



2025 ACA Carrier Commission Schedules

Commission Schedules Disclaimer:

The commission schedules provided below are for informational purposes only and are subject to change at any time by the insurance companies. Please see your producer agreement with the respective insurance company for full details.

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Aetna CVS Health

Per member per month (pmpm) Commission Schedule

Last Updated: 10/22/2024

Aetna CVS Health®

Individual & Family plans

2025 Broker Commission Schedule

State	New business/renewals*
Arizona — Banner Aetna	\$20 PMPM
California	\$14 PMPM
Delaware	\$10 PMPM
Florida	\$20 PMPM
Georgia	\$25 PMPM
Indiana	\$20 PMPM
Illinois	\$20 PMPM
Kansas	\$20 PMPM
Maryland	\$10 PMPM
Missouri	\$20 PMPM
Nevada	\$10 PMPM
New Jersey	\$20 PMPM
North Carolina	\$25 PMPM
Ohio	\$20 PMPM
Texas	\$25 PMPM
Utah	\$21 PMPM
Virginia — Northern (Innovation Health)	\$20 PMPM
Virginia — Southern (Aetna®)	\$20 PMPM

*Commissions are payable to a maximum of five lives per policy

This material is intended for brokers only. This commission schedule applies to new sales/renewals with effective dates on or after January 1, 2025. Commissions reflect applicable regulatory requirements and may be subject to regulatory approval.

Health plans are offered or underwritten or administered by Aetna Health of California Inc., Aetna Health Inc. (Florida), Aetna Health Inc. (Georgia), Aetna Life Insurance Company, Aetna Health of Utah Inc., Aetna Health Inc. (Pennsylvania), or Aetna Health Inc. (Texas) (Aetna). Aetna is part of the CVS Health(R) family of companies.

Health benefits and health insurance plans are offered, underwritten, and/or administered by Banner Health and Aetna Health Insurance Company and/or Banner Health and Aetna Health Plan Inc. (Banner|Aetna). Banner|Aetna is an affiliate of Banner Health and of Aetna Life Insurance Company and its affiliates (Aetna). Each insurer has sole financial responsibility for its own products. Aetna and Banner Health provide certain management services to Banner|Aetna. Aetna is part of the CVS Health family of companies.

Health plans are offered and/or insured by Innovation Health Plan, Inc. ("Innovation Health"). Innovation Health® is the brand name used for products and services provided by Innovation Health Plan, Inc. Innovation Health Plan, Inc. is an affiliate of Aetna Life Insurance Company and its affiliates (Aetna). Aetna provides certain management services to Innovation Health. Aetna is part of the CVS Health® family of companies.



Ambetter

Per member per month (pmpm) Commission Schedule

Last Updated: 10/24/2024

Ambetter 2025 Broker Commission by State
(per member, per month)

		Marketplace (On-exchange)	Off-exchange
Arkansas		\$18	\$18
Alabama, Arizona, Delaware, Indiana, Iowa, Kansas, Kentucky, Mississippi, Missouri, Nebraska, New Jersey, New Hampshire, Ohio, Tennessee		\$20	\$20
Michigan		\$21	\$21
Illinois, Nevada, North Carolina, Oklahoma, Washington		\$25	\$25
Florida, Georgia, Louisiana, Pennsylvania, South Carolina		\$30	\$30
Texas	Premier Plan	\$25	\$25
	Value Plan	\$20	\$20



AmeriHealth Caritas Next
Per member per month (pmpm) Commission Schedule
Last Updated: 10/30/2024

All States (except Florida)	\$25 pmpm
Florida	\$30 pmpm



Anthem Individual & Family Plans (On-Exchange)

Per member per month (pmpm) Commission Schedule in most states. *CT, IN, and WI have a 2 member cap per policy, ME has a 3 member cap per policy, MO has a 1 member cap per policy, NH has a 4 member cap per policy, NV must have a minimum of 10 members, KY is a 1 time pay out in July, and VA is per contract. Last Updated: 10/29/2024

