



ARKANSAS

Medicare Supplement

***Commission Strategies
and
Agent Writing Numbers***

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We realize the importance of how you are compensated by each Medicare Supplement carrier. Our goal is to provide basic information so you may meet the needs of your Medicare Supplement clients (and get you paid!) This is very important as the carriers tend to keep us in constant flux of Premium and Commission adjustments.

This document will provide Commission Structures on the most common Medicare Supplement carriers we currently use. Unfortunately, we no longer see *"Across the Board – Standard Industry"* commission payouts. Each carrier now has their own commission structure. If you are interested in a carrier not listed, please call us.

Based on the commission structures, I also have available a quick two-page "Cheat Sheet" to help you easily recognize the carriers that will pay you "something" when your client is in Guarantee Issue time periods.

Also included in this document:

- Definitions and Writing Numbers
- Vesting information
- Which writing number to use
- If you need to be PRE-Appointed with the carrier to write new business
- Application exceptions
- And any other information that will help to ensure you are paid the most commission possible

Companies are known to change commission rates with very little notice, and we strive to keep you updated.

The information in this document is based on ARKANSAS. If writing in other states, please advise and we will forward information.

We are here to assist you in every way possible! Please do not hesitate to call us.

Thank you for choosing us to meet your Senior Needs!

Shellie Young-Wiseman
Director of Senior Operations
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DEFINITIONS & WRITING NUMBERS

Note: If you are still receiving payments to your Social Security number, I strongly suggest getting an agency license. This will ensure business continuation and prevent you from losing business on the books if something was to happen to you or you ever sell your book of business. Let us know if you need assistance.

Initial Commissions and Renewals: Are paid based on Initial Standard premium.

- ❖ Example: If policy is rated up due to Tobacco or Underwriting, commission is only paid on what the Standard Base premium would have been for the client. This continues to apply to Renewal policies also.
- ❖ Once the base rate is factored, commissions will be paid:
LESS:
 - The Medicare Part B Deductible amount
 - Any Policy and/or Association fee
- ❖ For commission information on Internal Replacements/Conversions/Exchange of existing policies within a company or any of its Affiliates - please call.
- ❖ If a client moves to another state, you should continue to receive commissions regardless of whether you are licensed in that state.

Open Enrollment (OE): Client Turning 65 or Going onto Part B (for the 1st time)

Underwritten New: Client is not on a current Medicare Supplement plan and is completing all medical questions for possible approval

Underwritten Replacement: Client is on a current Medicare Supplement plan and completing all medical questions for possible approval and replacement

Guarantee Issue (GI): Guarantee Issue Enrollment periods:

- ❖ Coming off Employer Group plan within 63 days
- ❖ Coming off Terminated MAPD plan

AGENT Writing Number: It is important to use the correct writing number on applications to make sure processing goes smoothly and you get paid. The writing number/s you receive varies by carrier.

You will find information about what writing number to use on applications on the following pages and in our *Medicare Supplement Cheat Sheets* document.

- ❖ Principal of Agency with Commissions paying to Tax id #:
 - You may receive just one Individual writing number, **OR** you could receive an Individual **AND** an Agency writing number.
 - Typically, you will use your Individual number (even if you are given an Agency number), but there are some exceptions, example, UHC/AARP and LifeShield.
- ❖ Agent or Sole Provider with Commissions paying to their Social Security #:
 - You will receive an Individual writing number.
- ❖ Licensed Only Agent (LOA) - Agents under Principal of an Agency:
 - You will ALWAYS use your Individual writing number

*** Please note: If you are an Agent still paying to your Social Security number, we ***strongly suggest you consider*** getting an Agency license if you are still paying to your Social Security number. This will ensure business continuation and hopefully allow you to not lose business on the books if something was to happen to you or you decide to see your Book of Business.

