

DON'T WORK FOR FREE

Rules Vary By Carrier



800-388-8342

Know before you sell!

MAPD Service Area Reductions (SAR) result in GI rights into a Medicare Supplement Plan. But not all carriers pay full commission! Some pay as low as a flat \$25 per case.

Keep in mind that plans move from commissionable to NON commissionable during the year. The safe bet outside of AEP is to check on that plan (**especially DNSPs**) before you sell it to insure it is still paying a commission.

You will never be paid on a MAPD or PDP if you are not:

- Licensed and
- Appointed

In every state prior to the application date.

DON'T WORK FOR FREE IN 2020

Rules Vary By Carrier And Change Frequently

ANTHEM/AMERIGROUP

Member may request a new agent and keep the same policy by getting a signed, handwritten letter that includes:

Member name and policy number

Name and agent ID of the new agent of record

Signed and dated by the member then email it to

senior_salescomp@anthem.com or fax to 818-234-1358

For unlike plan changes, the new agent gets paid.

For like to like changes, the new agent does not get paid.

Guaranteed Issue: full commission in all states!!

As earned on Medicare Supplement, no advance

AETNA MEDICARE SUPPLEMENT

Original agent is protected if new agent tries to replace a plan.

Internal replacement by original agent goes back to year 1 and pays 90% of normal commission.

Guaranteed Issue: pays the same for loss of group or MAPD SAR and most standard states pay 8% commission.

UNITED HEALTHCARE MEDICARE SUPPLEMENT

If client has a plan and moves to a different plan, the new agent DOES NOT get paid. If member calls customer service to change to a different plan, the original agent gets paid but loses servicing status unless that agent submits a new application.

Guaranteed Issue: 10% commission in most states

Commission advance 9 months only option

HUMANA

If client has a MAPD and moves to a completely different MAPD plan, the new agent gets paid. However, if the client changes their plan on Humana.com, CMS.gov or Humana telesales agent, the original agent is protected. If a field agent replaces a policy, the new agent is commissioned.

UNITED AMERICAN MEDICARE SUPPLEMENTS

If client moves to a different plan with a new agent, the new agent DOES NOT get paid.

Guaranteed Issue: Loss of group pays full commission. Loss of MAPD GI pays full commission but only for 7 years in most states.



Plan N has traditionally paid less commission than Plans F and G.

Recently many carries raised commissions on Plan N!

MEDICO

If client moves to a different plan with a new agent, the new agent is paid \$24 if in a state which doesn't require full GI commission or is paid 90% commission if in a state that requires full GI comp.
Guaranteed Issue: Loss of group pays full commission.

MUTUAL OF OMAHA FAMILY OF MEDICARE SUPPLEMENTS

If client moves to a different plan, the new agent DOES NOT get paid but can service client.
Affiliate replacement commission is 90%.
Guaranteed Issue: 1-3% commission varies by state.

*Some state DOIs require the company to pay more than 5% commission on Guaranteed Issue.

Plans sold under MOO and Omaha Ins Company
CT, RI, DC, MT, NH, NY, MN, MO, OR, TN

Plans sold under United of Omaha
CO, FL, ME, MT and WA

Plans sold under United World
IL, IN, SC and WI

THE DEPARTMENT OF INSURANCE IN SEVERAL STATES MANDATES THAT FULL COMMISSION BE PAID ON GI SALES IN CO, IN, SC, WI AND ON REPLACEMENTS IN MO.

Many, but not all states, allow reduced commissions on age 80+ (only CO and IN require agents to be paid full commission on ages 80+).