2025 Anthem

State	Commissions - NEW	OEP Commissions - Renewal	Caps(s)
CA	\$15 PMPM	\$15 PMPM	NO
CO	\$18 PMPM	\$18 PMPM	5 Members
CT	\$18 PMPM	\$18 PMPM	3 Members
GA	\$20 PMPM	\$20 PMPM	5 Members
IN	\$20 PMPM	\$20 PMPM	NO
KY	\$25 PMPM	\$25 PMPM	NO
ME	\$20 PMPM	\$20 PMPM	3 Members
MO	\$20 PMPM	\$20 PMPM	NO
NH	\$23 PMPM	\$23 PMPM	NO
NV	\$22 PMPM	\$22 PMPM	NO
NY	0	0	N/A
OH	\$20 PMPM	\$20 PMPM	2 Members
VA	\$20 PMPM	\$20 PMPM	NO
WI	\$20 PMPM	\$20 PMPM	NO



Antidote Health

Per member per month (pmpm) Commission Schedule

Last Updated: 10/29/2024

Antidote Health pays commissions for new and renewing individual and family plan business, both on and off-exchange, and small group. Commissions on 2025 health plans are effective starting January 1, 2025 and are paid monthly.

State	New Business	Renewal	Caps	Small Group
Arizona	\$20 PMPM	N/A	5 members per policy	\$25 PEPM
Ohio	\$20 PMPM	\$20 PMPM	5 members per policy	N/A

2025 Open Enrollment Bonus

Applicable to Open Enrollment sales that occur November 1, 2024 - January 15, 2025.

0-50 members	51-100 members	100+ members
\$25	\$75	\$100

Please Note The Following:

- In accordance with the Broker Agreement, Antidote Health reserves the right to change this Commission Schedule at any time with 30 days prior notice via email.
- It is the responsibility of each broker to ensure their email address is updated and on file with Antidote Health.
- The commission schedule is reviewed periodically and may be adjusted to reflect current conditions.
- PMPM means per member per month where member is defined as each individual enrolled with coverage under a single Qualified Health Plan (QHP) insurance policy.
- PEPM means per employee per month where employee is defined as each individual employee enrolled in small group coverage, regardless of dependents.
- Commissions and bonuses are only paid to brokers who are licensed and appointed to sell Antidote Health plans, and are considered to be in good standing.
- Commissions will only be issued for the months in which the policy was in-force.
- Sales made during Open Enrollment and Special Enrollment are eligible.
- Commissions are paid at posted rate at time of enrollment.
- Bonuses are only paid as a "one-time" payout and issued for members that have paid the first 3 months' premium.
- Antidote Health reserves the right to seek charge-backs or recoupment of unearned commissions in accordance with applicable laws and regulations.



AvMed

Per member per month (pmpm) Commission Schedule

Last Updated: 10/26/2024

2025 Producer Commission Schedule
On-Exchange (FFM) & Off-Exchange
Effective January 1, 2025 – December 31, 2025

New Sales Commission

All counties:

- Miami-Dade, Broward, Palm Beach, Lee, Orange, Alachua, Bradford, Columbia, Lake, Marion, Suwanee, Union, Baker, Clay, Duval, Nassau, St. Johns, Osceola, Seminole, Pasco, Pinellas, and Hillsborough
- \$28 Per Member Per Month for New Business.

Renewal Commission

All counties:

- \$28 Per Member Per Month for Renewals.

Terms and Conditions:

- 2025 Annual Production requirement: Minimum of five (5) Individual & Family Plan subscribers.
- Commissions apply to all on and off-Exchange policies with effective dates of 1/1/25 and later. Paid monthly after AvMed receives & processes premium payments.
- Any and all compensation for policies sold or renewed by Producer who is associated with a AvMed-designated General Agency (i.e., GA, MGA, FMO) may be paid directly to the Producer by the General Agency, as governed by the agreement between the General Agency and Producer.
- Payment of all commissions, and or other compensation payable to Producer is subject to the Producer Agreement for Individual Products – Under Age 65 signed by Producer and AvMed, as well as annual education and training requirements mandated by AvMed, the State of Florida, and CMS.
- Attachment A may be modified or discontinued at any time for any reason with thirty (30) days prior notice.
- Commissions paid will be charged back for retro-terminated members.
- The commission rates and payment above automatically expire on December 31, 2025 , unless otherwise extended in writing by AvMed.