GUARANTEE ISSUE	GUARANTEE ISSUE
Age 65-79	Age 80+
<p data-bbox="381 296 592 325"><u>Pays Commission</u></p> <p data-bbox="277 365 696 394">Blue Cross Blue Shield of Arkansas</p> <p data-bbox="399 474 574 504"><u>2% and Under</u></p> <p data-bbox="414 510 560 539">AARP (UHC)</p> <p data-bbox="448 546 526 575">Aetna</p> <p data-bbox="448 581 526 611">AFLAC</p> <p data-bbox="358 617 615 646">American Benefit Life</p> <p data-bbox="391 653 583 682">Bankers Fidelity</p> <p data-bbox="399 688 574 718">Cigna National</p> <p data-bbox="435 724 539 753">Humana</p> <p data-bbox="461 760 513 789">INA</p> <p data-bbox="428 795 545 825">LifeShield</p> <p data-bbox="381 831 592 861">Medico / Wellabe</p> <p data-bbox="381 867 592 896">Mutual of Omaha</p> <p data-bbox="399 903 574 932">Woodmen Life</p>	<p data-bbox="1031 296 1242 325"><u>Pays Commission</u></p> <p data-bbox="927 365 1346 394">Blue Cross Blue Shield of Arkansas</p> <p data-bbox="1049 474 1224 504"><u>2% and Under</u></p> <p data-bbox="1063 510 1209 539">AARP (UHC)</p> <p data-bbox="1097 546 1175 575">Aetna</p> <p data-bbox="1097 581 1175 611">AFLAC</p> <p data-bbox="1008 617 1265 646">American Benefit Life</p> <p data-bbox="1040 653 1232 682">Bankers Fidelity</p> <p data-bbox="1049 688 1224 718">Cigna National</p> <p data-bbox="1084 724 1188 753">Humana</p> <p data-bbox="1110 760 1162 789">INA</p> <p data-bbox="1078 795 1195 825">LifeShield</p> <p data-bbox="1031 831 1242 861">Medico / Wellabe</p> <p data-bbox="1031 867 1242 896">Mutual of Omaha</p> <p data-bbox="1049 903 1224 932">Woodmen Life</p>
Age Under 65	
<p data-bbox="381 1125 592 1155"><u>Pays Commission</u></p> <p data-bbox="277 1194 696 1224">Blue Cross Blue Shield of Arkansas</p> <p data-bbox="399 1304 574 1333"><u>2% and Under</u></p> <p data-bbox="414 1339 560 1369">AARP (UHC)</p> <p data-bbox="448 1375 526 1404">Aetna</p> <p data-bbox="448 1411 526 1440">AFLAC</p> <p data-bbox="358 1446 615 1476">American Benefit Life</p> <p data-bbox="391 1482 583 1512">Bankers Fidelity</p> <p data-bbox="399 1518 574 1547">Cigna National</p> <p data-bbox="435 1554 539 1583">Humana</p> <p data-bbox="461 1589 513 1619">INA</p> <p data-bbox="428 1625 545 1654">LifeShield</p> <p data-bbox="381 1661 592 1690">Medico / Wellabe</p> <p data-bbox="381 1696 592 1726">Mutual of Omaha</p> <p data-bbox="399 1732 574 1761">Woodmen Life</p>	

AARP Medicare Supplement **Insured by Unitedhealthcare 2025** **ANNUAL Commission**

Open Enrollment Plans B, C, F, G, Select G	Pays \$300	All Ages*
Open Enrollment Plan N, Select N	Pays \$275	All Ages*
Open Enrollment Plans A, K, L	Pays \$137.50	All Ages*
 Underwritten/New Plans B, C, F, G	 Pays \$458	 65+
Underwritten/New Plan N	Pays \$210	65+
Underwritten/New Plans A, K, L	Pays \$105	65+
 Underwritten/Replace Plans B, C, F, G	 Pays \$282	 65+
Underwritten/Replace Plan N	Pays \$210	65+
Underwritten/Replace Plans A, K, L	Pays \$105	65+
 Guarantee Issue – All Plans	 Pays 5% of their standard Underwritten commission for a 65-year-old.	

- Above numbers **reflect 1st year commissions.**
- ***Applicant MUST BE 50 years or older** to apply (under 65 must be Open enrollment or Guarantee Issue. No one under age of 65 can go through underwriting). **Exception:** AARP® members' spouses who are under age 50, and meet the following criteria, will be eligible to apply for an AARP Med Supp Plan in Missouri:
 - The applicant's living spouse must have an active AARP membership and be age 50 or over.
 - The applicant must be enrolling within 6 months of their Part B effective date or meet Guaranteed Issue requirements for the state of Missouri.

