



MISSOURI

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 especially important in Missouri, as the carriers tend to keep us in a 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 Missouri Anniversary or 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 MISSOURI. 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!

Shelli Young-Wiseman
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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 were 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

Missouri Anniversary: Client is applying for the SAME plan type within 30 days of their current Medicare Supplement policy EFFECTIVE date

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 were to happen to you or you decide to see your Book of Business.

MISSOURI ANNIVERSARY	MISSOURI ANNIVERSARY
<i>Age 65-79</i>	<i>Age 80+</i>
<u>Pays Commission</u> Anthem (Elevance Health) Cigna National INA LifeShield Medico / Wellabe United American United World (Mutual)	<u>Pays Commission</u> Anthem (Elevance Health) Cigna National INA Medico / Wellabe United American United World (Mutual)
<u>2% and Under</u> AARP (UHC) Aetna AFLAC Humana	<u>2% and Under</u> AARP (UHC) Aetna AFLAC Humana
<i>Age Under 65</i>	
<u>Pays Commission</u> ACE Anthem (Elevance Health) Cigna National INA Medico / Wellabe United American United World (Mutual)	
<u>2% and Under</u> AARP (UHC) Aetna AFLAC Humana Lifeshield	

GUARANTEE ISSUE	GUARANTEE ISSUE
Age 65-79	Age 80+
<p><u>Pays Commission</u> Anthem (Elevance Health) INA United American</p> <p><u>2% and Under</u> AARP (UHC) Aetna AFLAC Cigna National Humana LifeShield Medico / Wellabe United World (Mutual)</p>	<p><u>Pays Commission</u> Anthem (Elevance Health) INA United American</p> <p><u>2% and Under</u> AARP (UHC) Aetna AFLAC Cigna National Humana LifeShield Medico / Wellabe United World (Mutual)</p>
Age Under 65	
<p><u>Pays Commission</u> Anthem (Elevance Health) INA United American</p> <p><u>2% and Under</u> AARP (UHC) Aetna AFLAC Cigna National Humana LifeShield Medico / Wellabe United World (Mutual)</p>	

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

Open Enrollment Plans B, C, F, G	Pays \$458	All Ages*
Open Enrollment Plan N	Pays \$210	All Ages*
Open Enrollment Plans A, K, L	Pays \$105	All Ages*
Underwritten/ New Plans B, C, F, G	Pays \$458	All Ages*
Underwritten/ New Plan N	Pays \$210	All Ages*
Underwritten/ New Plans A, K, L	Pays \$105	All Ages*
Underwritten/ Replace Plans B, C, F, G	Pays \$458	All Ages*
Underwritten/ Replace Plan N	Pays \$210	All Ages*
Underwritten/ Replace Plans A, K, L	Pays \$105	All Ages*
MO Anniversary - All Plans	Pays 5% of their standard Underwritten commission for a 65-year-old.	
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. **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- Appointment **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 Health & Life Insurance Company

NOTE: Separate contract from Aetna MA/PDP

Open Enrollment	Full	All Ages
Underwritten New	Full	All Ages
Underwritten Replacement	Full	All Ages
MO Anniversary	Reduced by 98.5%	All Ages
Guarantee Issue	Reduced by 98.5%	All Ages

*** 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 - Plans A, F, & G	Reduced by 15%	All Ages
Open Enrollment - Plan N	Full	All Ages
Underwritten New - Plans A, F, & G	Reduced by 15%	All Ages
Underwritten New - Plan N	Full	All Ages
Underwritten Replacement - Plan G	Full	All Ages
Underwritten Replacement - All Other Plans	Reduced by 36%	All Ages
MO Anniversary - ALL PLANS	Reduced by 98.65%	All Ages
Guarantee Issue - ALL PLANS	Reduced by 98.65%	All Ages

Writing Number **Only One Writing number given**
Pre-Appoint **YES**

ANTHEM – (Elevance Health)

Open Enrollment -All Plans	Full	All Ages
Underwritten New – All Plans	Full	All Ages
Underwritten Replacement – All Plans	Full	All Ages
MO Anniversary – All Plans	Full	All Ages
Guarantee Issue – All Plans	Full	All Ages