Annual Production Requirement:

Minimum of five (5) active subscribers per employed or downline agent.



Blue Cross and Blue Shield of Arizona Individual & Family Plans
Per member per month (pmpm) Commission Schedule
Last Updated: 11/4/2024

Affordable Care Act Plan Commissions

- **\$22 per month** per new or renewing member

Affordable Care Act Plan Bonus

- **\$25 per qualifying member** with 25-49 new qualifying members
- **\$50 per qualifying member** with 50+ new qualifying members

A qualifying member must maintain continuous coverage in the same contract and pay all monthly premiums for four months following their effective date.



Blue Cross and Blue Shield of Michigan Individual & Family Plans
Per member per month (pmpm) Commission Schedule
Last Updated: 11/4/2024

Individual > MyBlue agent commission schedule

Member type	HMO members	PPO members
New-to-Blue (year 1)	6%	4%
Retention (years 2+)	3%	2%



Blue Cross and Blue Shield of Nebraska Individual & Family Plans
Per member per month (pmpm) Commission Schedule
Last Updated: 11/4/2024

Base Comp. New & Renewing	\$20 PMPM	On or Off-Exchange No Cap
Broker Bonus: Total membership (new and renewing)		
Tier	PMPY	Number of Eligible Members
1	\$25	★ 50-149 Members
2	\$50	150-249 Members
3	\$125	250+ Members

Sale or Renew 50 members, bonus will apply to members 1-49



Blue Cross and Blue Shield of Tennessee Individual & Family Plans
Per member per month (pmpm) Commission Schedule
Last Updated: 10/10/2024

New Contract:	Renewal Contract:
\$20 PMPM	\$20 PMPM



**BlueCross BlueShield
of South Carolina**

Blue Cross and Blue Shield of SC Individual & Family Plans
Per member per month (pmpm) Commission Schedule
Last Updated: 11/20/2024

Schedule of Commissions, effective January 1, 2023

This schedule of commissions supersedes all previous versions effective the date listed above.

Individual	New & Renewal
Blue EssentialsSM, Blue ExclusiveSM, Blue ExtendSM & Blue VirtuConnectSM	Single - \$23.00 PCPM
	Family - \$51.00 PCPM
All policies effective prior to 1/1/14 (Legacy)	Single & Family - 6%

Commissions on policies that were effective prior to 1/1/14, regardless of procurement date, will be paid based on the initial premium when the policy was issued. Coverage changes that affect the premium will pay at a percentage of the new rate. The initial policy date will determine the terms on which the commissions are paid. Premium increases for attained age or due to annual rate increases will not be considered in calculating commissions.

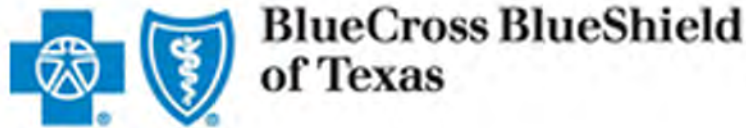
BlueSM Secure Dental	10.0% (premiums received)
Short Term Health	Policies effective beginning 1/1/19
Blue TermSM	12.0% (premiums received)

Medicare Supplement	Policies effective beginning 9/1/17		
BlueCare® / Blue Select®	Years 1 – 6 of policy	Years 7 and beyond	
	\$20 PCPM	\$15 PCPM	
	Effective before 1/1/95	Effective between 1/1/95 and 12/31/98	Effective between 1/1/99 and 8/31/17
	Renewal	Renewal	Renewal
	10.0%	3.0%	10.0%
Plus EndorsementSM	\$2 PCPM		

Replacement policies with effective dates prior to January 1, 1995, will be paid at 10%.

Replacement policies with effective dates of January 1, 1995 to December 31, 1998, will be paid at 3%.

Replacement policies with effective dates of January 1, 1999 to August 31, 2017, will be paid at 10%.



Blue Cross and Blue Shield of TX Individual & Family Plans Per member per month (pmpm) Commission Schedule Last Updated: 10/31/2024

This Blue Cross and Blue Shield of Texas (BCBSTX) Compensation Schedule is effective January 15, 2022 and replaces any existing Consumer Markets Producer Agreement Compensation Schedule in effect prior to the effective date of this schedule and shall apply to all new and existing policies effective on or after the effective date of this Compensation Schedule.