>>ALL MED SUPP REPLACEMENTS WILL RECEIVE YEAR 2 RATES

Writing Number Use **AGENCY** number (If you have one)
Pre- Appoint YES - Must be **Contracted & CERTIFIED***

AARP/UHC NO LONGER has annual Production Minimum, but...

You DO NEED TO SELL 1 APP (MA, PDP, or Med Supp) EACH YEAR*, or you will be assessed an administrative fee of \$200.00.

***The date your year starts is based on your UHC Contract/Appointment effective date and ends 1 year later.** You can find this date by calling our office or viewing in the UHC Portal under your Profile.

Aetna / Continental Life

NOTE: Separate contract from Aetna MA/PDP

Open Enrollment, Underwritten (New & Replacement)

All Plans	Full	65 +
All Plans	Reduced by 98.5%	Under Age 65

Guarantee Issue

All Plans	Reduced by 98.5%	All Ages
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*** Numbers above reflect Years 1 through 6.**

Writing Number Use **INDIVIDUAL AGENT** number

Pre-Appoint Yes

- If the net Compensation payable in any accounting period is less than twenty-five dollars (\$25), then payment will be deferred until accrued Compensation exceeds twenty-five dollars (\$25)
- **Vesting** - Compensation due and payable will be fully vested and payable after termination of contract, except if termination is for "cause". If termination is due to death, unless assigned, will be paid to the surviving spouse. Otherwise, the commission will be paid to the executors, administrators, or assignment already in place.
- **If after termination** of this contract the net Compensation paid in a calendar year is an amount **less than Three Hundred Dollars (\$300)**, then Company's obligation to pay Compensation in all subsequent years will terminate.

AFLAC (Underwritten by Tier One)

Open Enrollment, Underwritten (New & Replacement)

Plans A, F, G	Reduced by 16%	Ages 65-79
Plans A, F, G	Reduced by 58%	Ages 80 +
Plans N	Full	Ages 65-79
Plans N	Reduced by 50%	Ages 80 +
All Plans	Reduced by 98.5%	Under Age 65

Guarantee Issue

\$25 One Time	All Ages
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Writing Number **Only One Writing number given**

Pre-Appoint YES

American Benefit Life

Open Enrollment, Underwritten (New & Replacement)

Plans F, G	Reduced by 18%	Ages 65-79
Plans F, G	Reduced by 59%	Ages 80 +
Plan N	Full	Ages 65-79
Plan N	Reduced by 50%	Ages 80 +

Guarantee Issue

All Plans	Reduced by 99.5%	Age 65 +
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****NO Under Age 65 Business accepted**

Bankers Fidelity/Atlantic Capital

Open Enrollment, Underwritten (New & Replacement)

All Plans Except HDG, G, K	Reduced by 19%	Ages 65-80
All Plans Except HDG, G, K	Reduced by 60%	Ages 81 +
Plans HDG, G, K	Full	Ages 65-80
Plans HDG, G, K	Reduced by 50%	Ages 81 +

Guarantee Issue

All Plans	\$25 One Time	Age 65 +
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****NO Under Age 65 Business accepted**

***Numbers above reflect Years 1 through 6.**

Writing Number Use **AGENCY** number (If you have one)
Pre-Appoint Yes

BLUE CROSS BLUE SHIELD of ARKANSAS

Open Enrollment, Underwritten (New & Replacement)

All Plans Except Medi-Pak B	Full	Ages 65+
Medi-Pak B	\$0	Under Age 65

Guarantee Issue

All Plans Except Medi-Pak B	Full	Ages 65+
Medi-Pak B	\$0	Under Age 65

***Numbers above reflect Years 1 through 6.**

Writing Number Use **INDIVIDUAL AGENT** number
Pre-Appoint Yes

CIGNA NATIONAL

Open Enrollment, Underwritten (New & Replacement)

Plans F, G	Reduced by 20%	Ages 65-69
Plans F, G	Reduced by 29%	Ages 70-74
Plans F, G	Reduced by 64%	Ages 75-79
Plans F, G	Reduced by 81%	Ages 80-84
Plans F, G	Reduced by 89%	Ages 85+
Plans HDG, N	Full	Ages 65-69
Plans HDG, N	Reduced by 24%	Ages 70-74
Plans HDG, N	Reduced by 54%	Ages 75-79
Plans HDG, N	Reduced by 66%	Ages 80-84
Plans HDG, N	Reduced by 79%	Ages 85+

