Three enrollment windows are open at the same time this month: Medicare's Annual Enrollment Period (through December 7), HealthCare.gov Open Enrollment for 2027 (opened November 1), and Ohio Medicaid managed care plan selection (through November 30). Since our October issue, the government finalized 2027 Social Security figures, released 2027 Star Ratings and Marketplace plan facts, and proposed two rules that change how ACA subsidies are checked. Ohio has confirmed that Medicaid work requirements start January 1, 2027. This issue covers what is new, what employers should act on before year-end, and what is still unreleased. Nothing in this piece enrolls anyone in a Medicare plan.

THREE WINDOWS OPEN NOW

Medicare AEP
Oct 15 – Dec 7, 2026
People with Medicare · 2027 coverage

HealthCare.gov (Ohio)
Nov 1, 2026 – Jan 15, 2027
Enroll by Dec 15 for Jan 1 coverage

Ohio Medicaid plan choice
Through Nov 30, 2026
Current members · managed care plan

01 WHAT'S NEW SINCE OCTOBER

Item (official source, date)	Status	Figure / date
2027 Social Security COLA (SSA, Oct 14)	Final	3.6%, starting with January 2027 benefits
2027 Social Security taxable wage base (SSA)	Final	$192,300 (2026: $184,500)
2027 MA and Part D Star Ratings (CMS, Oct 8)	Released	About 37% of MA-PD contracts (188) earned 4+ stars overall
Plan Year 2027 Marketplace facts (CMS, Oct 30)	Released	Open Enrollment Nov 1 – Jan 15
Premium Tax Credit proposed rule (Treasury/IRS, Oct 14)	Proposed	Comments due Nov 30, 2026
Exchange Pre-Eligibility Verification, CMS-9873-P (Oct 23)	Proposed	Comments due Nov 27; would apply to plan year 2028
Ohio Medicaid Group VIII work and community engagement (ODM)	Confirmed	Starts January 1, 2027
2027 Medicare Part B premium and deductible (CMS)	Not released	Watch for it; Trustees estimate only
IRS 2027 health FSA, transit/parking, and 401(k) limits	Not released	Use 2026 figures for now

02 EMPLOYERS: PAYROLL AND BENEFITS FOR 2027

2027 Social Security figures for payroll (SSA COLA fact sheet, final)

Item	2026	2027
OASDI taxable maximum (wage base)	$184,500	$192,300
FICA rate, employee / self-employed	7.65% / 15.30%	7.65% / 15.30% (unchanged)
Medicare (HI) taxable maximum	No limit	No limit
Earnings for one quarter of coverage	$1,890	$1,970
Earnings-test exempt amount, under full retirement age	$24,480/yr	$25,560/yr
Earnings-test exempt amount, year full retirement age is reached	$65,160/yr	$67,920/yr
Substantial gainful activity (SGA), non-blind / blind	$1,690 / $2,830 mo	$1,770 / $2,950 mo

For payroll, set the OASDI wage-base cap to $192,300 for wages paid in 2027. The additional 0.9% Medicare tax still starts at $200,000 of wages ($250,000 for joint filers) and is not indexed. Working retirees under full retirement age who collect benefits should check the new earnings-test limits before taking on extra hours.

Educational briefing. Sources cited. Not a government document and not affiliated with the U.S. government or Medicare. Plan details vary by county and employer. Contact Livermore Group to review a specific plan or group. We do not offer every plan available in your area. Currently we represent 7 organizations which offer 64 products in Franklin and Fairfield Counties and 65 products in Licking County. Please contact Medicare.gov, 1-800-MEDICARE, or your local State Health Insurance Program (SHIP) to get information on all of your options.

2027 group-health limits already final (from October)

Limit	2027
HSA, self-only / family	$4,500 / $9,000
HDHP min. deductible	$1,750 / $3,500
HDHP out-of-pocket max	$8,700 / $17,400
ACA max out-of-pocket (PAPI)	$12,000 / $24,000
Affordability % (Rev. Proc. 2026-26)	10.22%
§4980H(a) / (b) penalties	$3,780 / $5,670
Excepted-benefit HRA max	$2,250

WATCH FOR · IRS 2027 INFLATION FIGURES NOT YET OUT

As of the IRS newsroom update on October 29, 2026, the IRS has not published its 2027 inflation-adjustment revenue procedure. That procedure sets the health FSA limit, the FSA carryover, transit and parking fringe limits, and the 2027 401(k) limits. Until then, the official figures are the 2026 amounts (Rev. Proc. 2025-32): $3,400 health FSA, $680 carryover, and $340/month each for transit and parking. Do not print a 2027 FSA or transit figure until the IRS publishes one.

