change.
- Deductibles and out-of-pocket maximums reset upon move.
- Future renewals will take place mid-year, but accumulator reset could take place 1/1/2026 depending on carrier chosen.
- Deductible credits are experiencing delays to be added to account
- New charges from new carrier added sooner than they have to be, Ex. Facility Fee.
- Potential network disruptions.
- Grandfathered plans would see significant benefit changes sooner than they would have to.

### MOVING AS OF 1/1/2026

#### + (PROS)

- Employee renewal timeline stays the same, no disruption to typical process.
- Continuing with accumulators, allowing maximum usage of deductible and out of pocket maximums.
- No network changes for as long as possible.
- No changes to known out-of-pocket costs (I.E. Facility Fee) for as long as you can.

#### - (CONS)

- Rates and plan design changes might not be favorable compared to the 2025 plan offerings.
- End-of-year processing delays due to number of changes in the market, which delays things like ID cards and plan materials.
- Making major plan changes during the holiday season where many employees are absent from work, making it hard to track down paperwork.

If you're interested in reviewing early renewal rates or would like to schedule time to discuss your options before deciding, please don't hesitate to reach out. We're here to support you every step of the way.



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