

2026 ACA/IFP COMMISSIONS



2026 Ambetter Health 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

*Nevada Battle Born State Plans (BBSPs) are not eligible for commission.

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Cigna®

Broker Commissions Schedule

Cigna Healthcare 2026 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.

2026 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 2026 application. Please be advised eligible producers will be paid commission for existing medical policies scheduled to renew January 1, 2026 under this 2026 commission schedule. Commissions will be paid on posted premiums applied to the agent's or agency's clients' eligible cases.

	New sales 2026	Renewals 2026
Arizona	\$22 PMPM	\$20 PMPM
Colorado	\$20 PMPM	\$20 PMPM
Florida	\$27 PMPM	\$27 PMPM
Georgia	\$15 PMPM	\$20 PMPM
Illinois	\$22 PMPM	\$20 PMPM
Indiana	\$22 PMPM	\$22 PMPM
Mississippi	\$22 PMPM	\$22 PMPM
North Carolina	\$25 PMPM	\$25 PMPM
Tennessee	\$22 PMPM	\$22 PMPM
Texas	\$15 PMPM	\$22 PMPM
Virginia	\$22 PMPM	\$22 PMPM

Dental insurance commissions

Dental commissions will be paid on a monthly as-earned basis as a percentage of the total premium.

Pediatric EHB 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 2026	Renewals 2026
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 Healthcare® 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

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State	Per Member, Per Month up to 5 members	Per Member, Per Month up to 5 members	One time Renewal bonus
CA	\$10	\$10	1+ Member \$170 per member
CT	\$0	\$18	\$0
FL	\$0	\$27	10+ Members \$75 per member
ID	\$13	\$13	10+ Members \$75 per member
IL	\$0	\$25	\$0
KY	\$20	\$20	10+ Members \$75 per member
MS	\$22	\$22	\$0
NM	\$7	\$17	10+ Members \$75 per member
NV	\$16	\$16	\$0
OH	\$0	\$22	10+ Members \$75 per member
SC	\$0	\$27	10+ Members \$75 per member
TX	\$0	\$25	10+ Members \$75 per member
UT	\$20	\$20	10+ Members \$75 per member
WA	\$0	\$20	\$0

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oscar

State	Initial Term	Renewal Term	Max. Lives per Policy	Minimum Lives
AL	\$20 PMPM	\$20 PMPM	5	1
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
MS	\$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

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2026 COMMISSION SCHEDULE AND BONUSES

Big things are happening during OE this year—and that means big opportunity for you. With Aetna [leaving the market](#), there's never been a better time to grow your U of U Health Plans book and boost your earnings.

Here's your 2026 commission and bonus breakdown.

COMMISSION DETAILS

- Base commission for new members: \$20 PMPM
- Renewal commission: \$20 PMPM

NEW SUBSCRIBER BONUS TIERS

For 2026, we're offering tiered bonuses for all new subscribers. Every new subscriber you bring in earns the same per-member bonus within your tier:

- 10–19 new subs: \$125 per subscriber
- 20–29 new subs: \$175 per subscriber **(new for 2026)**
- 30+ new subs: \$225 per subscriber **(new for 2026)**

And here's the fine print:

- **Subscribers are considered new** if they have never been enrolled in a U of U Health Plans Marketplace plan. Members moving between the Healthy Premier or U Health Plus networks are not included.
- **Bonuses will be paid as a one-time lump sum.** The checks will go out similar to your commission check through the agency you are appointed under.
- **A 3-month persistency minimum is required to earn the bonus.** We will award bonuses only on plans where premiums are paid and current through March 31, 2026. Plans in a grace period on March 31 will not meet the requirements.
- **Commission is paid up to 5 individuals in a family unit that have PAID premiums.** All members over 5 per family do not generate additional commission.

2026 **ACA/IFP** COMMISSIONS



IMPERIAL

2026 ACA AGENT COMMISSIONS SCHEDULE

ARIZONA and TEXAS

- New Business - \$20
- Renewal - \$20

NEVADA and UTAH

- New Business - \$18
- Renewal - \$18

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2026 Anthem

State	Commissions- NEW	OEP Commissions - Renewal	Cap(s)
CA	\$15 PMPM	\$15 PMPM	NO
CO	\$18 PMPM	\$18 PMPM	5 members
CT	\$10 PMPM	\$10 PMPM	2 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	\$20 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	\$15 PMPM	\$15 PMPM	NO

PMPM

Per Member per Month
(Some states have a cap on the number of
members per policy.)

Highlight

Only changes from '25

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INDIVIDUAL

Individual Commissions	Percent
New contracts, first year (OEP/SEP) New member = have not been covered with Priority Health for the past 12 months	5%
Renewing contracts With an original effective date of 1.1.2019 or after	4%
Renewing contracts With an original effective date of 12.1.2018 or before	2%
Short-term new business	20%
Dental & Vision (new and renewing)	2%

MEDICARE

Medicare Commissions	Amount
New to Medicare Advantage * *Excluding PriorityMedicare Vital for 2026 effective date	\$694
Renewals	\$325.50 ²
New to Priority Health (not new to MA)	\$325.50 ³
*PriorityMedicare Vital (PPO)	Amount
Renewals with an initial 2025 effective date (or before)	\$325.50 ²
New to Priority Health business written with an initial 2026 effective date	\$0

²Distributed on a monthly prorated basis at \$27.12 each month a renewing member is enrolled.