Guarantee Issue

All Plans	\$0	Age 65 +
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****Under Age 65** - They will ONLY accept Plan A for Under Age 65. \$0 commission

***Numbers above reflect Years 1 through 6.**

Writing Number	Use INDIVIDUAL AGENT number
Pre-Appoint	No - Best to send in contracting at least 4 to 5 days before

Vesting: If this Agreement is terminated by Company for any reason other than for “cause,” as defined in Section 5, Associate shall, except as otherwise provided in this Agreement, receive renewal commissions that accrue under the provisions of this Agreement, if any (“Vested Commissions”). The obligation to pay such Vested Commissions shall terminate when the total Vested Commissions so payable are **less than \$600 in any twelve (12) month period**. In the event of death of the Associate (if an individual), any Vested Commissions shall be paid directly to the estate of the deceased Associate.

HUMANA Insurance Company

Open Enrollment, Underwritten (New & Replacement)

All Plans Except N	Reduced by 16%	Ages 65-80
All Plans Except N	Reduced by 58%	Ages 81+
Plan N	Full	Ages 65-80
Plan N	Reduced by 50%	Ages 81+

Guarantee Issue

All Plans	\$25 One Time	Age 65 +
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****Under Age 65** - They will ONLY accept Plan A for Under Age 65. \$0 commission

Writing Number **SAN #**
Pre- Appoint **Yes**

NO traditional vesting. Will pay as long as agent is appointed. Will allow to be moved to another appointed agent.

INA **Insurance Company of North America**

Open Enrollment, Underwritten (New & Replacement)

All Plans Except HDG & N	Reduced by 16%	Ages 65-79
All Plans Except HGD & N	Reduced by 58%	Ages 80 +
Plans HDG, N	Full	Ages 65-79
Plans HDG, N	Reduced by 50%	Ages 80 +

Guarantee Issue

All Plans	\$25 One Time	Age 65 +
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****Under Age 65** - They will ONLY accept Plan A for Under Age 65. \$25 One Time

Writing Number Use **INDIVIDUAL AGENT** number
Pre-Appoint **Yes**

LIFE SHIELD National Insurance Company

Open Enrollment, Underwritten (New & Replacement)

Plans F, G, N	Full	Ages 65-75
Plans F, G, N	Reduced by 25%	Ages 76-79
Plans F, G, N	Reduced by 50%	Ages 80 +
Plan A	Reduced by 99%	Ages 65 +

Guarantee Issue

All Plans	\$25 One Time	Age 65 +
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****Under Age 65** - They will **ONLY** accept **Plan A** for Under Age 65.

Open Enrollment	Reduced by 99%
Guarantee Issue	\$25 One Time

***Numbers above reflect Years 1 through 6.**

Writing Number If Principal – Use AGENCY number
All others – Use Individual number

Pre-Appoint **Yes**

MEDICO/WELLABE INSURANCE COMPANY

Open Enrollment, Underwritten (New & Replacement)

All Plans	Full	Ages 65-79
All Plans Except N	Reduced 53%	Age 80 +

Guarantee Issue

All Plans	\$25 One Time	Age 65 +
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****Under Age 65** - They will **ONLY accept Plan A** for Under Age 65.

Open Enrollment	Reduced by 99%
Guarantee Issue	\$25 One Time

***Numbers above reflect Years 1 through 6.**

Writing Number	Use AGENT number
Pre-Appoint	Yes

- **Vesting:** Commissions provided for in the Agreement shall be vested as provided in the Commissions Schedule, subject to Paragraphs 4, 12, 13, and 14, herein (For Cause, New Commission schedule, Forfeiture/Remedy, Waiver). Subject to any limitations in the Agreement, upon the death of Distributor, any commissions shall be payable, unless assigned to the surviving spouse. If there is no surviving spouse, any commissions shall be payable to the Distributor's estate.
- **After this Agreement terminates,** Company **will not pay** commissions **after 12-month period** in which the total commission owed or paid to Distributor by Company is **less than \$500.00** (the "Minimum Commission Level").