MEDICARE SECONDARY PAYER · STANDARD RULE

Employers with 20 or more employees: the group plan pays first, before Medicare, for working employees and spouses 65+. Section 111 reporting still applies. Talk with those employees before anyone drops group coverage during AEP.

03 INDIVIDUAL MARKET AND OHIO MEDICAID: WHAT TO PASS ALONG

HealthCare.gov, plan year 2027 (CMS, Oct 30)

- Open Enrollment: November 1, 2026 – January 15, 2027. Enroll by December 15 for January 1 coverage. Enrolling December 16 – January 15 means coverage starts February 1.
- CMS: more than 75% of HealthCare.gov consumers will have access to premiums of $50/month or less. Enrollees will average about 100 plan options from 5–6 insurers and 35 HSA-eligible plans.
- This matters for part-time and benefit-ineligible staff, early retirees, and anyone comparing COBRA with Marketplace coverage.

Premium Tax Credit: the repayment cap is gone

- Starting with the 2026 tax year, the repayment cap no longer applies. Anyone who received more advance credit than they qualified for repays the full difference on their 2026 return, filed in 2027. The Treasury/IRS proposed rule (REG-101576-26) reflects this change from the 2025 tax law. If income changed this year, update the HealthCare.gov application now.
- 2027 (proposed rule): the credit is limited to U.S. citizens, U.S. nationals, and certain lawfully present noncitizens.
- 2028 (proposed, CMS-9873-P): Exchanges would verify income, household size, status, other coverage, and residence before paying subsidies. A yearly verification window would open each August 1, starting August 1, 2027. Neither rule is final yet. Comments are due Nov 27 (CMS) and Nov 30 (IRS).

Ohio Medicaid work requirement starts Jan 1, 2027 (ODM)

- Who it applies to: Group VIII adults, ages 19–64, who have Medicaid because their income is at or below 138% of the federal poverty level. Exempt groups include people on Medicare Part A or B, anyone over 64, and parents or caretakers of a child 13 or younger, among others.
- The requirement: 80 hours a month of work, community service, a work program, or half-time school, in any combination. Earning at least $580/month (federal minimum wage × 80 hours) also counts. Starting in 2027, renewals happen every six months.
- What employers may see: pay stubs or an employer letter showing hourly wage, hours worked, and pay frequency count as proof. Expect more of these requests from hourly and part-time staff.
- Current Ohio Medicaid members have until November 30 to choose a managed care plan.

OHIO NEXT GENERATION MYCARE · NO CHANGE

The statewide rollout finished August 1, 2026. 2027 is the first full statewide year. It is not a new launch and not the start of MyCare. National D-SNP enrollment alignment under 42 CFR 422.514(h) and the CY 2027 MA/Part D rule changes also begin in 2027, on top of a program that is already statewide.

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04 MEDICARE-AGE CLIENTS: THE FACTS, BRIEFLY

- AEP ends December 7. The MA/Part D landscape and Plan Finder data came out in September and October (see the October issue). Medicare Advantage enrollees also get an MA Open Enrollment Period, January 1 – March 31 (Medicare.gov).
- 2027 Star Ratings (CMS, Oct 8): about 37% of MA-PD contracts (188) earned 4+ stars. Weighted by enrollment, about 71% of MA-PD enrollees are currently in contracts that will have 4+ stars in 2027. Two new drug-safety measures were added: concurrent opioid/benzodiazepine use and anticholinergic polypharmacy.
- 2027 Part D standard parameters (final, unchanged from October): $700 deductible, $2,400 out-of-pocket threshold, and $0 cost sharing after that.
- January 1, 2027: negotiated Maximum Fair Prices take effect for 15 more Part D drugs. A Maximum Fair Price is not a member copay.
- Social Security COLA (final): 3.6%. SSA estimates the average retired-worker benefit rises from about $2,095 to $2,170 a month. To see the COLA notice online, enroll in paperless notices in my Social Security by November 18. Paper notices are mailed in December. The 2027 Part B deduction will show on the notice once CMS sets it.