Under 65 ACA MEDICAL Qualified Health Plans (QHPs)

Plans	Compensation Year 1+
Blue Advantage HMO SM plans Blue Advantage Plus SM HMO plans	\$25 per member per month*
MyBlue Health SM HMO plans	\$20 per member per month*
Under 65 health plans with original effective dates of 04/01/2016 through 12/31/2016	\$0

* The maximum number of members per policy/contract counted towards compensation is 5.

Under 65 ACA DENTAL QHPs

Plans	Compensation, Years 1 - 3	Compensation, Years 4+
All Dental plans	6%	4%

Writing producers must complete the Centers for Medicare & Medicaid Services (CMS) Federally Facilitated Marketplace (FFM) annual training and registration process prior to assisting consumers enroll in Marketplace policies for new sales or active renewals to be eligible for compensation of such sales. Writing producers must complete the CMS FFM annual training and registration process by the last day of the calendar year in order to qualify for compensation of passive renewals of Marketplace policies.

Producers must annually complete Off-Exchange Special Enrollment Period (SEP) training and affirm completion of the training, in order to sell Off-Exchange products as a result of an SEP.

It is the producer's responsibility to ensure the accuracy of each monthly compensation statement. BCBSTX limits compensation adjustments for all Individual business to twelve (12) months for non-payment or under-payment of compensation.



CareSource Individual & Family Plans
Per member per month (pmpm) Commission Schedule
Last Updated: 11/22/2024

Agent and Broker Compensation Disclosure



The Consolidated Appropriations Act was signed into law by the president on December 27, 2020. This act stipulates multiple mandates to provide greater transparency related to health care cost information, including agent and broker compensation. CareSource Management Services LLC, on behalf of itself and its Affiliates ("CareSource"), will comply with the Consolidated Appropriations Act requirements for agent and broker compensation disclosure.

Beginning January 1, 2022, all agents and brokers contracted to sell CareSource plans are required to disclose direct and indirect compensation information to consumers. **DIRECT** compensation is commission payable/directly attributable for the sale of such plans. **INDIRECT** compensation is payment by CareSource to agents or brokers, other than for commissions. For example, this type of compensation includes service fees, consulting fees, awards, prizes, incentives or other non-monetary forms of compensation.

2025 AGENT AND BROKER COMPENSATION SCHEDULE

Medicare	Agent Initial Year	Agent Renewal
Broker	\$626	\$313

Marketplace Plan	Monthly Rep Commission	Monthly Renewal Commission	Plans with Enhanced Benefits
Georgia	4% of premium, pre APTC	4% of premium, pre APTC	+\$1 PMPM
Michigan*	5% of premium, pre APTC	5% of premium, pre APTC	+\$1 PMPM
North Carolina	\$25 PMPM	\$25 PMPM	+\$1 PMPM
Ohio	\$21 PMPM	\$21 PMPM	+\$1 PMPM
West Virginia	\$20 PMPM	\$20 PMPM	+\$1 PMPM

*For plan year 2025, each new Michigan enrollment is eligible for a one-time \$100 new member bonus that will be paid out the month of effectuation.

Indiana Commissions

Rating Area	Monthly Rep Commission	Monthly Renewal Commission	Plans with Enhanced Benefits
1 & 10	\$25 PMPM	\$25 PMPM	+\$1 PMPM
Rest of state	\$24 PMPM	\$24 PMPM	+\$1 PMPM

Kentucky Commissions

Counties	Monthly Rep Commission	Monthly Renewal Commission	Plans with Enhanced Benefits
Anderson, Estill, Fayette, Garrard, Harrison, Jessamine, Lincoln, Madison, Montgomery, Nicholas, Powell, Rockcastle, Woodford	\$10 PMPM	\$10 PMPM	+\$1 PMPM
Rest of service area	\$22 PMPM	\$22 PMPM	+\$1 PMPM



CHRISTUS Health Individual & Family Plans
Per member per month (pmpm) Commission Schedule
Last Updated: 9/27/2024

HEALTH INSURANCE EXCHANGE PRODUCTS*		
BENEFIT YEAR	INITIAL YEAR	RENEWAL YEAR (S)
	AGENT	AGENT
Individual	\$25.00	\$25.00



CIGNA Individual & Family Plans

Per member per month (pmpm) Commission Schedule

Last Updated: 10/08/2024

Individual and Family Plans

Broker Commissions Schedule

Cigna Healthcare 2025 medical and dental plans

Medical insurance commissions

Medical commissions apply to all metal levels and plans sold on or off Marketplace. Sales made during an Open Enrollment or a Special Enrollment Period are eligible. Medical commissions will be paid for up to four children on the plan. Advancing is not available.

