



# **OKLAHOMA**

**Medicare Supplement**

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

**October 2025**

**Compiled by Shelli Young-Wiseman**

**Insurance Specialties  
7505 State Hwy 37  
Purdy, MO 65734  
800-789-0182  
[www.insspecial.com](http://www.insspecial.com)**

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 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 Oklahoma Birthday Rule 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 OKLAHOMA. 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*  
*Director of Senior Operations*  
contracting@insspecial.com

# 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 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 1<sup>st</sup> 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

**OKLAHOMA Annual Birthday Rule:** Client is currently on a Medicare Supplement. They may switch to a different Medicare Supplement policy of EQUAL or LESSER benefits with the same\* or different carrier annually. **This window begins** on the clients Birthday and goes forward for 60 days.

\* Typically, you will want to change carriers, due to many carriers pay very little commission if rewritten to the same carrier.

**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.

ANNUAL BIRTHDAY RULE	ANNUAL BIRTHDAY RULE
<i>Age 65-79</i>	<i>Age 80+</i>
<u>Pays Commission</u> Blue Cross Blue Shield of OK INA LifeShield (Ages 65-75) United American  <u>2% and Under</u> AARP (UHC) Aetna AFLAC American Benefit Life Banks Fidelity Cigna National GTL Humana Mutual of Omaha Nassau Life Physicians Mutual Woodmen Life	<u>Pays Commission</u> Blue Cross Blue Shield of OK INA United American  <u>2% and Under</u> AARP (UHC) Aetna AFLAC American Benefit Life Banks Fidelity Cigna National GTL Humana Mutual of Omaha Nassau Life Physicians Mutual Woodmen Life
ANNUAL BIRTHDAY RULE	
<i>Age Under 65</i>	

GUARANTEE ISSUE	GUARANTEE ISSUE
<b>Age 65-79</b> <u>Pays Commission</u> Blue Cross Blue Shield of OK United American  <b><u>2% and Under</u></b> AARP (UHC) Aetna AFLAC American Benefit Life Bankes Fidelity Cigna National GTL Humana INA LifeShield Mutual of Omaha Nassau Life Physicians Mutual Woodmen Life	<b>Age 80+</b> <u>Pays Commission</u> Blue Cross Blue Shield of OK United American  <b><u>2% and Under</u></b> AARP (UHC) Aetna AFLAC American Benefit Life Bankes Fidelity Cigna National GTL Humana INA LifeShield Mutual of Omaha Nassau Life Physicians Mutual Woodmen Life
<b>Age Under 65</b>	

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

<b>Open Enrollment Plans B, C, F, G, Select G</b>	Pays \$219	65 + *
<b>Open Enrollment Plan N, Select N</b>	Pays \$190	65 + *
<b>Open Enrollment Plans A, K, L</b>	Pays \$95	65 + *
<b>Underwritten/New Plans B, C, F, G, Select G</b>	Pays \$219	65 + *
<b>Underwritten/New Plan N, Select N</b>	Pays \$190	65 + *
<b>Underwritten/New Plans A, K, L</b>	Pays \$95	65 + *
<b>Underwritten/Replace Plans B, C, F, G, Select G</b>	Pays \$219	65 + *
<b>Underwritten/Replace Plan N, Select N</b>	Pays \$190	65 + *
<b>Underwritten/Replace Plans A, K, L</b>	Pays \$95	65 + *

**ANNUAL BIRTHDAY RULE- 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 1<sup>st</sup> 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- 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 Health & Life Insurance Company

**NOTE:** *Separate contract from Aetna MA/PDP*

Open Enrollment	Full	Ages 65+
Underwritten New	Full	Ages 65+
Underwritten Replacement	Full	Ages 65+
Annual Birthday Rule	Reduced by 98.5%	Ages 65+
Guarantee Issue	Reduced by 98.5%	Ages 65+

**\*Under Age 65 – Plan A is only option - Reduced by 98.5 %**

**\* 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 and Replacement)

	All Plans	Full	Ages 65 +
Annual Birthday Rule	ALL PLANS	Reduced by 98.65%	Ages 65+
Guarantee Issue	ALL PLANS	Reduced by 98.65%	Ages 65+