³Distributed on a lump sum, prorated basis.

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MEDIGAP

Medigap	Amount
Years 1 – 3 (all plans) Including Guaranteed Issue initial enrollments	\$300
Years 4 – 10 (all plans) Including Guaranteed Issue initial enrollments	\$150
Total 10-year payout (all plans)	\$1,800
Guaranteed Issue Due to loss of coverage from another plan	\$0

Individual Medigap commission rates are paid per member based on the number of years with the plan, per the chart below. All Medigap commissions are advanced, so you'll receive 100% of the annual commission for both initial contracts and renewals.

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2026 Wellpoint IFP commissions			
State	Commissions- NEW	OEP Commissions - Renewal	Cap(s)
FL	\$25 PMPM	\$25 PMPM	NO
TX	\$25 PMPM	\$25 PMPM	NO
MD	\$20 PMPM	\$20 PMPM	NO
WA	\$20 PMPM	\$20 PMPM	NO

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State	New Policies PMPM	Renewal Policies PMPM
Alabama	\$20	\$20
Arizona	\$20	\$20
Colorado	\$20	\$18
Florida	\$27	\$27
Georgia	\$25	\$23
Illinois	\$24	\$24
Indiana	\$15	\$15
Iowa	\$18	\$16
Kansas	\$15	\$15
Louisiana	\$25	\$23
Maryland	\$19	\$18
Michigan	\$19	\$17
Mississippi	\$19	\$17
Missouri	\$19	\$17
Nebraska	\$20	\$18
New Jersey	\$19	\$17
New Mexico	\$17	\$15
North Carolina	\$25	\$23
Ohio	\$20	\$18
Oklahoma	\$20	\$18
South Carolina	\$23	\$21
Tennessee	\$19	\$17
Texas	\$25	\$25
Virginia	\$19	\$18
Washington	\$18	\$16
Wisconsin	\$19	\$17
Wyoming	\$18	\$16

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Commission schedule for new business and renewals will commence with effective dates starting January 1, 2026.

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

To be eligible for payment, 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, and maintain a valid Michigan producer's license.

Enrollment Type	All Effective Dates
Initial Enrollment (New to MA) Paid on or before last business day of the full month following member enrollment ⁽¹⁾⁽³⁾	\$694
Renewal ⁽²⁾ Paid annually in a lump sum payment	\$347

(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 \$347 ((6/12) x \$694)

MEDICARE SUPPLEMENT

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

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Schedule A –

2026 WellSense New Hampshire Clarity Plans Broker Commission Structure

Plan Type	Commission Rate	Payment Frequency
Clarity	\$23 PMPM	Monthly

Payment Terms

- All commissions are paid one month in arrears. For example, enrollments made in January are paid in February.
- If a member disenrolls before the 15th of the month, no commission is paid for that month.

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KAISER PERMANENTE®

	First Year	Renewal
KPIF Members	\$28 PMPM	\$28 PMPM
SEP Enrollments (ACA plans)	Schedule above	Schedule above
New Qualified Health Plan (QHP) Groups (2-50 ees)	6% of monthly premium received	
Level Funded Groups	\$30/\$35/\$40/\$45/\$50/\$55 PSPM	
Non Grandfathered & Grandfathered Groups (2-50 ees)	2013 Commission Schedule until renewed in a QHP plan.	
Groups (51-100 ees)	5% of monthly premium received	
Groups (101-249 ees)	5% of monthly premium received	
Groups (250+ ees)	Negotiable	

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State	Agent Rate New	
	Medical	Dental
DC, MD, VA	\$10 PAPM*	\$6 PAPM*

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PLAN	NEW MEMBER IEP COMMISSION	MONTHLY RENEWAL COMMISSION	PLANS WITH ENHANCED BENEFITS
GEORGIA	4% of premium, pre APTC	4% of premium, pre APTC	+ \$1 PMPM
INDIANA	\$15 PMPM	\$15 PMPM	+ \$1 PMPM
NEVADA*	\$20 PMPM	\$20 PMPM	+ \$1 PMPM
OHIO Rating Areas 1 and 11	\$10 PMPM	\$10 PMPM	+ \$1 PMPM
The rest of OHIO	\$21 PMPM	\$21 PMPM	+ \$1 PMPM
WEST VIRGINIA	\$20 PMPM	\$20 PMPM	+ \$1 PMPM
WISCONSIN	\$20 PMPM	\$20 PMPM	N/A

Commission is equal across all metal levels and for OEP, SEP, On and Off exchange enrollments.

*For 2026, each new Nevada enrollment is eligible for a one-time \$100 per member new business bonus that will be paid once the policy has effectuated.

2026
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COMMISSIONS



2026 Agent Commission Rate

STATE	COMMISSION RATES
TX	\$25 PMPM