

First Year of Coverage (paid annually)

The first year of coverage means the first year in which a beneficiary enrolls in a Medicare Product.

Type of Enrollment (as defined and reported by CMS in its monthly report to plan carrier)	Commission Paid Independent Agent	Full or Prorated 2024
Initial Sale (New to Medicare) Medicare Advantage plans 80% of Sales	Initial Commission (T-65 or newly retired)	Full (MAPD+ MA) CA and NJ \$762 CT, DC PA \$689 All other states \$611 PDP \$100 nationwide One-time payment \$50-\$250
Health risk assessment (HRA)	Varies by carrier	
Unlike Plan Type Change Medicare supplement	Initial Commission Change from Medi-Cal {MEDI-Caid} or Med-Supplement	Prorated 1 (12- month basis reduced by month written {Jan most-- Dec least})
Like Plan Type Change In Compensation Payment Year 1	Initial Commission	Prorated 1 (Changing same year original plan written—reduced by month written)
Like Plan Type Change in Compensation Payment Years 2+	Renewal Rate Commission	Prorated 1 CA + NJ =\$381 CT,DC,PA \$345 All other states \$306 PDP \$50
Employer Group to Individual	Initial Commission	Full – when there is no prior plan history 2 Prorated 1 - when there is prior plan history 2
Medicare Supplement products 20% of Sales	Varies by carrier. 1 st year 20% of premium 2 nd year 10% of premium	Paid monthly pmpm =per member per month
Medicare Supplement Bonuses	Varies by carrier. \$100-\$250 per enrollment Optional agent benefit changes yearly	One-time payment paid first month after enrollment

Type of Enrollment Commission Paid Timing of Payment All enrollment types

Renewal Rate Commission Paid per member per month (begins January 1st following enrollment)

Subsequent Years - PDP (paid annually or monthly depending on carrier)

Type of Enrollment	Commission Paid	Timing of Payment
All enrollment types	Renewal Rate Commission Paid annually or monthly (begins January 1st following enrollment) pmpm = per member per month	1 Prorated for the months that the Medicare Product is in force during the enrollment year