2025 medical commissions for applications one to four will be paid \$0 (PMPM) until the agent or agency reaches five medical applications. At that time, any new medical sales commissions due will be paid, starting from the first 2025 application. Please be advised eligible producers will be paid commission for existing medical policies scheduled to renew January 1, 2025 under this 2025 commission schedule. Commissions will be paid on posted premiums applied to the agent's or agency's clients' eligible cases.

	New sales 2025	Renewals 2025
Arizona	\$20 PMPM	\$20 PMPM
Colorado	\$20 PMPM	\$20 PMPM
Florida	\$27 PMPM	\$27 PMPM
Georgia	\$22 PMPM	\$22 PMPM
Illinois	\$20 PMPM	\$20 PMPM
Indiana	\$22 PMPM	\$22 PMPM
Mississippi	\$24 PMPM	\$22 PMPM
North Carolina	\$25 PMPM	\$22 PMPM
Tennessee	\$22 PMPM	\$22 PMPM
Texas	\$25 PMPM	\$25 PMPM
Virginia	\$22 PMPM	\$20 PMPM

Dental insurance commissions

The dental commission structure pertains to business with effective dates of January 1, 2023 and after, and commissions will be paid on a monthly as-earned basis as a percentage of the total premium. Business prior to January 1, 2023 will continue with the same commission structure.

Pediatric DRG dental commissions will be paid at 17% on the first year premium and 5% at renewal, not as indicated above. If policy is terminated prior to its first renewal date, any advanced paid commission may be prorated and recovered by Cigna Healthcare pursuant to the terms of our contract and subject to applicable law.

	New sales 2025	Renewals 2025
Cigna Dental Preventive	10% Monthly	10% Monthly
Cigna Dental 1000	20% Monthly	10% Monthly
Cigna Dental 1500	20% Monthly	10% Monthly
Cigna Dental 3000/100	20% Monthly	10% Monthly
Cigna Dental Vision 1000	20% Monthly	10% Monthly
Cigna Dental Vision Hearing 2000	20% Monthly	10% Monthly
Cigna Dental Vision Hearing 3500	20% Monthly	10% Monthly

Not all plans are available in all states

Payment frequency*

Medical and dental commission checks are issued twice a month.

Cigna HealthcareSM pays commissions to producers licensed under state insurance laws and, if required by law, appointed by Cigna Healthcare. Producers will need to sign an agreement with us to be eligible for commissions. Commission schedules are subject to change at our discretion.

Cigna Health and Life Insurance Company





HAP Individual & Family Plans
Per member per month (pmpm) Commission Schedule
Last Updated: 10/07/2024

2025

Commission Schedules for Individual and Family Products



HMO, PPO and HSA plans		
	Open enrollment period	Special enrollment period
First year	6%	6%
Second year	3%	3%
Third year	2%	2%

These rates are effective January 1, 2025. Contracts with effective dates prior to January 1, 2025, will renew according to the schedule in place at the time of sale.

This schedule does not apply to the HAP CareSource On-Exchange product.

If you have any questions, please contact Sangria Barber, manager of producer relations, at (248) 443-8570 or sbarber@hap.org.

HealthFirst

Health Plans

HealthFirst Health Plans Individual & Family Plans
Per member per month (pmpm) Commission Schedule
Last Updated: 10/31/2024

Individual & Family Plans

New Business	\$30 per member / per month.
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Renewals	\$30 per member / per month.
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L.A. Care
HEALTH PLAN

L.A. Care

Per member per month (pmpm) Commission Schedule

Last Updated: 11/04/2024

Member Type	Commission - PMPM
New	\$20
Renewals	\$15

New Member Thresholds	Bonus - Per Member
0 - 29	\$0
30 - 49	\$20
50 - 69	\$30
70 - 89	\$40
90+	\$50



McLaren Health Plan Marketplace Commission
Per member per month (pmpm) Commission Schedule
Last Updated: 01/28/2025

2025 AGENT COMMISSIONS

Commission schedule for new business and renewals will commence with effective dates starting January 1, 2025.