WATCH FOR · NOT YET CMS-FINAL

2027 Part B premium, deductible, and IRMAA have not been released as of November 1, 2026; they are usually announced in the fall. The 2026 Medicare Trustees Report projects $209.50/month for 2027. That is a Trustees estimate, not a CMS-final figure. The 2027 Part A deductible has not been released either. Confirmed 2026 figures (CMS, final): $202.90 Part B premium, $283 Part B deductible, and $1,736 Part A deductible.

Calendar

November 18
Last day for my Social Security paperless enrollment to see the COLA notice online.

November 27 / November 30
Comments due on CMS-9873-P (Nov 27) and the Treasury/IRS PTC proposed rule (Nov 30). Ohio Medicaid plan selection ends Nov 30.

December 7
Medicare AEP ends.

December 15
HealthCare.gov deadline for coverage starting January 1.

January 1, 2027
2027 coverage and the 3.6% COLA begin. $192,300 wage base. Ohio Group VIII work requirement starts. 15 negotiated drug prices take effect. First full MyCare year and D-SNP alignment.

January 15 / March 31, 2027
HealthCare.gov Open Enrollment ends / MA Open Enrollment Period ends.

How Livermore Group can help

Livermore Group is an independent, veteran-owned agency in Columbus/Westerville, Ohio. This briefing is educational. It is not a Medicare enrollment solicitation.

- Update 2027 payroll and benefit figures, and hold FSA and transit figures until the IRS publishes them.
- Help part-time, benefit-ineligible, and early-retiree staff understand HealthCare.gov dates and the end of the repayment cap.
- Prepare HR for Ohio Medicaid employment-verification requests starting January 2027.
- Coordinate working-aged (65+) employees with MSP rules, and review a specific group or Medicare plan by appointment.

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05 SOURCES

- SSA, 3.6% COLA for 2027 (Oct 14, 2026): https://www.ssa.gov/news/en/press/releases/2026-10-14.html · 2027 COLA fact sheet: https://www.ssa.gov/news/en/cola/factsheets/2027.html
- CMS, 2027 MA and Part D Star Ratings (Oct 8, 2026): https://www.cms.gov/newsroom/fact-sheets/2027-medicare-advantage-part-d-star-ratings
- CMS, PY2027 Marketplace Plans and Prices (Oct 30, 2026): https://www.cms.gov/newsroom/fact-sheets/plan-year-2027-marketplace-plans-prices-fact-sheet-0 · https://www.healthcare.gov/quick-guide/dates-and-deadlines/
- IRS IR-2026-121, PTC proposed regs (Oct 14, 2026): https://www.irs.gov/newsroom/treasury-and-irs-move-to-protect-health-care-benefits-for-eligible-americans · https://www.federalregister.gov/documents/2026/10/15/2026-21056/premium-tax-credit
- CMS-9873-P fact sheet (Oct 23, 2026): https://www.cms.gov/newsroom/fact-sheets/exchange-pre-eligibility-verification-proposed-rule-cms-9873-p
- ODM Group VIII Partner Packet: https://dam.assets.ohio.gov/image/upload/medicaid.ohio.gov/Families,%20Individuals/Programs/Community/Group_VIII_Partner_Packet_08132026.pdf · ODM Member News (Oct 2026): https://content.govdelivery.com/accounts/OHMEDICAID/bulletins/42d4b01
- IRS news releases (through Oct 29, 2026): https://www.irs.gov/newsroom/news-releases-for-current-month · Rev. Proc. 2025-32: https://www.irs.gov/pub/irs-drop/rp-25-32.pdf
- CMS 2026 Parts A & B premiums and deductibles: https://www.cms.gov/newsroom/fact-sheets/2026-medicare-parts-b-premiums-deductibles · Medicare.gov, Joining a plan: https://www.medicare.gov/basics/get-started-with-medicare/get-more-coverage/joining-a-plan
- Carried forward from October: IRS Rev. Proc. 2026-24, 2026-26, 2026-22; CMS 2027 PAPI guidance; CMS 2027 Rate Announcement (Part D parameters); CMS negotiated drug list. Full URLs in the markdown edition.

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