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

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

CIGNA NATIONAL

Open Enrollment & Underwritten NEW - Plans N & HDG	Full	All Ages
Open Enrollment & Underwritten NEW - Plan G	Reduced by 21%	All Ages
Open Enrollment & Underwritten NEW - Plans F & A	Reduced by 78%	All Ages
Underwritten Replacement - All Plans	Reduced by 78%	All Ages
MO Anniversary - Plans N & HDG	Reduced by 6%	All Ages
MO Anniversary - Plan G	Reduced by 32%	All Ages
MO Anniversary - Plans F & A	Reduced by 78%	All Ages
Guarantee Issue All Plans	Reduced by 89%	All Ages

***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	Full	All Ages
Underwriting New/Replacement	Full	All Ages
MO Anniversary	Reduced by 98%	All Ages
Guarantee Issue	Reduced by 98%	All Ages

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 American

***Note: Base Commission rate does not drop off after a certain number of years - remains the same from year 1 through year 11+**

Open Enrollment, Underwriting New & Replacement

Plans HDG & N	Full	All Ages
ALL Other Plans	Reduced by 10%	All Ages

****Missouri Anniversary**

Plans HDG & N	Full	All Ages
ALL Other Plans	Reduced by 10%	All Ages

Guarantee Issue

Plans HDG & N	Full	All Ages
ALL Other Plans	Reduced by 10%	All Ages

****Compensation for Missouri Anniversary will pay on Rate Increases and/or Attained Age Increases.**

LIFE SHIELD National Insurance Company

Open Enrollment - Plans F, G, & N	Full	All Ages
Open Enrollment- Plan A	Pays \$0	All Ages
Underwritten New - Plans F, G, & N	Full	All Ages
Underwritten New - Plan A	Pays \$0	All Ages
Underwritten Replacement - Plans F, G, & N	Full	All Ages
Underwritten Replacement - Plan A	Pays \$0	All Ages
MO Anniversary Plans - F, G, & N	Reduced by 50%	Ages 65-69
MO Anniversary Plans - F, G, & N	Reduced by 75%	Ages 70-74
MO Anniversary Plans - F, G, & N	Pays \$25 One Time	Ages 75+
MO Anniversary Plans - F, G, & N	Pays \$25 One Time	Under 65
MO Anniversary Plan - A	Pays \$0	All Ages
Guarantee Issue Plans- F, G, & N	Pays \$25 One time	All Ages
Guarantee Issue Plan A	Pays \$0	All Ages

***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	Full	All Ages
Underwritten New	Full	All Ages
Underwritten Replacement	Full	All Ages
MO Anniversary	Reduced by 50%	All Ages
Guarantee Issue	\$25 one time	All Ages

***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 - ref to United World Life

UNITED AMERICAN Insurance Company

Open Enrollment

All Plans
All Plans

Pays Full
Reduced by 26%

Ages 65+
Ages Under 65

Underwritten New or Underwritten Replacement

All Plans
All Plans

Pays Full
Reduced by 26%

Ages 65+
Ages Under 65

Missouri Anniversary

All Plans
All Plans

Pays Full
Reduced by 26%

Ages 65+
Ages Under 65

Guarantee Issue

All Plans
All Plans

Pays Full
Reduced by 26%

Ages 65+
Ages Under 65

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

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.

UNITED WORLD LIFE (Mutual of Omaha)

!!! 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.

Open Enrollment Plans A, F, G	Reduced by 14%	All Ages
Open Enrollment Plans HDF, HDG, N	Full – 1 st year	All Ages
Underwritten NEW - Plans A, F, G	Reduced by 14%	All Ages
Underwritten NEW - Plans HDF, HDG, N	Full – 1 st year	All Ages
Underwritten Replacement - Plans A, F, G	Reduced by 48%	All Ages
Underwritten Replacement - Plans HDF, HDG, N	Reduced by 34%	All Ages
MO Anniversary - Plans A, F, G	Reduced by 14%	All Ages
MO Anniversary - HDF, HDG, N	Full – 1 st year	All Ages
Guarantee Issue - All Plans	Reduced by 98%	All Ages

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**.

DIRECT DEPOSIT Mutual moved to an electronic deposit process for ALL commission payments. Once compensation totals more than \$25, they will send an electronic payment directly to the bank that is in your profile on Mutual's Portal - Sales Professional Access (SPA).