INDIVIDUAL

Agents must complete annual FFM certification and maintain valid Michigan producer's license to be eligible for payment on Exchange plans.

	New Business	Renewal
Individual	5%	2%

Note: Commission paid net of all applicable fees and taxes.

MEDICARE ADVANTAGE

Agents must complete annual Medicare core certification (AHIP, NABIP, Miramar, or Pinpoint), Pass MHP Medicare certification training and pass exam with a score of 85% or higher as well as maintain valid Michigan producer's license to be eligible for payment.

	All Effective Dates
Initial Enrollment (New to MA) Paid on or before last business day of the full month following member enrollment ⁽¹⁾⁽³⁾	\$626
Renewal⁽²⁾ Paid annually in a lump sum payment	\$313

(1) There will be a 20% withhold which will be paid after the 93rd consecutive date of member's initial enrollment in the plan

(2) Renewal means the member who is enrolled in the plan product in the current CMS Contract Year remains enrolled in the Plan Product in the immediately following CMS Contract Year; or an eligible beneficiary enrolls in a "like plan type." (Change from one MA plan to enroll with McLaren Medicare)

(3) Plan changes during initial year will be pro-rated according to CMS regulations. If enrollment is the result of a change from one type of plan to another, agent will receive a pro-rated payment. For example, payment for enrollment effective July 1st would be \$313 $((6/12) \times \$626)$

MEDICARE SUPPLEMENT

	Years 1-3 Monthly	Years 4+ Monthly
Guarantee Issue	\$35	\$20
Tier 1	\$35	\$20
Tier 2	\$30	\$15
Tier 3	\$30	\$15
Under Age 65	\$0	\$0



Medica Individual & Family Plans

Per member per month (pmpm) Commission Schedule up to 5 members in all states but KS and MO which are per contract per month.

Last Updated: 12/05/24

State rates are defined by where the policy was initially established. Legacy rates do not apply for Individual and Family Business products.

Medica Plans (Excluding WellFirst by Medica Plans):

All amounts paid per member per month up to 5 members per Benefit Contract

Tier	IA/OK	MN	NE	KS	ND/WI
All (new and renewal)	\$18	\$21	\$20	\$21	\$15

MO
Counties: Caldwell, Cass, Clay, Clinton, Davies, Dekalb, Grundy, Henry, Jackson, Johnson, Lafayette, Livingston, Platte, Boone, Callaway, Camden, Cole, Cooper, Howard, Miller, Moniteau, Morgan, Osage, Barry, Barton, Cedar, Christian, Dade, Dallas, Douglas, Franklin, Greene, Hickory, Howell, Jasper, Jefferson, Laclede, Lawrence, Lincoln, McDonald, Newton, Ozark, Polk, St. Charles, Saint Clair, St. Louis City, St. Louis County, Stone, Taney, Texas, Verdon, Warren, Webster, Wright
\$21



Molina Healthcare Marketplace Commission
Per member per month (pmpm) Commission Schedule
Last Updated: 9/27/2024

2025 COMMISSIONS

Participating Producer Commissions

	2025 Renewal (PMPM)	2025 OEP and SEP (PMPM)
California	\$20.00	\$20.00
Florida	\$27.00	\$27.00
Idaho	\$13.00	\$13.00
Illinois	\$25.00	\$25.00
Kentucky	\$20.00	\$20.00
Michigan	\$24.00	\$24.00
Mississippi	\$22.00	\$22.00
Nevada	\$16.00	\$16.00
New Mexico	\$17.00	\$17.00
Ohio	\$20.00	\$20.00
South Carolina	\$25.00	\$25.00
Texas	\$25.00	\$25.00
Utah	\$19.00	\$19.00
Washington	\$15.00	\$15.00
Wisconsin	\$16.00	\$16.00



Oscar Health Individual & Family Plans

Per member per month (pmpm) Commission Schedule in all states
but NJ. * New Jersey is per contract per month.