**\*Under Age 65 – Plan A is only option - Reduced by 98.5 %**

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

## **American Benefit Life**

Open Enrollment, Underwritten – (New and Replacement)

	Plans F & G	Reduced by 19%	Ages 65-79
	Plan N	Full	Ages 65-79
	Plans F & G	Reduced by 60%	Ages 80+
	Plan N	Reduced by 50%	Ages 80+
Annual Birthday Rule	ALL PLANS	Reduced by 99%	Ages 65+
Guarantee Issue	ALL PLANS	Reduced by 99%	Ages 65+

**\*Under Age 65 – Plan A is only option - Reduced by 98.5 %**

## **Bankers Fidelity Assurance**

Open Enrollment, Underwritten (New & Replacement)

	All Plans	Full	Ages 65-80
	All Plans	Reduced by 50%	Ages 81+
Annual Birthday Rule	All Plans	\$25 One Time	65 +
Guarantee Issue	All Plans	\$25 One Time	65+

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

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

## Blue Cross Blue Shield of Oklahoma

Open Enrollment, Underwritten – (New and Replacement)

	All Plans	Full	Ages 65 +
Annual Birthday Rule	ALL PLANS	Full	Ages 65+
Guarantee Issue	ALL PLANS	Full	Ages 65+

**\*Under Age 65 – Plan A is only option - Reduced by 98.5 %**

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

## CIGNA National (CNHIC)

Open Enrollment & Underwritten (New – not Replacement)

Plans F & G	Reduced by 19%	Ages 65-79
Plan N	Reduced by 4%	Ages 65-79
Plan HDG	Full	Ages 65–79
Plans F & G	Reduced by 60%	Ages 80+
Plan N	Reduced by 52%	Ages 80+
Plan HDG	Reduced by 41%	Ages 80+
Plan A Only	\$0	Under 65
Underwritten Replacement	Reduced by 78%	Ages 65+
Annual Birthday Rule	\$0	Ages 65+
Guarantee Issue	\$0	Ages 65+

**\*Under Age 65 – Plan A is only option**

**\*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.

## **GTL (Guarantee Trust Life)**

### Open Enrollment & Underwritten (New – not Replacement)

All Plans	Full	Ages 65-79
All Plans	Reduced by 67%	Ages 81+

### Annual Birthday Rule

All Plans	Reduced by 99%	Ages 65+
-----------	----------------	----------

### Guarantee Issue

All Plans	Reduced by 99%	Ages 65+
-----------	----------------	----------

**\*Under Age 65 – Plan A is only option**

## **HUMANA**

### Open Enrollment & Underwritten (New – not Replacement)

All Plans Except N	Reduced by 16%	Ages 65-80
Plan N	Full	Ages 65-80
All Plans Except N	Reduced by 58%	Ages 81+
Plan N	Reduced by 50%	Ages 80+
Plan A Only	\$0	Under 65

### Annual Birthday Rule

All Plans	\$25 One Time	Ages 65+
Plan A Only	\$0	Under 65

### Guarantee Issue

All Plans	\$25 One Time	Ages 65+
Plan A Only	\$0	Under 65

Writing Number     **SAN #**

**Pre- Appoint**     **Yes**

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

# INA

## Insurance Company of North America

**\*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

Plans HGD, N	FULL	Ages 65-79
Plans HDG, N	Reduced by 19%	Ages 80+
All Plans Except HDG & N	Reduced by 10%	Ages 65-79
All Plans <b>Except</b> HDG & N	Reduced by 37%	Ages 80+
Plan A Only	\$25 One Time	Ages Under 65

### Underwritten New & Replacement

Plans HGD, N	FULL	Ages 65-79
Plans HDG, N	Reduced by 19%	Ages 80+
All Plans Except HDG & N	Reduced by 10%	Ages 65-79
All Plans <b>Except</b> HDG & N	Reduced by 37%	Ages 80+

