

## 2022 Producer Commissions for Health Plans Sold through Pennie™



Pennie™ is proud to work with insurers to make sure Pennsylvania producers have access to commissions information in advance of the start of the annual Open Enrollment Period and for any changes to commissions throughout the plan year. Beginning with plan year 2022, insurers that offer health plans through Pennie are required to notify their appointed producers of the commissions fee schedule:

- At least 30 days prior to the start of the Open Enrollment Period
  - Commissions cannot change during the annual Open Enrollment Period, unless exceptional circumstances outside of the insurer's control
- At least 30 days prior to any decrease in commissions
- Immediately for any increase in commissions

In addition to commissions information provided by insurers to their appointed producers, Pennie will also share insurer commissions information on <https://agency.pennie.com>.

For questions about commissions, commission payments, or appointments, please contact the insurer's producer support team.

For questions about how to become a Pennie-certified broker, go to <https://agency.pennie.com/brokers/> or contact our dedicated team of assister/broker support specialists at 844-844-4440.

### Notice

Nothing in Pennie's policy obligates an insurer to pay commissions for health plans sold through Pennie, nor are commission rates set by or the responsibility of Pennie. Pennie is not responsible for appointments; insurers are responsible for appointments, including the terms and conditions of their appointments, as permitted by federal and state laws, rules, and regulations. Commission payments are made by insurers to producers based on the insurer's appointment terms and any other requirements, including other legal requirements. A producer should contact their appointing insurer with any questions or concerns about their appointments, commission payments, or the terms and conditions of their appointments. Pennie cannot provide any legal advice to producers regarding commissions, their appointments, or the terms and conditions of their appointments.

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Medical Insurer	Customers*		Commission Schedule	
	New	Renewing	Effective Date	Notes
<b>Ambetter from Pennsylvania Health and Wellness</b>	\$25	\$25	11/1/2021 -	<a href="#">More Information</a>
<b>Capital Blue Cross</b>	\$22	\$14	11/1/2021 -	<a href="#">More Information</a>
<b>Cigna</b>	\$20	\$18	11/1/2021 -	
<b>Geisinger Health Plan</b>	\$20	\$10	11/1/2021 -	<a href="#">More Information</a>
<b>Highmark Inc / Highmark Blue Cross Blue Shield</b>	\$20	\$20	11/1/2021 -	
<b>Independence Blue Cross</b>	\$19	\$19	11/1/2021 -	<a href="#">More Information</a>
<b>Oscar Health</b>	\$20	\$20	11/1/2021 - 3/31/2022	(Max 5 lives)
	\$0	\$20	4/1/2022 -	(Max 5 lives)
<b>UPMC Health Plan</b>	\$15	\$15	11/1/2021 -	

\* Per member per month (PMPM), unless stated otherwise

Dental Insurer	Customers**		Commission Schedule	
	New	Renewing	Effective Date	Notes
<b>Best Life and Health Insurance Company</b>	10%	10%	11/1/2021 -	
<b>Capital Blue Cross</b>	Select Basic: 8% All Other PPOs: 6%	Select Basic: 8% All Other PPOs: 6%	11/1/2021 -	<a href="#">More Information</a>
<b>Delta Dental or DeltaCare</b>	10%	10%	11/1/2021 -	
<b>DentaQuest</b>	5% (2% override)	5% (2% override)	11/1/2021 -	
<b>Dominion National</b>	Select Plans: 8% PPO Plans: 6%	Select Plans: 8% PPO Plans: 6%	11/1/2021 -	<a href="#">More Information</a>
<b>EMI Health</b>	10%	10%	11/1/2021 -	<a href="#">More Information</a>
<b>Guardian</b>	10%	10%	11/1/2021 -	

\*\* Percent of premium, unless stated otherwise