Last Updated: 10/23/2024

2025 Commission Schedule



OSCAR INDIVIDUAL

The following Commission Schedule shall apply to Oscar Individual Market policies in effect beginning January 1, 2025 and shall remain in effect until terminated or replaced by Oscar in writing and within the Company's sole discretion. The Commission Schedule for each respective market in effect at the time the commission is paid shall govern for the respective market.

For purposes of this Commission Schedule, "Initial Term" shall include the months of the first calendar year that the applicable coverage is in effect, up to and including December 31 of the first calendar year. "Renewal Term" shall refer to any months after the "Initial Term" for which the applicable coverage is in effect. Minimum Lives refers to the minimum number of individuals a producer must have enrolled in Oscar Individual Market policies in a specific state in order to be eligible for commissions in that state. A producer must be listed as Agent of Record for an individual on the 1st day of the commissionable month in order for them to be counted towards the producer's Minimum Lives. All policies must be effectuated and premiums paid by the 1st of the month in order to be included in a producer's Minimum Lives. If a producer has 25 lives across all commission-eligible states, they are considered to have met the Minimum Lives requirement for all states. In the event a producer's Minimum Lives falls below the minimum for a state, they will no longer be commission-eligible in that state until they once again achieve the Minimum Lives required in that state. Producers may not aggregate business with other producers in order to meet the Minimum Lives threshold. Please see below for an example scenario.

Oscar reserves the right to seek charge-backs, clawbacks or recoupment of unearned commissions in accordance with applicable laws and regulations. To the extent that a Producer earns a commission as set forth in the applicable Oscar Universal Producer Agreement, the commission amount shall be as follows.

In order to ensure timely commissions payments, members must be effectuated and up-to-date on their premium payments by the first of the month.

INDIVIDUAL & FAMILY PLANS: BROKER COMMISSIONS

State	Initial Term	Renewal Term	Max. Lives per Policy	Minimum Lives
AZ	\$20 PMPM	\$20 PMPM	5	1
FL	\$25 PMPM	\$25 PMPM	5	10
GA	\$25 PMPM	\$25 PMPM	5	10
IL	\$25 PMPM	\$25 PMPM	5	1
IA	\$20 PMPM	\$20 PMPM	5	1
KS	\$20 PMPM	\$20 PMPM	5	1
MI	\$20 PMPM	\$20 PMPM	5	1
MO	\$20 PMPM	\$20 PMPM	5	1
NC	\$25 PMPM	\$25 PMPM	5	1
NE	\$20 PMPM	\$20 PMPM	5	1
NJ	\$20 PMPM	\$20 PMPM	5	1
OH	\$18 PMPM	\$18 PMPM	5	1
OK	\$20 PMPM	\$20 PMPM	5	1
PA	\$20 PMPM	\$20 PMPM	5	1
TN	\$18 PMPM	\$18 PMPM	5	1
TX	\$25 PMPM	\$25 PMPM	5	1
VA	\$18 PMPM	\$18 PMPM	5	1

PMPM = per member per month | Plans offered in NY are not eligible for broker commissions

MINIMUM LIVES EXAMPLE SCENARIO:

As of 1/1/2025, Producer Paula has enrolled 9 lives in Oscar Individual Market policies in the state of Florida, 13 lives in Georgia and 1 life in Pennsylvania. All of Paula's lives are effectuated and premiums paid by the 1st of the month, and she is listed as Agent of Record on the lives. Paula will be eligible to receive Pennsylvania and Georgia January commissions, but she will not be eligible to receive Florida January commissions. As of 2/1/2025, Paula now has enrolled an additional Florida life, which is also effectuated and premiums paid by the 1st of the month. This brings Paula's total Florida lives to 10, meaning that she will now be eligible to receive February Florida commissions in addition to Pennsylvania and Georgia Commissions. However, Paula will not receive backpaid January Florida commissions.