### **\*\*Annual Birthday Rule**

Plans HGD, N	<b>FULL</b>	Ages 65-79
Plans HDG, N	Reduced by 19%	Ages 80+
All Plans Except HDG & N	Reduced by 10%	Ages 65-79
All Plans <b>Except</b> HDG & N	Reduced by 37%	Ages 80+
Plan A Only	\$25 One Time	Ages Under 65

### Guarantee Issue

ALL Plans	\$25 One Time	Ages 65+
Plan A Only	\$25 One Time	Under Age 65

**\*\*Compensation for Annual Birthday Rule will pay on rate increases and/or attained age increases.**

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

## **LIFESHIELD National Insurance Company**

### Open Enrollments, Underwritten (New & Replacement)

Plans F, G, N	Full	Ages 65 – 79
Plans F, G, N	Reduced by 50%	Age 80+

### Annual Birthday Rule

Plans F, G, N	Reduced by 50%	Ages 65 – 69
Plans F, G, N	Reduced by 75%	Ages 70-74
Plans F, G, N	\$25 One Time	Ages 75 +

### Guarantee Issue

All Plans	\$25 One Time	Ages 65 +
-----------	---------------	-----------

**Note: NO plans available for Under Age 65**

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

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

**Pre-Appoint      Yes**

# Mutual of Omaha

## Open Enrollment, Underwritten New

All Plans	Full	Ages 65-80
All Plans	Reduced by 50%	Ages 80+

## Underwritten Replacement

All Plans	Full	Ages 65-80
All Plans	Reduced by 50%	Ages 80+

## Annual Birthday Rule

All Plans	Reduced by 91%	Ages 65 +
Plan A Only	\$0	Under Age 65

## Guarantee Issue

All Plans	Reduced by 91%	Ages 65+
Plan A Only	\$0	Under Age 65

**\*Under Age 65 – Plan A is only option**

Writing Number      Use **INDIVIDUAL AGENT** number  
Pre-Appoint      **No - but best to submit contracting 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**.

**\*Under Age 65 – Plan A is only option**

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.

## Nassau Life

### Open Enrollment, Underwritten (New & Replacement)

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

### Annual Birthday Rule

All Plans	\$25 One Time	Ages 65 +
-----------	---------------	-----------

### Guarantee Issue

All Plans	\$25 One Time	Ages 65 +
-----------	---------------	-----------

## Physicians Mutual

### Open Enrollment/Underwriting New

All Plans	Full	Ages 65-79
All Plans	Reduced by 90%	Ages 80+
Plan A Only	Reduced by 97%	Under Age 65

### Underwritten - Replacement

All Plans	Reduced by 50%	Ages 65+
-----------	----------------	----------

### Annual Birthday Rule

All Plans	Reduced by 90%	Ages 65+
Plan A Only	Reduced by 97%	Under Age 65

### Guarantee Issue

All Plans	Reduced by 90%	Ages 65+
Plan A Only	Reduced by 97%	Under Age 65

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

Writing Number: Use Agent NPN number

**Pre - Appoint Yes**

## **United American**

### Open Enrollment/Underwriting New and Replacement

All Plans	Full	Ages 65+
All Plans	\$0	Under Age 65 **

### Annual Birthday Rule

All Plans	Full	Ages 65+
All Plans	\$0	Under Age 65

### Guarantee Issue

All Plans	Full	Ages 65+
All Plans	\$0	Under Age 65

\*\* NOTE: If Under Age 65 and can go through Underwriting - Commission is Reduced by 50%

## **Woodmen Life**

### Open Enrollment, Underwritten (New & Replacement)

Plans F, G	Reduced by 16%	Ages 65-79
Plans HDG, N	Full	Ages 65-79
Plans F, G	Reduced by 8%	Age 80+
Plans HDF, HDG, N	Reduced by 50%	Age 80+
All Plans	Reduced by 98%	Under Age 65

### Annual Birthday Rule

All Plans	Reduced by 98%	All Ages
-----------	----------------	----------

### Guarantee Issue

All Plans	Reduced by 98%	All Ages
-----------	----------------	----------