Mutual of Omaha

Open Enrollment

All Plans Except HDF, HDG, N	Reduced by 17%	Ages 65-79
All Plans Except HDF, HDG, N	Reduced by 59%	Age 75+
Plans HDF, HDG, N	Full	Age 65-74
Plans HDF, HDG, N	Reduced by 50%	Age 75 +

Underwritten (New & Replacement)

All Plans Except HDF, HDG, N	Reduced by 25%	Ages 65-79
All Plans Except HDF, HDG, N	Reduced by 63%	Age 75+
Plans HDF, HDG, N	Reduced by 8%	Age 65-74
Plans HDF, HDG, N	Reduced by 55%	Age 75 +

Guarantee Issue

All Plans	Reduced by 99.4%	Age 65 +
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****Under Age 65** - They will **ONLY accept Plan A** for Under Age 65.

Open Enrollment	Reduced by 99.4%
Guarantee Issue	Reduced by 99.4%

Writing Number Use **INDIVIDUAL AGENT** number
Pre-Appoint **No - but best to send contracting in 2 to 3 days before application**

- **VESTING** -- Commission for the Product is vested and may be credited to you after the termination date if (a) the policy remains in force, (b) the premiums for the policy are credited to Company, and (c) you are the writing agent and you remain the producer of record.
- Unearned commission within any policy year will be charged back on any premium refunded to the policyowner.
- Commission **will NOT** be charged back for a policy **terminated due to death of the insured**.
- Commissions must **accumulate to \$25 before paid**.

!!! IMPORTANT !!!

Below please find, **Commission Rules for Replacing a Mutual of Omaha Med Supp product with another Mutual of Omaha Med Supp product: ex: *Mutual of Omaha to Omaha***

- ❖ **You Will NOT receive Commissions if you are contracted as agent paying to a Social Security number** and YOU WERE NOT THE ORIGINAL WRITING AGENT on the Mutual Med Supp product that is being Replaced, you will **NOT** receive commissions.
- ❖ **You WILL receive Commissions If you are Contracted as Agent paying to SOCIAL SECURITY #** and YOU WERE THE ORIGINAL WRITING AGENT on the Mutual Med Supp product that is being Replaced, you may rewrite to a Different Mutual Med Supp and **WILL** receive commissions.
- ❖ **OR If you are Contracted as Agent / Agency paying to TAX ID NUMBER # *** and YOU or SOMEONE in the AGENCY WAS THE ORIGINAL WRITING AGENT on the Mutual Med Supp product that is being Replaced, you may rewrite to a Different Mutual Med Supp and **WILL** receive commissions.

***EXCEPTION:** If your Agency has CHANGED their Tax ID number, since the original policy was placed, and you re-write under new Tax Id number -- **NO COMMISSIONS** will be paid.

WOODMEN LIFE Insurance Company

Open Enrollment, Underwritten (New & Replacement)

All Plans Except HDG & N	Reduced by 16%	Ages 65-79
All Plans Except HGD & N	Reduced by 58%	Ages 80 +
Plans HDG, N	Full	Ages 65-79
Plans HDG, N	Reduced by 50%	Ages 80 +

Guarantee Issue

All Plans	Reduced by 99%	Ages 65 +
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****Under Age 65** - They will ONLY accept Plan A for Under Age 65. Reduced by 99%

Writing Number Use **INDIVIDUAL AGENT** number
Pre-Appoint **Yes**

Credit/Debit Card Payment: Commissions will be 3% less when initial premium payment is made by credit/debit card. In addition, all subsequent commissions will be contingent on the method of initial premium payment.

Vested Commissions: The right to receive vested renewal commissions, if any, shall immediately terminate without notice if:

- (1) This Contract is terminated for cause or for any violations of any of the provisions or agreements of this Contract.
- (2) In any **calendar year** following termination the amount of vested renewal commissions paid under this Contract **is less than \$500.00**.
- (3) Any debit balance is not repaid within 120 days after termination of this Contract.
This Contract shall be terminated by the death of Independent Contractor, if an individual and all eligible renewal commissions shall be then vested and payable to the surviving spouse. If there is no surviving spouse, then such renewal commissions shall be paid to the Executors or Administrators of Independent Contractor's Estate.