Quartz Individual & Family Plans
Per member per month (pmpm) Commission Schedule
Last Updated: 10/31/2024

Wisconsin Individual Commissions Rates: Commission rates for Wisconsin PPACA Plan individual On-Exchange and Off-Exchange and Medicare Select policies are as follow:

Benefit Plan	Per Member Per Month	
Wisconsin Individual Product On-Exchange and Off-Exchange	\$18.00	*effective on or after 1/1/2022
Medicare Select (eff 1/1/17)	\$3.00	



UnitedHealthcare Individual & Family Plans
Per member per month (pmpm) Commission Schedule
Last Updated: 9/06/2024

Carrier	Product	State	Agent- Level New Commission Rate	Agent- Level Renewal Commission Rate	Commission Method
UHIC	Qualified Health Plan	AL	\$20	\$20	PMPM
UHC of AZ	Qualified Health Plan	AZ	\$20	\$20	PMPM
RMHP	Qualified Health Plan	CO	\$20	\$18	PMPM
UHC of FL	Qualified Health Plan	FL	\$27	\$27	PMPM
UHC of GA	Qualified Health Plan	GA	\$21	\$21	PMPM
UHIC	Qualified Health Plan	IA	\$18	NA	PMPM
UHC of IL	Qualified Health Plan	IL	\$24	\$24	PMPM
UHIC	Qualified Health Plan	IN	\$20	NA	PMPM
UHIC	Qualified Health Plan	KS	\$19	\$17	PMPM
UHIC	Qualified Health Plan	LA	\$22	\$22	PMPM
OCI	Qualified Health Plan	MD	\$19	\$18	PMPM
UHCCP	Qualified Health Plan	MI	\$19	\$17	PMPM
UHIC	Qualified Health Plan	MO	\$19	\$17	PMPM
UHC of MS	Qualified Health Plan	MS	\$19	\$17	PMPM
UHC of NC	Qualified Health Plan	NC	\$22	\$22	PMPM
UHIC	Qualified Health Plan	NE	\$20	NA	PMPM
UHIC	Qualified Health Plan	NJ	\$19	\$17	PMPM
UHC of NM	Qualified Health Plan	NM	\$19	\$17	PMPM
UHC of OH	Qualified Health Plan	OH	\$20	\$18	PMPM
UHC of OK	Qualified Health Plan	OK	\$19	\$17	PMPM
UHC of SC	Qualified Health Plan	SC	\$25	\$25	PMPM
UHIC	Qualified Health Plan	TN	\$19	\$17	PMPM
UHC of TX	Qualified Health Plan	TX	\$25	\$25	PMPM
OCI	Qualified Health Plan	VA	\$19	\$18	PMPM
UHC of OR	Qualified Health Plan	WA	\$14	\$14	PMPM
UHC of WI	Qualified Health Plan	WI	\$19	\$17	PMPM
UHIC	Qualified Health Plan	WY	\$18	NA	PMPM



Wellpoint Individual & Family Plans
Per member per month (pmpm) Commission Schedule
Last Updated: 10/28/2024

2025 Wellpoint

State	Commissions - NEW	OEP Commissions - Renewal	Caps(s)
FL	\$25 PMPM	\$25 PMPM	NO
TX	\$25 PMPM	\$25 PMPM	NO
MD	\$20 PMPM	\$20 PMPM	NO



Broker Compensation Disclosures:

On December 27, 2020, The Consolidated Appropriations Act was signed into law which, in part, mandates greater transparency to health care cost information, including broker compensation. All agents and brokers are now required to disclose direct (eg., commission) and indirect (eg., bonus contests) compensation information to consumers. The total amount of compensation must be disclosed verbally prior to the consumer finalizing plan selection. In most cases, the information will also be communicated by the insurance carrier in the consumer's Welcome Kit.

Broker Compensation Disclosure Talking Points

To assist you with disclosing the required compensation information to the consumer, please contact InTouch Financial Group Producer Support for sample talking points. The exact compensation amounts (direct pay) are listed by carrier above. Links to the Bonus Programs (indirect pay) can be viewed by clicking the 'Bonus Programs' button above. You must review the talking points with your clients for every Individual and Family Plan sale.

Broker Support:

877-917-0909

brokersupport@intouchfinancialgroup.com

For any questions regarding commissions, please send an email to:
commissions@intouchfinancialgroup.com